MINUTES & ANNUAL REPORTS OF THE 159th SESSION OF THE CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS

October 15, 2002
Cofer's Chapel FWB Church
Nashville, TN.
Rev. Michael Waddell, Host Pastor

The 160th Session will meet on October 14, 2003
at the Berean FWB Church, Fairview, TN.

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The 159th Session of the Cumberland Association of Free Will Baptists
October 15, 2002

Cofer's Chapel Free Will Baptist Church
3915 Franklin Road, Nashville, TN. 37204
Pastor Michael Waddell, Phone 615-298-9288

Theme: "A Man After God's Own Heart" I Samuel 13:14, Acts 13:22

8:30 A.M. - Registration (Registration will be open till noon, please register)
9:00 A.M. - Welcome to Cofer's Chapel – Pastor Michael Waddell
Response and Prayer –
Devotion – Joseph, A Man of Purity Rev. Fred Hall
9:30 A.M. - Business Session
1. Delegates Recognized and Seated
2. Executive Committee Report
3. Report of Committee on Committees
4. Cumberland Quarterly Reports
   Northern Quarterly - Rev. Randy Riggs
   Southern Quarterly – Rev. Stan Coker
   South Central Quarterly - Rev. Robert W. Wells
   Western Quarterly - Rev. Eddie Hopkins
5. Cumberland Superannuation
6. Cumberland Treasurer's Report
7. Cumberland Foreign Missions
8. Cumberland Camp
9. Cumberland WNAC
10. Tennessee Home Missions
11. Tennessee Promotional Director
12. Free Will Baptist Family Ministry
13. Delegates Elected to State Meeting

10:45 A.M. - Break
11:00 A.M. - Worship "Elijah: A Man of Prayers" Rev. Randy Kinnick
12:00 P.M. - Lunch and Committee Meetings
1:30 P.M. - Devotion "Paul, A Man of Passion" Rev. John Gibbs
2:00 P.M. - Business Session
1. Recognition of National Offices
2. Obituary Report
3. Petitions and Requests Report
4. Registration and Finance Report
5. Resolutions Committee Report
6. Nominating Committee Report

DISMISSAL and ANNOUNCEMENTS

*The 160th session will be hosted by the Southern Central Quarterly, October 14, 2003 at the Berean Free Will Baptist Church in Fairview, TN.

*Don't forget the Tennessee State Meeting at Cookeville Free Will Baptist Church in Cookeville, TN, November 10th- 12th, 2003.

PRESBYTERY MEETING: immediately following the adjournment of the Cumberland Association Meeting.

DIRECTORY OF THE ASSOCIATION

Moderator: Rev. Jon Justice
3397 Marrast Dr. Clarksville, TN 37043 (931) 358-9335
Assistant Moderator: Rev. Paul Harrison
866 Highland Crest Dr. Nashville, TN. 37205 (615) 356-3580
Clerk: Rev. Eddie Hodges
105 Lynhurst Circle, Hendersonville, TN 37075 (615) 822-4960
Assistant Clerk: Rev. Dwayne James
1001 Grover Binkley Rd., Ashland City, TN 37015 (615) 792-9561
Treasurer: Rev. Wayne Wagner
1007 Key Way Dr. Pleasant View, TN. 37146 (615) 746-4546
Northern Quarterly Moderator: Rev. Randy Riggs
1007 Settlers Crossing, Joelton, TN 37080 (615) 746-2404
Southern Quarterly Moderator: Rev. Stan Coker
463 Annex Ave. Nashville, TN. 37209 (615) 352-7049
South Central Quarterly Moderator: Rev. Robert W. Wells
604 Maynard Lane Columbia, TN. 37401-8900 (931) 388-5530
Western Quarterly Moderator: Rev. Eddie Hopkins
205 Hill Haven Dr. Waverly, TN. 37185 (931) 296-4162

BOARDS OF THE CUMBERLAND ASSOCIATION

FOREIGN MISSIONS
Terry Eagleton (2003)
Ronald Mashburn (2004)
Bob Baggett (2005)
Charlie Carmack (2006)

SUPERANNUATION
Herbert Hassell (2003)
Ed Gragg (2004)
Steve Swango (2005)
Eddie Hopkins (2006)
Vernon Barker (2007)

YOUTH CAMP

Barry Simpson (2003)	Bill Evans (2003)	Stan Coker (2003)
Thomas Selph (2004)	Clayton Hampton (2004)	Dwayne James (2004)
Steve Swango (2005)	Bob Baggett (2005)	Wallace Hayes (2005)

TREASURERS TO WHOM FUNDS ARE SENT

Children's Home: Dr. James Kilgore	90 Stanley Lane Greeneville, TN 37743	423-639-9449
Foreign Missions: Mr. Robert Conley	P.O. Box 5002 Antioch, TN 37011-5002	615-731-6812
FWBBC: Mr. Tom Sass	3606 West End Ave. Nashville, TN 37205	615-844-5000
National Association Of Free Will Baptists Rev. Keith Burden	P.O. Box 5002 Antioch, TN 37011-5002	615-731-6812
State Home Missions: Rev. Wayne Wagner	1007 Key Way Dr. Pleasant View, TN 37146	615-746-4546
Cumberland Youth Camp Rev. Jerry Whitworth	2193 Happy Hill Acres Rd. Woodlawn, TN 37191	931-647-5111
Tennessee State Association Rev. Ray Lewis	4132 Highlander Ct. Antioch, TN. 37015	615-731-5407
Superannuation: Rev. Jon Justice	3397 Marrast Dr. Clarksville, TN. 37043	931-358-9335
Cumberland Association: Rev. Wayne Wagner	1007 Key Way Dr. Pleasant View, TN 37146	615-746-4546

CUMBERLAND ASSOCIATION UNIFIED GIVING PLAN

It is suggested that each church within the Cumberland give 10% of their undesignated offerings to their Quarterly or to the Cumberland Association for the support of the Cumberland programs. The giving is as follows:

Cumberland Foreign Missions Board	7 1/2%
Tennessee Home Missions Board	7 1/2%
Cumberland Association	10%
Cumberland Superannuation	15%
Cumberland Youth Camp	30%
TN State Association	30%
TOTAL	100%

PROCEEDINGS

The 159th meeting of the Cumberland Association met at the Cofer's Chapel Free Will Baptist Church in Nashville, Tennessee on October 15, 2002. The theme for the meeting was "A Man After God's Own Heart" from I Samuel 13:14 and Acts 13:22.

MORNING DEVOTION–9:00 P.M.

Song leader, Dwayne James led the group in the song, "When We All Get To Heaven". Host pastor, Michael Waddell welcomed the association to Cofer's Chapel. He led the congregation in prayer. Brother Mike Dankson, pastor of the Bethel FWB Church gave the response of gratitude for the pastor and church hosting the meeting.

Song leader Dwayne James let the gathering in "My Jesus I Love Thee". Pastor Fred Hall of the East Nashville FWB Church delivered the morning devotion. Taking Genesis 49:22-26 as his text, he developed the subject of "Joseph, A Man of Purity". He described how Joseph maintained his purity through his motives, morals, ministry and his manner of life. Joseph never sought his own fame, refused the advances of Potiphar's wife, sought to help others, and never allowed himself to become bitter. He exhorted us to seek the Lord's commendation in these areas of our lives.

MORNING BUSINESS – 9:30 P.M.

Moderator Jon Justice called the business meeting to order by asking all the ordained ministers, deacons, and delegates to stand. A motion was made, seconded and carried to seat the delegates. He appointed the Committee on Committees. The Executive Committee report was read and accepted. A motion came from the Executive Committee to request the boards of the Cumberland to submit a budget to the Cumberland meeting in October. It was also motioned to move the Cumberland Association Meeting from Saturday back to Tuesday. It was approved by a vote of 38 in favor and 9 opposed.

A subcommittee of the Executive Committee brought a proposed amendment to Article 7 of the Government and Constitution of the Cumberland Association. This article describes dues that the quarterlies and churches give to the support the Cumberland, State, and National associations. It was read by the moderator to the body. The amendment was tabled until after lunch so copies could be made and distributed to the body. This motion carried.

Brother Randy Riggs brought the report of the Committee on Committees. It was presented and approved. The quarterly moderators gave their yearly reports. The reports were received and approved. (These reports are included following the minutes of the meeting.)

Brother Wayne Wagner presented the treasurer's report. It was received and approved.

Brother Jon Justice gave the Superannuation report. It was received and approved. Free Will Baptist Bible College President Matthew Pinson gave a report of the college to the body as information. He introduced FWBBC Alumni President, Frank Owens who presented the new alumni project of renovating the Ennis building. Brother Pinson reminded the body of the resources the college has to offer to the association and encouraged their use. Moderator Justice recessed the meeting for the morning break.

MORNING WORSHIP-11:00 A. M.

. The song, "What A Day That Will Be" was led by our song leader to begin the morning worship service. Moderator Justice welcomed the body to the worship hour and received an offering. The Cumberland Trio, consisting of Dwayne James, Randy Riggs and Eddie Hodges, sang the song, "Brethren, We Have Met To Worship". Oakwood FWB Church pastor Randy Kinnick brought our morning message on "Elijah, A Man Of Prayer" from I Kings 17 and Hebrews 11. Brother Kinnick shared Elijah was one of God's heroes. Elijah ran in while others ran out. He was a relative unknown, when he came on the scene. From I Kings 17:2-10 we are made aware of his prayerful preparation. Our speaker reminded us we have to wait in prayer to be what we need to be for our God.
The meeting was adjourned for lunch.

AFTERNOON DEVOTIONAL-1:00 P.M.

Brother Dwayne James led the congregation in singing, "Just Over In The Gloryland". John Gibbs, pastor of the United FWB Church brought a message from Romans 1:14-16 describing Paul as a man of passion. He reminded us the church is still in debt when everything is paid for. Paul confessed he was a debtor. Paul was ready to pay the debt. Paul would pay the debt with all that was in him. He reminded us of the pressure of the debt when Paul said, "Woe is me, if I preach not the gospel". He related the testimony of Nicky Cruz who could resist the messages but not the tears of David Wilkerson as he preached. He challenged us to preach with a tear in our voice.

AFTERNOON BUSINESS -2:00 P.M.

The moderator called the business session to order. Brother Bob Baggett gave the Cumberland Foreign Missions report as information. He thanked Brother James Carrington for designing the walk-a-thon shirts this year. Camp Director Jerry Whitworth gave the Cumberland Camp report. Eddie Hodges read a report from the CDWAC President Elizabeth Hodges. Dr. Charles Thigpen gave greetings from the state office. He reminded us of the Mid Tenn Christian Worker's conference on April 12th. He urged us to be conscious of the struggling churches

among us. He admonished us to speak out against the lottery. He exhorted us to read after our Free Will Baptist authors.

Brother Jack Taylor brought us a report from Free Will Baptist Family Ministry. He noted over two hundred (200) gifts have been given from the Cumberland Association. He informed us about the "Stepping Forward" campaign which is to raise two and _ million to expand the ministry.

A motion was made to empower the moderator to appoint delegates to the state meeting. It was seconded and carried.

Brother Wayne Wagner gave the Tennessee State Home Mission report. Brother Clayton Hampton shared about the state mission work in Clarksville. The members, reading the list of their respective quarterlies, gave the Obituary Committee report. Brother Eugene Waddell led in a prayer of thanksgiving for the testimony and service of those who have died. He also asked the Lord to give comfort to their families. Brother Rick Kennedy gave the Petitions and Requests report. Brother Charlie Carmack gave the registration and finance report. Brother Wallace Hayes gave the resolutions committee report. All these reports were read and approved.

The moderator pointed out there was a motion on the table concerning the increase in church dues. It was moved to bring the item from the table for discussion. After considerable discussion, the motion concerning Article 7 of the Government and Constitution of the Cumberland Association was approved as follows: "Annual dues for each member quarterly shall be $20.00. In addition, each member quarterly shall be accountable for dues as follows: member churches whose membership is 1-49, $120.00; 50-99, $130.00; 99-199, $140.00; 200 and above, $150.00."

Brother James Carrington gave the nominating committee report.
The executive members elected for the following year are:
Jon Justice - Moderator
Paul Harrison - Assistant Moderator
Eddie Hodges - Clerk
Dwayne James - Assistant Clerk
Wayne Wagner - Treasurer

Motion to adjourn was made it was seconded and passed at 2:58 P.M.

EXECUTIVE COMMITTEE REPORT

The Cumberland Executive Committee met August 20th at 6:30 P.M. at the Hendersonville Free Will Baptist Church in Hendersonville, TN.

Brother Eddie Hopkins opened the meeting in prayer. Moderator Jon Justice led the committee in reviewing the associational year and planning the 159th session of the Cumberland Association of Free Will Baptists. The date and place had to be changed because of scheduling conflicts. The session is rescheduled for October 15, 2002 at the Cofer's Chapel FWB Church.

Reports were given:

Brother Wayne Wagner submitted a Treasurer's report of the Cumberland Association to the committee. Paul Harrison made a motion and Randy Riggs seconded it to receive the treasurer's report. The motion was approved.

The moderator gave the Superannuation report. There were questions concerning how the fund is supplied. Stan Coker moved to receive the report and Eddie Hopkins seconded the motion. It was approved.

The Cumberland Camp financial report was discussed. Camp Director Jerry Whitworth sent a financial report for the present year. Randy Riggs made a motion, seconded by Paul Harrison to receive the camp report as information. It was approved.

A motion was made by Randy Riggs to recommend to the Cumberland Association that beginning in 2003 the boards, (Executive, Superannuation, Camp Board) submit a proposed budget to the Cumberland Association in October. This motion was seconded by Wayne Wagner and approved.

The moderator appointed the moderators of each quarterly to serve on the Committee on Committees. Each moderator will select 5 members of their quarterly to serve on the committees at the Cumberland meeting. The committees include: the Obituary Committee, the Petitions and Requests Committee, the Registration and Finance Committee, the Resolutions Committee and the Nominating Committee.

