

**MINUTES & ANNUAL REPORTS
OF THE
162ND SESSION
OF THE
CUMBERLAND ASSOCIATION
OF FREE WILL BAPTISTS**



**October 15th, 2005
First Free Will Baptist Church
Dickson, TN
Rev. Eddie Thomas, Host Pastor**

The 163rd Session will meet October 21, 2006

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**The 162nd Session of the Cumberland Association
of Free Will Baptists
October 15, 2005
First Free Will Baptist Church
Dickson, TN**

8:30 A.M.- Registration (Registration will be open until noon.
Please register)

9:00 A.M.- Welcome to First Church Dickson and Prayer- Pastor Eddie
Thomas

**Devotion: International Missionary Dennis Owen (Missionary in
Residence FWBBC)**

9:30 A.M.- Business Session

1. Delegates recognized and seated
2. Executive Committee Report
3. Report from Committee on Committees
4. Cumberland Quarterly Reports
 - a. Northern Quarterly- Randy Riggs
 - b. Southern Quarterly- Frank Owen
 - c. South Central Quarterly- Steve Swango
 - d. Western Quarterly Eddie Hopkins
5. Cumberland Treasurers Report- Rev. Wayne Wagner
6. Cumberland Ministerial Benevolence Board Report
7. Cumberland International Missions Report
8. Cumberland Camp
9. Cumberland WNAC
10. Recognition of State Ministries
 - a. TN Promotional Director- Dr. Charles Thigpen
 - b. TN Home Missions- Rev. Wayne Wagner
 - c. Free Will Baptist Family Ministries- Rev. Jack Taylor
11. Delegates Elected to State Meeting (Nov. 14-16)

10:45 A.M.- Break

11:00 A.M. - Morning Worship

Song

Offering

Special Music

Message: Dr. James Kilgore (Free Will Baptist Family Ministries)

12 Noon - Lunch

1:00 P.M. - Worship

Song

Message: Keith Burden (NAFWB Executive Secretary)

1:30 P.M. - Business Session

Recognition of National Offices

Obituary Report

• Registration and Finance Report

Old Business

New Business

Nominating Committee Report

Announcement

Call for motion to adjourn

DIRECTORY OF THE CUMBERLAND ASSOCIATION OFFICERS

Moderator: Rev. Jon Justice

3397 Marrast Dr., Clarksville, TN 37043

(931) 358-9335

Assistant Moderator: Rev. Roy Harris

213 Briarcoates Cir., Laverne, TN 37086

(615) 793-2751

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. Steve Swango

5013-B Camelot Dr., Columbia, TN 38401

(931) 388-8444

Western Quarterly Moderator: Mike Crews

1485 Hamble Rd., Charlotte, TN 37185

(615) 789-6120

TREASURERS TO WHOM FUNDS ARE SENT

Cumberland Association of Free Will Baptists

1007 Key Way Dr.

Pleasant View, TN 37146

Rev. Wayne Wagner

615-746-4546

Cumberland Association Youth Camp

2193 Happy Hills Acres Rd. Woodlawn, TN 37191

Rev. Stan Coker

931-647-5111

The Ministerial Benevolence Board

3397 Marrast Dr.

Clarksville, TN 37043

Rev. Jon Justice

931-358-9335

Tennessee State Association of Free Will Baptists

4132 Highlander Ct.

Antioch, TN 37015

Rev. Ray Lewis

615-731-5407

Free Will Baptist Family Ministries

90 Stanley Ln.

Greeneville, TN 37743

Dr. James Kilgore

423-639-9449

Tennessee State Home Missions

1007 Key Way Dr.

Pleasant View, TN 37146

Rev. Wayne Wagner

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 on October 15, 2005, at First Free Will Baptist Church in Dickson, TN. After an opening song Pastor Eddie Thomas welcomed the association to the church and led in prayer. After another song Dennis Owen, a missionary to Uruguay and missionary in residence at FWBBC, challenged those gathered to be active in missions.

Morning Business- 9:30 A.M.

Moderator Jon Justice called the business meeting to order and then stepped aside due to prior obligations allowing Paul Harrison, the assistant moderator to take over the business.

After delegates were recognized and seated the executive committee report was read and received.

The assistant moderator called for the report on the committee on committees. Committees were announced and scheduled to meet later in the day.

