

**MINUTES & ANNUAL REPORTS
OF THE
161St SESSION
OF THE
CUMBERLAND ASSOCIATION
OF FREE WILL BAPTISTS**



**October 16th, 2004
Bethel FWB Church
Ashland City, TN.
Rev. Mike Dankson, Host Pastor**

**The 162nd Session will meet on October 15, 2005
at the First FWB Church in Dickson, TN.**

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The 161st Session of the Cumberland Association of Free Will Baptists

October 16, 2004

Bethel Free Will Baptist Church

2400 Moseley Ferry Road.

Ashland City, Tennessee 37015

Pastor Mike Dankson, Phone 615-307-9389

Theme: "Preach the Word" – II Timothy 4:1

8:30 A.M. - Registration (Registration will be open till noon, please register)

9:00 A.M. - Welcome to Bethel – Pastor Mike Dankson

Response and Prayer –

Devotion – Rev. Frank Owens – Pastor, Sylvan Park

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 – Rev. James Black – Pastor, Miller's Chapel

12:00 P.M. - Lunch and Committee Meetings

1:30 P.M. - Devotion – Rev. Doug Dickey – Pastor, Flatwoods

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 162nd session will be hosted by the Western Quarterly, October 15, 2005 at the First Free Will Baptist Church in Dickson, TN.

* The Tennessee State Meeting will convene at the Grace Free Will Baptist Church in Johnson City, TN, on November 8th-10th, 2004.

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

DIRECTORY OF THE CUMBERLAND ASSOCIATION OFFICERS

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: Dr. David Outlaw

3156 Heads Church Road Cedar Hill, TN. 37032 (615) 746-9682

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. Frank Owens

4701 Wyoming Ave. Nashville, TN. 37209 (615) 292-0017

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

Bob Baggett (2005)
 Ronnie Smith (2006)
 Billy Walker (2007)
 Ronald Mashburn (2008)

SUPERANNUATION

Billy Brown (2005)
 Eddie Hopkins (2006)
 Vernon Barker (2007)
 Herbert Hassell (2008)
 Ed Gragg (2009)

YOUTH CAMP

David Smith (2005)	Bob Baggett (2005)	Wallace Hayes (2005)
Barry Simpson (2006)	Bill Evans (2006)	Steve Phillips (2006)
Thomas Selph (2007)	Clayton Hampton (2007)	Dwayne James (2007)

TREASURERS TO WHOM FUNDS ARE SENT

Cumberland Association of Free Will Baptists	Rev. Wayne Wagner
1007 Key Way Dr. Pleasant View, TN 37146	615-746-4546

Cumberland Association Youth Camp	Rev. Stan Coker
2193 Happy Hill Acres Rd. Woodlawn, TN 37191	931-647-5111

The Ministerial Benevolence Board	Rev. Jon Justice
3397 Marrast Dr. Clarksville, TN. 37043	931-358-9335

Tennessee State Association of Free Will Baptists	Rev. Ray Lewis
4132 Highlander Ct. Antioch, TN. 37015	615-731-5407

Free Will Baptist Family Ministries	Dr. James Kilgore
90 Stanley Lane Greeneville, TN 37743	423-639-9449

Tennessee State Home Missions	Rev. Wayne Wagner
1007 Key Way Dr. Pleasant View, TN 37146	615-746-4546

National Association Of Free Will Baptists	Rev. Keith Burden
P.O. Box 5002 Antioch, TN 37011-5002	615-731-6812

Free Will Baptists International Missions	Mr. Robert Conley
P.O. Box 5002 Antioch, TN 37011-5002	615-731-6812

Free Will Baptist Bible College	Mr. Tom Sass
3606 West End Ave. Nashville, TN 37205	615-844-5000

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 Association	10%
Cumberland Youth Camp	30%
The Ministerial Benevolence Board	15%
Cumberland Foreign Missions Board	7 1/2%
Tennessee State Association of Free Will Baptists	30%
Tennessee Home Missions Board	<u>7 1/2%</u>
TOTAL	100%

PROCEEDINGS

MORNING DEVOTION-9:00 A.M.

The Cumberland Association met at the Bethel FWB Church on October 16, 2004. Song Leader Dwayne James began the service with the song; "Standing on the Promises" Pastor Mike Dankson welcomed everyone to the church. Brother Eddie Thomas, pastor of First FWB Church of Dickson gave the response and led us in prayer.

Moderator Jon Justice brought the session to order. He introduced the singing group "New Mercy" from Free Will Baptist Bible College who sang "Holy, Holy, Holy". Frank Owens, pastor of the Sylvan Park FWB Church brought the morning devotion. He preached a message entitled "The Addiction that God Blessings" from I Corinthians 16:13-15.

He pointed out that there are many addictions people have that are harmful. Paul commended the house of Stephanas for having addicted themselves to the ministry. Brother Owens gave us the following insights. They were converted. Seventy percent of families come to Christ because of a father in the home. They were consecrated, ministering, voluntarily, valiantly and valuably. They were noted for their contribution of ministering to Paul and the saints. They were commended by Paul as he praised them for their work for the Lord. Pastor Owens challenged us to become addicted to the ministry.

MORNING BUSINESS – 9:30 A.M.

The moderator asked for a motion to seat the ministers, deacons and delegates. There was a motion, and it was seconded and carried. The clerk read the executive committee report and it was approved by the body. Northern Quarterly Moderator Randy Riggs brought the Committee on Committee report.

Dr. Thigpen gave the Tennessee Promotional Director's report. He encouraged the gathering to vote in the upcoming election. He encouraged the body to attend the WNAC Retreat, the Tennessee State Meeting and the MID-TENN Christian Worker's Conference. He expressed thanks for the Cumberland Association's support for the state office.

The moderator recognized Treasurer Wayne Wagner who gave the Cumberland Association Financial Report. It was moved and seconded and carried that the report be received. Brother Wagner also gave a report of the progress of the Tennessee Home Missions. The report was received as information.

Moderator Jon Justice introduced the 2004-2005 Cumberland Association Proposed Budget. There was a motion, which was seconded and carried to adopt the budget for the coming year.

Northern Quarterly Moderator Randy Riggs gave the Northern Quarterly yearly report. Southern Quarterly Moderator Frank Owens gave the Southern Quarterly report and introduced David Weeks pastor of East Nashville Church who gave a report of their church progress. Brother Owens gave a report concerning Brother Cliff Donoho and the progress of the Cornerstone Free Will Baptist Church. The church would be going self supporting soon.

South Central Moderator Steve Swango gave the South Central Quarterly report. Along with his written report, he appealed for pastoral help for the church in Lawrenceburg. Western Quarterly Moderator Eddie Hopkins gave the report of the Western Quarterly. The reports were received as information. (See page. 11)

Moderator Justice gave the Superannuation report. A motion was made, seconded and carried that it be received as information. The moderator introduced the proposed superannuation budget. A motion was seconded to approve the budget and it was adopted. The Executive committee proposed the

Superannuation committee have their own treasurer to administer funds. The Moderator introduced a name change for the Superannuation Committee. The "Benevolence Board" was offered as a possible name change .Discussion followed in which Randy Kinnick recommended "The Ministerial Benevolence Board" The motion was seconded and carried. The name was changed for Superannuation Board to the "The Ministerial Benevolence Board."

Brother Bob Baggett gave a partial Cumberland Foreign Mission report from the Western Quarterly. (See page 20) A motion was seconded and carried to receive it as information. Camp Director, Stan Coker gave the Cumberland Camp Report. The report was received as information. (See page 20)

The moderator introduced Field Representative Jack Taylor of FWB Family Ministries. He reported the home has had a good year and served 450 boys and girls. 138 made decisions for Christ. He shared the expansion of the ministry in Virginia and Arkansas. The Cumberland Association gave 31,260.83 to the ministries this past year. The session was recessed for the morning break.

MORNING WORSHIP- 11:00 A.M.

The Cumberland Association reconvened for the morning worship service. The morning worship service began with the group "New Mercy" bringing special music. An Offering was taken. Brother Patrick Layton brought a special offertory, "Cast Your Care upon the Lord." New Mercy" brought special music before Brother James Black, pastor of Millers' Chapel Free Will Baptist Church the brought the morning message.

Brother Black brought a message from Mark 16:15 "Go ye in to all the world and preach the gospel to every creature" He shared the following thoughts. It is a divine call from God himself to go care for human souls. Every commission that God gives has an objective. God called us to be faithful and God will make if productive. We shouldn't overreact thinking God's Word is not working. God's Word will work if we give it a chance. The one who called you and qualified you will confirm your calling.

