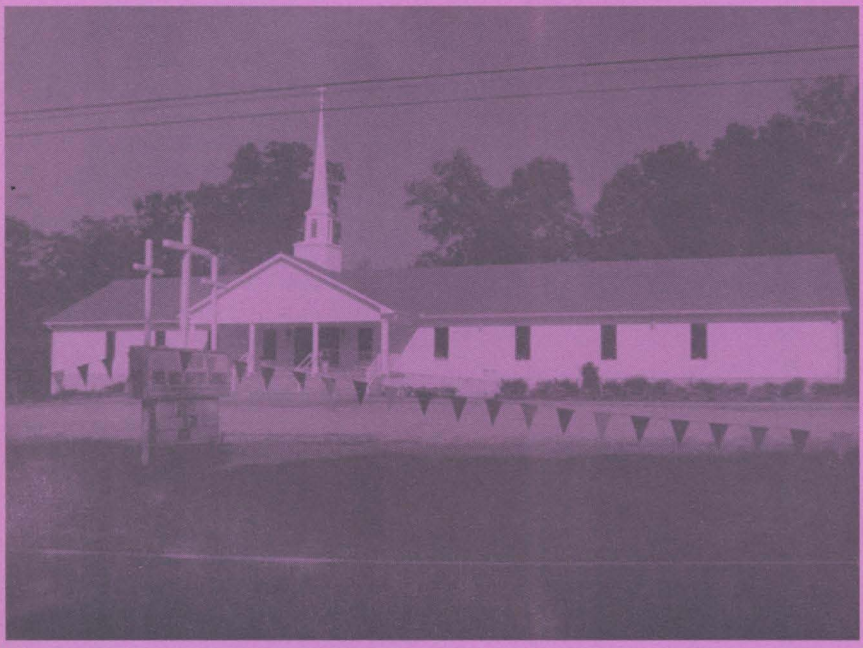
MINUTES & ANNUAL REPORTS OF THE 160TH SESSION OF THE CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS



October 14th 2003
Berean FWB Church
Fairview, TN
Rev. Edward Fox, Host Pastor

The 161st Session will meet on October 16, 2004 at the Bethel FWB Church in Ashland City, TN

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The 160th Session of the Cumberland Association of Free Will Baptists
October 14, 2003
Berean Free Will Baptist Church
1814 Fairview Blvd.
Fairview, Tennessee 37062
Pastor Edward Fox, Phone 615-799-0653

Theme: A MODEL CHURCH,
"An Example to All Who Believe" I Thessalonians 1:7

8:30 A.M. - Registration (Registration will be open till noon, please register)
9:00 A.M. - Welcome to Berean – Pastor Edward Fox
Response and Prayer –
Devotion – "A Consuming Passion" I Thessalonians 1:5-10 - Rev. Matt McAffee
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. Steven Swango
   Western Quarterly - Rev. Eddie Hopkins
5. Cumberland Superannuation
6. Cumberland Treasurer's Report
7. Cumberland Foreign Missions
8. Cumberland Camp
9. Cumberland District Women Active for Christ
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 "A Consecrated Pastor –
I Thessalonians 2:1-12 – Rev. David Outlaw
12:00 P.M. - Lunch and Committee Meetings
1:30 P.M. - Devotion "A Caring People- I Thessalonians 3:12- Rev. Wallace Hayes
2:00 P.M. - Business Session
1. Recognition of National Offices
2. Obituary Report
3. Petition and Request Report
4. Registration and Finance Report
5. Resolutions Committee Report
6. Nominating Committee Report

DISMISSAL and ANNOUNCEMENTS

*The 161st session will be hosted by the Northern Quarterly, October 16, 2004 at the Bethel Free Will Baptist Church in Ashland City, 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. Steven Swango
5013 B Camelot Dr. Columbia, TN. 37401 (931) 388-8444
Western Quarterly Moderator: Rev. Eddie Hopkins
205 Hill Haven Dr. Waverly, TN. 37185 (931) 296-4162

BOARDS OF THE CUMBERLAND ASSOCIATION

FOREIGN MISSIONS

Ronald Mashburn	(2004)
Bob Baggett	(2005)
Ronnie Smith	(2006)
Billy Walker	(2007)

SUPERANNUATION

Ed Gragg	(2004)
Steve Swango	(2005)
Eddie Hopkins	(2006)
Vernon Barker	(2007)
Herbert Hassell	(2008)

YOUTH CAMP

Thomas Selph	(2004)	Clayton Hampton	(2004)	Dwayne James	(2004)
Michael Hutton	(2005)	Bob Baggett	(2005)	Wallace Hayes	(2005)
Barry Simpson	(2006)	Bill Evans	(2006)	Steve Phillips	(2006)

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. Stan Coker	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

MORNING DEVOTION–9:00 P.M.

The Cumberland Association met with the Berean FWB Church in Fairview, TN on October 14, 2003. Song leader, Brother Dwayne James, led the gathering in singing "Heavenly Sunlight". Host pastor, Edward Fox, extended a cordial welcome and encouraged everyone to relax and let the work of the Lord be done.
Moderator Jon Justice gave the response and asked Brother Bob Shockey to lead in prayer. Moderator Justice asks the moderators of the quarterlies to meet to compile the Committee on Committees report.

The moderator introduced Brother Matt McAffee, pastor of New Life FWB Church in Columbia, as the morning devotional speaker. He brought the message on "**A Consuming Passion** from **I Thessalonians 1:5-10**. A summary of his message is as follows: The most important thing for us is to come to God and to ask him what He wants us to be or become. Paul points to the work of Christ in them. The becoming of the truth is conversion. Becoming of the truth is a desire to become like the truth. You will become like that which you love the most. The becoming of the truth will be a resounding of the truth.

MORNING BUSINESS – 9:30 P.M.

The moderator called the meeting to order. All the ministers, deacons, and delegates were seated by a motion by Charley Carmack and seconded by Bob Shockey. The executive committee report was read and approved. Randy Riggs brought the Committee on Committees report. It was seconded and approved.

Moderator Randy Riggs gave a report of the Northern Quarterly. Moderator Stan Coker gave the report of the Southern Quarterly. Moderator Rick Kennedy gave the report of the South Central Quarterly. Moderator Eddie Hopkins gave the report of the Western Quarterly. The reports were received and approved as information.

Brother Wayne Wagner gave the treasurer's report. The report was amended, seconded and approved. Brother Wagner presented a proposed budget and the proposed amendment to the constitution concerning church representation fees. Dr. Thigpen moved to approve the change in the representation fee in the Constitution. Randy Riggs moved to include in the motion the wording "in addition each member quarterly shall be accountable for and pay an additional $125.00 per Church". The addition and the motion were approved. A motion to approve the budget for the coming year was seconded and approved.