The theme for the October meeting was discussed. It was decided by consensus to use the theme, "A Man After God's Own Heart" taken from I Samuel 13:14, Acts. 13:22. Examples to be used would be Joseph, A Man of Purity, Elijah, A Man Of Prayer, and Paul, A Man Of Passion. The speakers selected are: Fred Hall to present Joseph, Randy Kinnick, to present Elijah, and John Gibbs, to present Paul. Alternates were also selected. Dewayne James would be in charge of the music.

Randy Riggs made a motion to recommend to the body to move the meeting back to Tuesday. Paul Harrison seconded the motion and it was approved.

Eddie Hodges made a motion that a subcommittee be appointed to study the church fee structure and make a recommendation to the Cumberland Association. It was seconded by Paul Harrison and approved. The moderator

appointed Paul Harrison, Wayne Wagner, and Randy Riggs to make up the committee.

With no other business Paul Harrison made a motion to adjourn. Wayne Wagner seconded the motion and it was approved. The meeting was dismissed in prayer.
Respectfully submitted,
Eddie Hodges, Cumberland Association Clerk

REPORT OF COMMITTEE ON COMMITTEES
Tuesday, October 15, 2002

REGISTRATION AND FINANCE

NQ	Charlie Carmack *
SCQ	Steve Swango
SQ	Frank Owens
WQ	Eddie Thomas

NOMINATING

NQ	Clayton Hampton
SCQ	Bob Wells
SQ	Rolla Smith
WQ	James Carrington *

PETITIONS AND REQUESTS

NQ	Mike Dankson
SCQ	Rick Kennedy *
SQ	Roger Reeds
WQ	Paul Sitton

RESOLUTIONS

NQ	Randy Kinnick
SCQ	Ed Fox
SQ	Wallace Hayes *
WQ	John Gibbs

OBITUARY

NQ	Wayne Wagner
SCQ	Ronald Mashburn
SQ	Eugene Waddell *
WQ	James Black

* Denotes Committee Chairman

Respectfully Submitted,
Moderators of the Cumberland Association Quarterlies:
NQ Moderator, R. Randall Riggs
SCQ Moderator, Bob Wells
SQ Moderator, Frank Owens
WQ Moderator, Eddie Hopkins

NORTHERN QUARTERLY REPORT

Greetings from the Northern Quarterly of the Cumberland Association! Here is a brief summary of the ministries and events during the past year:

We continue to enjoy a wonderful time of encouragement during our monthly fellowship meetings. Presently, we are meeting a Larry's Restaurant in Springfield, the first Monday of every month. This is an old fashioned family style restaurant with good home cooking. We laugh, cry, and pray for each other during this special time of encouragement.

Our Quarterly Meetings can be summarized in four words. *Meeting, singing, preaching, and eating.* We conduct business, sing songs of praise, hear good preaching, and enjoy a wonderful meal. Our business meetings are conducted in a way that is pleasing to the Lord. Brother Dwayne James serves as our Worship Leader. Under his direction, our singing prepares us for the Word as we admonish *"one another in psalms and hymns and spiritual songs, singing with grace in our hearts to the Lord."* Even though we enjoy the good singing, our primary function is the preaching of the Word. Our hearts are fed from God's Word through the prayerful and powerful preaching of our men. Then there is the good food. We never leave our meetings hungry. Each host church does an outstanding joy in providing a lovely meal.

In addition to our Quarterly Meetings and monthly times of fellowship, we have two other events and one ministry that keep us close together. The ministry is our corporate school, Pleasant View Christian School. This year, the school will celebrate its 25th anniversary. God has certainly used and blessed the school down through the years. Our administrator, Wayne Patton is doing a splendid job. Helping him is Mr. Steve Parks our secondary administrator, and Mrs. Virginia Justice, our elementary administrator. The three of them make a great team. They are sensitive to the Lord and His leading. More importantly, they have servants' hearts. We are extremely blessed to have them lead our school.

In December of 2001, about 120 of our pastors, deacons, layman and their wives met with the Oaklawn Church for our annual Christmas dinner. It is fast becoming the highlight of our Quarterly. *Joyful Praise!* the ministry choir from Pleasant View Christian School once again presented a heart stirring Christmas program called, *Come, Let Us Worship the King.*

On Sunday, February 24, 2002, we hosted our 20th annual Bible College Rally. This year, our churches gave over $40,000.00 at this rally to help our school. In the 20 years we have had the rally, our people have graciously given a total of over $400,000.00 to the Bible College. We had a special program, hearing from all the former presidents, as well as the new president, Brother Matthew Pinson.

Whatever has been accomplished this past year is because *the "good hand of God"* has been upon us. It is also because of the hard, dedicated work of our pastors. They are not only good men, they are godly men. And it is an honor to be able to serve with them.

Sincerely,
R. Randall Riggs, NQ Moderator

Officers: 2002-2003
Moderator: R. Randall Riggs
Assistant Moderator: Clayton Hampton
Clerk: Mary Crutcher
Treasurer: Barry Simpson
Worship Leader: Dwayne James

Members at Large:
Eddie Hodges
Wayne Wagner
Randall Wright

SOUTHERN QUARTERLY REPORT

Greetings from the Southern quarterly!

We met four times this year, enjoying good worship and excellent fellowship at each meeting, and conducting our business in orderly fashion. In January, we met with Woodbine FWB church pastored by Dr. Stanley Outlaw. Our guest speaker, Rev. Sean Warren, spoke of our opportunity and responsibility to share the gospel with Muslims.

Rev. Terry Eagleton, state moderator, spoke at our April meeting, and challenged us to "a great commitment to the Great Commission and the Great Commandment." He also shared information on the proposed Unified Giving plan, which will be considered at this year's state meeting. Our brethren at Blue Springs FWB church, pastored by R.J. Clark, were gracious hosts.

Our July meeting was hosted by Cornerstone FWB church. This "new" church was created by a union of Calvary FWB church and Priest Lake mission, and they continue to meet in the facilities of the former Calvary church. The members of these two churches, led by Rev. Cliff Donoho and Rev. Wallace Hayes, are setting a great example of teamwork and cooperation in this undertaking. Our speaker was Rev. Matt Pinson, new president at Free Will Baptist Bible College. Dr. Pinson reminded us of the things of the world that will not satisfy, and the satisfaction which can only be found through a proper relationship with God and the things of the world.

We met in October with Rev. Rob Morgan and Donelson FWB church. Our hearts were blessed to hear Dr. Homer Willis, former director of FWB Home Missions, speak about our privilege to "dwell in the house of the Lord forever."

Our major change this year has been in the development of a process for licensure and ordination. This more stringent process should help our

licensed ministers be better prepared for ministry when they receive ordination.

Submitted by,
Moderator Stan Coker

SOUTH CENTRAL QUARTERLY REPORT

This has been a good year for the South Central Quarterly. Our efforts for the cause of Christ include the following:

A Quarterly-wide revival was held at Loyal Chapel in Columbia. Brother David Crowe was the speaker for the services held October 1-5 2001. SCQ donated $2000.00 to cover the cost of repairs to the bridge at the Cumberland Youth Camp. SCQ supported a summer missionary in Africa. SCQ annual "Sing For Missions" on August 31st yielded an offering of $743.50, which was designated this year for a special need.

Brother Bob Wells, Minister to Seniors at Loyal Chapel, presented a seminar on "Seniors Ministry" at the Middle Tennessee Christian Worker' Conference at FWBBC. A second seminar was presented a Cross Timbers Church in Bellevue. SCQ continues to support the Superannuation Fund. SCQ was again privileged to be a "Friend of Camp" in 2002.

SCQ sent a donation to the Tennessee State Association in support of the 2002 National Convention. SCQ sponsored a Walk-A-Thon in conjunction with the October 5 quarterly meeting to raise funds for missions. All the pledges are not in at this time.

The South Central Quarterly continues to have a wonderful spirit of unity and cooperation. With God's help, we hope to accomplish great things for Him in the year 2003.

Respectfully submitted,
Robert W. Wells, Moderator Melba G. Wells, Clerk

WESTERN QUARTERLY REPORT

The Western Quarterly Meeting of the Cumberland Association of Free Will Baptists sends warm greetings to all the churches of the Cumberland Association.

The Western Quarterly Meeting has met four times this year. The January meeting was held with Rock Springs Church. Bro. John Gibbs, pastor of United Church provided information concerning United Christian Academy. He stated the school is doing great and they have plans to expand. Brother Gibbs brought a challenging message for the growth of our churches stating there are three things that will help our churches and they are as follows: (1) the Presence of God, (2) the Power of God, and (3) the Passion of God.

At the April meeting with Scott's Chapel, Bro. Eddie Young, pastor of Pleasant Hill Church reminded us that God is calling his saints home and offered four searching questions: (1) Who will take their place, (2) Who will praise their Lord. (3) Who will pray the prayers, and (4) Who will teach and preach?

Dr. Charles Thigpen spoke at the July meeting with the Stoney Point Church. Dr. Thigpen brought information from the State Promotional Office and praised the Western Quarterly Churches for their contributions to this work. He preached a thought- provoking message on Jesus, the Word of Life.

Bro. James Forlines, Director of Foreign Missions, spoke at our October meeting with the United Church. He provided a report on the mission work in the Ivory Coast and the evacuation of all missionaries from that region. Bro. Forlines' sermon reminded each one that the Christian life is warfare and we need to adopt a warfare lifestyle and mentality.

We have a total of 16 churches in the Western Quarterly with an average attendance this year of 68. Our worship and fellowship services are enjoyable and there seems to be a wonderful spirit of unity and cooperation. Throughout the year, the quarterly meetings have received offerings which has been given to Free Will Baptist Family Ministries, Superannuation, State Association, United Christian Academy, Free Will Baptist Bible College, Foreign Missions, Home Missions, Cumberland Youth Camp, and a regular quarterly designated offering to Rev. Clayton Hampton, Home Missionary to Clarksville, TN. The western Quarterly continues to be a generous supporter of the Don and Billie Sexton Walk-A-Thon. In the past six years, over $56,000.00 has been received and given to this tremendous work.

God has placed His blessings on the Western Quarterly Association this past year and I want to thank all pastors and lay people for their diligent and unwavering work and support throughout the year.

Our officers for the upcoming year are:

Moderator:	Eddie Hopkins
Assistant Moderator:	Mike Crews
Clerk:	Gwen Minniehan
Assistant Clerk:	Debbie Elliott
Treasurer:	Milton Heath
Assistant Treasurer:	Billy Christy

Executive Committee Members at Large:
Greg Tyson Tommy Street James Black

Respectfully Submitted,
Eddie Hopkins, Moderator

CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS

Superannuation Board
3397 Marrast Drive
Clarksville, TN. 37043

SUPERANNUATION REPORT

October 1, 2001 – September 30, 2002

Balance Forward		$ 7,164.24
Receipts		9,172.27
Total		$ 16,336.51
DISBURSEMENTS:		
Rev. Carl Wilson (5 mo.)	750.00	
Mrs. Sidney Henry	1,800.00	
Rev. H. C. Beasley	1,800.00	
Rev. Thomas Hornberger	1,800.00	
Mrs. Eugene Daniel	1,800.00	
Total Disbursements	$ 7,950.00	
RECAP:		
Total to Account For:		$16,336.51
Total Disbursed		7,950.00
BALANCE 9/30/02		$ 8,386.51

TRUST ACCOUNT with FWB FOUNDATION:

Balance as of 6/30/02	$ 5,806.28

GUIDELINES FOR SUPERANNUATION BOARD

I. Qualified Recipients

A. Pastors and Evangelists
B. Widows of Pastors and Evangelists
C. Other full-time Church Workers

Any minister of retirement age, who has served, and has participated in the presbytery of the Cumberland Association within the previous 10 years, may request consideration for monthly assistance if his Social Security benefit is below the State of Tennessee Department of Human Resources level for financial assistance for a single-person household regardless of his other resources.

II. Eligibility Requirements to receive funds

A. Minimum of five (5) years service in the Cumberland Association.
Three (3) categories of longevity to be considered in distributing the funds:
(1) 5 - 10 years (2) 11 - 15 years (3) 16 years and above

The Superannuation Board is to determine the amount to be disbursed to individuals in each category, based upon the Tennessee Department of Human Services annual guides for eligibility for financial assistance. (This information is available from all local offices of the Tennessee Department of Human Services and should be obtained annually by the Superannuation Board.) In 1998, the criteria for determining state financial assistance (NOT Social Security) were: a 1-person household may have income of $855.00 per month from all sources, or a 2-person household may have income of $1,115.00 per month from all sources and be eligible for state assistance. Also, recipients may have no more than $2000.00 in a banking institution without affecting eligibility for assistance.

III. Informing the Board

*Pastors of local churches within the Cumberland Association should assume the responsibility of petitioning the Board on behalf of anyone eligible to receive funds from the Board.

IV. Responsibilities of the Board

A. To organize the Board and elect officers
1. Chairman
2. Assistant Chairman
3. Secretary/Treasurer

B. To establish specific levels of financial assistance to eligible recipients.

C. To establish and maintain accurate financial records and minutes of each meeting of the Board.
D. The Board members are to report to their individual Quarterly Meetings each quarter.
E. Follow the guidelines set forth in our Constitution under THE DUTIES OF THE SUPERANNUATION BOARD.