The assistant moderator called for the reports from the quarterly meetings of the association. Randy Riggs reported for the Northern Quarterly. Roy Harris reported for the Southern Quarterly. Steve Swango reported for the South Central Quarterly. Eddie Hopkins reported for the Western Quarterly. Brother Hopkins then led those gathered in prayer for the ministries of the association.

Wayne Wagner gave the report of the Cumberland treasury followed by the proposed budget followed by the proposed budget for the coming year. Reports and proposed budgets from Ed Gragg (Ministerial Benevolence) and Stan Coker (Cumberland Camp) were also read and accepted.

Representatives from the various state ministries who were in attendance were recognized and asked to report. Dr. Charles Thigpen detailed the work of the state promotional office. Wayne Wagner reported on the state home missions work including a brief word from home missionary Clayton Hampton who was present at the meeting. Jack Taylor spoke concerning Free Will Baptist Family Ministries.

After the assistant moderator asked for volunteers to be delegates for the state meeting there was no response. Authority was given to the moderator to appoint any willing delegates before the meeting.

10:45

Business was then suspended for a brief time of fellowship and food.

11:00 A.M.

Randy Riggs started off the morning worship service and Dwane James led the congregation in a hymn. After the offering and special music Dr. David Kilgore from Free Will Baptist Family Ministries delivered the message.

Noon:

Lunch was served and the committees met for their business.

1:00 P.M.

The afternoon session began with a song followed by a message from Executive Secretary, Keith Burden.

1:30 P.M.

After the afternoon worship the association listened to reports from national ministries. Tim and Katrina Crowson told of their short-term assignment to Japan. Dr. Garnett Reid reported on the present status of FWBBC. Bill Evans gave a report on the Free Will Baptist Foundation. Another report was given on the work of Harvest Children's Ministry.

Reports were given from the obituary committee, the registration and finance committee, and the resolutions committee. After calling form old and new business the nominating committee gave its report.

Announcements were then made followed by a motion and second to adjourn. The 162nd session of the Cumberland Association was then dismissed in prayer.

Executive Committee Report

The executive committee met on August 23, 2005, at the Shoney's on White Bridge Road. Dwayne James, Wayne Wagner, Steve Swango, David Outlaw, and Jon Justice were in attendance.

During the meeting the committee members discussed the program for the Cumberland Association in October. Their primary concern was the order of the program and the speakers selected for that day. Dennis Owen, David Kilgore, and Keith Burden were the speakers selected for the October meeting.

Reports and proposed budgets for the Cumberland Association and the Ministerial benevolence fund were considered and approved to be sent on to the association for their approval. Then the meeting was adjourned.

Committee on Committees Report

(*denotes committee chairman)

Registration and Finance:

NQ: Charlie Carmack*

SCQ: Billy Brown

SQ: Walter Grass

WQ: James Black

Nominating:

NQ: David Outlaw

SCQ: Ed Fox

SQ: David Weeks*

WQ: Eddie Thomas

Obituary:

NQ: Wayne Wagner

SCQ: Bud Creel

SQ: Billy Walker

WQ: Greg Tyson*

Resolutions:

NQ: Jerry Hyde

NQ: Clayton Hampton*

SQ: Gene Workman

WQ: Tim McDonald

Respectfully Submitted,

Randy Riggs, NQ

Roy Harris, SQ

Steve Swango, SCQ

Eddie Hopkins, WQ

Northern Quarterly Report

Greetings:

Greetings from the twenty-one churches and one mission church of the Northern Quarterly. We thank the Lord for His blessings to our churches and His people.

Churches:

Three of our churches are in new facilities. We rejoice with New Hope, Trinity, and Bethel in the completion of their building programs. Each of these buildings are beautiful and built for extended growth. A few other churches have either remodeled or are in the planning stages to add on or remodel.

Home missionary Clayton Hampton is doing a faithful work at the Two Rivers Church in Clarksville. Most of our churches financially support this work on a regular basis.

We are in the process of adding a church to our Quarterly, the Liberty Church in Portland has petitioned us for membership. The Executive Committee has met with Brother Ken Stevens and the church leadership and will recommend them to full membership during our January meeting.

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

PVCS:

Pleasantview Christian School is into her 28th year of ministry. Three new portables were purchased this past year to accommodate the growth. This year we have three K-4 classes, three K-5 classes, two first grade classes, two second grade classes, two fourth grade classes, two sixth grade classes, and two seventh grade classes. The graduating class of 2006 will be the largest with 24 students. Dr. Ken Riggs serves as administrator. Mr. Steve Parks is the secondary principal, and Mrs. Virginia Justice is our elementary principal.