Brother Justice brought the Superannuation report. There was a motion, a second, and approval to receive the report. The superannuation budget for 2003 was approved by the body. Brother Bob Baggett gave the Foreign Mission report for the Western Quarterly efforts. There was a motion, second and approval to receive the report and approved

Brother Clayton Hampton brought the Camp report and informed us that Brother Jerry Whitworth had resigned. He commended Brother Whitworth and his wife, Debbie, for their service. He introduced Stan Coker as the new director for the camp. Dr. Charles Thigpen presented the Tennessee Promotional report. It was motioned, seconded, and approved to receive as information.

Wayne Wagner gave the Tennessee Home Missions report for Brother Frank Bratcher in Carthage and Brother Clayton Hampton in Clarksville. Brother Wagner noted Brother Shane Wilson is winning one Spanish speaking person to the Lord every week and they are trying to find some land. He appealed for us to pray for the cross cultural ministry in our state. The report was given as information.

It was a motioned, seconded and approved to authorize the moderator to appoint delegates for the state meeting. The body was dismissed for a break.

MORNING WORSHIP-11:00 A. M.

Brother Dwayne James began the worship hour by leading the congregation in "Love Lifted Me". Patrick Layton played the song "Redeemed' for the offertory. Brother Dwayne James brought a message in song, "When He Was On the Cross, I Was On His Mind".
The moderator introduced Brother David Outlaw, pastor of the Heads FWB Church. Brother Outlaw, brought the message, "**A Consecrated Pastor,**" taken from **I Thessalonians 2:1-12.** He observed the evangelical church has accommodated the climate of the age. He presented five ideas for being a consecrated pastor.

The consecrated pastor is willing to have boldness in the face of opposition. (I Thess 2:1, 2) He is motivated or compelled to please God not men. (I Thess. 2:3, 4) He desires to impart himself to his people. (I Thess. 2:5-8) He must be willing to persevere through hardship. (I Thess. 2:9) He must encourage those in his care. (I Thess 2:10, 11.) Brother Outlaw concluded with the challenge. "We need men of God consecrated to the ministry and pleasing God alone".

Pastor Fox gave directions for the meal and asked the blessing on the noon meal.

AFTERNOON DEVOTIONAL -1:00 P.M.

Brother Dwayne James led the congregation in singing "The Old Rugged Cross". Brother Justice introduced Brother Wallace Hayes to bring the afternoon devotion. He developed the topic of **"A Caring People"** from **I Thessalonians 3:12**. Brother Hayes explained that Paul did not accuse them of not caring but is challenging them to care. As a child of God, we do not have the privilege not to care. To care is a way of life for the Christian.

Brother Hayes noted three things. A prayer was answered that their love might abound in all knowledge and all judgment. (Ephesians 3:19; Ephesians 1:9; John 17:20) A purpose to achieve was "Unconditional love". God loves us in spite of us. Caring will cause us to be soul conscious and tell them about Jesus. A plan of sharing was developed. The cost of caring is great but the cost of not caring is greater. (Psalm 142:4) Caring is difficult but the Lord will make us care if we seek it.

AFTERNOON BUSINESS -2:00 P.M.

Brother Jon Justice pointed out brother Carlos Kelsey had been at Oakland for 10 years. The moderator announced that the MID TENN Christian Worker's Conference will be held at Free Will Baptist Bible College on April 17, 2004.

Brother Gerald McAlister, new President of the Tennessee State Master's Men, gave a report of what is taking place among the men in the state. He is a member of the Woodbine FWB Church. He described the fellowship opportunities of the group. He appealed to the pastors that do not have a Master's Men to start one. He challenge those with Master's Men to support the state and national ministries.

Brother Cliff Donoho gave an invitation to the Presbytery ministers' retreat in March.

Brother David Williford gave a report from FWBBC. Approximately 20% of the students and 17% of the financial support for the college come from the Cumberland Association. Brother Williford also gave a brief report of Foreign Mission from a board member prospective. A lot of mission opportunities exist and a number of new missionary candidates are in preparation.

Brother Bob Baggett gave the Obituary Report. The motion to receive the report was seconded and approved. Brother Edward Fox gave the Petitions and Request report. It was seconded and approved. Pastor Mike Dankson and the Bethel Church requested that Cumberland Association meet next year at their church.

Brother Charley Carmack brought the Resolutions Report There were 3 resolutions. They were read and approved with changes. (See page 27). A motion was made by Dr. Thigpen to change the date of the Cumberland meeting to the third Saturday of October. It was seconded and put to a vote. An amendment was made by Randy Kinnick that the schedule be a half day if the meeting is moved to Saturday. It was seconded but did not pass. The original motion to change the Cumberland meeting to Saturday passed by a vote of 25 to 12. Next year's meeting will be October 16th, 2004.

Brother Greg Tyson gave the nominating committee report. Brother Terry Eagleton move that the slate of officers be elected It was seconded and approved.

Motion to adjourn was made and Brother Eddie Hopkins closed the meeting in prayer.

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

EXECUTIVE COMMITTEE REPORT

Cumberland Executive Committee met in the conference room of Free Will Baptist Bible College on Thursday, August 28, 2003 at 7:00 p.m. Members present were Jon Justice, Dwayne James, Wayne Wagner, Steve Swango, Paul Harrison, Stan Coker and Eddie Hodges. Moderator Jon Justice called the meeting to order. Brother Steve Swango opened the meeting with prayer. The moderator asked for reports from the Cumberland Association ministries.

Reports given were given as follows:
Brother Wayne Wagner gave the Treasurer's report from 11/3/2000 to 8/28/03. Dwayne James made the motion to receive the report. Paul Harrison seconded this motion. The motion was approved.

Brother Jon Justice gave the Superannuation report. The present balance is $7492.17 as of 8/28/03. Paul Harrison moved that we received the report. Wayne Wagner seconded the motion. It was approved.

Dwayne James made a motion to update the guidelines for Superannuation eligibility requirements. Stan Coker seconded the motion. It was approved.

There was no report available from the Camp board.

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 included are: 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 Model Church, An Example to All Who Believe**" taken from **I Thessalonians 1:7** Matt McAffee was selected to speak on the topic, "**A Consuming Passion** from **I Thessalonians 1:5-10.** David Outlaw was selected to speak on the topic, "**A Consecrated Pastor**" from **I Thessalonians 2:1-12.** Wallace Hayes was selected to speak on the topic of, "**A Caring People**" from **I Thessalonians 3:12.** Alternates were also selected. Dwayne James was selected to be in charge of the music.

Having no other business Paul Harrison made a motion to adjourn. Steve Swango seconded the motion and the meeting was adjourned. Brother Stan Coker dismissed the meeting in prayer.