TREASURER'S REPORT
CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS

Bank Balance – (With Brother McDonald)			**$ 1,360.62**
Income:			
Donelson Church		$ 202.50	
Northern Quarterly Meeting (Coop)		$ 281.97	
Cumberland Offerings	(2000)	$ 299.51	
	(2001)	$ 169.00	
Annual Dues for TN. State Assoc.		$ 3950.00	
Donelson Church		$ 221.66	
Total Income:			**$ 5,124.64**
Balance			**$ 6,485.26**
Expenses:			
Walk-a-Thon Bob Baggett		$ 200.00	
Clerk's Fee E.B. McDonald		$ 100.00	
Camp, Sept. Gifts		$ 168.28	
Superannuation		$ 34.22	
Annual Report Copies		$ 5.00	
Office Exp. For Clerk Eddie Hodges		$ 39.00	
Jon Justice- Trip to Memphis		$ 210.42	
TN State Association Annual Dues @ $60.00 per Church – 71 Churches, 1 Assoc		$ 4,280.00	
Delegates TN State Assoc.		$ 15.00	
Randy Riggs- Gift for Bro. McDonald		$ 20.00	
Total Expenses (9/4/01-11/15/01)			**$ 5,071.92**
Bank Balance (When Bro Wagner became Treasurer)			**$ 1,413.34**

RECEIPTS:		
Donelson Church	$2,384.61	
Northern Quarterly Dues	$2,226.23	
Total Receipts		**$ 4,610.84**
EXPENDITURES:		
Cumberland Camp	$3,111.48	
Cumberland Superannuation Board	$ 795.60	
Eddie Hodges Clerk's Fee	$ 200.00	
Randall House (minutes)	$ 353.56	
TN. State Assoc.	$ 667.87	
Foreign Missions (Walk-A-Thon)	$ 166.97	
TN. State Home Missions	$ 166.97	
Jon Justice		
(Cane For Bro. McDonald's Retirement)	$ 67.91	
Total Expenses:		**$ 5,530.26**
Bank Balance (9/11/02)		**$ 493.92**

Respectfully submitted,
Wayne Wagner, Treasurer

CUMBERLAND FOREIGN MISSIONS REPORT

I am pleased to be able to tell you this morning that we are having good results and good reports this year on The Don and Billie Sexton Tennessee Foreign Missions Walk-A-Thon. Some of our churches are setting records again this year. I praise God for our people and the way our people have responded. I praise God for the work our missionaries are doing. God has given us the privilege of being a part of it. Today, our missionaries are faced with problems that we need to be much in prayer about. We need to remember them and their needs, their health, their protection, and their success. I want to thank you for what you have done in the <u>past</u>, what you are doing <u>now</u>, and what you will do in the <u>future</u>, We need to put a sign over every exit of our churches, <u>"You Are Now Entering Your Mission Field"</u>. Our money is still coming in. Some churches are walking a second time. Some churches are taking additional offerings. Some are having car washes, bake sales, yard sales to raise additional funds. Again I thank you. May God bless you and our missionaries. Thank you Bro. Jimmy Carrington for our T-shirt design.

Bro. Bob Baggett,
Western Quarterly 2002 Walk-A-Thon for Foreign Missions

CUMBERLAND CAMP REPORT

As we sum up the year at Cumberland Camp we wish to bring you good news of the things that are happening with the Cumberland Association Camping Program.

Our first task of providing a well rounded, Bible based camping experience for the youth of the Cumberland Association was successful. Our theme of 'Rock Solid' for our summer program exemplified the need for basic core values that need to be instilled in our youth from a spiritual, patriotic and practical perspective. The Camp board members themselves developed the lesson plans and curriculum that included biblical historical and modern day role models.

Statistically, we held 6 weeks of camp with 476 total campers. Of that total 32 young people gave their lives to Christ in first time decisions. Hundreds of rededications and other decisions were made. The kitchen staff prepared over 10,500 meals that sure seemed to be enjoyed by all who attended. We finished our third summer season without a claim on our insurance for a medical reason. We are a year around facility and four other groups conducting youth camps and one hospice camp during the summer months utilized the camp facility. There were several reports of salvation decisions and spiritual renewal during these weeks as well.

During the year we sponsored a teen, elementary, and father and son retreats; as well as a Sweetheart banquet. During the rest of the fall, winter and spring we hosted several retreats conducted by our churches as well as other denominations.

Our second task given to us by the Cumberland Association is to provide a Camp Facility. We continue to strive to provide a pleasing, well-maintained, comfortable and safe place for our campers and our rental groups. Our recent drive to build a new multipurpose building for worship and lodge facilities has been put on hold. The board has determined that we are not financially ready even to begin the task of raising and then maintaining the expenses of $300,000 plus projected cost. About $13,000 has been raised and will be held for this purpose until we move forward.

A review of the feasibility of refurbishing the 'old' lodge is in progress. We are seriously checking what structural, code and other obstacles would be involved to bring the building back to usable condition. Doing this would meet many of our existing needs except for the worship space.

Ministry Opportunity: Brother **Charles Francen** and his wife **Lorene** will be retiring at the end of December. They have faithfully served for the last four years. We have begun the process to replace them. His responsibility lies in the area of maintenance and construction. The live on site 3 to 4 nights per week and full time during our seven weeks of camp. If you know of someone looking to minister on a part time basis please let us know.

We have some needs that you may be able to help us with.

Work Crews;	Trailblazers	Grass Cutters	Fence stretchers
Hydraulic Mechanics		Painters	Air Conditioner repair
Carpenters	Roofers	Gutter Workers	Plumbing
Ditch Digging	Dump Truck Hauling		Ceramic Tile Layers
Track Hoe Operators		Electricians	Plumbers
Wallpaper Hangers		Block Layers	Yard Work

Funding: *We receive funding in four basic ways:*

1. Co-op gifts
2. Friends of Camp
3. Church Budgets and Special Days
4. Registration Fees

The following Churches are on record from January through September of 2002 as being financial contributors of Cumberland Camp.

Olivet	$2346	Pardue	$2304
Donelson	$2275	Ashland City	$2108
United	$2100	Bethel	$2055
Bethlehem	$1910	Oakwood	$1770
New Hope	$1690	Good Springs	$1676
Greenwood	$1620	Heads	$1400
Franklin	$1340	Covenant	$1001
Cofer's	$ 900	Dunbar's Ch.	$ 891
Two Rivers	$ 884	Carlisle	$ 862
Harper Rd.	$ 750	Pleasant Hill	$ 746
Richland	$ 547	Waverly 1st	$ 536
Rock Springs	$ 511	Loyal Ch.	$ 500
Springfield 1st	$ 460	Cross Timbers	$ 449
Shady Grove	$ 275	Waverly 1st	$ 275
East Nashville	$ 250	Friendship	$ 250
Brandon's Ch.	$ 225	McEwen 1st	$ 225
Mt. Zion	$ 225	Oaklawn	$ 220
Hendersonville	$ 200	Madison	$ 125
Liberty Ch.	$ 66	Stoney Point	$ 30

Cooperative funds were received from the following:

Cumberland Assoc.	$ 758	South Central Qtr.	$1304
Southern Qtr.	$ 150	Northern Qtr.	$ 164
Western Qtr.	$ 25		

The WNAC gave $247 dollars not already listed under church giving.

Ways you can continue to help:
Put us in your budget.
Increase your percentage.
Have a designated camp day.
Allow the Director to present the camp needs and the Friend of Camp Program.
Organize a camp workday.
Use the camp facilities for retreats, workshops, picnics, leadership conferences, etc.
Tell others in your network about the facilities.
Be a Friend of Camp.

Cumberland Camp Financial Report

	Actual: 2002	2002 Totals	*Proposed 2003*	*2003 Totals*
INCOME:				
Contributions				
General Offerings	$42,669.92		***$53,000.00***	
Co-op	$1,022.32		***$1,500.00***	
Friends of Camp	$17,099.00		***$32,000.00***	
		$60,791.24		***$86,500.00***
Designated				
Dorm Fund	$200.00			
Bridge repairs	$1,400.00			
New Building	$600.00			
Scholarships	$1,500.00			
		$3,700.00		***$0.00***
Fee Income				
Rentals	$16,066.00		***$25,000.00***	
Camp Registrations	$58,027.86		***$62,100.00***	
Retreat Registrations	$5,805.16		***$4,500.00***	
		$79,899.02		***$91,600.00***
Operations				
Canteen sales	$4,778.00		***$5,500.00***	
Misc.	$600.00		***$0.00***	
Interest	$1,544.13		***$1,000.00***	
		$6,922.13		***$6,500.00***
TOTAL INCOME		$151,312.39		***$184,600.00***

EXPENSES	2002	2002 Totals	*Proposed* *2003*	*2003 Totals*
Building & Grounds				
Maintenance & Supplies	$8,388.66		***$16,000.00***	
Utilities	$10,828.15		***$13,000.00***	
Dues, permits, fees	$1,014.50		***$900.00***	
Insurance	$17,575.25		***$11,000.00***	
Vehicles	$450.40		***$1,000.00***	
Equipment replacement	$343.74		***$5,000.00***	
Recreation equipment	$21.12		***$630.00***	
		$38,621.82		**$47,530.00**
Office Expenses				
Publicity	$1,593.31		***$2,500.00***	
Public relations	$3,673.83		***$4,500.00***	
Supplies	$289.37		***$1,700.00***	
Postage	$777.59		***$1,200.00***	
Board expenses	$1,074.46		***$1,200.00***	
Misc	$1,294.80		***$1,200.00***	
		$8,703.36		**$12,300.00**
Salaries & Benefits				
Director				
Salary	$20,157.72		***$21,349.55***	
Housing	$3,000.00		***$3,090.00***	
Retirement	$4,800.00		***$4,944.00***	
Medical savings	$3,000.00		***$3,244.00***	
Hospitalization insurance (limit)	$7,580.75		***$9,600.00***	
		$38,538.47		**$42,227.55**
Kitchen Manager				
Salary	$8,228.33		***$8,474.89***	
FICA	$629.60		***$648.33***	
		$8,857.93		***$9,123.22***
Maintenance Manager				
Salary	$4,481.33			
Insurance	$4,000.00			
FICA	$347.67			
		$8,829.00		***$9,063.88***

Accounting		$1,236.00		***$1,273.00***
Housekeeping		$0.00		***$2,500.00***
Office worker		$0.00		***$2,500.00***
Yard Care		$0.00		***$1,500.00***
Development		$135.93		***$0.00***
Mileage		$2,764.32		***$2,000.00***
Camp Expenses				
Food	$13,351.04		***$17,200.00***	
Kitchen help	$4,166.01		***$5,400.00***	
Counselors	$9,330.49		***$19,200.00***	
Program materials	$175.42		***$750.00***	
T shirts	$3,092.85		***$3,600.00***	
Honorariums	$1,050.00		***$1,500.00***	
Insurance			***$1,500.00***	
Scholarships			***$1,500.00***	
		$31,165.81		**$50,650.00**
Retreat Expenses				
Food	$2,077.01		***$2,000.00***	
Kitchen help	$975.00		***$2,000.00***	
Program staff	$400.00		***$1,000.00***	
Program material	$94.38		***$200.00***	
Insurance			***$500.00***	
		$3,546.39		**$5,700.00**
Rental Expenses				
Kitchen heop	$910.00			
Food	$1,216.40			
		$2,126.40		**$0.00**
Canteen				
Food items	$3,656.60		***$3,500.00***	
Equipment			***$500.00***	
		$3,656.60		**$4,000.00**

Transfer to fund balance	$3,700.00	
TOTAL EXPENSES	$151,882.03	**$190,367.65**
Proposed net income for 2003		***($5,767.65)***

CUMBERLAND DISTRICT WOMAN ACTIVE FOR CHRIST
October 15, 2002

Sixty-three (63) women, representing **sixteen** (16) local Women Active for Christ groups, met at Good Springs FWB Church on Saturday, August 24, 2002 for the **82nd** annual CDWAC convention. The meeting offered a time of fellowship, information and spiritual challenge for those present.

Stephanie McVay reported on her year as a student missionary in France. She tasted and touched the culture for us as she described her experience amongst a few giggles!

Shannon Little's testimony with her slide presentation inspired the women concerning God's leadership in her life as a school nurse in the International School in Hokkaido, Japan. God's protection and provision were very evident.

Both Stephanie and Shannon challenged our Cumberland District women to be committed to worldwide evangelism and to actively share Christ with those in their own sphere of influence.

Five (5) women were remembered in the memorial service for their work among us. We were reminded to leave faithful footsteps for others to follow.

Myrtle Reeds gave the TWAC report. She mentioned the concern of low attendance in the business meeting to conduct the state work.

WNAC presented the new cookbook and sample study Bibles. The ladies resolved to support the project of furnishing the Missionary in Residence home at FWBBC by giving $100 from each local group.

The Good Springs ladies provided a brunch. Special music was also presented by these ladies.

CDWAC handled $22,865.61 during the past year. It was distributed to

local, state, national and international causes that are involved in the Great Commission.

The district retreat will be held March 28-29, 2003 at Montgomery Bell State Park. The 83rd annual convention will be held at Head's FWB Church on August 23, 2003.

Respectfully submitted,
Elizabeth C. Hodges, CDWAC President

Cumberland Association of Free Will Baptists
Obituary Report October 1, 2001 – September 30, 2002

Northern Quarterly

Ashland City		
	Imogene Moe	
Bethlehem		
	Hackney Pace	
	Thelma Cannon	
	Mary Brinkley	
	Wilmatine Teasley	
	Louise Perry	
Friendship		
	Ernest Jenette	9/15/02
Good Springs		
	Viola Nicholson	
	Billy Guy Knight	
	Sally Pearl Hardy	
	Johnny Dowlen	
	Nadene Sterry	
Heads		
	Nannie Hyde	
	Irene Jackson Woodall	
New Hope		
	Nathan Bataes	
	Lawrence Pentecost	
	Cherrie Turrentine	

Oaklawn		
	Jeannie Welch	5/26/02
	Barbara Jones	10/5/01
	Irene Batey	10/9/01
Olivet		
	Elizabeth R. Allen	
Shady Grove		
	Blondell Poole	11/11/01

Southern Quarterly

Cofer's Chapel		
	Michael Curtis	
	Jack Blankenship	
	Maggie Horton	
	Evelina Rhodes	
	Scybert Basford	
	Jimmie Brown	
Cross Timbers	Richard Wills	
Donelson		
	Joan Gardner	
	Robert McKinney	
	Herbert Miller	
East Nashville	Willie Grace Reid	10/19/01
	Horace G. Smith	5/18/02
	L.C. Johnson	6/26/02
Goodlettsville	Robert Michael	
Madison		
	Marie Faught	
	Irby Harp	
Smyrna	William R. Daniel	
Sylvan Park		
	George Steele	
	Bobby Jean Wall	
	Frank Campbell	
	Peggy Campbell	

Trinity

Rickey Smith
Tammy Fortner
Dorothy Green

Woodbine

Linda Duncan

South Central Quarterly

Loyal Chapel

Charles Luther Young
Roden Cravens
Ruth Norman

Western Quarterly

Brandon's Chapel

Virgie Hutchison
Ophie Kingins
Edward Gillum
O'Neal Wallace
Bonnie Stagner
Jack Kingins

Dunbar Chapel

Sarah Margaret Vaughan

First, Dickson

Frank W. Parker
Anita Raymond

Oak Grove

Bob Cook

Pleasant Hill

Edward C. Woodall
Oklas Dennis

Pleasant Ridge

Tommy K. White

Rock Springs

Ruth Britton
Carol Jackson
Herbert Harris

PETITIONS AND REQUESTS REPORT

The Free Will Baptist Bible College would consider offering educational courses by leaflet and brochures to all church lay people and also to the general public. The courses and price list need to be publicized that our theology might be made known.