Enrollment:	Pre-School: 50
	K-4- 12 th : 393

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!

Ministers:

This past year, two of our pastors went home to be with the Lord. Rev. Terry Boyd passed away in January of 2005 after a lengthy illness. For many years Brother Terry pastored the Ashland City Church and served as Moderator of the Northern Quarterly. He also served as the Moderator of the Cumberland, as well as Moderator of the Tennessee State Association of Free Will Baptists.

In April of 2005 Rev. Jerry Whitworth lost his short battle with cancer. Brother Jerry was raised and grew up in the Cumberland Association. He pastored our churches. Most recently he labored as the director for Cumberland Camp. We thank the Lord for these men and their labor and ministry in our Quarterly.

Four of our ministers have experienced health problems this past year. Brother Randy Corn of Bethlehem, Brother Bud Hill of the First Church in Springfield, and Brother Ronnie Smith of the West End Church have had heart surgery of some kind. We thank the Lord all are doing well. We rejoice with them that the Lord has extended their lives and ministry. Brother Carlos Kelsey of the Oakland Church is battling cancer. Pray for this dear servant of the Lord.

Conclusion:

I close by asking you to do for us what Paul asked the Romans to do for him. He writes 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].” NKJ

Respectfully Submitted, R. Randall Riggs, NQ Moderator

Officers for 2005-2006

Moderator- R. Randall Riggs

Assistant Moderator- Clayton Hampton

Southern Quarterly Report:

In many ways it has been a good year for our churches. Congregations have been stable, pastorates have been consistent, giving to home and international missions has been excellent.

Our meetings this year have been targeted to addressing the issues our churches are facing. In January, Brother Terry Forrest spoke to us about the increasing rise of homosexuality in our culture and how to understand and prepare for its approach to our church families. He gave us sound, Biblical grounds and resources to give hope and help to those caught up on this sinful lifestyle.

In April, David Brown from FWB Foundation spoke to us about getting our churches' financial house in order. He addressed a number of financial procedures every wise ministry should be operating by. He also gave us the signs to look for and the policies to make difficult the possibility of embezzlement.

In July, Barry Simpson, and a group of his fine men, spoke to us on what are the Biblical and practical areas that our deacons and men in leadership can assist our pastors and churches. He presented a very balanced role of pastoral leadership and servanthood.

Our next meeting in January, 2006, will give direction to our churches in having excellent music whether using volunteer help, part-time or full-time paid staff.

This year Horton Heights Church voted to close operation and gave the proceeds of their property and buildings to FWBBC. The FWB Foundation is handling this process for them. We will miss their fellowship but we commend their investment in our college.

Please pray for revival of holiness and evangelism among our churches. Our time to serve is limited, His return is imminent.

Serving Him with gladness,
Frank Owens, Moderator
Roy Harris, Assistant Moderator
Southern Quarterly of the Cumberland Association

South Central Quarterly Report

The seven churches of the South Central Quarterly send greetings to all our Brothers and Sisters in the Cumberland Association. Although we are small in number God has continued to bless us and we continue to have a big heart in the area of working and giving. We enjoy meeting and fellowshiping together and sharing one another's blessings and burdens and are excited that one church has expressed a desire to join with us. We do have one church that is without a Pastor and covet your prayers in this matter.

At one of our meetings we were blessed by the ministry of Pam Williams, daughter of Rev. Robert Wells, who spoke to our women on the subject of "Health and Healing through Prayer and Scripture." Also Rev. Charles Thigpen was one of our guest speakers and blessed us greatly with his message of "Let's Get Back to the Basics."

This past year we held two singings which were very enjoyable and profitable, continued to hold our annual walk-A-thon which was not as profitable as in years past but believe this was due to the fact that our people had given to the max because of the love they had for the people who had been affected by hurricane Katrina. We sponsored a Youth Rally, with an attendance of about 47, which involved mini-seminars with John Forrest as the special speaker.