Respectfully submitted
Eddie Hodges Cumberland Association Clerk

REPORT OF COMMITTEE ON COMMITTEES
Tuesday, October 14, 2003

REGISTRATION AND FINANCE

NQ	Bud Hill
SCQ	Ronald Mashburn*
SQ	Roy Harris
WQ	Patrick Layton

NOMINATING

NQ	Randy Kinnick
SCQ	Bud Creel
SQ	Wallace Hayes*
WQ	Greg Tyson

PETITIONS AND REQUESTS

NQ	Ronnie Smith
SCQ	Ed Fox
SQ	Cliff Donoho
WQ	James Black*

RESOLUTIONS

NQ	Charley Carmack
SCQ	Glenn Willis
SQ	Roger Reeds*
WQ	Tom Minniehan

OBITUARY

NQ Wayne Wagner
SCQ Doug Dickey
SQ R. J. Clark
WQ Bob Baggett*

* Denotes Committee Chairman

Respectfully Submitted,
Moderators of the Cumberland Association Quarterlies:
NQ Moderator, R. Randall Riggs
SCQ Moderator, Rick Kennedy
SQ Moderator, Stan Coker
WQ Moderator, Eddie Hopkins

NORTHERN QUARTERLY REPORT

Our year can best be summarized by the words of Fanny Crosby when she wrote;

To God be the glory, great things He has done!

The Lord has done great things for the churches of the Northern Quarterly.

November:

This past November, the citizens of our State voted in favor of the lottery issue. Pastor Randall Wright of the Oaklawn Church led our churches in an organized effort to defeat the lottery. Even though the lottery passed, there was one precinct in Cheatham County where the majority voted against the lottery. This was the area where our FWB Churches are. Brother Wright did a tremendous job of informing our people of the truth, as well as rallying them to vote. We're proud he is a part of the Northern Quarterly.

December:

We held our annual Christmas Dinner in the fellowship hall of the New Hope Church. Close to 100 pastors, key layman & their wives attended. We had a great time of fellowship and an encouraging message from our Executive Director, Rev. Keith Burden.

January:

The New Year was only a few days old when we received news that Brother Bob Shockey had been involved in a single car accident. His injuries were such that he was paralyzed and for weeks was in the intensive care unit of a local hospital. After leaving the hospital, he was taken to a rehab center for recovery and therapy. Daily we sought the throne of grace for our dear Brother. At Brother Bob's request, some of our elders anointed him with oil, following the guidelines found in James 5:13-20. *God answered our prayers.* Today, Brother Bob is walking and back in the pulpit of the Portland Church. We

commend the Portland Church for the manner in which they took care of their shepherd. Even though he had only been their pastor for about a month, they paid him his salary the entire time he was recovering (many of those days in rehab). Our churches also helped Brother Bob by receiving a love offering of nearly to $3,000.00. God has given Brother Bob a good recovery, for which we praise the Lord.

February:

Our 21st annual rally for FWBBC was held the last Sunday in February. We were honored and blessed to have the new president, Dr. Matthew Pinson minister God's Word to our hearts. Once again our churches responded with a generous offering. Over the past 21 years, this annual rally has raised over $400,000 for the Bible College.

Meetings:

Our Quarterly meetings are divided between business and worship. We enjoy good singing, preaching and eating at our Quarterly Meetings. Our host churches always provide a wonderful meal for us.

In addition to our Quarterly Meetings, we enjoy a monthly time of fellowship. The first Monday of every month, we meet at Larry's in Springfield. No business is conducted. We simply meet to eat, eat to meet, and see whose beat. We pray for each other and try to encourage each other in the Lord. This has become a blessed time of fellowship for our pastors and laymen.

Many of our churches are experiencing numerical growth. Some are in building programs. Pastor Barry Simpson and the membership of the New Hope Church are in the process of building new facilities to accommodate their growing ministry. The Bethel Church is growing. Under the guidance of Pastor Mike Dankson, they recently built a new auditorium. In addition to building a new fellowship hall, the Mt. Zion Church has seen scores of people saved and baptized this past year under the leadership of Pastor Gene Parton. Along with Brother Shockey, Brother Bud Hill, a seasoned, veteran minister came out of retirement. The Lord is using him in a special way to lead the First Church in Springfield. Six of our pastors have faithfully labored in their churches for almost ten years or longer. They are:

Ronnie Smith, West End Church; 19 years
Barry Simpson, New Hope Church; 19 years,
(6 as Associate Pastor, 13 as Senior Pastor)
Eddie Hodges, Hendersonville Church; 16_ years
Jon Justice, Covenant Church; 16 years
Cecil Boswell, Friendship Church; 14 years
Randy Corn, Bethlehem Church; 9_ years

We commend *all* of our pastors for their faithfulness in being good shepherds to their flocks.

Pleasant View Christian School is doing well. As she enters her 26th year of service to the community, we continue to see the hand of God upon this ministry. Presently, the school is going through a transition period. Our Board of Directors covets your prayers as they seek God's direction for the school.

In addition to our ministers, the Lord has given us strong, dedicated laymen. As pastors, we could not carry out our ministries without their help.

Brethren, pray for us as we seek to be the churches we should be for the honor and glory of our risen Lord and soon coming King.

Respectfully submitted,
R. Randall Riggs, NQ Moderator
Northern Quarterly Officers for 2003- 2004:
Moderator: *R. Randall Riggs*
Assistant Moderator: *Clayton Hampton*
Treasurer: *Barry Simpson*
Clerk: *Mary Crutcher*
Worship Leader: *Dwayne James*
Assistant Worship Leader: *Gayle Collins*
Members at Large:
Wayne Wagner
Eddie Hodges
Randall Wright

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 twenty-one churches of the Southern Quarterly! We have enjoyed another year of God's blessings as we have worked to proclaim the good news to a lost and dying world.

Our quarterly met three times in 2003. In January, we joined our brethren at Cross Timbers church in Bellevue. This growing suburban church is pastored by Rev. Paul Harrison. Our program focused on the ministry of Cumberland Camp, with the message being brought by Rev. Jerry Whitworth, the camp director.

Bro. Jerry challenged us to invest our lives and our time wisely for the Lord. We then had a panel discussion, with camp board members answering questions related to the camp's present and future ministry.

In April we met with East Nashville church. These great folks did an excellent job of hosting our meeting, even though their pastor, Rev. Fred Hall, was not able to attend due to illness. We heard a message from Rev. Terry Forrest, director of Pastoral Training at Free Will Baptist Bible College. Bro. Forrest reminded us of the challenges our young people face due to the hostile environment of our society, and encouraged us to be aware of their needs in our ministries.

In July, we met with Fellowship church in Antioch and their new pastor, Rev. Ben Franklin. They were gracious hosts as we heard from a representative of the FAITH Sunday School evangelism program. Our people were much encouraged to learn of this strategy to use small teams of workers to have a significant impact on outreach and church growth.

A couple of significant items were approved by our Quarterly this year. We formulated a Renewal Team to provide assistance to churches that are struggling. This group of men is available to encourage, instruct, and provide leadership when requested by churches within our quarterly. We are hopeful that this will be a blessing to churches who find themselves in difficult circumstances.