The Berean Free Will Baptist Church of Fairview, Tennessee requests that the Cumberland Association of Free Will Baptist be held at their church on October 14, 2003.

Respectfully Submitted,

Rick Kennedy	Mike Dankson
Roger Reeds	Paul Sitton

REGISTRATION AND FINANCE REPORT

Ministers:	57
Delegates:	7
Deacons:	3
Visitors:	13
TOTAL	80

We had an offering of $125.00

Respectfully Submitted,

Steve Swango	Frank Owens
Eddie Thomas	Charley Carmack

RESOLUTION COMMITTEE REPORT

1. Whereas gambling is reported to be the second most addictive behavior, and whereas lotteries tend to target families which can least afford it, and whereas a lottery promotes a false sense of hope; be it resolved that we encourage our pastors to take a public stand in opposition to the Tennessee State Lottery, and be it resolved that our association clerk send a letter stating position to the appropriate media outlets, including, but not limited to radio, television and newspapers.

2. Whereas we are called upon to be salt and light in a dark world, and whereas one means of impacting our world is by making our voice heard

in the political arena, be it resolved that our pastors encourage their congregations to vote in the November 5th elections.

3. Be it resolved that we give a rising vote of thanks and a round of applause of Cofer's Chapel Free Will Baptist Church, their pastor and member for graciously hosting this 159th session of the Cumberland Association of Free Will Baptists.

Respectfully Submitted,

Randy Kinnick	Ed Fox
Wallace Hayes	John Gibbs

NOMINATING COMMITTEE REPORT

We the nominating committee nominate the following persons to the following boards and offices:

Executive Committee
Moderator - Jon Justice
Assistant Moderator – Paul Harrison
Clerk - Eddie Hodges
Assistant Clerk - Dwayne James
Treasurer – Wayne Wagner

Foreign Missions:

Charlie Carmack	(2006)

Youth Camp:

Thomas Selph	(2004) (to fill the unexpired term of Chris Moody)
Steve Swango	(2005)
Bob Baggett	(2005)
Wallace Hayes	(2005)

Superannuation:

Vernon Barker	(2007)

Respectfully submitted,

Clayton Hampton	Bob Wells
Rolla Smith	James Carrington

QUARTERLY CLERKS

Northern
Mary Crutcher
4454 Mt. Sharon Rd.
Greenbrier, TN 37073
615-384-5975

South Central
Melba G. Wells
604 Maynard Lane
Columbia, TN. 38401
931-388-5530

Southern
Darrell Holley
207 Watts Circle
Nashville, TN 37209
615-352-3465

Western
Gwen Minniehan
2292 S. Hinton Road.
Southside, TN. 37171
931-387-2493

CUMBERLAND QUARTERLIES YEAR IN REVIEW

	(N)	(SC)	(S)	(W)	Totals
Churches	24	7	23	16	70
Churches reporting	18	7	15	14	54
City Churches	11	5	12	5	33
Rural Churches	7	2	3	11	23
Full-time Ministers	16	3	11	10	40
Part-time Ministers	2	4	3	6	15
Ordained Ministers	38	10	58	16	122
Licensed Ministers	7	3	0	3	13
Ordained Deacons	52	16	51	45	164
Membership	3,190	642	2,195	1,111	7,357
Baptisms	133	19	58	31	241
Members Added	144	42	138	50	374
Members lost	57	25	33	52	167
Churches W/ Budget	14	4	11	1	30

Value of Churches and Parsonages:

Northern: $7,330,000.00
South Central: (Not Reported)
Southern: $8,583,000.00
Western: $3,135,000.00
Total: $19,048,000.00

Churches Income:

Northern:	$1,335,160.16	Southern:	$426,723.55
South Central:	(Not Reported)	Western:	$462,798.40
		Total:	$2,224,682.11

	(N)	(SC)	(S)	(W)	TOTAL
Parsonages	13	1	3	8	25
Day Cares	1	0	2	0	3
Kindergartens	0	0	1	0	1
Christian Schools	0	0	1	1	2
S.S. Enrollment	1928	NR	1140	619	3,687
Bible Institutes	2	0	0	0	2
C.T.S. Enrollment	322	NR	95	74	491
W.N.A.C. Enrollment	197	NR	97	72	366
M.M. Enrollment	12	NR	37	15	64

NORTHERN QUARTERLY

Moderator
Randall Riggs
1007 Settlers Crossing
Joelton, TN 37080
615-746-2404

Clerk
Mary Crutcher
4454 Mt. Sharon Rd
Greenbrier, TN 37073
615-384-5975

CHURCH	PASTOR	CLERK
Ashland City FWB 100 W. Elm St. Ashland City, TN 37015 615-792-5118	Rev. Charley Carmack 2386 Pleasant View Rd. Pleasant View, TN 37146 615-746-4818	Miss Edith Perry 109 Elizabeth St. Ashland City, TN 37015-111 615-792-4460
Bethel FWB 2400 Moseley Ferry Rd. Ashland City, TN 37015 615-307-9389	Rev. Mike Dankson 3645 Hwy. 12 N. Ashland City, TN. 37015 615-307-4972	Mrs. Marilyn Justice 1990 Neptune Road Ashland City, TN. 37075 615-307-3693
Bethlehem FWB 1709 Hwy 12 N Ashland City, TN. 37015 615-792-4428	Rev. Randy Corn 1713 Hwy 12N Ashland City, TN 37015 615-792-1227	Mrs. Ann Hyde 523 Skyview Dr. Ashland City, TN 37015 615-792-5324
Covenant FWB 1640 Southside Rd. P.O. Box 36 Southside, TN. 37171 615-387-4355	Rev. Jon Justice 3397 Marrast Dr. Clarksville TN. 37043 931-358-9335	Judy Ray 1850 Southside Rd. Southside, TN. 37171 931-387-2147

First FWB 811 16th Ave. E Springfield, TN 37172	Rev. Bill Skaggs 2041 Lockwall Chapmansboro, TN 37035 615-792-1672	Mrs. Marjorie Crutcher 3826 Old Coopertown Rd. Springfield, TN 37172 615-384-4061
Friendship FWB 2388 Bear Wallow Rd. Ashland City, TN 37015 615-792-7953	Rev. Cecil Boswell 1101 Murff Acres Rd. Ashland City, TN 37015 615-792-6744	Mrs. Gladys Cagle 3011 Bear Wallow Rd. Ashland City, TN 37015 615-792-4957
Good Springs FWB 2330 Good Springs Rd. Pleasant View, TN 37146 615-746-3734	Rev. Randall Riggs 1007 Settlers Crossing Joelton, TN 37080 615-746-2404	Mrs. Cathy Corlew 3243 Pace Road Clarksville, TN 37043 931-362-3918
Harper Road FWB 7130 Harper Road Joelton, TN 37080 615-876-4993	Rev. Blaine Rogers 7130 Harper Road Joelton, TN 37080 615-299-0440	Mrs. Sandra Morgan 7130 Harper Road Joelton, TN 37080 615-792-5796
Heads FWB 3128 Heads Church Rd. Cedar Hill, TN 37032 615-746-5565	Dr. David Outlaw 3156 Heads Church Road Cedar Hill, TN 37032 615-746-5565	Mrs. Bonnie Balthrop P.O. Box 639. Pleasant View, TN. 37146 615-746-3400
Hendersonville FWB 179 New Shackle Island Rd. P.O. Box 879 Hendersonville, TN 37075 615-824-3760	Rev. Eddie Hodges 105 Lynhurst Circle Hendersonville, TN 37075 615-822-4960 elhodgesjr@juno.com	Mrs. Ruby Sanschargrin 121 Brookside Drive Hendersonville, TN 37075 615-824-0398
Mt. Pleasant FWB 2414 Valley View Road Joelton, TN 37080	Rev. Gerald Prior 1150 Moss Bennett Rd. Pleasant View, TN 37146	Ms. Betty Broz 1000 Greenbrier Road Ashland City, TN 37015 615-792-4934
Mt. Zion FWB 2025 Blue Springs Rd. Joelton, TN 37080 615-746-3750	Rev. Gene Parton 1701 S. Walker Rd. Pleasant View, TN 37146 615-746-3693	Mrs. Faye Clouse 7306 Old Clarksville Pk. Joelton, TN 37080 615-746-3729
New Hope FWB 1285 New Hope Road Joelton, TN 37080 615-746-5403	Rev. Barry Simpson 1019 Drewwood Ct. Joelton, TN 37080 615-746-3389	Mrs. Charri Lindsay 2032 Copper Kettle Cir. Pleasant View, TN 37146 615-746-2063

Oakland FWB 6326 Carney Road Whites Creek, TN 37189 615-299-9654	Rev. Carlos B. Kelsey 105 Jennifer Lane Joelton, TN. 37080 615-746-6340	Mrs. Rosalie C. Kelsey 105 Jennifer Lane Joelton, TN. 37080 615-746-6340
Oaklawn FWB 1280 Oaklawn Road Chapmansboro, TN 37035 615-746-5175	Rev. Randall Wright 1281 Oaklawn Road Chapmansboro, TN 37035 615-648-5424	Mr. Marian P. Hunter 1445 Oaklawn Road Chapmansboro, TN 37035 615-746-8077
Oakwood FWB 2551 Church Lane Woodlawn, TN 37191 931-645-4318	Rev. Randy Kinnick 2551 Church Lane Woodlawn, TN 37191 931-645-4328	Ms. Dianne Hutchison 2835 Indian Mound Rd. Indian Mound, TN. 37079 931-645-5538
Olivet FWB 3363 Rossview Road Clarksville, TN 37043	Rev. Willard McCarroll 2911 Jack Teasley Road Pleasant View, TN 37146 615-382-0101	Mr. Danny McGregor 4400 McGregor Rd. Adams, TN 37010-9143 931-485-2417
Pardue Memorial FWB 1895 Memorial Drive Clarksville, TN 37043 931-648-0459	Rev. Len Scott 268 Clearfount Dr. Clarksville, TN 37043 931-358-4735	Ms. Sherry Bagwell 1895 Memorial Dr.. Clarksville, TN 37043 931-362-3889
Pleasant Valley FWB Rt. 3, Bull Run Road Ashland City, TN 37015	Rev. Edward L. Dozier, Jr. 4620 Little Marrowbone Ashland City, TN 37015	Ms. Malea Wilson-Cox 4762 Eaton's Creek Rd. Nashville, TN 37218
Portland FWB 115 Old Westmoreland Rd. Portland, TN 37148 615-325-3300	Rev. Steven Pierce 113 Old Westmoreland Rd. Portland, TN 37148 615-325-8935	Mr. Kenny Clarks 201 Bonnie St. Portland, TN 37148
Shady Grove FWB 4367 Shady Grove Road Clarksville, TN 37043	Rev. Sam Nichols 1270 Shady Grove Rd. Clarksville, TN. 37043 931-362-3833	Mrs. Bonna Smith 5100 Edwards Lane Clarksville, TN 37043 931-362-3129
Shady Lawn FWB 2410 Canton St. Hopkinsville, KY 42240	Rev. David Davis 4458 Mt. Sharon Road Greenbrier, TN 37073 615-384-9212	Mrs. Martha Davis 4458 Mt. Sharon Rd. Greenbrier, TN. 37073 615-384-9212
Trinity FWB 4450 Smallhouse Road Bowling Green, KY 42104 502-781-5254	Rev. Rod Goodman 369 Wren Road Bowling Green, KY 42101 270-842-8195	Mrs. Pam Smith 1104 Greathouse Road Bowling Green, KY 42104 270-782-2516

West End FWB 5152 Hwy. 49 W Springfield, TN 37172 615-384-5687	Rev. Ronnie Smith 5154 Hwy. 49 W Springfield, TN. 37172 615-384-1927	Mrs. Teresa Lewis 208 Blackpatch Drive Springfield, TN. 37172 615-384-0400

SOUTHERN QUARTERLY

Moderator Rev. Stan Coker 463 Annex Ave. Nashville, TN. 37209 615-352-7049	Clerk Darrell Holley 207 Watts Circle Nashville, TN 37209 615-352-3465

CHURCH	PASTOR	CLERK
Blue Springs FWB 1327 Mooresville Pk. Columbia, TN 38401 931-381-5305		Lynn Woodard 270 Carters Creek Pk. Columbia, TN 38401 931-381-3164
Cofer's Chapel FWB 3915 Franklin Road Nashville, TN 37204 615-298-9288	Rev. Michael Waddell 1011 Settlers Crossing Joelton, TN. 37080 615-746-2255	Mrs. Julie Steele 238 Ellington Place. Madison, TN 37115 615-860-9240
Cornerstone FWB 4988 Edmondson Pk. Nashville, TN 37211 615-832-6039	Rev. Clifford D. Donoho 4029 Calumet Dr. Antioch, TN. 37013 615-365-8000	Mrs. Janice Donoho 4029 Calumet Dr. Antioch, TN 37013 615-365-8000
Corner Stone FWB 1516 Saddle Dr. Murfreesboro, TN. 37129 615-890-6532	Trymon Messer 2634 Forest Dr. Antioch, TN. 37013 615-367-2488	Ms. Janice Brown 333 Shirley Road Smyrna, TN. 37167 615-355-5129
Cross Timbers FWB 201 Cross Timbers Dr. Nashville, TN 37221 615-646-0515	Rev. Paul Harrison 866 Highland Crest Dr. Nashville, TN 37221 615-356-3580	Mrs. Mary E. Aakre 681 Williamsport Ct. Nashville, TN 37221-1200 615-352-6729
Donelson FWB 3210 McGavock Pk. Nashville, TN 37214 615-871-4769	Rev. Robert J. Morgan 2723 Pennington Bend Rd Nashville, TN 37214 615-872-9343	Mrs. Sherry Anderson 3210 McGavock Pk. Nashville, TN 37214 615-871-4769
East Nashville FWB 210 South 10th St. Nashville, TN 37206 615-262-9507	Rev. Fred Hall 2320 Riverside Dr . Nashville, TN 37216 615-226-9762	Ms. Mary Frances Phenicie 986 Hillmont Camp Rd. Nashville, TN. 37187 615-797-2831