Pastor Black gave practical counsel in the following admonitions. If God had judged only on productivity, Noah would have been in trouble. When you step behind the pulpit, the people need to hear the Word of God. An invitation was given as Dwayne James led the congregation to sing "Just as I Am" The

moderator called on Brother Lloyd Plunkett to ask the blessing for the noon meal.

AFTERNOON DEVOTIONAL – 1:00 P.M.

Song Leader Dwayne James led the congregation in the song, "Wonderful Words of Life". Moderator Jon Justice commended song leader, Dwayne James and Patrick Layton, who played the piano, for leading us with music. The moderator recognized Sister Rebecca Stewart of the Ashland City FWB Church who gave a special appeal for prayer for Brother Terry and Sister Sue Boyd.

Moderator Justice introduced Brother Doug Dickey pastor of Flatwoods FWB Church. He spoke from Acts 20:7-11. The title of his message was "Why Did the Young Man Fall out Of the Window?" His message had the following points. 1. The Man: The young man Eutychus - His name means "fortunate" and he was a young servant for Christ. 2. The Message: Paul ready to depart tomorrow, preached till midnight. 3. The Messenger Paul was very passionate. No one seemed to bother to attend to Eutychus, who came and sat down in the window. No one went to Eutychus to wake him from his possible danger. We need to not only preach a message but to see and meet needs of others. It took a miracle to raise Eutychus.

AFTERNOON BUSINESS – 2:00 P.M.

Moderator Justice led us back to the business. He read the Cumberland District Women Active for Christ from CDWAC President Barbara Nicholson. A motion to receive this as information was made, seconded and approved. The voting body approved a motion to allow the moderator to appoint delegates to the state meeting.

The following have greetings and updates about their various ministries. Tennessee Home Missionary Clayton Hampton gave an update concerning the work in Clarksville. He reported that 3000 contacts had been made. Seventy three attended the church's friend day service with one getting saved. Ray Lewis gave greetings from the Board of Retirement and noted that Director Bill Evans would be retiring in July. Brother Larry Hampton brought greetings from Randall House Publications. He spoke about the new "Clear" Sunday School Curriculum and would welcome any feedback concerning it. Brother Terry Forrest gave a report about Free Will Baptist Bible College. The college has a

present enrollment of 358. The college graduated six ministerial students last year. Brother Bobby Poole gave greeting from the field of Brazil. He mentioned Mrs. Geneva's physical need. He related how God used this to witness to many medical people and others. He mentioned that 350 people gather in the city worshipping in the Free Will Baptist Church. The Bible Institute has been going on for 31 years. He thanked us for the support given from the Cumberland Association.

The moderator called for the reports of the committees. Brother William Brown brought the Obituary Committee report. Brother Gene Workman gave the Registration and Finance report. Brother Tom Minniehan brought the Resolution committee report. All these reports were motioned, seconded and carried for adoption in the minutes. (See page 29)

The morning offering was given to Tennessee Home Missionary Frank Bratcher. A rising vote of thanks was giving to the Bethel FWB Church for their hospitality and hosting this session of the Cumberland Association.

The moderator gave the Petition and Requests Committee report. Pastor Eddie Thomas and the First FWB Church of Dickson of the Western Quarterly extended and invitation to host next year's Cumberland Association meeting. The invitation was accepted.

Brother Steve Swango brought the Nominating Committee report. The report is as follows.

Foreign Mission	Ronald Mashburn to replace Ronald Mashburn
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The Ministerial Benevolence Board:

Ed Gragg replaces Ed Gragg
Billy Brown replaces Steve Swango

Youth Camp:	Thomas Selph, Clayton Hampton Dwayne James
	To replace themselves

David Smith	to replace Michael Hutton
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Treasurer:	Wayne Wagner replaces himself
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Assistant Clerk:	Dwayne James replaces himself
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Clerk:	David Outlaw replaces Eddie Hodges
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Assistant Moderator:	Paul Harrison replaces himself
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Moderator:	Jon Justice replaces himself.
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The moderator Jon Justice was allowed to still serve as treasurer of The Ministerial Benevolence Board. Prayer request were taken and a motion was made, seconded and carried to adjourn this session of the Cumberland Association. The meeting was dismissed in prayer.

EXECUTIVE COMMITTEE REPORT

The Cumberland Association of Executive Committee met at Free Will Baptist Bible College on August 24, 2004. Members present included the following: Jon Justice, Steve Swango, Wayne Wagner, Randy Riggs and Eddie Hodges. The purpose of the meeting was to review the budgets of the various ministries and plan the 2004 Cumberland Association meeting. Wayne Wagner opened the meeting in prayer. The moderator asked for reports from the Cumberland Association ministries. Wayne Wagner presented the treasurer's report for the Cumberland Association. Brother Randy Riggs made a motion to present a proposed budget for 2004 -2005 to the Cumberland Association. The motioned was seconded by Steve Swango and approved. Brother Justice brought the Superannuation Report for the year. There was no camp report.

The program for the Cumberland Association hosting by the Bethel FWB Church on October 16th was discussed and planned.

The theme "PREACH THE WORD" was chosen from I Timothy 4:1. Pastor Frank Owens was chosen to deliver the 9:00 A.M.devotion. Pastor James Black was selected to deliver the message in the 11:00 Worship Hour. Pastor Doug Dickey was selected to deliver the afternoon devotion at 1:30pm. Alternates were chosen.

The moderators of the four quarterlies will serve as the Committee on Committees. The Executive Committee will serve as the Petitions and Requests Committee. The meeting was dismissed in prayer by Randy Riggs.

Respectfully Submitted,
Eddie Hodges

REPORT OF COMMITTEE ON COMMITTEES

Saturday, October 16, 2004

(* Denotes Committee Chairman)

REGISTRATION AND FINANCE

NQ Stanley Crutcher
SCQ Ronald Mashburn
* SQ Gene Workman
WQ Eddie Hopkins

NOMINATING

NQ Ronnie Smith
SCQ Steve Swango
* SQ Roger Reeds
WQ Gary Lovett

OBITUARY

NQ William Brown
* SCQ Billy Brown
SQ Harold Harrison
WQ not available

Respectfully Submitted,

RESOLUTIONS

NQ Dallas Henderson
* SCQ Ed Fox
SQ not available
WQ Tom Minniehan

NQ Moderator, Randy Riggs
SQ Clerk, Dr. Darrell Holley

SCQ Moderator, Ed Fox
WQ Moderator, James Black

NORTHERN QUARTERLY REPORT

Greeting from the twenty-two churches and one mission church of the Northern Quarterly. We thank the Lord for His blessings to our churches and His people. Three of our churches have completed or will complete building programs this year.

The **Bethel Church**, under the leadership of Mike Dankson, has completed building a beautiful new auditorium.

The **New Hope Church**, under the direction of Barry Simpson, should finish phase one of their construction and be in their new auditorium by December of this year. Phase two is a remodeling of their old auditorium into an educational building.

Mt. Zion Church (Gene Parton) and **Olivet Church** (Willard McCarroll) have recently finished building projects, giving them more room for growth and fellowship among fellow Believers.

Some of our other churches are either in the process or beginning to build and add on. Home Missionary Clayton Hampton is doing faithful work at the **Two Rivers Church** in Clarksville. Most of our churches financially support this work on a regular basis.

All of our pastors are to be commended for their faithful, sacrificial labor for the Lord. We rejoice with our sister churches in their growth and the Lord's blessing upon their ministry.

PVCS:

Pleasant View Christian School is entering her 27th year of ministry. This year we have a new administrator, Dr. Ken Riggs. Dr. Riggs is highly qualified to lead the school. He served as the first principal of the First FWB Christian School at Bethany Church in Norfolk, VA in 1967. For 23 years he served on the faculty of Free Will Baptist Bible College, serving as the Chairman of the Teacher Education Department for almost 20 of those 23 years. In addition, he taught psychology at Nashville Tech for 12 years. He has served at the East Nashville, Sylvan Park, and Donelson Church, as well as the West Meade Fellowship Church.

Enrollment:	Pre-School:	54
	K-4 -12 th :	351

The school also employs about 60 faithful, dedicated teachers, staff and faculty. We thank the Lord for His blessings upon this ministry.

Meetings:

Our quarterly meetings are always a time of encouragement and praise. Dwayne James, our worship leader, does an excellent job of leading us in worship through songs, hymns, and spiritual songs. The singing helps prepare our hearts for the ministry of the Word. And our men do a wonderful job of preaching the Word!