We also voted this year to delete our regular October quarterly meeting, and consider the Cumberland meeting our "fourth" quarterly. Many of our church leaders face time constraints, and find it difficult to attend both meetings. Some difficulties have arisen during this transition period, including the fact that we have been forced postpone the election of officers until the January meeting, but we trust this will be a positive change.

Submitted by,
Moderator Stan Coker

SOUTH CENTRAL QUARTERLY REPORT

The South Central Quarterly enjoyed another year of God's blessings. Our efforts for the cause of Christ include the following:

SCQ churches participated in a walk-a-thon in support of Home and Foreign missions. Each received $1,174.57. SCQ continues to support the Cumberland Youth Camp through the "Friend of Camp" program. An offering of $600 was given to Family Ministries.

The State Promotional Director was given a check in the amount of $200. A special offering was given to Missionary Teresa Snow when she spoke at a quarterly meeting. We continue to support the Jesse Meade and Charles McNeese Memorial Scholarship Funds.

SCQ continues to support the Superannuation Fund. SCQ sent a donation to the Tennessee State Association in support of the 2003 National Convention.

The South Central Quarterly continues to have wonderful spirit of unity and cooperation. With God's help, we hope to accomplish great things for Him in the year 2004.

Respectfully submitted,
Steve Swango, Moderator
Virginia Smith, 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.

We have met four times this year enjoying wonderful worship services, excellent fellowship, and productive business sessions. A good spirit of unity and cooperation is continually manifest. Our guest speakers for this year have been Rev. Mike Crews, Rev. James Black, Rev. Gary Lovitt, and Rev. Paul Sitton.

We have total of 16 churches participating with an average attendance this year of 51. This has been a good year for the Western Quarterly. Our efforts for the cause of Christ include the following: 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 an eight-year period, over $81,000.00 has been received and given to this tremendous work.

We are very proud within our quarterly of our one Christian school, United Christian Academy, located in Dickson. Enrollment is good and the school continues to grow.

The Western Quarterly gives praise to God for whatever has been accomplished this year. We realize that without His hand upon us, we can do nothing. I also 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:	James Black
Clerk:	Gwen Minniehan
Assistant Clerk:	Debbie Elliott
Treasurer:	Billy Christy
Assistant Treasurer:	Billy Paul Christy

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

Respectfully Submitted,
Eddie Hopkins, Moderator

CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST
SUUPERANNUATION BOARD
3397 MARRAST DRIVE
CLARKSVILLE, TN 37043

SUPERANNUATION REPORT
OCTOBER 1, 2002 - SEPTEMBER 30, 2003

Balance Forward	$8,386.71	
Receipts	$8,329.85	
		$16,716.56
Disbursements:		
Mrs. Sidney Henry	$2,400.00	
Rev. H. C. Beasley	$2,400.00	
Rev. Thomas Hornberger	$2,400.00	
Mrs. Eugene Daniel	$2,400.00	
Total Disbursed		$ 9,600.00

Recap:

Total Accounted For	$16,716.56
Total Disbursed	9,600.00
Balance as of 9/30/03	$7,116.56

Trust Account with FWB Foundation
Balance as of 6/30/03 $6,085.35

Contributions to Superannuation 10/02-9/03

Western Quarterly

Western Quarterly	$ 75.00
1st Dickson	$ 465.00
1st Waverly	$ 300.00
United	$1,250.00
Pleasant Ridge	$ 150.00
Rock Springs	$ 434.32
Dunbar Chapel	$ 200.00
Stoney Point	$ 160.00
Millers Chapel	$ 680.00
Total	$3,714.32

Northern Quarterly

Good Springs	$ 972.45
Heads	$ 750.00
Bethlehem	$ 480.00
Friendship	$ 130.00
Shady Grove	$ 120.00
1st Springfield	$ 400.00
Northern Quarterly	$ 295.00
Total	$3,147.49

Southern Quarterly

Trinity	$ 697.00
East Nashville	$ 120.00
Cross Timbers	$ 465.00
Donelson	$ 185.17
Total	$1,468.04

CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST
SUPERANNUATION BOARD
PROPOSED BUDGET FOR 2003-2004

Balance on hand 9/30/03	$7,116.00
Estimated Income 10/03-9/04	$8,500.00
Expenses:	
Postage and Envelopes	$ 24.00
Disbursements:	
Mrs. Sidney Henry	$2,400.00
Rev. H. C. Beasley	$2,400.00
Rev. Thomas Hornberger	$2,400.00
Mrs. Eugene Daniel	$2,400.00
Total Expense and Disbursements	$9,624.00
Ending Balance	$5,992.56

Trust Account with FWB Foundation
Balance 6/30/03 $6,085.35
Estimated Interest $145.00
Estimated Ending Balance $6,230.35

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

Beginning		**$ 493.00**
Income		
Northern Quarterly Meeting Coop	$2,118.69	
Donelson FWB Church	957.00	
Cumberland Association Offering	125.00	
Cumberland Association Dues	4,255.00	
TN. State Assoc. of FWB	21042	
TN. State Assoc. United Giving Fund	1,612.59	
Voided Check #1041 1/15/2003	31.90	
Total Inflow		**$9,805.30**

Expenses		
Services Fees from the bank	$ 12.00	
TN State Association		
– State and National Dues	4,255.00	
Treasurer Fee Wayne Wagner	100.00	
Clerk's Fee Eddie Hodges	200.00	
Clerk's Fee Misc. Expenses	100.00	
Cumberland Camp	1,398.16	
Tennessee State Office	614.15	
Superannuation	480.71	
Foreign Missions Walk A Thon	153.54	
TN. State Home Missions	153.54	
Randall House	708.72	
U.S. Postmaster	37.00	
Error	.98	
Total Outflows		**$ 8,203.80**
Total Inflows		**$ 9,805.30**
Total Outflows		**$ 8,203.80**
Net Total		**$ 1,601.50**
.98 Error Replaced By Wayne Wagner		**.98**
Total Money On Hand		**$ 1,602.48**

Respectfully submitted,
Wayne Wagner, Treasurer

CUMBERLAND FOREIGN MISSIONS REPORT

Western Quarterly 2003 Foreign Missions (partial report)

I am happy to report that most of our churches are doing better this year over last year. In 2002 the Western Quarterly raised $18,404.70 and over the last 7 years we raised a total of $81,448.64. We have set a goal of $20,000.00 for 2003. I believe we will reach our goal this year. I praise God for our people and all their efforts. To God be the glory for that is accomplished. In addition to the Western Quarterly, Greenwood Church from Cross Plains has walked. The South Central Quarterly will be walking on the 25th of October. They will be having a benefit supper and singing on November 1st. I praise God for our missionaries and all that they do. I thank God to be able to help them through our Tennessee missions Walk-A-Thon.