Fellowship FWB 2518 Una Antioch Pk. Antioch, TN 37013 615-833-5170	Rev. Bill VanWinkle 1228 Quaise Moor E.. Antioch, TN 37013 615-365-4548	Mrs. Debbie Sensing 520 Bluewater Dr. Nashville, TN 27217 615-399-2324
Franklin FWB 810 Del Rio Pk. Franklin, TN 37064 615-794-7452	Rev. Kevin Riggs 149 Arsenal Dr. Franklin, TN 37064 615-790-3229	Mrs. Kellie Boucher 5551 Sunnymeade Pl. Pegram, TN 37143 615-673-9080
Goodlettsville FWB 942 S. Dickerson Rd. P.O. Box 942 Goodlettsville, TN 37070 615-859-0436	Rev. Paul Hopson 1706 Meadowbrook Dr. Springfield, TN 37172 615-384-9604	Mrs. Janice Hopson 1706 Meadowbrook Dr. Springfield, TN 37172 615-384-9604
Grace FWB 4905 Tennessee Ave. Nashville, TN 37209 615-297-3255	Rev. Jamie Allen 4511 Georgia Ave. Nashville, TN 37209 615-292-8348	Mrs. Denita Starnes 6700 Cabot Dr. H-12 Nashville, TN 37209 615-356-6870
Horton Heights FWB 6727 Charlotte Pk. Nashville, TN 37209 615-352-2030	Rev. Terry Eagleton 688 Pinnacle Hill Rd. Kingston Springs, TN 37082 615-952-3063	Mrs. Gloria Saulsgiver 4011 Nebraska Ave. Nashville, TN 37209 615-297-1285
La Vergne FWB 185 Mason Cr. La Vergne, TN 37086 615-793-2484	Rev. Steve Marcum 122 Cedar Ridge Dr. La Vergne, TN 37086 615-459-5426	Mrs. Jill Kinney 424 Randall Ln.. La Vergne, TN 37086 615-73-9770
Madison FWB P.O. Box 532 Madison, TN 37115 615-865-9056	Rev. Earl Langley 3008 Lake Shore Drive Old Hickory, TN. 37138 615-847-2035	Mrs. Katherine Miles 820 Dupont St. Madison, TN 37115 615-868-5824
Manchester FWB 721 Spring St. Manchester, TN 37355 615-728-0783	Rev. Tim Blakney 721 Spring St. Manchester, TN 37355 615-728-0783	Ms. Mary Carter 211 Cherry St. Manchester, TN 37355
Richland FWB 650 Westboro Dr. Nashville, TN 37209 615-356-4977	Rev. Stan Coker 463 Annex Ave. Nashville, TN 37209 615-352-7049	Mrs. Gina Taylor 638 Westboro Nashville, TN 37209 615-356-5560
Smyrna FWB P.O. Box 665 Smyrna, TN 37167 615-355-6919	Rev. Billy Walker 983 Everett Dr. Smyrna, TN 37167 615-220-1585	Mrs. Mildred M. Daniel 2134 River Chase Dr. Murfreesboro, TN 37130 615-895-4392

Sylvan Park FWB 4701 Wyoming Ave. Nashville, TN 37209 615-292-0017	Rev. Frank Owens 940 Blue Mountain Lane Antioch, TN 37013 615-399-7895	Ms. Dana Weeks 3715 Hewlett Dr. Nashville, TN 37211 615-834-6207
Trinity FWB 1207 Lowes Ln. Nashville, TN 37072 615-859-3412	Dr. Roger Reeds 6409 Alessio Rd. Joelton, TN 37080 615-876-9045	Mrs. Nancy Spain 5452 Lickton Pk. Goodlettsville, TN 37072 615-876-3065
Victory FWB Springfield, TN 37172 615-382-8620	Rev. Thurman Page 4556 Old Hwy. 41N Springfield, TN 37172 615-384-8010	Mrs. Sue Starks 5538 Clinard Rd. Springfield, TN 37172 615-384-6802
West Nashville FWB 5600 Pennsylvania Ave. Nashville, TN 37209 615-350-8569	Rev. Dean Campbell 1006 Cherokee Ct. Joelton, TN. 37080 615-746-5269	Mrs. Judy Campbell 1006 Cherokee Ct. Joelton, TN. 37080 615-746-5269
Woodbine FWB 2204 Foster Ave. Nashville, TN 37210 615-254-7589	Rev. Roy Harris 300 Elysian Fields Rd. Nashville, TN. 37211 615-834-7808	Mr. Eugene Workman 1408 Ravenna Ct. N. Antioch, TN 37013 615-366-0573

SOUTH CENTRAL QUARTERLY

Moderator	Clerk	Treasurer
Rev. Steven Swango 5013 Camelot Dr. Columbia, TN. 38401 931-388-8444 931-446-3972	Mrs. Melba G. Wells 604 Maynard Lane Columbia, TN. 38401-8900 931-388-5530 wellsrm@bellsouth.net	G.E. (Bud) Creel 1914 Morris Avenue Columbia, TN. 38401 931-388-9781 budordee@charter.net

CHURCH	PASTOR	CLERK
Berean FWB P.O. Box 778 Fairview, TN 37062 615-799-9573 FOXINS@bellsouth.net	Rev. Edward Fox 7426 Shoal Branch Rd. Primm Springs, TN. 38476 615-799-0653 FOXINS@bellsouth.net	Ms. Sheila Taylor 7330 Taylor Road Fairview, TN 37062 615-799-0225 Hobbitt222@msn.com
Crossroads FWB 2170 Fallriver Road Leoma, TN 38468 No Phone	Rev. Ronald Mashburn 4 Ward Road Loretto, TN 38469 931-853-6868 TCRL@LorettoTel.net	Ms. Donna Michael 13 Mockerson Rd. Five Points, TN. 38457 931-556-2690

Faith FWB 1611 Nashville Hwy. Columbia, TN 38401 931-381-4812	Rev. Billy Brown 1621 Columbia Rock Rd. Columbia, TN. 38401 931-381-4812 Billy@yahoo.com	Mrs. Pauline Watson 1648 Frye Road Columbia, TN 38401 931-388-8523
Flatwoods FWB 36 South Park Grove Road Lawrenceburg, TN 38464 931-766-0828	Rev. Doug Dickey 514 Hayes Ave. Lawrenceburg, TN 38464 931-766-2259 dougdickey@juno.com	Ms. Peggy Peppers 53 Peppers Hollow Rd. Lawrenceburg, TN 38464 931-762-9522
Liberty Chapel FWB Church 410 Frank St. Lawrenceburg, TN. 38464	Rev. Rick Kennedy 320 South Church Ave. Ethridge, TN. 38456 931-829-2559 DRKENNEDY81956@yahoo.com	Ms. Carolyn Willis 320 Johnson St. Lawrenceburg, TN. 38464 931-762-5812
Loyal Chapel FWB 109 E. 17th St. Columbia, TN 38401 931-388-6672	Rev. Steven Swango 105 Greely Dr. Columbia, TN 38401 931-388-8444 931-446-3972	Mrs. Virginia Davis 118 Skyview Dr. Columbia, TN 38401 931-381-7562
New Life FWB 1001 Easy St. Lewisburg, TN. 37091 931-270-0380		Ms. Mary Brewer c/o New Life FWB Church. 1001 Easy St. Lewisburg, TN. 37091

WESTERN QUARTERLY

Moderator	Clerk
Rev. Eddie Hopkins 205 Hill Haven Dr. Waverly, TN. 37185 931-296-4162	Mrs. Gwen Minniehan 2292 S. Hinton Rd. Southside, TN. 37171 931-387-2493

CHURCH	PASTOR	CLERK
Brandon's Chapel FWB 152 Antioch Rd. Bumpus Mills, TN 37028	Rev. Paul Sitton 1212 Beverly Hills Dr. Clarksville, TN 37040 931-645-2964	Mrs. Sandra Selph 152 Antioch Rd. Bumpus Mills, TN 37028 931-232-7520
Carlisle FWB Rt. 1 Dover, TN 37058	Rev. Mark Mayhew 2013 Hutton Drive Nashville, TN. 37210 615-254-3556	Mrs. Debbie Elliott 1022 Mobley Lane Erin, TN 37061 931-289-4891

Dunbar's Chapel FWB 2464 Hwy. 46 Indian Mound, TN 37079	Rev. Greg Tyson 2449 Hwy. 46 Indian Mound, TN 37079 931-232-4435	Mrs. Bonnie Walker 206 Wildcat Creek Rd. Indian Mound, TN 37079 931-232-4169
First Dickson FWB Hwy. 96, Box 63 Dickson, TN 37055 615-446-8900	Rev. Eddie Thomas 500 Holt Road Dickson, TN 37055 615-446-8495	Mrs. Ellen Albright 513 Church St. Dickson, TN 37055 615-446-4076
First McEwen FWB 40 Locust St. McEwen, TN 37101	Rev. Gary Lovitt P.O. Box 92 McEwen, TN. 37101 931-582-8545	Mr. Joe Edwards 2945 Trace Creek Rd. McEwen, TN 37101 931-582-8545
First Waverly FWB 708 East Main St. Waverly, TN 37185 931-296-2731	Rev. Eddie Hopkins 205 Hill Haven Dr. Waverly, TN 37185 931-296-4162	Mrs. Lola Hopkins 205 Hillhaven Dr. Waverly, TN 37185 931-296-4162
Hurricane Chapel FWB Rt. 3, Box 274B McEwen, TN 37101 931-582-6552	Rev. Tim Farris 150 Beth St. McEwen, TN 37101 931-582-7628	Mrs. Linda Sutton 128 Tummins Rd. McEwen, TN 37101 931-582-3936
Millers Chapel FWB 3510 Bowker Road Charlotte, TN 37036 931-789-4372	Rev. James Black 4309 Southside Road Southside, TN 37171 931-387-2120	Mrs. Gwen Minniehan 2292 Hinton Rd. Southside, TN 37036 615-387-2493
Oak Grove FWB 1535 Greenwood Rd. Charlotte, TN 37036	Rev. Jamie Allen 1324 Highway 49 East. Charlotte, TN 37036	Mrs. Pam Wells 650 Oak Flat Rd. Charlotte, TN 37036 615-789-9208
Pleasant Hill FWB 800 Blue Creek Lane Dover, TN 37058	Vacant	Ms. Deborah Austin 168 Tom Earhart Hill Rd.. Dover, TN 37058 931-232-8721
Pleasant Ridge FWB Old Blacktop Rd. McEwen, TN 37101	Rev. Ricky Vaughn 2090 Williamson Branch Rd. Vanleer, TN 37181 615-763-2039	Mrs. Christine Wallace 3004 Old Blacktop Rd. McEwen, TN 37101 931-582-3375
Rock Springs FWB 1484 Hamble Road Charlotte, TN 37036	Rev. Mike Crews 1484 Hamble Rd. Charlotte, TN 37036 615-789-6120	Mrs. Debbie Christy 500 Mayberry Rd. Charlotte, TN 37036

Scott's Chapel FWB 660 Scott's Chapel Road Cumberland City, TN 37050	Rev. Artist Waynick 2120 Williamson Branch Rd. Vanleer, TN 37181 931-764-2461	Mrs. Sharon Vanzant 660 Scott's Chapel Road Cumberland City, TN 37050 931-827-2367
Stoney Point FWB 1790 New Dry Hollow Rd. Vanleer, TN 37181	Rev. Tommy Street 1324 Yellow Creek Rd. Dickson, TN. 37055 615-446-4999	Mrs. Linda Williams 2526 Center Point Rd. Cumberland Furnace, TN 37051 615-219-3385
United FWB 784 Hwy. 46 S. Dickson, TN 37055 615-446-0322	Rev. John Gibbs 786 Highway 46 S. Dickson, TN 37055 615-446-0322	Mrs. Lucy Dudley 512 Old Hwy. 46 South Dickson, TN 37055 615-446-4711
Victory FWB 175 Paradise Lane Waverly, TN 37185 931-296-9409	Rev. Roy Gann P.O. Box 518 McEwen, TN. 37101 931-582-8738	Mrs. Sheila Burns 488 Callahan Dr. New Johnsonville, TN 37134 931-535-3630

DELEGATES TO THE TENNESSEE STATE MEETING

(It was approved by the body for the moderator to appoint delegates at the State Meeting to represent the Association)

FOREIGN MISSIONARIES FOR THE CUMBERLAND ASSOCIATION

The Bobby Aycocks.....Brazil
The Kenneth Eagletons.....Ivory Coast
The Jerry Gibbs.....France
The Tom Hughes.....Brazil
The Donnie McDonalds.....Japan
The Sam McVays.....Spain
The Clint Morgans.....Ivory Coast
The Bobby Pooles.....Brazil
The Steve Riggs'.....France
The Jeff Turnboughs.....Spain

RETIRED MINISTERS OF THE CUMBERLAND ASSOCIATION

Rev. H.C. Beasley Rev. Thomas Hornburger Rev. Carl Wilson

RETIRED MINISTERS' WIDOWS OF THE CUMBERLAND ASSOCIATION

Mrs. Eugene Daniel Mrs. Sidney Henry

GOVERNMENT AND CONSTITUTION
CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS

ARTICLE 1. Each Quarterly holding membership in this District Association shall be entitled to five (5) delegates elected from the laity, with additional delegates from each member Church as follows: one delegate for the first 50 members or fraction thereof, and an additional delegate for each additional 50 members or fraction thereof. Furthermore, all ordained ministers and deacons holding membership in the Presbytery of this District Association shall be standing delegates.

ARTICLE 2. Each member Quarterly of this Association shall send a letter to each annual meeting giving information and statistics according to the form provided by the clerk of the association.

ARTICLE 3. This Association, when convened, shall be governed by Roberts Rules of Order.