In the past year we once again supported the Cam with a Friend of the Camp donation and supported Home and International missions. Because we continue to believe Christian education is vital for our young adults we sent a donation to the Free Will Baptist Bible College in Nashville, TN. Hard times come to all of us at some point in our life so in view of that we sent a donation to the Ministerial Benevolence fund. Oh, how our Savior loved little children and we showed our love also with a donation to the Family Ministries. Forgive us for boasting but we received a Top Award for our giving to their Mother's Day Offering. Also we donated to the Harvest Ministries for their children's ministry project in Mexico. Because we appreciate Dr. Thigpen and his work as the state promotional director we gave him a love offering for the state work also. The Charles McNeese Scholarship fund was again remembered with a donation. We also joined with many other in the Katrina hurricane relief effort with a donation and some of our churches had their own projects to collect money and supplies.

If we, the South Central Quarterly have done anything for Christ, this past year, it hasn't been because of us but because of Him and His blessings to us physically and materially. We continue to have a spirit of unity and cooperation and are looking forward to another good year. With God's help we genuinely hope to accomplish more for Christ in the next year.

Respectfully submitted,

Steven Swango, Moderator
Virginia Smith, Clerk

Western Quarterly Report

I bring warm greetings to all the churches of the Cumberland Association from the 15 churches in the Western Quarterly. We have truly enjoyed another year of God's blessings to our churches and His people.

We have met four times this year with an average attendance of 71. Our meetings are always filled with wonderful worship services, excellent fellowship, and productive business sessions. There is a good spirit of unity and cooperation within our quarterly. We have been encouraged and challenged by each of our spirit filled speakers this year.

This has been a good year for the Western Quarterly. God has richly blessed our efforts for the cause of Christ including the following: Free Will Baptist Family Ministries, Ministerial Benevolence Fund, State Association, United Christian Academy, Free Will Baptist Bible College, Foreign Missions, Home Missions,

Cumberland Youth Camp, and a regular quarterly designated offering to Rev. Clayton Hampton, Home Missionary to Clarksville, TN. The Western Quarterly continues to be a generous supporter of the Don and Billie Sexton Walk-A-Thon. In 2004, our quarterly gave almost \$27,000 making us second in the state in giving to this much-needed cause.

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 under the direction of principal, Lorne Christy.

As always, we give praise to God for whatever has been accomplished this year. We realize that without His hand upon us, we can do nothing. Also, we thank our Heavenly Father for all our pastors and lay people being obedient to His call, and providing their diligent and unwavering work and support throughout the year.

Our officers for the upcoming year are:

- Moderator: Mike Crews
- Assistant Moderator: James Black
- Clerk: Gwen Minniehan
- Assistant Clerk: Rita Singleton
- Treasurer: Billy Christy
- Assistant Treasurer: Billy Paul Christy

Cumberland Treasurer’s Report

Beginning Balance	\$2,973.53
Income	
United Giving Ministry Distribution Plan	\$3,889.45
Northern Quarterly Coop	\$ 684.07
Cumberland Association offering	\$ 184.00
Northern Quarterly	\$2,750.00
South Central Quarterly	\$ 875.00
Southern Quarterly	\$2,625.00
Western Quarterly	\$2,025.00
Wayne Wagner Refund for H.G. Check #1253	\$ 10.71
Eddie Hodges Refund of Money spent for Cumberland Exp.	<u>\$ 44.56</u>
Total Inflows	\$16,061.32
Outflows	
Randall House Publications	\$1,020.90
Wayne Wagner Annual Fee	\$ 150.00

Eddie Hodges Clerk Fee	\$ 250.00
Expenses for Planning Cumberland Association	\$ 54.30
Stamps for Cumberland Association Clerk and Moderator	\$ 37.00
Refund from Wayne Wagner for check #1253	\$ 10.71
Bank Service Fees	\$ 36.00
National Home Missions (Frank Bratcher) CA OFF	\$ 184.00
Western Quarterly Dues Refund (Over Payment)	\$ 150.00
State Office, National, State Delegate Dues	\$7,415.00
Cumberland Camp 30% UGMDP	\$1,372.01
State Office 30% UGMDP	\$1,372.01
Minister Benevolence Fund 15% UGMDP (Superannuation)	685.99
Foreign Missions Walk-A-Thon	\$ 342.96
Tennessee State Home Missions	<u>\$ 342.96</u>
 Total Outflows	 \$13,423.84
 Inflows	 \$16,061.32
Outflows	<u>\$13,423.84</u>
 Balance	 \$ 2,637.48