In His Service,
Brother Bob Baggett

CUMBERLAND CAMP REPORT

The Lord continues to bless the camping ministry of the Cumberland Association. During the past year we sponsored teen, elementary and father/son retreats. During the spring and fall our facilities were rented to our churches and churches of other denominations as well as a few civic organizations.

This past summer we enjoyed a good summer camp season. Our theme for the six weeks of camp was *Trailblazers.* There were about 130 volunteers and hired staff that made the summer a success. There were a total of 451 campers for the summer. The number of decisions significantly increased over last year and there were many salvation decisions. The Lord also blessed us with safety as there were no major accidents this year.

At our August board meeting, Bro. Jerry Whitworth submitted his resignation to the board. The board would like to publicly commend Jerry and Debbie for their three and half years of service to the Cumberland. We appreciate their service and pray for God's blessings on their future ministry.

The board has met several times since that August meeting and we are pleased to announce that Bro. Stan Coker has been hired to fill the position of Camp Director. Bro. Stan and his family will be moving to the camp at the end of October and taking on full responsibilities the first of November. Please pray for Bro. Stan as he takes on this new role.

We wish to thank the churches and people of the Cumberland for their support for the camping ministry. We also want to challenge you to stay involved and increase your involvement, if possible. The potential is still great. We believe that we have yet to see what great things God will do through this ministry!

Let me close by reminding you of our fourth annual Father/Son retreat coming up this weekend. Our special speaker will be Chaplain Major Terry Austin. I encourage you and your men to attend. Our teen retreat is scheduled for November 7th and 8th under the leadership of Bro. Dwayne James.

Camp Dates 2004

Elementary Retreat	April 2-3
Training Week	May 31- June 4
Senior High	June 6-11
Junior #1	June 13-18
Jr. High#1	June 20-25
Junior #2	June 27- July 2
Jr. High #2	July 4- 9
Junior #3	July 11-16

CUMBERLAND CAMP PROPOSED BUDGET for 2004

INCOME		
Surplus Sales		
Contributions		
General Offerings	$53,000.00	
Coop	$1,500.00	
Friends of Camp	$32,000.00	
		$86,500.00
Designated		
Development	0.00	
Bridge Repair	0.00	
Piano	0.00	
Pettus Memorial	0.00	
New Building	0.00	
Scholarships	0.00	
Table income	0.00	
Dorm fund	0.00	
Fee Income		
Rental Income	$25,000.00	
Camp Registration	$62,100.00	
Retreat Registration	$ 4,500.00	
		$91,600.00
Operations		
Canteen Sales	$5,500.00	
Miscellaneous		
Interest	$1,000.00	
		$ 6,500.00
TOTAL INCOME		**$184,600.00**
EXPENSES		
Buildings and Grounds		
Maintenance & Supplies	$16,000.00	
Utilities	$13,000.00	
Dues, Permits, Fees	$ 900.00	
Insurance	$11,000.00	
Vehicles	$ 1,000.00	
Equip replacement	$ 5,000.00	
Recreation Equipment	$ 630.00	
		$47,530.00

Office Expenses		
Office Maintenance	$ 500.00	
Publicity	$ 2,500.00	
Public Relations	$ 4,500.00	
Supplies	$ 1,200.00	
Postage	$ 1,200.00	
Board Expense	$ 1,200.00	
Miscellaneous	$ 1,200.00	
		$12,300.00
Salaries and Benefits		
Director		
Salary	$ 21,349.56	
Housing	$ 3,090.00	
Retirement	$ 4,944.00	
Hospital Insurance	$ 6,000.00	
Medical Insurance	$ 3,600.00	
		$38,983.55
Kitchen Manager		
Salary	$ 8,474.89	
FICA	$ 648.33	
Maintenance Manager		
Mileage	0.00	
Salary	$ 5,204.90	
Insurance	$ 3,460.90	
FICA	$ 398.18	
		$ 9,063.88
Accounting Expenses	$ 1,273.08	
New Employees		
Yard Care	$ 1,500.00	
Housekeeping	$ 2,500.00	
Office Worker	$ 2,500.00	
		$ 6,500.00
Total Salaries		$64,943.73
Development		$ 0.00
Mileage		$ 2000.00

Camp Expenses		
Food	$17,000.00	
Kitchen Help	$ 5,400.00	
Counselors	$19,200.00	
Program Materials	$ 750.00	
T-Shirts	$ 3,600.00	
Honorariums	$ 1,500.00	
Insurance	$ 1,500.00	
Scholarships	$ 1,500.00	
		$50,650.00
Retreat Expenses		
Food	$ 2,000.00	
Kitchen Help	$ 2,000.00	
Program Staff	$ 1,000.00	
Program Materials	$ 200.00	
Insurance	$ 500.00	
		$5,700.00
Rental Expenses		
Kitchen Help	$ 1,000.00	
Food	$ 1,200.00	
Canteen		
Food Items	$ 3,500.00	
Sale Items		
Equipment	$ 500.00	
		$4,000.00
Transfer to Fund Balance		
FICA for 1998		
Total Expenses		$189,323.73
Net Income		($ 4,723.73)
Total Personnel Costs		$ 96,243.73

CUMBERLAND DISTRICT WOMAN ACTIVE FOR CHRIST
10/14/03

The 83rd annual Cumberland District Women Active for Christ met at Head's Free Will Baptist Church on Saturday, August 23, 2003. The theme for the day was **"Tune My Heart."** Teresa Snow shared the vision she and

Jonathan have of their future ministry in Japan. The entire family shared musically with the ladies present. Teresa led the women in a hand bell rendition of *Amazing Grace*. The delegates gave a **$500** love offering to the Snow account and a **$300** honorarium to Teresa.

Sixteen (16) **different auxiliaries** were represented with **66** in attendance. The Cumberland women contributed **$22,156.70** to the cause of Christ during the 2002-03 year. Twenty-two (22) auxiliaries submitted reports with dues paid for **282 members**.

Reports were received from Yvonne Hampton, representing WNAC, and Gladys Gragg representing TWAC. A memorial service honored those women who had gone to be with the Lord. The plan of work was adopted which covers all of our denominational ministries. Officers were elected for a two-year term, with Barbara Nicholson serving as the new president.

Delegates were urged to attend the state retreat, October 2-4 in Pigeon Forge. The state meeting will be held in Cookeville on November 11th with Sandy Atwood as guest speaker.