ARTICLE 4. They may elect a Moderator, Assistant Moderator, Clerk, Assistant Clerk, and Treasurer from among themselves, and they may hold their offices until their successors are elected.

ARTICLE 5. New churches shall petition the Quarterly meeting for membership. The Quarterly shall have power to receive new churches as members, and in turn shall inform the District Association of their membership.

ARTICLE 6. This Association shall furnish member Quarterlies with sufficient minutes of their proceedings to be distributed to their member churches.

ARTICLE 7. Annual dues for each member quarterly shall be $20.00. In addition, each member quarterly shall be accountable for dues as follows: member churches whose membership is 1-49, $120.00; 50-99, $130.00; 99-199, $140.00; 200 and above, $150.00.

ARTICLE 8. For the purpose of ordaining ministers of the gospel and for trying all ordained members of un-Christian conduct, there shall be a Presbytery, which shall convene at the close of the session on the first day of the Association and at any time during the Association year, if called by the moderator or his assistants or any five members of said Presbytery who deem it necessary to make such a call.

The Presbytery shall consist of ordained members present, and they shall elect a moderator, and clerk from among themselves for the time being who shall hold their offices until their successors are elected.

The membership of the Presbytery of the Cumberland Association shall consist of all ordained ministers and deacons holding cards of good standing in this presbytery. Each quarterly meeting shall function as a subcommittee, and shall have the right to examine all applications for ordination or ratification of credentials, sent with recommendation from the churches composing the Quarterly Meeting, and if found competent, or ordain and se them apart for work by prayer and laying on of hands.

The examining committee of each Quarterly Meeting shall make an annual report to the yearly meeting of the Cumberland Association Presbytery.
Such report will also include the names of five elected members to serve as the examining committee of said Quarterly Meeting.

ARTICLE 9. It shall be the duty of each minister who shall organize a church to ordain deacons for the same. It is his duty, also, to ordain deacons where a vacancy occurs within his charge. It shall be the duty of each pastor to encourage the organization and support of the Sunday School in the church or churches where he is pastor as well as other organizations that may prove helpful to the work of the church.

ARTICLE 10. No persons shall be ordained to the ministry nor shall the credentials of any minister be ratified until he is qualified to meet the conditions stated in the third chapter of I Timothy. The term "the husband of one wife" means he shall not have more that one living wife (that is, he shall not be married to one wife at the present time and there be a wife still living from a previous marriage). This shall be tested by the Presbytery. The Presbytery shall have full power to propound such spiritual questions as they consider necessary to determine his qualifications. All candidates for ordination shall be required to answer these questions satisfactorily.

ARTICLE 11. This Association may exclude from its body any minister who teaches heresy, or any member Quarterly that countenances him in said teaching or that may be disloyal to the tenets of Faith as held by this Association and expressed in our Articles of Faith.

ARTICLE 12. All questions coming before this Association shall be determined by a majority vote, except exclusions of member Quarterlies which shall require two-thirds majority.

ARTICLE 13. Representatives from two (2) member churches of each member quarterly shall constitute a quorum for the transaction of business, and no business shall be transacted without a quorum.

ARTICLE 14. Amendments to this Constitution may be made at any time by a majority of the members present composing the Association, voting on behalf of the amendment.

ARTICLE 15. This Association may adjourn to meet with any church that is a regular member of it at any time it deems proper.

ARTICLE 16. This Association, having jurisdiction over all member Quarterlies within its bounds, shall discipline any member Quarterly which allows a member church to call a minister for a pastor who has been excluded by the Presbytery.

BOARDS

ARTICLE 1. All standing boards shall be composed of four (4) members, with the exception of: The Superannuation Board which shall be composed of five (5) members; the Youth Camp Board which shall be composed of nine (9) members; and the Executive Board which shall be composed as provided in Article 2 under BOARDS.

The personnel of each of the forgoing boards, exclusive of the Executive, Superannuation and Youth Camp Boards shall be elected as follows: the first named for a period of one (1) year, the second named for a period of two (2) years, and the third named for a period of three (3) years. Succession of office thereafter shall be determined, as order requires. The Superannuation Board members shall be elected each year for a five (5) year term. The Youth Camp Board shall be elected on a rotation basis with three (3) members being elected each year for a three (3) year term.

The moderator of the Cumberland Association is to meet quarterly with the chairmen of the standing boards to assure their operation throughout the year. The standing boards are to be represented at the Quarterly Meetings to promote their work. The standing boards are to meet quarterly among themselves.

ARTICLE 2. The personnel of the Executive Board shall be composed of the Moderator, Assistant Moderator, Clerk, Assistant Clerk, Treasurer, and the Moderators of each Quarterly meeting.

ARTICLE 3. The Executive Board shall have the power to act in behalf of and for the Cumberland Association from one regular session to another, and shall have power to elect such officers as may be necessary for its own government, and to carry out the plans and undertakings of the Association. It shall be the duty of the Executive Board to make written reports of all its work to each annual session of the Association.

ARTICLE 4. The duties of the various standing boards shall be to plan a program and supervise its operation in their respective fields. They shall organize themselves and regulate their work as may become necessary and as may be found in harmony with the principles and tenets of the Association.

The Duties of the Foreign Mission Board

To promote foreign missions in each of the quarterly meetings by promoting and planning foreign missions conferences and by planning and promoting the Tennessee Walk-A-Thon for foreign missions.

The Duties of the Superannuation Board

1. Soliciting for funds from association churches in order to carry out its ministry;
2. Administering those funds in a responsible and economical manner;
3. Providing regular monthly support for those ministers or their widows who have served the Lord well within the fellowship of the Cumberland Association churches; and
4. Keeping our ministers and laymen informed of benefits available to them in the form of hospital and special purpose insurance and retirement benefits.

The Objectives of the Youth Camp Board

1. To provide a Christian camping experience for the youth of the churches that make up the Cumberland Association of Free Will Baptists.
2. To evangelize and seek to win each camper to the Lord Jesus Christ.
3. To stimulate Christian growth and maturity through Bible classes, Missionary and Christian service classes, Christian counseling, and through the preaching of God's Word.
4. To provide healthful physical activities and recreation for each camper.
5. To provide for various social activities for enjoyment and relaxation.
6. To uphold standards of modesty in behavior and in dress for boys and girls.
7. To serve as trustees of campground.

RULES AND DECORUM

This Association shall be opened by singing and prayer. Only one person may speak at a time. All addresses made by the members shall be made to the moderator, and the person thus speaking shall strictly confine himself to the subject in debate. No speaker shall cast any personal reflection toward any member of this body who has spoken previously.

No person shall be allowed to speak more than three times on any one subject without the permission of a majority of the Association.

The speaker shall not be interrupted during his speech by anyone except the moderator unless he violates the rules of order.

No member shall speak longer than fifteen minutes at any time without permission from the moderator.

Any member who shall willfully and knowingly violate any of these rules shall be reported by the moderator and shall be subject to the censure of the Association.

Adopted in Council this Saturday before the Lord's Day in October 1867 as a standing decorum, though subject to revision by majority of members voting for revision.

Constitution and Government revised: October 17, 1957, October 15, 1964, October 14, 1965, October 16, 1968, October 16, 1969, October 16, 1975, October 14, 1976, February 16, 1978, October 12, 1983, October 17, 1984, October 16, 1985, October 15, 1986, October 14, 1987, October 8, 1991, October 12, 1993, October 11, 1994, October 12, 1996

CUMBERLAND ASSOCIATION PRESBYTERY

October 20, 2002
Cofer's Chapel Free Will Baptist Church
Nashville, Tennessee

The meeting was called to order at 4:20 P.M. by the chairman, Bro. Wallace Hayes. He opened the meeting with Scripture and prayer. There were no minutes for the year and the clerk gave the Treasurer's report. Motion, second and carried to receive the Treasurer's report.
The moderator along with the chairman of the four quarterly meeting examining committees had met and presented some guidelines for ratifying credentials and examining for licensing and ordaining a man to preach.
Motion, second, and carried to postpone the acceptance of these guidelines until the next annual session.

The Examining Committee reports were given as follows:

NORTHERN QUARTERLY ANNUAL REPORT TO THE CUMBERLAND ASSOCIATION PRESBYTERY

The Examining Committee of the Northern Quarterly met four (4) times during the past year. The following actions were taken:

1. Letter of Recommendation
   Mike Gillock
   Brad Ryan

2. Ratification of Credentials
   Sam Nickle – Pastor, Shady Grove Free Will Baptist Church
   Bill Skaggs – Pastor, First Free Will Baptist Church
   Bud Hill – Retired, Heads Free Will Baptist Church

Respectfully submitted:
Randy Kinnick
Len Scott
Jon Justice
Gene Parton
Willard McCarroll

SOUTHERN QUARTERLY ANNUAL REPORT TO CUMBERLAND ASSOCIATION PRESBYTERY

The Examining Committee met two (2) times to examine individuals for ratification or ordination. We met two (2) times to study the policies, procedures and practice of the examining committee. There two meetings were for the

purpose of presenting to the Cumberland Association Presbytery some information to be considered for the purpose of having a unified procedure for the entire association.

1. Ratified the credentials of:
   Bro. Ron Hunter, Cofer's Chapel Church
   Bro. Michael Waddell, pastor of Cofer's Chapel Church
   Bro. Clifford Donoho, pastor of Cornerstone Church, Nashville
   Bro. Billy Van Winkle, pastor of Fellowship Church
   Bro. Norman Richards, Donelson Church

2. Examined and recommended Bro. Dean Campbell to the West Nashville Church for ordination to the gospel ministry.

Respectfully Submitted:
Paul Harrison, Chairman
Stan Coker
Wallace Hayes
Walter E. Gragg
Billy B. Walker, Clerk

SOUTH CENTRAL QUARTERLY ANNUAL REPORT TO CUMBERLAND ASSOCIATION PRESBYTERY

The South Central Examining Committee met and gave the following report;

1. Ratified the credentials of:
   Kevin Raines

2. Granted a letter of recommendation for
   Kent Barwick

Submitted by:
Ronald Mashburn, Chairman

The following officers were elected for another year.
Wallace Hayes – Moderator
Harrold D. Harrison – Assistant Moderator
Billy B. Walker – Clerk/Treasurer

Submitted by: Billy B. Walker, Clerk

CUMBERLAND ASSOCIATION PRESBYTERY
TREASURERS REPORT
October 1, 2001 - September 30, 2002

Beginning Balance 10-1-2001		$ 3,954.40
RECEIPTS:		
Ministers and Churches		$ 1,170.00
TOTAL RECEIPTS:		$ 5,124.40
DISBURSEMENTS:		
Scholarship Gift – Jonathan Thigpen	$1,000.00	
Scholarship Gift - Robert Crawford	$ 500.00	
Postage	37.81	
Paper and Envelopes	7.18	
Ink and Toner	34.90	
Meal for Cumberland Presbytery Mtg.	119.00	
TOTAL DISBURSEMENTS		$ 1,698.89
BALANCE ON HAND 9-30-2002		$ 3,425.51

Submitted by
Billy B. Walker, Clerk/Treasurer

CUMBERLAND PRESBYTERY DIRECTORY

Robert L. Baggett	615-446-2688	112 Brook Dr., Dickson, TN 37055
James E. Black	931-387-2120	4309 Southside Rd., Southside, TN 37171
Tim Blakney	931-728-0783	721 S. Spring St. Manchester, TN. 37355
Cecil Boswell	615-792-6744	1101 Mruff Acres Rd. Ashland City, TN. 37015
Billy Brown	931-381-4812	1621 Columbia Rock Rd. Columbia, TN. 38401
W.E. Brown	615-325-4567	401 S. Russell St. Portland TN. 37148
Keith Buchanan	931-582-6034	320 Indian Creek Rd., McEwen, TN., 37101
Charley Carmack	615-746-4818	2386 Pleasant View Rd., Pleasant View, TN. 37146
Dean R. Campbell	615-746-5269	1006 Cherokee Ct. Joelton, TN. 37080
Jeff Caudill	615-876-5076	312 Jayme Mika Ct., Joelton, TN. 37080
Stanley L. Coker	615-352-7049	463 Annex Ave., Nashville, TN 37209
Randy Corn	615-792-1227	1713 Hwy 12 N., Ashland City, TN. 37015
David Crowe	615-941-8804	1124 Blairfield Dr. Antioch, TN. 37013
Mike Dankson	615-307-4972	1713 Hwy 12 N., Ashland City, TN. 37015
Clifford D. Donoho	615-365-8000	4029 Calumet Dr. Antioch, TN. 37013
Terry W. Eagleton	615-352-2030	688 Pinnacle Hill, Kinston Springs, TN. 37082