In addition to our quarterly meetings, the pastors meet monthly for a time of fellowship. The first Monday of every month we gather at Larry's in Springfield

for our fellowship breakfast. If your schedule allows, we would love to have you join us.

Two highlights are our annual rally for the Bible College and our annual Christmas dinner. Each event is well attended and supported. What a blessing when God's people unite together in heart and hand.

Conclusions:

I close by asking you to do for us what Paul asked the Romans to do for him. He wrote in Romans 15:30,

"Now I beg you, brethren, through the Lord Jesus Christ, and through the love of the Spirit, that you strive together with [us] in prayers to God for [us]."

NKJV

Respectfully Submitted,

R³ R. Randall Riggs, NQ Moderator

Officers for 2004-2005:

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, 2005; Randall Wright, 2006; Bud Hill, 2007*

SOUTHERN QUARTERLY REPORT

Moderator Frank Owens introduced the Pastor David Weeks who shared about his ministry at East Nashville Free Will Baptist Church. The Lord is blessing the work and church is growing. The moderator also gave a summary of the work Brother Cliff Donoho has done with the Cornerstone Mission. The church is planning to be self supporting by the end of the year.

SOUTH CENTRAL QUARTERLY REPORT

The South Central Quarterly enjoyed another year of God's blessings. We continue to have a good spirit and good fellowship. Our attendance has averaged about 40 for the meetings of our seven churches. Our efforts for the cause of Christ include the following:

What a wonderful experience it is for children to go off to summer camp. Their excitement from the experience is so great but greater still is some have heard the Good News have believed and committed to serving Christ. That is why we continued our support of the Cumberland Youth Camp through the "Friend of Camp" program with a donation of \$120.

We continue to support the Jesse Meade and Charles McNeese Memorial Scholarship Funds. We donated \$200 to our Bible College because Christian education is so vital in the training and equipping of Christian young adults in order for them to go into all the world and spread the Gospel.

Every town and city should have a church that preaches the gospel so we gave Home Missions \$100.

Our LORD seemed to have a special place in His heart for children and so should we. That is why we supported the Family Ministries with a total offering of \$156. The State Promotional Director was given \$87. Also we held a candle sale which netted \$522 to be used for the cause of Christ SCQ also continues to support the Superannuation Fund. We held a Sing for missions and raised approximately \$500. Recently we held our annual Walk-A-Thon with a great turn out. All the gifts are not in yet but we believe it will be a least \$1,700 or more.

The South Central Quarterly continues to have a wonderful spirit of unity and cooperation. With God's help, we hope to accomplish great things for Him in the year 2005.

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 manifested. Our guest speakers for this year have

been Rev. Paul Hammons, home missionary to Flagstaff, Arizona; Rev. Jamie Allen; Rev. Tommy Street, and Rev. Stan Coker.

We have a total of 15 churches participating with an average attendance this year of 67. Attendance for our meeting has improved greatly this year. 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.

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. In the very near future a gymnasium will be constructed.

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	Gary Lovitt
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Respectfully Submitted,
Eddie Hopkins, Moderator

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

SUPERANNUATION REPORT
OCTOBER 1, 2003 - SEPTEMBER 30, 2004

Balance Forward	\$7,116.56	
Receipts	<u>\$8,654.68</u>	
Total Accounted For		\$15,771.24

Disbursements:

Mrs. Sidney Henry	\$1,600.00	
Rev. H. C. Beasley	\$2,400.00	
Rev. Thomas Hornberger	\$2,400.00	
Mrs. Eugene Daniel	\$2,400.00	
Rev. Ronald Creech	<u>\$2,800.00</u>	
Total Disbursed		\$ 11,600.00

Recap:

Total Accounted For	\$15,771.24
Total Disbursed	<u>\$11,600.00</u>
Balance as of 9/30/04	\$4,171.24

Trust Account with FWB Foundation
Balance as of 6/30/04 \$6,335.86

Two recipients of the Superannuation Funds deceased this past year:
Rev. H.C. Beasley (we continue to support Mrs. Beasley)
Mrs. Sidney Henry

Contributions to Ministerial Benevolence Board 10/01/03-9/30/04

TN Unified Ministry Giving Plan	\$ 462.74
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Western Quarterly

Western Quarterly	\$ 150.00
1 st Dickson	\$ 568.00
1 st Waverly	\$ 300.00
United	\$ 125.00
Pleasant Ridge	\$ 90.00
Rock Springs	\$ 434.28
Dunbar Chapel	\$ 200.00
Stoney Point	\$ 40.00
Millers Chapel	\$1,420.00
1 st McEwen	\$ 25.00

Total	\$3,352.28
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Northern Quarterly

Good Springs	\$1,161.85
Heads	\$1,250.00
Bethlehem	\$ 480.00
Friendship	\$ 120.00
Shady Grove	\$ 90.00
1 st Springfield	\$ 400.00
Northern Quarterly	\$ 276.49
Oaklawn/ Heavenbound Class	\$ 100.00

Total	\$3,878.34
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Southern Quarterly

Trinity	\$ 391.00
East Nashville	\$ 120.00
Cross Timbers	\$ 450.32

Total	\$ 961.32
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**CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST
MINISTERIAL BENEVOLENCE BOARD
PROPOSED BUDGET FOR 2004-2005**

Income: Based on 65 churches

Quarterly Association Dues	(4 Quarterlies x \$20.00)	\$ 80.00
Church Dues to Cumberland	(65 churches x \$15.00)	\$ 975.00
State Association Dues	(65 churches x \$10.00)	\$ 650.00
National Association Dues	(65 churches x \$100.00)	\$ 6,500.00
TN Stat Unified Ministry Plan		\$ 2,000.00
Total Income for 2003-2004		\$10,205.00

Expenses:

TN State Association Delegates Fee (5 delegates x \$5.00)	\$ 25.00
TN State Association Dues (65 churches x \$10.00)	\$ 650.00
National Association Dues (65 churches x \$100.00)	\$ 6,500.00
Treasures Fee	\$ 150.00
Clerks Fee	\$ 250.00
Clerks Office Expenses	\$ 100.00
Randall House (Print Minutes)	\$ 400.00

Disbursements of TN State Unified Ministry Plan

State Office	30%	\$ 600.00
Cumberland Camp	30%	\$ 600.00
Superannuation	15%	\$ 300.00
Foreign Missions Walk-A-Thon	7.5%	\$ 150.00
TN Home Missions	7.5%	\$ 150.00
Cumberland Association	10%	\$ 200.00
Total Expenses		\$10,075.00
Budget Inflows		\$10,205.00
Budget Outflows		\$10,075.00
Balance		\$ 130.00

GUIDELINES FOR THE MINISTERIAL BENVOLENCE 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 Ministerial Benevolence 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 MINISTERIAL BENEVOLENCE BOARD.

TREASURER'S REPORT

CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS

Income Beginning Balance	\$ 1,602.48
> Dues from Four Quarterly Meetings	\$ 8,615.00
> Income from Northern Quarterly Meeting	\$ 1,843.34
> Cumberland Association Offering	\$ 119.00
> 1107 Voided Check	\$ 311.55
> State Offering for Dues	\$ 172.57
> State Office Refund	\$ 23.85
> Cumberland Camp Voided Checks	\$ 359.11
> Received from State UGM Plan	\$ 2,885.67
> Total Inflows	\$15,932.67
>	
> Total Expenses	
> Cumberland Camp	\$ 1,841.68
> Superannuation	\$ 741.22
> Tn Home Missions	\$ 370.62
> Tn Foreign Missions Walk-A-Thon	\$ 370.62
> State Office	\$ 1,482.60
> Bank Service Fee	\$ 22.00
> Treasure Fee	\$ 100.00
> Copies	\$ 3.00
> Stamps	\$ 37.00
> Dues	\$ 7,365.00
> Refund to Wayne Wagner EXP for Eddie Hodges	\$ 100.00

> Eddie Hodges Balance of Clerks Fees	\$ 174.15
> State Office for voided Check	\$ 311.55
> FM Walk-A-Thon	\$ 23.85
> Total Expenses	\$12,959.14
> Total Inflows	\$15,932.67
> Total Outflows	\$12,959.14
> Total Money on hand	\$ 2,973.53

Respectfully submitted,
Wayne Wagner, Treasurer

CUMBERLAND FOREIGN MISSIONS REPORT

2004 Don and Billie Sexton Tennessee Foreign Missions Walk A Thon

I want to bring the 2003 report up to date. In 2003, the Northern Quarterly turned in \$1,660.00 the South Central Quarterly \$1,042.00, the Southern Quarterly \$4,060.00, the Western Quarterly \$26,314.95. Tennessee raised \$200,779.07.