Respectfully submitted,
Elizabeth C. Hodges
CDWAC President

Cumberland Association of Free Will Baptists
Obituary Report October 1, 2002 – September 30, 2003

Northern Quarterly
Ashland City
Louise Crotzer

Bethel
Dorothy Hudgens
Irene Noe
Virginia Tiner
Margret Adams

Bethlehem
Bill Watts
Elza Waynick

Covenant
Louise Proctor

Friendship
Hazel Harris
Roy Martin Cobb
Mildred Newman
Myrtle Green

Hendersonville
Rev. Victor Neuenschwander

Mt. Zion
Margaret Dorris

New Hope
Lavergne King
Grady Raymer
Taylor Watts

Oaklawn
Jerome Walker
J. B. Cooksey
Gail Palmore

Oakwood
Edward Darnell
Dovie Lenore Elliott
Charles Hancock
Barbara Harrison

Trinity
Mary Osborne

West End
Gaylon Gower

Southern Quarterly

Cofer's Chapel
Clara Goodman
Elsie Major
Iva Demonbreun

Corner Stone
Jimmy Lile

East Nashville
Carrie Carr 9/9/03

Donelson
Tim Raburn
Mabel Christmas
Evelyn Halliburton

Madison
Bertha Cheatham
Willie Cheatham
Margie Aderhold

Richland
Nina Hart

Sylvan Park
Bobbie Jefin Wall
Sarah Steele

Woodbine
Owen Ganey
William Thompson
Howard Hughes

South Central Quarterly

Crossroads
Mamie Peppers

Flatwoods
Bob Shelton

Liberty Chapel
Norvell Stutts

Loyal Chapel
Delores Ellis
Alton McClain

Western Quarterly

Carlisle
William "Bill" Short
Mitchell Gray Jr.

First, Waverly
Evelyn Clements
Amelia Tankersley
Lillie Yearout

Oak Grove
Grover Tucker

Pleasant Hill
Ophelia Cheatham
Arnold Wallace

Rock Springs
Ruby Groves
Wallace Patterson
Willie Albert

United
Don Garner
Walker Depriest

First, McEwen
Carolyn Karbowiak

PETITIONS AND REQUESTS REPORT

Rev. Mike Dankson requests that the Cumberland Association of Free Will Baptists be held next year at the Bethel Free Will Baptist Church on October 16,2004.

REGISTRATION AND FINANCE REPORT

Ministers:	44
Delegates:	14
Deacons:	3
Visitors:	6
TOTAL	67

The offering received was $119.00

Respectfully Submitted,
Ronald Mashburn
Roy Harris
Patrick Layton
Bud Hill

RESOLUTION COMMITTEE REPORT

The following resolutions were submitted and approved by the body.

1. Whereas there is a concerted effort to remove all references to God in our society, (for example the removal of the Ten Commandments from public buildings and, forbidding of prayer at public functions,) be it resolved that we encourage our people to write their state and local officials and express our concern about the failure of our representatives to support our religious freedom.

2. Whereas our president has proclaimed October 12th – 18th as Marriage Protection Week; be it resolved that our clerk write a letter to our President supporting his proclamation and that our pastors preach on the Biblical model of marriage.

3. Be it resolved that we give a rising vote of thanks to the Berean FWB Church for hosting the 160th Session of the Cumberland Association of Free Will Baptists.

Respectfully Submitted,
Dr. Roger Reeds
Tom Minniehan
Rev. Charley Carmack

NOMINATING COMMITTEE REPORT

We, the nominating committee, submit the following report.

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

Foreign Missions:
Billy Walker (term to 2007) to replaced Terry Eagleton
Ronnie Smith (term to 2006) to replace Charlie Carmack (who resigned)

Youth Camp:
Barry Simpson (2006) to replace Barry Simpson
Bill Evans (2006) to replace Bill Evans
Steve Phillips (2006) to replace Stan Coker
Michael Hutton (2005) to replace Steve Swango (who resigned)

Superannuation:
Herbert Hassell (2008) to replace Herbert Hassell

Respectfully submitted,
Wallace Hayes
Bud Creel
Greg Tyson
Randy Kinnick

QUARTERLY CLERKS

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

South Central
Virginia Smith
1110 Remington Trail
Columbia, TN. 38401
931-381-4086

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	21	16	68
Churches reporting	17	7	11	14	49
City Churches	5	5	20	5	35
Rural Churches	12	2	1	11	26
Full-time Ministers	13	2	7	10	32
Part-time Ministers	4	5	2	6	17
Ordained Ministers	33	10	58	16	117
Licensed Ministers	8	1	7	3	19
Ordained Deacons	47	14	50	50	161
Membership	3,074	601	1,869	1,010	6,554
Baptisms	101	13	30	36	180
Members Added	115	20	125	29	289
Members lost	42	52	37	17	148
Churches W/ Budget	12	3	8	3	26

Value of Churches and Parsonages:

Northern: $6,855,000.00
South Central: (Not Reported)
Southern: $9,350,000.00
Western: $3,893,000.00
Total: $20,098,000 .00

Churches Income:

Northern: $ 109,107.12
South Central: $ 294,106.00
Southern: $822,634.34
Western: $287,144.64
Total: $ 1,512,992.10

	(N)	(SC)	(S)	(W)	TOTAL
Parsonages	13	1	5	8	27
Day Cares	1	0	2	0	3
Kindergartens	1	0	1	0	1
Christian Schools	1	0	1	1	2
S.S. Enrollment	1,944	408	707	651	3,710
Bible Institutes	0	0	0	0	0
C.T.S. Enrollment	346	0	130	110	586
W.N.A.C. Enrollment	196	17	69	67	349
M.M. Enrollment	6	0	27	15	48

NORTHERN QUARTERLY

Moderator	Clerk
Randall Riggs	Mary Crutcher
1007 Settlers Crossing	4454 Mt. Sharon Rd
Joelton, TN 37080	Greenbrier, TN 37073
615-746-2404	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 615-746-0160	Ms. Sandy Noe 1245 Peter Pond Road Ashland City, TN 37015 615-792-4984
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. 37075-6172 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 615-384-6880	Rev. Bud Hill 7093 Hwy 41 A Pleasant View, TN 37146 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 615-746-9682	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

746-5403

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. Robert Shockey 3520 Thomasville Rd. Chapsmansboro, TN 37035 615-746-3498	Ms. Irene Williams 115 Old Westmoreland Rd. 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 Road 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 Calvary FWB

Cornerstone FWB 4988 Edmondson Pk. Nashville, TN 37211 615-832-6039	Rev. Clifford D. Donoho 4029 Calumet Dr. Antioch, TN 37013 Antioch, TN 37013 615-365-8000	Mrs. Janice Donoho 4029 Calumet Dr. 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. Ben Franklin	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
Grace FWB 4905 Tennessee Ave. Nashville, TN 37209 615-297-3255		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
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 Rev. Steven Swango 5013 Camelot Dr. Columbia, TN. 38401 931-388-8444 931-446-3972	Clerk Ms. Virginia Smith 1110 Remington Trail Columbia, TN 38401 931-381-4086	Treasurer 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. Shelby Abies 25592 New Bethel Road Elkmont, AL 35620 256-732-3916	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 Camelot Dr. Columbia, TN 38401 931-388-8444	Mrs. Virginia Davis 118 Skyview Dr. Columbia, TN 38401 931-381-7562
New Life FWB 1001 Easy St. Lewisburg, TN 37091 931-270-0380	Rev. Matthew McAffee 164 Lelawood Dr. Nashville, TN 37209 615-352-9077 mjmcaffee@hotmail.com	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. R. H. McCuin P.O. Box 264 White House, TN 37188 615-456-5507	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 Welker 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	Rev. Jamie Florence 800 Blue Creek Lane Dover, TN 37058 931-232-2056	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 615-789-5754
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 and pay an additional $125.00 per Church.