Tim Farris	931-582-7628	150 Beth St., McEwen, TN. 37101
Milton Fields	615-746-6318	2116 Bracey Circle, Joelton, TN 37080
Keith Fletcher	615-366-8861	3316 Country Way Rd. Antioch, TN. 37013
James Forlines	615-837-0347	5340 Old Village Road Nashville, TN. 37211
Randal K. Fosse	618-993-5733	2600 S. Carbon, Marion, IL. 62929
Paul J. Gentuso	615-874-3436	417 Wellington Square, Nashville, TN 37214
John H. Gibbs	615-441-6080	784 HWY 46 Dickson, TN. 37055
Rodney Goodman	270-781-5254	396 Wren Road, Bowling Green, KY. 42101
Walter E. Gragg	615-885-3986	294 Clovernook Dr., Nashville, TN 37210
Paul F. (Fred) Hall	615-226-9762	2320 Riverside Dr., Nashville, TN. 37216
Clayton Hampton	931-920-2198	3862 Man O War, Clarksville, TN. 37042
Larry Hampton	615-360-9434	3101 Country Way Rd., Antioch, TN 37013
Roy Harris	615-356-3580	300 Elysian Fields, Nashville, TN. 37211
Paul Harrison	615-646-0515	201 Cross Timbers Dr., Nashville, TN 37221
Wallace R. Hayes	615-758-4886	305 Santa Rosa Dr., Old Hickory, TN. 37138
Eddie Hodges	615-822-4960	105 Lynhurst Circle, Hendersonville, TN 37075
Michael Hollifield	615-871-4769	3210 McGavock Pike Nashville, TN. 37214
Paul Hopson	615-384-9604	1701 Meadowbrook Dr., Springfield, TN. 37172
Thomas Hughes	Missionary	P.O. Box 5002, Antioch, TN 37011
Ron Hunter	615-746-3547	1506 New Hope Rd. Joelton, TN. 37080
Ronald D. James	615-792-9561	1001 Grover Binkley Rd. Ashland City, TN. 37015
Jon Justice	931-358-9335	3397 Marrast Drive Clarksville, TN. 37043
Carlos B. Kelsey	615-746-6340	105 Jennifer Ln., Joelton, TN. 37080
Rick Kennedy	931-829-2559	320 S. Church Ave. Ethridge, TN. 38456
Randy Kinnick	931-648-4328	2551 Church Ln. Woodlawn, TN. 37191
Earl Langley	615-847-2035	3008 Lakeshore Dr. Old Hickory, TN. 37138
D. Ray Lewis	615-731-5407	4132 Highlander Ct., Antioch, TN. 37013
Steve Lindsay	615-746-2063	2032 Copper Kettle Cir., Pleasant View, TN. 37146
Alton Loveless	615-361-3896	1008 Ainsworth Circle, Antioch TN 37013
Gary Lovitt	931-582-8545	P.O. Box 92, McEwen, TN. 37101
Steve B. Lytle	615-367-4368	3308 Timber Trail, Antioch, TN. 37013
Tom Malone	615-746-5804	2120 Bracey Circle, Joelton, TN. 37080
Ronald Mashburn	931-853-6868	4 Ward Rd., Loretto, TN 38469
Robert J. Morgan	615-871-4769	3210 McGavock Pike Nashville, TN. 37216
John D. Murray	615-227-6520	3822 Baxter Ave. Nashville, TN. 37216
Jeff Nichols	615-773-5234	3900 Glasgow Ct. Old Hickory, TN. 37138
Samuel Nichols	931-362-3833	1270 Shady Grove Rd. Clarksville, TN. 37043
David Outlaw	615-746-5565	3156 Heads Church Rd. Cedar Hill, TN. 37032
Joe Osborne		201 N. Harris Rd. Portland, TN. 37148
Frank Owens	615-399-7895	940 Blue Mountain Ln., Antioch, TN. 37013
Thurman L. Page	615-384-8010	4555 Old Hwy 41 N. Springfield, TN. 37172
Gene Parton	615-746-3693	1701 Walker Road, Pleasant View, TN 37146
Stephen L. Phillips	615-646-0791	532 Bellevue Road N. Nashville, TN. 37221
Bobby Poole	Missionary	P.O. Box 5002, Antioch, TN. 37011
Roger C. Reeds	615-876-9045	6409 Alessio Rd. Joelton, TN. 37080
Norman Richards	615-889-5745	205 Donelson Hills Dr. Nashville, TN. 37214
Kevin Riggs	615-790-3229	830 Countrywood Dr. Franklin, TN 37064

R. Randall Riggs	615-746-2404	1007 Settlers Crossing, Joelton, TN. 37080
Don Robirds	615-361-4928	1114 Massman Dr. Nashville, TN. 37217
Bill Skaggs	615-792-1672	2041 Lockwall Dr. Chapmansboro, TN. 37035
Ronnie Smith	615-384-1927	5154 Hwy 49W, Springfield, TN. 37172
David R. Stephens	931-3814670	3947 Cantebury Dr., Culleoka TN. 38451
Tommy Street	615-446-6021	1324 Yellow Creek Rd. Dickson, TN. 37055
Charles A. Thigpen	615-297-0327	3508 Murphy Rd. Nashville, TN. 37205
Eddie Thomas	615-446-8495	500 Holt Rd. Burns, TN. 37029
Bert Tippett	615-844-5243	3606 West End Ave., Nashville, TN 37205
Gregory L. Tyson	931-232-4435	2449 Hwy 46 Indian Mound, TN. 37079
Ricky Vaughn	931-764-2039	2090 Williamson Br. Rd. Vanleer, TN. 37181
Bill VanWinkle	615-365-4548	1228 Quaise Moore, Antioch, TN. 37013
Michael Waddell	615-298-9288	3915 Franklin Rd. Nashville, TN. 37204
Billy B Walker	615-220-1585	983 Everett Dr., Smyrna, TN 37167
Jimmy Dale Weaver	803-732-9060	141 Twisted Hill Rd. Irmo, S.C. 29063
David Weeks	615-834-6207	3715 Howlett Dr. Nashville, TN. 37211
Terry R. Welsh	615-254-6781	99 A Glenrose Ave. Nashville, TN. 37210
Jerry Whitworth	931-647-5111	2193 Happy Hill Acres Rd. Woodlawn, TN. 37191
Jack Williams	615-731-6812	P.O. Box 5002, Antioch, TN 37011
Joe D. Wilson	615-872-7340	2428 Cabin Hill Rd. Nashville, TN. 37214
Robert E. Woodard	615-646-4093	8934 Old Charlotte Pk., Pegram, TN 37143
Eugene Workman	615-366-0573	1408 Ravenna Ct. N. Antioch, TN. 37013
Don Worrell	615-746-0029	1386 Old Clarksville Pk., Pleasant View, TN 37146
Randall Wright	615-746-5425	1281 Oaklawn Rd. Chapsmansboro, TN. 37035
Eddie Young	931-232-5596	800 Blue Creek Lane, Dover, TN 37058

RETIRED MINISTERS

Vernon Barker	615-746-5341	1289 New Hope Rd. Joelton, TN. 37080
Ronald Creech	615-352-0836	6565 Marauder Dr. Nashville, TN. 37209
Leroy Forlines	615-292-8709	3801 Rolland Rd., Nashville, TN. 37205
Ralph C. Hampton	615-356-3187	5614 Meadowcrest Ln. Nashville, TN 37209
Harold D. Harrison	615-361-4550	2551 Edge O Lake Dr., Nashville, TN.37217
Duane Harvey	615-356-2477	32 White Bridge Rd. Apt. 621 Nashville, TN. 37205
Joe T. Hurst	931-358-2477	1733 Riverhaven Adams, TN. 37010
John Lindsley	615-325-9755	331 Reed Street, Portland, TN. 37148
E. B. McDonald	615-792-5529	1015 Sunrise Circle, Ashland City, TN. 37015
LaVerne D. Miley	615-365-7745	606 McDonald Ct. Nashville, TN. 37217
Maxie Milligan	931-232-4448	1201 Lee Hollow Road, Indian Mound, TN. 37079
Vic Neuenschwander	615-672-8610	7866 Melton Rd. White House, TN. 37188
Stanley Outlaw	615-837-3740	112 Settlement Ct. Brentwood, TN. 37027
Robert Picirilli	615-297-0183	301 Greenway Ave. Nashville, TN. 37205
D. L. Sharp	615-353-1384	6215 Henry Ford Dr. Nashville, TN. 37209
Robert L. Shockey	615-746-3498	3520 Thomasville Rd. Chapsmansboro, TN. 37035
Rolla Smith	615-646-8138	8724 Sawyer Brown Rd. Nashville, TN. 37221
R. Eugene Waddell	615-361-5137	401 Foothill Dr. Nashville, TN. 37217
Wayne Wagner	615-746-4546	1007 Key Way Dr. Pleasant View, TN. 37146
Homer E. Willis	615-352-9362	P.O. Box 50560, Nashville, TN. 37205

LICENSED MINISTERS

FRANKLIN
Tim keener
Greg Ham

DONELSON
Steve Goddard

ASHLAND CITY
Bill Skaggs

GOOD SPRINGS
David Inman

SYLVAN PARK
Jerald Garrett

DEACONS IN GOOD STANDING

ASHLAND CITY
Greg Horton

CORNER STONE-M
Frank Gardner

COVENANT
Milburn Proctor

FIRST-SPRINGFIELD
Stanley Crutcher

OAKLAWN
Charles Shearon

FIRST-DICKSON
Billy Albright
Robert Ellis
Kevin Hayes
Thomas Hayes
Sam Johnson
Howard Lankford
Lee Vestal

HENDERSONVILLE
Jimmy Toombs
Louis Asbell
Frank Sanschargrin
Bobby Moore

DONELSON
Mitch Beverly
Byron Deel
Matt Gardner
Fred Green
Jamie Greenway
Jim Lauthern
Rick Mayo
Mike McAdams
Scott McPeat
Jonathan Merkh
Herb Peppers
Tim Raburn
Van Stewart
Greg Whitaker
Mark Williams

MT. ZION
Cecil Perry
Bobby Jackson
Gayle Collins
Philip Shearon

FAITH-COLUMBIA
Charles Barnes
John Blalock
J. W. Neal
Jerry Bridenbaugh
Charles Holt

FRANKLIN
Phil Davis
Eric Boucher
Fred Adams
Randy Monroe

PLEASANT RIDGE
Wilbur Deck
Randy Beachum
Leo Johnson

CORNERSTONE-N
Walter Hatfield
Grant Ritter

SCOTTS CHAPEL
Mike Vanzant
Raymond Pulley

VICTORY
Gary Minnis

FIRST-MCEWEN
Kenneth Ross

SYLVAN PARK
Mike Bell
Bobby Cowan

WEST NASHVILLE
Howard B. Pinkerton

MILLER'S CHAPEL
Tony Davis
Rufus Jenkins
Tommy Minniehan

PORTLAND-FIRST
Haron White
Frank Elkins

WEST END
Kenny Norton
Louis Seay

STONEY POINT
Glen Singleton
Herbert Hassell
David Williams

GOOD SPRINGS
Wayne Hunter
Robert Nicholson
Keith Hogue
Welbur Ellis
Wayne Hunter

BRANDON'S CHAPEL
Robert Castile
Thomas Selph
Robert Wright
Neil Wright

BEREAN
Paul Hawkins

OAKLAND
Arnold W. Simpkins

UNITED
Greg Bybee
Jim Dudley
Dwayne Hayes
Don Garner

FELLOWSHIP
Joel Sensing
Delbert Wood
Jim Vallance

TRINITY-Nashville
Bailey Lee
Warren Owenby
Jeff Vincent
John Perry
Eldon Welch

CROSSROADS
Thomas Kobeck
Brett Stout
Phillip Springer
Mark Glass

DUNBAR CHAPEL
John Bryant
Lloyd Webb

SHADY GROVE
Charles E. Poole

OAKWOODS
Dennis Anderson
Michael Minnehan

RICHLAND
Greg Davis

PLEASANT HILL
Terry Austin
Freeman Earhart
Randy Wallace
Nick Watson
Cecil Earhart
Arthur Lewis
Bobby Page

BLUE SPRINGS
Kevin Kizer
Danny Auvill
Ed Chumley

BETHLEHEM
Clyde White
Jerry Hyde
Henry Elliott
Eric Thomsen

FLATWOODS
Clifford Smith
Mike Stutts
Doug Stutts

HEADS
James Walker
James Gower
Lynn Bracey
Robb Ellis
Gary Head
David Blades

BRANDON'S CHAPEL
Robert Castile
Thomas Selph
Robert Wright
Neil Wright

COFER'S CHAPEL
Tom Sass
Thurman Pate
Wayne Steele
Buddy Gailey
Larry Perry
David Sagraves
Jay Brown
Jimmy Carter
Clarence Lewis

FRIENDSHIP
Robert Harris
Jerry Mills
Terry Mayo

CROSS TIMBERS
Greg Ketteman
Johnny Carter
Ron McPherson
Jon Forlines
Marvin Mouser
Henry Morgan

HURRICANE CHAPEL
Frankie Tummins
Hiram Gentry
Lonnie Tummins

GUIDELINES FOR LICENSED MINISTERS IN THE CUMBERLAND ASSOCIATION

I. RULES PERTAINING TO THE LICENSED MINISTER

A. Qualifications for the Licensee

1. He must be a member of a church, which belongs to the Cumberland Association.
2. He must give evidence to his church that he is divinely called to preach, whereupon the local church is authorized to examine him for license. This examination should include the areas of the candidate's life, doctrine, reputation, and his convictions and abilities regarding the work of the ministry. His present and prospective educational and professional qualifications should also be considered. Upon completion of such an examination, the local church shall determine whether or not to grant license. Their ministerial license shall be valid for a period of one year, but is renewable annually.
3. He must have his license renewed annually by said church and kept in force until ordination.

B. The Activities of the Licensee

1. According to the general practices of Free Will Baptists, a licensed minister is urged to afford himself every opportunity to preach the Word. He is free to exercise all the privileges and responsibilities of an ordained minister with the exception of pastoring a church and officiating at the observances of the ordinances and weddings.
2. The licensee should consider the years between his receiving license and being ordained as years of study and training in preparation for his calling.

C. His Relationship to the Presbytery

The clerk of the church should report the names of licensed ministers to the clerk of the Presbytery who will forward a copy of these guidelines to each licensee.

Licensed ministers will be eligible to hold associate membership in the Presbytery.

II. SUGGESTIONS FOR PREPARATION FOR ORDINATION

A. Attend Free Will Baptist Bible College if possible.

B. Seek counsel of an experienced pastor or pastors.

C. Make as thorough a study as possible of the following:

1. The Holy Bible
2. Systematic Theology
3. Homiletics
4. Pastoral Theology and Church Administration
5. Evangelism
6. Church History (especially F.W.B. history)

III. A SUGGESTED SCHEDULE OF WORK LEADING TO ORDINATION

As soon as licensee feels that his is qualified to become a candidate for ordination, he should request a list of study questions from the Examining Committee of the Presbytery. We would strongly encourage him to proceed with his examination before entering a call to a church.

At least two months before the Examining Committee meets, he should secure the examination. He should make five copies of the completed examination (one for each member of the Committee), and send them to the Examining Committee no later than two weeks before its meeting.

Alternate: The Candidate will be given a written examination based on some of the study questions in the presence of one or more of the Committee members.

The Candidate is required to pass an oral examination administered by the Committee.

The Committee will report to the candidate on whether he passed or what area he may need additional study.

When the approved candidate has passed the examination and has received a call to a church or is engaged in some other form of Christian service that would justify his being ordained, the Committee will recommend his ordination to the Presbytery. This recommendation will usually be made only after the candidate has been licensed for one year.