Cumberland Association
Proposed Budget 10/01/05-9/30/06

Balance Forward	\$2,718.63
Income based on 65 churches:	
Quarterly Association Dues (4 Quarterlies x \$20.00)	\$80.00
Church Dues to Cumberland Assoc.(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 State Association UGMP	 \$2,500.00
 Total Accounted for	 \$13,423.63
Expenses: TN State Association Delegates Fees (\$5.00 x 5 Delegates)	
\$25.00	
TN State Association Dues (65 Churches x \$10.00)	\$ 650.00
National Association Dues (65 Churches x \$100.00)	\$6,500.00
Treasurers Fee	\$250.00
Clerks Fee	\$250.00

Clerk Office Expense		\$100.00
Printing of Association Minutes		\$600.00
Disbursements of TN State Unified Ministry Plan Funds:		
State Office	30%	\$600.00
Cumberland Camp	30%	\$600.00
Ministerial Benevolence Fund	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		\$10,375.00
Budget Inflows		\$12,923.63
Budget Outflows		<u>\$10,375.00</u>
Balance		\$ 3,048.63

**Cumberland Association of Free Will Baptists
Ministerial Benevolence Board Report
October 1, 2004-September 30, 2005**

Balance Forward
\$4,171.53

Receipts
\$8,656.91

Total Accounted for:
\$12,828.44

Disbursements:

Mrs. H.C. Beasley
\$200.00

Rev. Thomas Hornberger
\$2,400.00

Mrs. Eugene Daniel
\$2,400.00

Rev. Ronald Creech
\$2,200.00

Clerks Fee

Postage
\$14.80

Total Disbursed
\$7,214.80

Recap:

Total Accounted for
\$12,828.44

Total Disbursed
\$7,214.80

Balance 9/30/05
\$5,613.64

Trust Account with FWB Foundation
Balance on hand 6/30/05- \$6,606.38

Three recipients of the Ministers Benevolence Funds deceased this past year:
Mrs. Virginia Beasley- 11/04/04
Rev. Ronal Creech- 8/16/05
Mrs. Mary Belle Creech- 9/22/05

Ministerial Benevolence Board Receipts
10/01/04-09/30/05

TN State UGMP	\$582.89
Western Quarterly Churches	
First- Waverly	\$525.00
First- Dickson	\$457.00
Rock Springs	\$598.50
Pleasant Ridge	\$150.00
Millers Chapel	\$1,160.00
Stoney Point	\$160.00
Dunbar Chapel	\$200.00
First- McEwen	\$100.00
Western Quarterly Meeting	<u>\$170.00</u>
	\$3,390.50

Southern Quarterly Churches	
East Nashville	\$305.00
Cross Timbers	\$443.39
Trinity- Goodlettsville	<u>\$408.00</u>
	\$1,156.39

South Central Quarterly Meeting	\$100.00
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Northern Quarterly Churches

Friendship	\$120.00
Shady Grove	\$120.00
Bethlehem	\$480.00
First- Springfield	\$400.00
Good Springs	\$1,074.53
Heads	\$1,000.00
NQ Gifts (Co-op)	<u>\$102.60</u>
	\$3,297.13
 Total Income	 \$8,656.91

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.

Cumberland Camp Report

Cumberland Youth Camp holds a unique position in our association, as one of the few ministries that we perform as an association, yet remaining perhaps the least known of our ventures. Consider the following points of information about your camp:

Did you know we are more than a summer youth ministry? In fact, we are rapidly moving toward a year round program, utilizing the gift of property and buildings that God has entrusted to us to touch the lives of young and old alike. Fifteen groups rented our facility in the last year, extending our ministry to numerous lives.

Did you know we sponsor four retreats annually? Our Father-Son retreat 2004 was held on October 22, 23. Greg Kettelman spoke to 35 men and boys about our responsibility to live Godly lives. Our Father-son retreat 2005 has also been held. Dr. Garnett Reid spoke to 20 men and boys from the book of Proverbs.

Rev. Matt McAffey, pastor and Free Will Baptist Bible College professor spoke to 70 young people at our 2004 Teen retreat. Our theme, "Count the COST—Living Out Our Christianity On Satan's Turf", challenged the youth to take a stand for Christ in every setting. "Radically Free," our teen retreat for 2005, is scheduled for November 4-5. Our speaker will be Michael Hollifield from the Donelson Fellowship.

Our newest retreat is our Pastor's Wives Retreat, held Jan 28-30, 2005. We doubled our attendance for this second year as 13 ladies heard Mrs. Wanda Powell's comforting and challenging sessions

Our Elementary Retreat (April 8-9, 2005) featured a "Power Up" theme. Thirty-two youth took a much needed break from school to focus on the truth of Phil. 4:13—"I can do all things through Christ who strengthens me."