I believe our missionaries deserve our support and this is one way we can raise money. This year's walk a thon is looking better. I believe we can do better if we work together and see what God can do through us. Thank God for each one of our missionaries. Thank God for the privilege and opportunity we have of helping raise funds for their support. Thank you for all you do, for the work of Christ.

In His Service for missions,
Brother Bob Baggett

CUMBERLAND CAMP REPORT

Cumberland Camp has enjoyed another year of God's blessings. We rejoice at being used to bless many, helping more than one thousand people toward spiritual maturity.

Summer Ministries— Our major emphasis continues to be our summer camping program. We provided 6 weeks of summer camp, serving 409 FWB youth ages 8-18. Our "Survivor" theme proved very appropriate for the times in which we

live and the situations our youth are facing in their daily lives. We were privileged to see over 20 commit their lives to Christ, with numerous others making decisions of rededication and commitment to life service in Kingdom work.

This ministry would not have been possible without the more than 40 volunteers who joined our paid staff in impacting these lives for Christ. It would also not be possible without the sacrificial giving of God's people in support of this work. We thank God for each of them.

Besides our FWB churches, we also ministered this summer to five other groups totaling over 260 people. In doing so, we are being good stewards of God's blessing of property and extending our ministry throughout the kingdom.

Retreats—we sponsored four retreats since our last report to you. Our Father-Son retreat (Oct. 17-18, 2003) was attended by 63 men and boys. Besides two stirring messages from Chaplain Terry Austin, they also enjoyed fishing, a turkey shoot, great food and fellowship.

Our Teen Retreat (Nov. 7-8, 2003) with speaker Ben Ryan hosted 80 of our finest youth. The young people seemed to really enjoy this break from the school rush.

A new venture this year was our Pastor's Wives retreat (Jan 30- Feb 1, 2004). Though only seven women were able to be with us, they were greatly blessed through the fellowship, pampering, and the ministry of Mrs. Sandy Atwood.

Our Elementary Retreat (April 2-3, 2004) was a lot of fun. Our guest speaker, Jon Forrest, really connected with the 50 kids who attended, encouraging and challenging them with music, games, and the Word.

Coming Soon---

Two retreats are just around the corner. Our Father-Son retreat will be held next Friday and Saturday, October 22, 23. Our speaker is Greg Ketteman, a layman from Cross Timbers Church in Nashville. Please encourage you men and boys to attend. Our annual Teen Retreat will be held November 5, 6 with Rev. Matthew McAffey as guest speaker. Matthew is a professor at FWBBC and pastor of New Life FWB Church in Lewisburg.

Our Friends of Camp dinner has new dates for 2004 – November 19, 20.
Friday's meal will begin at 7 p.m., and Saturday's lunch will be at 1 p.m.

Camp Dates for 2005

Pastor's Wives Retreat	Jan 28-30
Elementary Retreat	Apr 8-9
Teen Camp	June 5-10
Junior I	June 12-17
Junior High I	June 19-24
Junior II	June 26- Jul 1
Junior High II	Jul 3-8
Father-Son	Oct 7-8
Teen Retreat	Nov 4-8
Friends of Camp	Nov 18-19

Activities and Improvement—Here is a brief list of some of the things we have accomplished this year:

Hired a Kitchen manager (Tammy Hampton)
Rehired part-time maintenance manager (Charles Francen)
Demolished old bath house
Established a Hunting and Fishing policy
New mattresses throughout camp (140)
New mountain bikes (15) [Brandon's Chapel]
Timber harvest (\$75,054.84)
Bridge Repair [South Central Qtly]
New Roofs on 2 Cabins
New Tables in Dining Hall
New Bunks in Upstairs Dorm
Remodeled Playground Bath house
Painting insides of Kitchen, Cafeteria, Chapel, Recreation Hall, and
Pool Fence
New side boards on Golf Course
Purchases digital camera, projector, and lap top computer
Workers housing on Boy's Hill (dried in)

Service held--
Pardue Memorial
Madison
Loyal Chapel

Work crews—
Oakwood
Pardue Memorial
Two Rivers

Bethel
Northern Quarterly
Western Quarterly
Hurricane Chapel
Covenant
Oaklawn
Heads

Richland
Loyal Chapel
East Nashville

Needs—

Whatever your talent or skill, we can use it at Cumberland Camp! In the next few weeks, we will be raking leaves and completing our building project. In December and January, we will be performing routine maintenance and painting the insides of several buildings. Spring will find us cleaning every building, emptying and painting the pool, and maintaining our climbing wall. And of course summer finds us mowing, cleaning and ministering to campers.

Your prayers are desperately needed in support of our staff and ministry. Satan would like nothing better than to see us ineffective in this kingdom work. But we believe God wants to use us to touch lives and make an eternal difference. Please stand with us in your times with God.

Strong financial support is a key to our continued progress in this work. We have actually cut our budget for 2005 in response to decreased income in the past few years. We need churches to include or increase us in their budget. We also need more individuals (totaling 82) who will become Friends of Camp by giving \$10 or more per month. Adopt a camp project. Host a "shower" for our camp kitchen. Commit your church or church group to furnish one side of our new worker's housing building. Raise money for our scholarship program. Bring a work crew down for a Saturday.

Send your pastor's wife to our retreat in January. Paying her way (and providing a baby sitter, if needed) is one of the best gifts you could give. It will bless her and be a blessing to her husband and their ministry.

Be an advocate for the camp in your church. We need at least one person in every church who will educate others about our ministry encouraging support through giving and attendance.

We would be honored to have a camp service with your church, Sunday School class, men', ladies or youth group. Stan is available for revivals or to fill your pulpit in the pastor's absence.

To get involved making a difference, call or write:
 Cumberland Youth Camp
 Stan Coker, director
 2193 Happy Hill Acres Rd. Woodlawn, TN. 37191
 Phone: (931) 647-5111

Contributors 2004: January – September

Ashland City FWB	\$1,009.66	
Bethel FWB	\$1,857.10	
Bethlehem FWB	\$1,440.00	
Brandon's Chapel FWB	\$ 975.00	(Bicycles - \$750.00)
Carlisle FWB	\$ 818.00	
Cofer's Chapel FWB	\$ 150.00	(Nov. /Dec.)
Cornerstone FWB	\$ 300.00	
Covenant FWB	\$ 774.00	
Crossroads FWB	\$ 250.00	
Cross Timbers FWB	\$ 334.00	
Dunbar Chapel FWB	\$ 830.00	
East Nashville FWB	\$ 225.00	
First FWB – Dickson	\$ 746.00	(Aux. \$30)
First FWB – McEwen	\$ 75.00	
First FWB – Springfield	\$ 335.00	
First FWB – Waverly	\$ 225.00	
Flatwoods FWB	\$ 100.00	
Friendship FWB	\$ 300.00	
Good Springs FWB	\$1,762.00	
Greenwood FWB	\$1,120.00	(Scholarship - \$1000.00)
Harper Road FWB	\$1,071.48	
Head's FWB	\$1,017.58	
Hendersonville FWB	\$ 200.00	
Loyal Chapel FWB	\$ 570.00	
Madison FWB	\$ 200.00	

Miller's Chapel FWB	\$ 360.00
Mt. Zion FWB	\$ 225.00
New Hope FWB	\$1,635.00
Oakland FWB	\$ 190.00
Oaklawn FWB	\$2,120.00
Oakwood FWB	\$1,610.00
Olivet FWB	\$1,005.00
Pardue Memorial FWB	\$2,504.95
Pleasant Hill FWB	\$ 536.07
Richland FWB	\$ 267.19
Rock Springs FWB	\$ 309.00
Shady Grove FWB	\$ 150.00
Two Rivers FWB	\$ 885.00
Cumberland Association (UGF)	\$ 605.00
South Central Quarterly	\$ 120.00
Southern Quarterly	\$ 250.00
Northern Quarterly	\$ 332.90
Western Quarterly	\$ 150.00
WNAC	\$ 512.00

CUMBERLAND CAMP PROPOSED BUDGET for 2005

Cumberland Camp 2005 Budget

Income

Contributions

Surplus Sales	\$15,000.00
General Offerings	\$40,000.00
Co-Op	\$1,500.00
Friends of Camp	\$10,000.00

Total Contributions	\$66,500.00
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Designated

Designated New Building
Designated Pettus Memorial
Designated Scholarships
Designated Lake

Designated Special Projects
Designated Other

Total Designated

Fee Income

Camp Registration	\$58,396.00
Retreat Registration	\$8,200.00
Rental Income	\$66,000.00