CONSTITUTION OF THE PRESBYTERY OF THE CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS

ARTICLE I: Name
This organization shall be known as the Presbytery of the Cumberland Association of Free Will Baptists of Tennessee.

ARTICLE II: Purpose
The purpose of this Presbytery shall be to promote fellowship, issue cards of good standing, provide opportunities for continuing education (such as seminars and retreats), and discipline its members.

ARTICLE III: Membership
The membership of this Presbytery shall consist of all ordained ministers and deacons holding cards of good standing in the Presbytery. This Presbytery may invite visiting ministers and deacons to sit in council with it in any assembly thereof. Licensed ministers in good standing with a member church of this Association are associate members of the Presbytery with no voting privileges.

ARTICLE IV: Officers
The officers of this Presbytery shall be a moderator, assistant moderator, clerk, and treasurer, who shall be elected annually and shall serve until their successors are elected.

ARTICLE V: Meetings
This Presbytery shall hold annual sessions at the close of the first day's session of the Cumberland Association. Called sessions may be held at the call of the moderator, his assistant, or any five members of said Presbytery who deems it necessary, upon written notice to the membership. Eleven members shall constitute a quorum.

ARTICLE VI: Committees
The discipline committee shall consist of the moderator, clerk, chairman, or his representative from each of the Quarterly examination committees.
Other committees, as they are needed, may be appointed by the moderator.

ARTICLE VII: Amendments
This constitution may be amended at any regular meeting of the Presbytery by a two-thirds majority vote of the members present.

BY-LAWS

ARTICLE I: Ordination And Ratification
This Presbytery shall have the responsibility to establish guideline relating to the ordination of applicants to the Gospel Ministry and ratification of the credentials of ordained ministers transferring to the Cumberland Presbytery.

ARTICLE II: Cards Of Standing
This Presbytery shall issue annually cards of good standing to ministers upon the presentation of a report, in person (in case of sickness or some other legitimate reason letters may be accepted). Cards of good standing shall be issued annually to deacons upon the presentation of a letter of recommendation from their local churches.
A donation of $5 per deacon is requested.
Any minister or deacon failing to hold a card of good standing shall not have a voice in this Presbytery. Any minister having lost his card of good standing may be reinstated in this Presbytery upon the presentation of his report and who manifests a sincere interest in the work of the Lord.

Ministers who have retired or who have reached the age of retirement and have continued to manifest a sincere interest in the work of the Lord may be issued a lifetime card of good standing which they may hold as long as they hold membership in this Presbytery or as long as their conduct is unquestionable.

Ministers who are members of churches in the Cumberland Association who do not have cards of good standing do not have the approval of this body to present themselves in other Free Will Baptist meetings as a Free Will Baptist minister in good standing.

ARTICLE III: Discipline
The Presbytery shall have the power to try and withdraw fellowship from any member upon evidence of guilt of unchristian conduct, or who is teaching or preaching heresy or who has proven to be disloyal to the tenets of faith as expressed in the Treatise of the National Association of Free Will Baptists, as held by the Cumberland Association of Free Will Baptists of Tennessee.

ARTICLE IV: Donations
Each member of this Presbytery shall be asked to donate $5 annually upon the presentation of his report. This fund is to be used for acquiring necessary equipment, the printing of such materials as cards of good standing, constitution and by-laws, stationary, minutes of meetings and for defraying of necessary traveling and mailing expenses, and other needs authorized by the Presbytery.

ARTICLE V: Amendments
These by-laws may be amended at any regular meeting of this Presbytery by a two-thirds majority vote of members present.

Amended October 5, 1969
Amended October 14, 1980
Amended October 15, 1985

NOT FOR PROFIT CHARTER OF CUMBERLAND YOUTH CAMP, INC.

The Undersigned natural person, having capacity to contract and acting as the incorporator of the corporation under Tennessee Corporation Act, adopts the following charter for such not for profit corporation:

1. The name of the corporation is Cumberland Youth Camp, Inc.

2. The duration of the corporation is perpetual.

3. The corporation is not for profit.

4. The principal office of the corporation is the State of Tennessee shall be 2193 Happy Hill Acres Rd., Woodlawn, Tennessee.

5. The purposes for which the corporation is organized are:
   (a) to provide a Christian camping experience for the youth of the churches that make up the Cumberland Association of Free Will Baptists;
   (b) to evangelize and seek to win each camper to the Lord Jesus Christ;
   (c) to stimulate growth and maturity through Bible classes, missionary and Christian service classes, Christian counseling, and through the preaching of God's Word;
   (d) to provide healthful physical activities and recreation for each camper;
   (e) to provide for various social activities for enjoyment and relaxation; and
   (f) to uphold standards in modesty and dress for boys and girls.

6. Wallace Hayes, 5000 Edmondson Pike, Nashville, Tennessee 37211, will serve as President of the corporation. Sam McVay, 3915 Franklin Road, Nashville, Tennessee 37204, will serve as Secretary-Treasurer of the corporation.

7. Marion Pettus, Route 1, Box 305-A, Woodlawn, Tennessee 37191 will serve as Registered Agent in accordance with Tennessee Code Annotated Section 48-1-1201.

8. The number of Directors constituting the initial Board is nine (9), and the names and addresses of the persons who are to serve as initial Directors are: Wallace Hayes, 5000 Edmondson Pike, Nashville, Tennessee 37211; Willard McCarroll, Route 2, Box 160, Joelton, Tennessee 37080; Ed Gragg, 294 Clovernook Drive, Nashville, Tennessee 37210; Julian King, 1621A Russell Street, Nashville, Tennessee 37206; Tom Minnihan, Route 1, Box 180A, Southside, Tennessee 37171; Tom Scott, Route 6, Box 92, Ashland City, Tennessee 37015; Wayne Bess, Route 5, Box 97, Dickson, Tennessee 37055; Terry Boyd, Route 1, Box 164A, Ashland City, Tennessee 37015; Sam McVay, 3915 Franklin Road, Nashville, Tennessee 37204. These directors shall each serve for a period of three (3) years.

9. No part of the activities of the corporation shall consist of attempting to influence legislation by propaganda or otherwise, or directly or indirectly participating in, or intervening in, including the publishing or distributing of, the statements of any political campaign on behalf of or in opposition to any candidate for public office.

10. The corporation is authorized and empowered to make provisions for implementing, conducting, and/or administering such programs, as it may consider desirable in order to accomplish its purposes as defined herein. The corporation is authorized and empowered to otherwise delegate authority to or contract with, or make provisions whereby such programs, services, and activities may be conducted, administered, or supervised by other local governmental or public agencies, private non-profit organizations and others as it deems advisable, making such financial arrangements for allocation of funds for this purpose to same as it considers desirable.

11. The corporation is empowered and authorized to receive, expend, or otherwise dispense of funds, both real and personal property as may be available from federal, state county, municipal or other governmental authorities, including also such funds and properties which might be contributed or made available by foundations, business concerns, individuals, or others; provided, however, that the expenditures and/or disposal of such funds or properties are for the purposes which the corporation is established to perform and that adequate financial records are maintained as necessary to assure fiscal responsibility and accountability.

12. The corporation is empowered and authorized to employ and/or discharge, under such terms and conditions as they consider desirable, such personnel as required for its proper operation; and is empowered and authorized to contract with such other organizations, business concerns, or governmental agencies to perform such functions as services as may be required.

13. No part of the net earning of the corporation shall insure to the benefit of any individual, except for reasonable allowances for compensation of services actually rendered. In the event of the dissolution or the liquidation of this corporation, all of its remaining assets and property of every nature and description, if any, shall be paid over and transferred to a corporation, fund, or foundation which is qualified for exemption from taxation as an exclusively charitable or educational corporation, fund or foundation.

14. The general powers of this corporation will be:
    (a) To sue or be sued by the corporate name;
    (b) To promote the objects for which the corporation was created, and to this end, to receive any gift, devise or bequest; to hold any personal or real property, or to sell same and apply the proceeds toward the promotion of the objects of the corporation.
    (c) To borrow money to be used in payment of property bought by it, and for erecting buildings, making improvements, and for other purposes germane to the objects of its creation, and secure the repayment of the money thus borrowed by mortgage, pledge, or deed of trust, upon such property, real, personal or mixed, as may be owned by it; and it may, in like manner, secure by mortgage, pledge, or deed of trust, any existing indebtedness which it may lawfully have contracted;
    (d) To do any and all things in furtherance of the purposes of the corporation not prohibited by law.

15. This corporation is not to have members.

16. The general welfare of society, not individual profit, is the object for which this chapter is granted.

I, the undersigned, hereby apply to the State of Tennessee for a charter on incorporation for the purposes declared in the forgoing instrument.

Witness my hand this_____day of_____, 1986

STATE OF TENNESSEE
COUNTY OF CHEATHAM

Sworn to and subscribed before me this _____day of _____, 1986

_____My Commission Expires _____

Notary Public

BY-LAWS OF CUMBERLAND YOUTH CAMP, INC.

ARTICLE I: Purposes and Powers
The purpose for which this corporation, hereinafter called the "Camp", is formed, and the powers it may exercise are those set forth in the Charter of Incorporation of the Camp.

ARTICLE II: Directors and Officers
Section 1. Number and qualifications of the directors. The business of the Camp shall be controlled by a board of nine directors. No person shall be eligible for the office of direction unless such a person is a member is good standing of a church within the Cumberland Association of Free Will Baptists.

Section 2. Election of directors. At the first annual meeting of the directors of the camp, directors shall be elected to succeed the incorporation directors. Three directors shall be elected for one year, three directors for two years, and three directors for three years, and thereafter, each director shall be elected for three years.

Section 3. Election of officers. The Board of Directors shall meet within 10 days after the first election and within 10 days after each annual election and shall elect by ballot a president, vice-president, secretary and treasurer (or secretary/treasurer), each of whom shall hold office until the election and qualification of his successor unless earlier removed by death, resignation, or for cause.

Section 4. Vacancies. Whenever a vacancy occurs in the Board of Directors, other than from the expiration of a term of office, the remaining directors shall appoint a member to fill the vacancy until the next regular meeting of the members.

Section 5. Special meetings. A special meeting of the Board of Directors shall be held whenever called by the President or by a majority of the directors. Any and all business may be transacted at a special meeting. Each call for a special meeting shall be in writing, signed by the person or persons making the same, addressed and delivered to the Secretary, and shall state the time and place of such meeting, and the matters to be acted upon.

Section 6. Notices of Board meetings. Notice of the regular or special meetings of directors shall be mailed to each director at least three (3) days prior to the time of such meeting, or notice may be telephoned to each director at least twenty-four (24) hours prior to the time of such meeting.

Section 7. Quorum. A majority of the Board of Directors shall constitute a quorum at any meeting of the Board.

ARTICLE III: Duties of Directors

Section 1. Management of business. The Board of Directors shall have general supervision and control of the business and the affairs of the Camp and shall make all rules and regulations not inconsistent with law or with these by-laws for the management of the business and the guidance of the members, officers, employees and agents of the Camp.

Section 2. Depository. The Board of Directors shall have the power to select one or more banks to act as depositories of the funds of the Camp and to determine the manner of receiving, depositing, and disbursing the funds of the Camp and the form of checks and the person or persons by whom same shall be signed, with the power to change, such banks and the person or persons signing such checks and the form thereof at will.

ARTICLE IV: Executive Committee

Section 1. Powers and duties. The Board of Directors may in its discretion appoint from its own membership an Executive Committee consisting of the President and two other members determine their tenure of office and their powers and duties. The Executive Committee shall have such powers as may, from time to time, be prescribed by the Board of Directors and these duties and powers may be all of the duties and powers of the said Board of Directors, subject to the general direction, approval, and control of the Board of Directors. Copies of the minutes of any meeting of the Executive Committee shall be mailed to all directors with seven (7) days following such meeting.

ARTICLE V: Duties of Officers

Section 1. Duties of President. The President shall (1) preside over all meetings of the Camp and of the Board of Directors, (2) call special meetings of the Board of Directors, (3) perform all acts and duties usually performed by an executive and presiding officer, and (4) sign such papers of the Camp as he may be authorized or directed to sign by the Board of Directors; provided, however, that the Board of Directors may authorize any person to sign any or all checks, contracts, and other duties as may be prescribed by the Board of Directors. Subject to the approval of the Board of Directors, the President shall employ, supervise, and dismiss all agents and employees of the Camp.

Section 2. Duties of the Vice-President. In the absence or disability of the President, the Vice-President shall perform the duties of the President; provided, however, that in case of death, resignation, or disability of the President, the Board of Directors may declare the office vacant and elect his successor.

Section 3. Duties of Secretary. The Secretary shall keep a complete record of all meetings of the Camp and of the Board of Directors and shall have general

charge and supervision of the books and records of the Camp. He shall sign all contracts with the President and such other papers pertaining to the Camp as he may be authorized or directed to sign by the Board of Directors. He shall act as Secretary of the Executive Committee. He shall make all reports required by law and shall perform such other duties as may be required of him by the Camp or the Board of Directors. Upon the election of his successor, the Secretary shall turn over to him all books and other property belonging to the Camp that he may have in his possession. In general, under the direction of the Board of Directors, the Secretary shall be required to maintain his records and accounts in such a manner that the true and correct condition of the business may be ascertained therefrom at any time. He shall carefully preserve all books, documents, correspondence and records of whatever kind pertaining to the business which may come into his possession.

Section 4. Treasurer. The Treasurer shall perform such duties with respect to the finances of the Camp as may be prescribed by the Board of Directors.

ARTICLE VI: Operating Funds

Section 1. Expense allocation. From the receipts of the Camp there shall be deducted the actual costs and expenses of operations, including wages, salaries, equipment, materials, or supplies, taxes, bonds and insurance, interest, repairs, depreciation, and any other costs or expenses of the Camp, and any balance shall be retained in a reserve for contingencies.

ARTICLE VII: Amendments

These By-Laws may be altered or amended at any regular meeting of the Board of Directors, or at any special meeting of the members if notice of the character or the amendment(s) proposed has been given in the notice of the meeting, by the affirmative vote of a majority or more of the members present or voting by mail.