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 set 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; and
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 14, 2003
Berean Free Will Baptist Church
Fairview, Tennessee

The meeting was called to order at 3:35 P.M. by the chairman Bro. Wallace Hayes. The meeting began with the singing of "When We All Get To Heaven" led by Bro. Eddie Hodges with Bro. Clifford Donoho at the piano. Bro. R. J. Clark read the Scripture from I Thessalonians and led us in prayer.

The minutes of the previous meeting were accepted and approved. The treasurer's report was given and approved by the body. (Copy attached.)

The reports of the Examining Committees were given as follows:

NORTHERN QUARTERLY ANNUAL REPORT TO THE CUMBERLAND ASSOCIATION PRESBYTERY

The Examining Committee of the Northern Quarterly met three (3) times during the past year. The following actions were taken:

1. Letter of Recommendation
   Rev. Rodney Stafford to the Saline Association of Arkansas
2. Ratification of Credentials
   Rev. Barry Long, Associate Minister, Ashland City FWB Church from State Line Association of Alabama.

Our committee members for the coming year will be:
Rev. Randy Kinnick
Rev. Len Scott
Rev. Jon Justice
Rev. Gene Parton
Rev. Willard McCarroll

SOUTHERN QUARTERLY ANNUAL REPORT TO CUMBERLAND ASSOCIATION PRESBYTERY

The Examining Committee met three (3) times during the year and made the following recommendations:

1. Granted a letter of good standing for Rev. Jim Baker to the Central Association of Arkansas.
2. Ratified the Credientials of Rev. Keith Burden, Executive Secretary of the National Association of Free Will Baptists and a member of the Donelson FWB Church.

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

1. Approved Rev. Michael Hutton for Ordination.
2. Approved a letter of recommendation for Rev. Derek Bell to the Northern Quarterly of the Union Association of Tennessee.

Respectfully submitted:
Rev. Ronald Mashburn, Chairman

WESTERN QUARTERLY ANNUAL REPORT TO CUMBERLAND PRESBYTERY

1. We received two new pastors-Rev. Jamie Florence at Pleasant Hill and Rev. Jamie Allen at Oak Grove.
2. Ordained Rev. Keith Buchanan – Hurricane Chapel.

Submitted by
Rev. Eddie Hopkins

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

Respectfully submitted,
Billy B. Walker, Clerk

CUMBERLAND ASSOCIATION PRESBYTERY
TREASURERS REPORT
October 1, 2002 - September 30, 2003

Beginning Balance 10-1-2002		$ 3,425.51
RECEIPTS:		
Ministers and Churches		$ 1,040.00
Retreat		485.00
TOTAL RECEIPTS:		$ 4,950.51
DISBURSEMENTS:		
10-15-02 Kinko printing	60.13	
Postage	126.40	
Paper and Envelopes	18.05	
Money for Cumberland Association (Sent in error to Presbytery)	65.00	
Retreat Speakers Honorarium	350.00	
Retreat Meals	405.00	
Retreat Committee Meeting Meals	29.18	
TOTAL DISBURSEMENTS		$ 1,053.96
BALANCE ON HAND 10-30-2003		$ 3,896.55

Respectfully submitted,
Billy B. Walker, Clerk/Treasurer

CUMBERLAND PRESBYTERY DIRECTORY

Jamie Allen		1324 Highway 49 East, Charlotte, TN.37036
Verlin Anderson	missionary	P.O. Box 5002, Antioch, TN 37011
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 Murff 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
Keith Burden	615-361-0560	3441 Shakertown Rd. Antioch, TN 37013
Charley Carmack	615-415-0160	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
Richard J. Clark	931-388-3660	105 Greely Dr., Columbia, TN 38401

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
Michael Crews	615-789-6120	1484 Hamble Rd, Charlotte, TN 37036
David Crowe	615-941-8804	1124 Blairfield Dr, Antioch, TN 37013
Mike Dankson	615-307-4972	3645 Hwy 12 N., Ashland City, TN 37015
Doug Dickey	931-766-2259	514 Hayes Ave. Lawrenceburg, TN 38464
Clifford D. Donoho	615-365-8000	4029 Calumet Dr. Antioch, TN 37013
Edward Leroy Dozier		4620 Little Marrowbone Rd., Ashland City, TN 37015
Terry W. Eagleton	615-952-3063	688 Pinnacle Hill, Kinston Springs, TN 37082
Bill Evans	615-760-6145	P.O. Box 5002, Antioch, TN 37011
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
Terry Forrest		1101 Kimbrough Rd., Ashland City, TN 37015
Randal K. Fosse	618-993-5733	2600 S. Carbon, Marion, IL 62929
Edward Fox	615-799-0653	7426 Shoals Branch Rd. Primm Springs, TN 37062
Paul J. Gentuso	615-874-3436	417 Wellington Square, Nashville, TN 37214
John H. Gibbs	615-441-6080	505 Braddy Ct., Burns, TN 37029
Rodney Goodman	270-783-9508	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
Ralph Hampton	615-356-3187	5614 Meadowcrest Lane, Nashville, TN 37211
Roy Harris	615-834-7808	300 Elysian Fields, Nashville, TN 37211
Paul Harrison	615-356-3580	866 Highland Crest Dr., Nashville, TN 37205
Wallace R. Hayes	615-758-4886	305 Santa Rosa Dr., Old Hickory, TN 37138
Chesley (Bud) Hill	615-746-8654	7093 Hwy 41-A, Pleasant View, TN 37146
Eddie Hodges	615-822-4960	105 Lynhurst Circle, Hendersonville, TN 37075
Michael Hollifield	615-871-4769	3210 McGavock Pike, Nashville, TN 37214
Eddie Hopkins	931-296-4162	205 Hill Haven Dr., Waverly, TN 37185
Paul Hopson	615-384-9604	1706 Meadowbrook Dr., Springfield, TN 37172
Thomas Hughes	Missionary	P.O. Box 5002, Antioch, TN 37011
Ron Hunter	615-361-1221	114 Bush Rd., Nashville, TN 37217
Michael Hutton	931-380-0128	108 E. 16th St., Columbia, TN 38401
Ronald D. James	615-792-9561	1001 Grover Binkley Rd., Ashland City, TN 37015
Dean Jones	615-299-0748	4004 Chase Pointe Pl., Joelton, TN 37080
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
Gary Lovitt	931-582-8545	P.O. Box 92, McEwen, TN 37101
Steve B. Lytle	615-367-4368	905 Hillshire Ct., Antioch, TN 37013
Tom Malone	615-844-5000	3606 West End. Ave., Nashville, TN 37205
Steve Marcum	615-459-5426	8436 Stewarts Bend Dr., Murfressboro, TN 37129