Total Fee Income \$132,596.00

Operations

Canteen Income	\$5,200.00
Miscellaneous	
Interest Income	\$1,200.00

Total Operation Income \$6,400.00

Grand Total Income \$205,496.00

Grand Total Less Designated

Expense

Building & Grounds

Maintenance & Supplies	\$12,000.00
Utilities	\$13,500.00
Dues, Permits, Fees	\$2,000.00
Insurance	\$12,000.00
Vehicles	\$1,200.00
Equipment Replacement	\$15,000.00
Recreation Equipment	\$2,000.00

Total Building & Grounds \$57,700.00

Office Expense

Publicity	\$3,600.00
Public Relations	\$3,600.00
Office Equip Maintenance	\$900.00
Supplies	\$1,200.00

Postage	\$1,800.00
Board Expense	\$1,500.00
Misc Office Expense	\$600.00

Total Office Expense	\$13,200.00
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Salary & Benefits

Director

Director Salary	\$32,618.04
Director Housing	\$3,000.00
Director Retirement	\$3,600.00
Director Hosp Insurance	\$4,837.96
Director -Medical Savings	\$3,000.00

Total Director	\$47,056.00
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Kitchen Manager

Kitchen Manager-Salary	\$8,904.31
Kitchen Manager-FICA	\$681.18

Total Kitchen Manager	\$9,585.49
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Maintenance Manager

Maint Mgr Mileage	
Maint Mgr Salary	\$8,706.92
Maint Mgr FICA	\$666.08
Maint Mgr Ins	

Total Maintenance Manager	\$9,373.00
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New Employees

Housekeeping	\$2,626.50
Office Worker	\$2,626.50
Yard Care	\$1,500.00
Total New Employees	\$6,753.00

Accounting Expense	\$1,336.36
Total Salaries & Benefits	\$74,103.85
Development	
Mileage	\$6,000.00
Camp Expenses	
Camp Food Supplies	\$17,200.00
Camp Kitchen Help	\$4,844.25
Counselors	\$15,460.00
Camp Program Materials	\$800.00
Camp T Shirts	\$3,600.00
Honorariums	\$2,500.00
Insurance	\$600.00
Scholarships	\$1,500.00
Total Camp Expenses	\$46,504.25
Retreat Expenses	
Retreat Food Supplies	\$2,000.00
Retreat Kitchen Help	\$1,000.00
Retreat Program Staff	\$1,000.00
Retreat Program Materials	\$400.00
Retreat Insurance	\$250.00
Total Retreat Expenses	\$4,650.00
Rental Expenses	
Rental Food Supplies	\$13,400.00
Rental Kitchen Help	\$11,200.00
Total Rental Expenses	\$24,600.00
Canteen Expenses	
Canteen Food Items	\$4,800.00
Canteen Equipment	\$500.00
Total Canteen Expenses	\$5,300.00
Grand Total Expenses	\$232,058.10

CUMBERLAND DISTRICT WOMAN ACTIVE FOR CHRIST

The 84th annual Cumberland District Women Active for Christ convened at Hendersonville Free Will Baptist Church, Hendersonville, Tennessee on August 28, 2004. Debbie Burden spoke using the convention theme "Great Expectations". She encouraged each in attendance to put our trust in God rather than people and worldly possessions.

A ladies trio from the Hendersonville WAC group presented the special music, "Let Me Touch Him". Sarah Fletcher, editor of "Co-Laborer" magazine gave PowerPoint presentation on the WNAC work.

The business session was called to order and the delegates were seated. The committees were appointed and met during the break time. The ladies of the host group served a delicious brunch.

Fifteen auxiliaries were represented and there were 82 people in attendance. There were two auxiliaries that had re-organized and one new group, Unity from Murfreesboro, joined CDWAC for the first time. The total number of auxiliaries is now 24 and 322 members paid dues including 12 from the new group.

CDWAC members gave \$17,472.43 to various projects last year and adopted a new plan of work for the coming year. The entire morning offering of \$345.56 plus \$53.45 from the treasury was given to WNAC. An honorarium was given to Debbie Burden for speaking to the Convention. The District had a balance on hand July 31, 2004 of \$1,710.81.

Dr. Mary Ruth Wischart gave a report for the TWAC and encouraged the ladies to attend the 2004 WNAC retreat in Ridgecrest, NC. There will not be a TWAC convention this year but the officers will meet during the Tennessee State Association in November.

At the spring retreat in March there were over 80 ladies in attendance and a record offering of \$961.00 was received for The Clayton Hampton Land Fund. A check for \$1000.00 was sent to the account.

The CDWAC hosted a Gospel Sing at the Good Springs Free Will Baptist Church in Pleasant View on September 25th with proceeds going to WNAC. Over \$1000.00 has been received for that office.

Respectfully submitted,
Barbara Nicholson
CDWAC President

**Cumberland Association of Free Will Baptists
Obituary Report October 1, 2003 – September 30, 2004**

Northern Quarterly

Ashland City

Virginia Simpkins
Virginia Freudeman
Louise Watts
Mabel Owens

Bethel

Richard Lynn Hill
Hattie M. Turns
Lewis Simpkins

Bethlehem

Grace Hoffman
Bruce Bradley

Friendship

Frank Biggs
Eddie Binkley
Delmer Binkley
Maude Newman
Lula Binkley
Virginia Binkley

Good Springs

Faye Binkley

Heads

John Bunn
Jane Walker
Eula May (Pete) Head
Alice Ellis
Katie Head

Oaklawn

Ray Balthrop 10.13.03
Cordell Dowlen 12.21.03
Paulette Newman 3.30.03
Earl Jinnette 7.8.04
Roger Morris 7.12.04

Oakwood

Virgie Robertson
Elbert Lehman Jr.

Pardue Memorial

Ezra Walker
Mary Biter
Jerry Bush

Shady Lawn

Billy Wayne Calvin

West End

Gailor Gower

Southern Quarterly**Cofer's Chapel**

Cora Brown

Corner Stone

Geneva Stevens

East Nashville

Mary Horn

Roberta Taylor

Catherine Blunkall

Lola Duke

Donelson

Grace Baird

Mable Christmas

Millard Kilgore

Charlotte Haynes

Alice Meyers

LaVergne

Macon Green

Marilee Brown

Richland

Catherine Pennington

Sylvan Park

Rosa Bell

Woodbine

Lester Hughes

South Central Quarterly**Faith**

Audrey Grubbs

Flatwoods

Willie Daniel

Loyal Chapel

Roy Reese

Ruelen Griggs

Myrtle Parish

Ruby Harris

Othelia Pinkard

Penny Brannon

Western Quarterly**Carlisle**

Larry Lane

Jerry Bush

First, Waverly

Charles Story

Pat Henry

Betty Curtis

Pleasant Hill

Ora Jewel Wallace

Treasie Boren

Rock Springs

Mary Hampton

Milton Heath

Ray Groves

Ellen Groves

Glendon Walton

First, Dickson

Howard Lankford

Miller's Chapel

Louise Mayfield

Scott's Chapel

Nell Rulley

PETITIONS AND REQUESTS REPORT

Rev. Eddie Thomas requests that the Cumberland Association of Free Will Baptists meet next year at the First Free Will Baptist Church in Dickson, TN. on October 15, 2005.

REGISTRATION AND FINANCE REPORT

Ministers:	50
Delegates:	15
Deacons:	5
Visitors:	<u>11</u>
 TOTAL	 81

The offering received was \$184.00

Respectfully Submitted,

Eugene Workman, Chairman

Stanley Crutcher

Everitt Hopkins

Ronald Mashburn

RESOLUTION COMMITTEE REPORT

The Resolution Committee submits the following recommendations:

1. Today's offering be given to Frank Bratcher, home missionary to Carthage, TN.
2. Rising vote of thanks to Bethel Church for their hospitality and delicious meal.

Respectfully submitted:

Dallas Henderson

Ed Fox

Tom Minniehan

NOMINATING COMMITTEE REPORT

We, the nominating committee, submit the following report.

Executive Committee

Moderator - Jon Justice

Assistant Moderator – Paul Harrison

Clerk – David Outlaw

Assistant Clerk - Dwayne James

Treasurer – Wayne Wagner

Foreign Missions:

Ronald Mashburn (2008) to replaced Ronald Mashburn

Youth Camp:

Thomas Selph (2007) to replace Thomas Selph

Clayton Hampton (2007) to replace Clayton Hampton

Dwayne James (2007) to replace Dwayne James

David Smith (2005) to replace Michael Hutton

The Ministerial Benevolence Board:

Billy Brown (2005) to replace Steve Swango

Ed Gragg (2009) to replace Ed Gragg

Respectfully submitted,

Wallace Hayes

Greg Tyson

Bud Creel

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
 615-352-3466

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	15	67
Churches reporting	17	7	11	14	49
City Churches	4	5	12	5	26
Rural Churches	13	2	2	10	27
Full-time Ministers	14	2	10	10	36
Part-time Ministers	3	5	4	5	17
Ordained Ministers	34	9	65	19	127
Licensed Ministers	7	2	4	1	14
Ordained Deacons	52	15	49	46	162
Membership	2,797	589	2,423	844	6,653
Baptisms	58	16	85	23	182
Members Added	86	19	181	26	312
Members lost	49	32	88	9	178
Churches					
W/ Budget	11	3	10	3	27

Value of Churches and Parsonages:

Northern: \$12,165,611.00

South Central: (Not Reported)

Southern: \$9,075,000.00

Western: \$3,893,000.00

Total: \$25,133,611.00

Churches Income:

Northern: \$1,376,024.80

South Central: \$ (Not Reported)

Southern: \$1,344,588.27

Western: \$309,575.00

Total: \$3,030,187.00

	(N)	(SC)	(S)	(W)	TOTAL
Day Cares	2	0	1	0	3
Kindergartens	1	0	1	1	3
Christian Schools	1	0	1	1	2
Bible Institutes	0	0	0	0	0
Parsonages	11	1	6	8	26
S.S. Enrollment	1,884	n/a	1473	504	3,861
C.T.S.					
Enrollment	215	0	150	91	456
W.N.A.C.					
Enrollment	174	17	86	46	323
M.M.					
Enrollment	11	0	37	15	63

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	Rev. Wayne Bess	Miss Edith Perry
100 W. Elm St.	305 Draper Circle	109 Elizabeth Street Road
Ashland City, TN 37015	Goodlettsville, TN. 37072	Ashland City, TN 37015
615-792-5118	615-855-1014	615-
Bethel FWB	Rev. Mike Dankson	Mrs. Marilyn Justice
2400 Moseley Ferry Rd.	3645 Hwy. 12 N.	1990 Neptune Road
Ashland City, TN 37015	Ashland City, TN. 37015	Ashland City, TN. 37075-6172
615-307-9389	615-307-4972	615-307-3693
Bethlehem FWB	Rev. Randy Corn	Mrs. Ann Hyde
1709 Hwy 12 N	1713 Hwy 12N	523 Skyview Dr.
Ashland City, TN 37015	Ashland City, TN 37015	Ashland City, TN 37015
615-792-4428	615-792-1227	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

Pam Hampton
2349 Bear Wallow Rd.
Ashland City, TN 37015
615-792-7254

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. Lori Whitworth

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
615-746-5556

Mrs. Bonnie Balthrop
P.O. Box 639.
Pleasant View, TN. 37146
615-746-8196

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 Sanschargin
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
7239 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 Rossvie 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 Clearfont Dr.
Clarksville, TN 37043
931-358-4735

Ms. Sherry Bagwell
1895 Memorial Dr.
Clarksville, TN 37043
931-362-3889

Pleasant Valley FWB
Rt. 3, Bull Run Road
Ashland City, TN 37015

Rev. Edward L. Dozier, Jr.
4620 Little Marrowbone
Ashland City, TN 37015

Ms. Malea Wilson-Cox
4762 Eaton's Creek Rd.
Nashville, TN 37218

Portland FWB
115 Old Westmoreland Rd.
Portland, TN 37148
615-325-3300

Rev. David Benninghoff

Ms. Irene Williams

Portland, TN 37148

Shady Grove FWB
4367 Shady Grove Road
Clarksville, TN 37043

Rev. Sam Nickols
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
270-783-9503

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

Mark Ousley

Cofer's Chapel FWB
3915 Franklin Road
Nashville, TN 37204
615-298-9288

Dr. Robert Picirilli (interim)
301 Greenway Avenue
Nashville, TN. 37205
615-297-0183

Mrs. Julie Steele
238 Ellington Place.
Madison, TN 37115
615-860-9240

Cornerstone FWB
4988 Edmondson Pk.
Nashville, TN 37211
615-832-6039

Rev. Clifford D. Donoho
4029 Calumet Dr.
Antioch, TN 37013
615-365-8000

Mrs. Janice Donoho
4029 Calumet Dr.
Antioch, TN 37013
615-365-8000

Corner Stone FWB
1516 Saddle Dr.
Murfreesboro, TN 37129
615-890-6532

Kevin Payne
6201 Ladd Rd.
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615-395-4794

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.
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615-356-3580

Mrs. Mary E. Aakre
681 Williamsport Ct.
Nashville, TN 37221-1200
615-352-6729

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3210 McGavock Pk.
Nashville, TN 37214
615-871-4769

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2723 Pennington Bend Rd
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615-872-9343

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210 South 10th St.
Nashville, TN 37206
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3715 Hewlett Dr.
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615-834-6207

Ms. Mary Frances Phenicie
986 Hillmont Camp Rd.
Nashville, TN 37187
615-797-2831

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2921 Louise Dr.
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Rev. Roger Hammond
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615-331-7444

Fellowship FWB
2518 Una Antioch Pk.
Antioch, TN 37013
615-833-5170

Rev. Ben Franklin
2518 Una Antioch Pike.
Antioch, TN. 37013

Mrs. Debbie Sensing
520 Bluewater Dr.
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615-297-3255

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1001 Woods Lake Dr.
Madison, TN. 37115

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Nashville, TN 37209
615-356-6870

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6727 Charlotte Pk.
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615-352-2030

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688 Pinnacle Hill Rd.
Kingston Springs, TN 37082
615-952-3063

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185 Mason Cr.
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Rev. Steve Marcum
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Murfreesboro, TN. 37129
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Mrs. Jill Kinney
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P.O. Box 532
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615-865-9056

Rev. Earl Langley
3008 Lake Shore Drive
Old Hickory, TN 37138
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Madison, TN 37115
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Manchester, TN 37355
615-728-0783

Rev. Tim Blakney
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Manchester, TN 37355
615-728-0783

Ms. Mary Carter
211 Cherry St.
Manchester, TN 37355

Richland FWB
650 Westboro Dr.
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615-356-4977

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Nashville, TN 37221
615-673-2992

Mrs. Gina Taylor
638 Westboro
Nashville, TN 37209
615-356-5560

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4701 Wyoming Ave.
Nashville, TN 37209
615-292-0017

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Antioch, TN 37013
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615-834-6207

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1207 Lowes Ln.
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615-382-8620

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West Nashville FWB
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Nashville, TN 37209
615-350-8569

Rev. Dean Campbell
1006 Cherokee Ct.
Joelton, TN 37080
615-746-5269

Mrs. Judy Campbell
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Joelton, TN 37080
615-746-5269

Woodbine FWB
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Nashville, TN 37210
615-254-7589

Rev. Roy Harris
213 Briarcoates Circle.
LaVergne, TN. 37086
615-793-2751

Mr. Eugene Workman
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Antioch, TN 37013
615-366-0573

SOUTH CENTRAL QUARTERLY

Moderator
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931-388-8444
931-446-3972

Clerk
Ms. Virginia Smith
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Columbia, TN 38401
931-381-4086

Treasurer
G.E. (Bud) Creel
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budordee@charter.net

CHURCH

PASTOR

CLERK

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No Phone

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Rev. Steven Swango
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Mrs. Mary Brewer
c/o New Life FWB Church.
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Lewisburg, TN 37091

WESTERN QUARTERLY

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Waverly, TN 37185
931-296-4162

Clerk
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. Gary Lovitt
P.O. Box 92
McEwen, TN 37101
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. Clarissa Layton
109 Sylvia Road
Dickson, TN 37055
615-446-5559

First McEwen FWB
40 Locust St.
McEwen, TN 37101

Rev. Max Lankford
1018 South Bear Creek Rd.
Dickson, TN. 37055
931-582-8545

Ms. Sandra McCord
2020 Tummins Road
McEwen, TN 37101
931-582-6640

First Waverly FWB
708 East Main St.
Waverly, TN 37185
931-296-2731

Rev. Rick Kennedy
710 East Main St.
Waverly, TN 37185
931-296-8094

Ms Gail Usry
113 Hart Dr.
Waverly, TN 37185
931-296-1698

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

Ms. Lois Sager
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McEwen, TN 37101
931-582-9948

Millers Chapel FWB
3510 Bowker Road
Charlotte, TN 37036
931-789-4372

Rev. James Black
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Southside, TN 37171
931-387-2120