Ronald Mashburn	931-853-6868	4 Ward Rd., Loretto, TN 38469
Williard McCarroll	615-382-0101	2911 Jack Teasley Rd., Pleasant View, TN 37146
Donnie McDonald	missionary	P.O. Box. 5002, Anticoh, TN 37011
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 Nickles	931-362-3833	1270 Shady Grove Rd., Clarksville, TN 37043
David Outlaw	615-746-9682	3156 Heads Church Rd., Cedar Hill, TN 37032
Frank Owens	615-292-0017	4701 Wyoming Ave., Nashville, TN 37209
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
Eddie Payne	615-760-6122	P.O. Box 5002, Antioch, TN 37011
Steve Phillips	615-646-0791	532 Bellevue Road Nashville, TN 37221
J. Matt Pinson	615-844-5000	3606 West End Ave. Nashville, TN 37205
Bobby Poole	Missionary	P.O. Box 5002, Antioch, TN 37011
Roger Reeds	615-876-9045	6409 Alessio Rd., Joelton, TN 37080
Garnett Reid	615-352-4049	916 Percy Warner Blvd., Nashville, TN 37205
Norman Richards	615-889-5745	205 Donelson Hills Dr., Nashville, TN 37214
Ken Riggs	615-646-8314	3210 McGavock Pk., Nashville, TN 37214
R. Randall Riggs	615-746-2404	1007 Settlers Crossing, Joelton, TN 37080
Don Robirds	615-361-4928	P.O. Box 5002, Antioch, TN 37011
Blaine Rogers	615-746-6200	7130 Harper Road, Joelton, TN 37080
Len Scott	931-552-4824	1895 Memorial Dr., Clarksville.TN 37043
Barry Simpson	615-746-3389	1285 New Hope Rd. Joelton, TN. 37080
Paul Sitton	931-645-2964	1212 Beverly Hills Dr., Clarksville, TN 37040
Frank Slaughter	931-552-3521	2113 Powell Rd., Clarksville, TN 37043
Ronnie Smith	615-384-9846	5019 Hwy 49W, Springfield, TN 37172
Tommy Street	615-446-6021	1324 Yellow Creek Rd., Dickson, TN 37055
Steve Swango	931-388-8444	5013 B. Camelot Dr., Columbia, TN 38401
Eddie Thomas	615-446-8495	500 Holt Rd., Burns, TN 37029
Shane Thompson	931-728-0783	721 S. Spring St., Manchester, TN 37355
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
Michael Waddell	615-298-9288	3915 Franklin Rd., Nashville, TN 37204
Artest Waynick	931-764-2461	2120 Williamson Br. Rd., Vanleer, TN 37181
David Weeks	615-834-6207	3715 Hewlett Dr., Nashville, TN 37211
Robert W. Wells	850-529-0276	412 Wiggins Ave., Pensacola, FL 32505
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
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	615-746-5424	1281 Oaklawn Rd. Chapsmansboro, TN 37035

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
Harold D. Harrison	615-361-4550	2551 Edge O Lake Dr., Nashville, TN 37217
Duane Harvey	615-356-9308	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
Alton Loveless	615-361-3896	1008 Ainsworth Circle, Antioch, TN 37013
E. B. McDonald	615-792-5529	1015 Sunrise Circle, Ashland City, TN 37015
Maxie Milligan	931-232-4448	1201 Lee Hollow Road, Indian Mound, TN 37079
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
Charles A. Thigpen	615-297-0327	3508 Murphy Rd., Nashville, TN 37205
R. Eugene Waddell	615-361-5137	401 Foothill Dr., Nashville, TN 37217
Billy B. Walker	615-220-1585	983 Everett Dr., Smyrna, TN 37167
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

CORNERSTONE-N
Ben Hull

CROSS TIMBERS
Jeremy Riggs

FLATWOODS
Brandon Stutts

GOOD SPRINGS
David Inman

SYLVAN PARK
Jerald Garnett

DEACONS IN GOOD STANDING

ASHLAND CITY
Greg Horton

FIRST-SPRINGFIELD
Stanley Crutcher

OAKLAWN
Charles Shearon

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

HENDERSONVILLE
Jimmy Toombs
Louis Asbell
Frank Sanschargrin
Bobby Moore

SCOTTS CHAPEL
Mike Vanzant
Raymond Pulley

VICTORY
Gary Minnis

CORNER STONE-M
Frank Gardner

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

MT. ZION
Cecil Perry
Bobby Jackson
Gayle Collins
Philip Shearon

STONEY POINT
Glen Singleton
Herbert Hassell
David Williams

COVENANT
Milburn Proctor

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

TRINITY-Nashville
Bailey Lee
Warren Owenby
Jeff Vincent
John Perry

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

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

FIRST-MCEWEN
Kenneth Ross

SYLVAN PARK
Mike Bell
Bobby Cowan

WEST NASHVILLE
Howard B. Pinkerton

CROSSROADS
Thomas Kobeck
Brett Stout
Phillip Springer
Mark Glass

DUNBAR CHAPEL
John Bryant
Lloyd Webb
Harold Chester

BEREAN
Paul Hawkins

OAKLAND
Arnold W. Simpkins

UNITED
Greg Bybee
Jim Dudley
Dwayne Hayes
Don Garner

FELLOWSHIP
Joel Sensing
Delbert Wood
Jim Vallance

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

MILLER'S CHAPEL
Tony Davis
Rufus Jenkins
Tommy Minniehan

PORTLAND-FIRST
Haron White
Frank Elkins

WEST END
Kenny Norton
Louis Seay

BLUE SPRINGS
Kevin Kizer
Danny Auvill
Ed Chumley

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

FRIENDSHIP
Robert Harris
Jerry Mills
Terry Mayo

BETHLEHEM
Clyde White
Jerry Hyde
Henry Elliott
Eric Thomsen

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

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

FLATWOODS
Clifford Smith
Mike Stutts
Doug Stutts

HEADS
James Gower
Lynn Bracey
Robb Ellis
Gary Head
David Blades

HURRICANE CHAPEL
Frankie Tummins
Hiram Gentry
Lonnie Tummins

LOYAL CHAPEL
B. H. Price
Troy Bowers
Ben Evans

BETHEL
Robert Moseley
Jerry Milom
Gilbert Justice
Barney Hicks
Eddie Bowman

EAST NASHVILLE
Bill Suffridge
Gilbert Douglas
Richard Horn
Roger Phenice

HURRICANE CHAPEL
Frankie Tummins
Hiram Gentry
Lonnie Tummins
Keith Ross
Donald 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

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.