Mrs. Gwen Minniehan
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Southside, TN 37036
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Oak Grove FWB
1535 Greenwood Rd.
Charlotte, TN 37036

Rev. Jamie Allen
1324 Highway 49 East.
Charlotte, TN 37036

Mrs. Pam Wells
650 White Oak Flat Rd.
Charlotte, TN 37036
615-789-9208

Pleasant Hill FWB
800 Blue Creek Lane
Dover, TN 37058

Rev. Steve Phillips
800 Blue Creek Lane
Dover, TN 37058
931-232-5122

Ms. Deborah Austin
168 Tom Earhart Hill Rd.
Dover, TN 37058
931-232-8721

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. Keith Buchanan
320 Indian Creek Road
McEwen, TN 37101

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.....	Brazil
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. Thomas Hornburger

Rev. Carl Wilson

RETIRED MINISTERS' WIDOWS OF THE CUMBERLAND ASSOCIATION

Mrs. Eugene Daniel

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 than 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 Ministerial Benevolence 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, Ministerial Benevolence 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 Ministerial Benevolence 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 16, 2004

Bethel Free Will Baptist Church
Ashland City, Tennessee

The meeting was called to order at 3:00 P. M. with Bro. Harold Harrison presiding. He opened by reading II Timothy 4:1-5. Bro. Robert Picirilli led us in prayer.

The reports of the Examining Committees were given as follows:

SOUTHERN QUARTERLY ANNUAL REPORT TO CUMBERLAND ASSOCIATION PRESBYTERY

The Examining Committee met once to prepare a set of suggestions and regulations for the licensing and ordaining of ministers, and the transferring of ministerial credentials.

The Examining Committee met three times to examine individuals for ratification of ordination or transfer of credentials as follows:

1. Ratification of credentials.
Bro. Ben Franklin-Fellowship Free Will Baptist Church
Bro. Matthew J. Pinson-President of Free Will Baptist Bible College
Bro. Richard Atwood-National Home Missions
Bro. Ron Calloway-Professor at Free Will Baptist Bible College
Bro. Keith Burden-Executive Secretary of National Association of Free Will Baptist
2. Letter of Recommendation
Bro. Tim Campbell-Central Association of Arkansas
Bro. Bill Van Winkle-Central Texas District
Bro. Jamie Allen-Western Quarterly of Cumberland Association
Bro. James Cox-Beckley Conference of West Virginia
3. We removed Bro. Dale Weaver from the role of Southern Quarterly Minister, as he is no longer a Free Will Baptist minister, and cancelled his credentials.

Respectfully Submitted:

Paul Harrison-Chairman
Wallace Hayes
Walter E. Gragg
Earl Langley
Bill B. Walker-Clerk

SOUTH CENTRAL QUARTERLY ANNUAL REPORT TO CUMBERLAND ASSOCIATION PRESBYTERY

1. Gave a letter of Good standing for Bro. Rick Kennedy to Western Quarterly of Cumberland Association.
2. Ratified the credentials of Bro. Matthew McAfee from Atlantic Canada Association.

Respectfully Submitter:

Ronald Mashburn, Chairman

WESTERN QUARTERLY ANNUAL REPORT TO CUMBERLAND PRESBYTERY

1. Ratified the credentials of the following:
Bro. Rick Kennedy-First Waverly
Bro. McEwen-Carlisle
Bro. Max Langford-First McEwen
Bro. Steve Phillips-Pleasant Hill

Submitted by:

Bro. Eddie Hopkins

NORTHERN QUARTERLY ANNUAL REPORT TO THE CUMBERLAND ASSOCIATION PRESBYTERY

1. We ratified the credentials of Wayne Bess - Ashland City

Submitted by:

Bro. Jon Justice

Bro. Paul Harrison gave a report of the Minister's Retreat in March 2004 at Hillmont Camp. Twenty four men attended the retreat with Bro. David Crowe and Bro. Rob Morgan as speakers.

The following Treasurer's report was given and approved by the body.

**CUMBERLAND ASSOCIATION PRESBYTERY
TREASURERS REPORT**

October 1, 2003 - September 30, 2004

Beginning Balance	10-1-2003	\$ 3,896.55
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RECEIPTS:

Dues-Ministers and Deacons	\$ 995.00
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Retreat	1,045.00
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TOTAL RECEIPTS:		\$ 2,040.00
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TOTAL FUNDS AVAILABLE		\$ 5,936.55
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DISBURSEMENTS:

Hillmont Camp Rental	\$ 936.00
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Robert Morgan-Honorarium	300.00
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David Crowe-Honorarium	300.00
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Envelopes and Paper	7.26
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Stamps	37.00
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Printers Ink	21.94
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TOTAL DISBURSEMENTS		\$ 1,602.20
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BALANCE IN TREASURY	10-01-2004	\$ 4,334.35
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Submitted by:

Billy B. Walker, Clerk/Treasurer

The following officers were elected to serve for the next year:

Moderator-Wallace Hayes

Assistant Moderator-Randy Riggs

Clerk/Treasurer-Billy B. Walker

Motion, Seconded and carried that the Presbytery officers, along with the Moderators of each Quarterly and the Examining Committee members of each Quarterly meet and prayerfully consider adopting the Southern Quarterly's "Ministerial License and Ordination Material" as a uniform process in Licensing

and ordaining men for the Quarterlies of the Cumberland Association of Free Will Baptists.

Motion, Seconded and carried that we give the same fee amount, as the Association clerk fee (\$250), to the Presbytery Clerk/Treasurer. Motion, Seconded and carried to adjourn. Bro. Bud Hill dismissed us with prayer.

Submitted by: Billy B. Walker, Clerk/Treasurer

CUMBERLAND PRESBYTERY DIRECTORY

Jamie Allen	615-789-6360	1324 Highway 49 East, Charlotte, TN.37036
Verlin Anderson	missionary	P.O. Box 5002, Antioch, TN 37011
Richard Atwood	615-731-9792	2333 Edencrest Drive, Antioch, TN 37013
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
Ron Calloway	615-298-4277	925 Marengo Lane, Nashville, TN 37204
Dean R. Campbell	615-746-5269	1006 Cherokee Court, Joelton, TN 37080
Charley Carmack	615-415-0160	2386 Pleasant View Rd., Pleasant View, TN 36146
Dean R. Campbell	615-746-5269	1006 Cherokee Ct. Joelton, TN 37080
Jeff Caudill	615-876-5076	312 Jayme Mika Ct., Joelton, TN 37080
Stanley L. Coker	615-352-7049	2193 Happy Hill Acres Rd., Woodlawn, TN 37191
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
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
James Foster	931-535-3519	P.O. Box 431, New Johnsonville, TN 37134
Ben Franklin	615-833-5170	2518 Una Antioch Pike, Antioch, TN 37013
Edward Fox	615-799-0653	7426 Shoals Branch Rd. Primm Springs, TN 37062

Paul J. Gentuso 615-874-3436
 John H. Gibbs 615-441-6080
 Rodney Goodman 270-783-9508
 Walter E. Gragg 615-885-3986

Clayton Hampton 931-920-2198
 Larry Hampton 615-360-9434
 Ralph Hampton 615-356-3187
 Roy Harris 615-793-2751
 Paul Harrison 615-356-3580
 Wallace R. Hayes 615-758-4886
 Chesley (Bud) Hill 615-746-8654
 Eddie Hodges 615-822-4960
 Michael Hollifield 615-871-4769
 Eddie Hopkins 931-296-4162
 Paul Hopson 615-384-9604
 Thomas Hughes Missionary
 Ron Hunter 615-361-1221
 Michael Hutton 931-380-0128

Ronald D. James 615-792-9561
 Dean Jones 615-299-0748
 Jon Justice 931-358-9335

Carlos B. Kelsey 615-746-6340
 Rick Kennedy 931-296-8094
 Randy Kinnick 931-648-4328

Earl Langley 615-847-2035
 D. Ray Lewis 615-731-5407
 Steve Lindsay 615-746-2063
 Gary Lovitt 931-582-8545
 Steve B. Lytle 615-367-4368

Tom Malone 615-844-5000
 Steve Marcum 615-459-5426
 Ronald Mashburn 931-853-6868
 Matthew McAfee 615-352-9077
 Williard McCarroll 615-382-0101
 Donnie McDonald missionary
 Robert J. Morgan 615-871-4769
 John D. Murray 615-227-6520

Jeff Nichols 615-773-5234

Joseph S. Osborne 615-323-8918
 David Outlaw 615-746-9682
 Frank Owens 615-292-0017

Thurman L. Page 615-384-8010
 Gene Parton 615-746-3693

417 Wellington Square, Nashville, TN 37214
 505 Bradby Ct., Burns, TN 37029
 396 Wren Road, Bowling Green, KY 42101
 294 Clovernook Dr., Nashville, TN 37210

3862 Man O War, Clarksville, TN 37042
 3101 Country Way Rd., Antioch, TN 37013
 5614 Meadowcrest Lane, Nashville, TN 37209
 213 Briarcoates Circle, LaVergne, TN 37086
 866 Highland Crest Dr., Nashville, TN 37205
 305 Santa Rosa Dr., Old Hickory, TN 37138
 7093 Hwy 41-A, Pleasant View, TN 37146
 105 Lynhurst Circle, Hendersonville, TN 37075
 3210 McGavock Pike, Nashville, TN 37214
 205 Hill Haven Dr., Waverly, TN 37185
 1706 Meadowbrook Dr., Springfield, TN 37172
 P.O. Box 5002, Antioch, TN 37011
 114 Bush Rd., Nashville, TN 37217
 108 E. 16th St., Columbia, TN 38401

1001 Grover Binkley Rd., Ashland City, TN 37015
 4004 Chase Pointe Pl., Joelton, TN 37080
 3397 Marrast Drive, Clarksville, TN 37043

105 Jennifer Ln., Joelton, TN 37080
 708 E. Main Street, Waverly, TN 37185
 2551 Church Ln., Woodlawn, TN 37191

3008 Lakeshore Dr., Old Hickory, TN 37138
 4132 Highlander Ct., Antioch, TN 37013
 2032 Copper Kettle Cir., Pleasant View, TN 37146
 P.O. Box 92, McEwen, TN 37101
 905 Hillshire Ct., Antioch, TN 37013

3606 West End. Ave., Nashville, TN 37205
 8436 Stewarts Bend Dr., Murfreesboro, TN 37129
 4 Ward Rd., Loretto, TN 38469
 164 Lelawood Circle, Nashville, TN 37209
 2911 Jack Teasley Rd., Pleasant View, TN 37146
 P.O. Box. 5002, Antioch, TN 37011
 3210 McGavock Pike, Nashville, TN 37214
 3822 Baxter Ave., Nashville, TN 37216

3900 Glasgow Ct., Old Hickory, TN 37138

111 Dink Rut Rd., Portland, TN 37148
 3156 Heads Church Rd., Cedar Hill, TN 37032
 4701 Wyoming Ave., Nashville, TN 37209

4555 Old Hwy 41 N., Springfield, TN 37172
 1701 S. Walker Road, Pleasant View, TN 37146

Eddie Payne	615-760-6122	P.O. Box 5002, Antioch, TN 37011
Steve Phillips	931-232-5122	800 Blue Creek Lane, Dover, TN 37058
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		Springfield, TN 37172
R. Randall Riggs	615-746-2404	1007 Settlers Crossing, Joelton, TN 37080
Don Robirds	615-760-6124	P.O. Box 5002, Antioch, TN 37011
Blaine Rogers	615-746-6200	7130 Harper Road, Joelton, TN 37080
Lynn Scott	931-552-4824	1895 Memorial Dr., Clarksville, TN 37043
Barry Simpson	615-746-3389	1285 New Hope Rd. Joelton, TN. 37080
Frank Slaughter	931-552-3521	2113 Powell Rd., Clarksville, TN 37043
Ronnie Smith	615-384-9846	5019 Hwy 49W, Springfield, TN 37172
Kenneth Stephens	615-325-2990	200 Moore Avenue, Portland, TN 37148
Tommy Street	615-446-4999	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 Tippet	615-646-0906	7400 Stacy Drive, Nashville, TN 37221
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
Artest Waynick	931-764-2461	2126 Williamson Br. Rd., Vanleer, TN 37181
David Weeks Jr.	615-834-6207	3715 Hewlett Dr., Nashville, TN 37211
Robert W. Wells	931-380-8944	604 Maynard Lane, Columbia, TN 38401
Terry R. Welsh	615-547-7117	107 Apple Valley Road, Lebanon, TN 37087
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
Fred Hall	615-226-9762	2320 Riverside Drive, Nashville, TN 37216
Harold D. Harrison	615-673-9309	7488 Harness Dr., Nashville, TN 37221
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
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
Paul Sitton	931-645-2964	1212 Beverly Hills Drive, Clarksville, TN 37040
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	1018 Key Way Drive, 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
Jeremy Riggs

SYLVAN PARK

Jerald Garnett

OAKWOOD

Eric Sims

DEACONS IN GOOD STANDING

ASHLAND CITY

Greg Horton

CORNER STONE-M

Frank Gardner

COVENANT

Milburn Proctor

FIRST-SPRINGFIELD

Stanley Crutcher

DONELSON

Mitch Beverly
G.W. Burkhart
Matt Gardner
Fred Green
Jamie Greenway
Rick Mayo

FAITH-COLUMBIA

Charles Barnes
John Blalock
J. W. Neal
Jerry Bridenbaugh
Charles Holt

OAKLAWN

Charles Shearon

FIRST-DICKSON

Billy Albright
Robert Ellis
Kevin Hayes
Thomas Hayes
Sam Johnson
Lee Vestal
Glen Kilgore

DONELSON

Scott McPeat
Herb Peppers
Van Stewart
Ken Waldrop
Greg Whitaker
Mark Williams

FRANKLIN

Phil Davis
Eric Boucher
Fred Adams
Randy Monroe

HENDERSONVILLE

Jimmy Toombs
Louis Asbell
Frank Sanschargin
Bobby Moore

MT. ZION
Cecil Perry
Bobby Jackson
Jason Bell
Philip Shearon

PLEASANT RIDGE

Wilbur Deck
Randy Beachum
LeoJohnson

CORNERSTONE-N

Walter Hatfield
Grant Ritter

SCOTTS CHAPEL

Mike Vanzant

STONEY POINT

Glen Singleton
Herbert Hassell
David Williams

TRINITY-Nashville

Bailey Lee
Warren Owenby
John Perry

VICTORY

Gary Minnis

GOOD SPRINGS

Wayne Hunter
Robert Nicholson
Keith Hogue
Welbur Ellis
Jesse Hogue

FIRST-MCEWEN

Kenneth Ross

CROSSROADS

Thomas Kobeck
Brett Stout
Phillip Springer
Mark Glass

SYLVAN PARK

Mike Bell
Bobby Cowan

BRANDON'S CHAPEL

Robert Castile
Thomas Selph
Robert Wright
Neil Wright

DUNBAR CHAPEL

John Bryant
Lloyd Webb
Harold Chester

WEST NASHVILLE

Howard B. Pinkerton

BEREAN
Paul Hawkins

SHADY GROVE
Charles E. Poole

MILLER'S CHAPEL

Tony Davis
Rufus Jenkins
Tommy Minniehan

OAKLAND
Arnold W. Simpkins

OAKWOODS
Dennis Anderson
Michael Minnehan
Tim Finley

PORTLAND-FIRST

Haron White
Frank Elkins

UNITED
Greg Bybee
Jim Dudley
Dwayne Hayes

RICHLAND
Greg Davis

WEST END

Kenny Norton

FELLOWSHIP
Joel Sensing
Delbert Wood
Jim Vallance

PLEASANT HILL

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

BLUE SPRINGS

Kevin Kizer
Danny Auvill
Ed Chumley

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

FRIENDSHIP
Max Harris
Eldridge Perry
Terry Mayo

BETHLEHEM

Clyde White
Jerry Hyde
Eric Thomsen

FLATWOODS

Clifford Smith
Mike Stutts
Doug Stutts

HEADS

James Gower
Lynn Bracey
Robb Ellis
Gary Head
David Blades

LOYAL CHAPEL

B. H. Price
Troy Bowers
Ben Evans

LAVERGNE

Steve Hayes
Jerry Raymer

COFER'S CHAPEL

Tom Sass
Thurman Pate
Wayne Steele
Buddy Gailey
Larry Perry
David Segraves
Jay Brown
Jimmy Carter
Clarence Lewis

BETHEL

Robert Moseley
Jerry Milom
Gilbert Justice
Barney Hicks
Eddie Bowman

VICTORY-WAVERLY

Jim Foster
Derek Peek

CROSS TIMBERS

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

HURRICANE CHAPEL

Frankie Tummins
Hiram Gentry
Lonnie Tummins
Keith Ross
Donald Tummins
Bob Roach

EAST NASHVILLE

Bill Suffridge
Gilbert Douglas
Richard Horn
Roger Phenice

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 it's 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 in 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.