Did you know our summer camp program is growing? Though we reduced the number of weeks (from 6 to 5) we actually increased the number of campers (from 409 to 418). Our western theme, "Branded—Marked by the Love of Christ", was developed from John 13:35 ("By this shall all men know you are my disciples, if ye have love on to another.") God continues to bless us with souls saved and lives changed through the camping ministry. Once again this year we witnessed over 20 young people give their lives to Christ. How exciting it is to be used of God in His harvest field.

Did you know we are making some changes for 2006? This year we are including deacon's wives in our Pastor's Wives retreat. We encourage your church to send your leadership wives to this special time of refreshing and encouragement. Also, our fifth week of camp this year has been changed to include ages 8-12 (Junior and Junior High ages). We hope this will allow more young people to make camp a part of their summer schedule.

Did you know our camp dates for 2006 are already set? Please take a moment and mark them on your calendar.

Pastor's Wives Retreat	Jan 27-29
Elementary Retreat	Mar 31-Apr 1
Teen Camp	June 4-9
Junior I	June 11-16
Junior High I	June 18-23
Junior II	June 25-30
Combination	July 2-7
Father Son Retreat	Oct 6-7
Teen Retreat	Nov 3-4
Friends of Camp	Nov 17-18

Did you know we would love to come to your church to talk about your camping ministry? In the past year we have held services with:

Harper Road
Bethlehem
Goodsprings
Brandon's Chapel

Dunbar's Chapel
Friendship
New Hope
Cofer's Chapel
Greenwood
Hendersonville
Two Rivers
Pleasant View Christian School
Covenant
United
Olivet
Oakwood
Heads
Corner Stone (Murfreesboro)
Cross Timbers

Did you know we could really use your skills as a volunteer at camp? We have hosted work groups this year from:

Dunbar's Chapel
Pleasant View Christian School
Pardue Memorial
New Hope
Two Rivers
Woodbine

Did you know that we are constantly striving to improve the facilities, activity choices and training of personnel at the camp? This year we have:

Completed new building
Added ministry to Ft. Campbell soldiers
Attended Christian Camping International Conference
Offered horseback riding at summer camp
Painted inside of cafeteria and chapel
Painted roof of cafeteria
Resealed and painted swimming pool
Repaired and painted climbing wall
Reroofed two cabins
Produced full color brochure

Did you know that we could not survive without the financial support of our friends and churches? Although half the Cumberland Association churches do not financially support us through direct giving, our supporting churches and friends make a significant difference, effectively reducing the cost of camp by half for each of our campers. We thank each of these churches and associations for their gifts (October 2004-September 2005):

Ashland City	\$1,131.41	Northern Qty.	\$205.22
Bethel	\$3,383.26	Oaklawn	\$1,891.00
Bethlehem	\$2,220.00	Oakwood	\$3,924.77
Brandon's Chapel	\$225.00	Olivet	\$2,803.66
Cofer's Chapel	\$1,140.00	Pardue Memorial	\$3,513.40
Aux.	\$200.00	Pleasant Hill	\$1,048.00
Cornerstone	\$1,000.00	Richland	\$549.55
Covenant	\$445.00	Rock Springs	\$598.93
Cross Timbers	\$551.26	Shady Grove	\$300.00
UGMP	\$1,025.58	South Central Qty.	\$220.00
Dunbar's Chapel	\$900.00	Southern Qty.	\$150.00
East Nashville	\$375.00	Stoney Point	\$120.00
First Dickson		Two Rivers	\$1,308.00.
Adult SS	\$100.00	WNAC	\$535.00
Master's Men	\$179.00	Western Qty.	\$267.57
First McEwen	\$300.00		
First Springfield	\$580.00		
First Waverly	\$300.00		
Friendship	\$1,750.00		
Ladies SS	\$50.00		
Good Springs	\$2,880.00		
Greenwood	\$1,420.00		
Harper Road	\$770.00		
Women	\$60.00		
Heads	\$2,271.00		
Hendersonville	\$401.26		
Loyal Chapel	\$600.00		
Aux.	\$50.00		
Madison	\$355.00		
Miller's Chapel	\$496.00		
Mt. Zion	\$300.00		
New Hope	\$4,867.50		

Did you know we have reduced our budget for 2006? Due to continued deficits, we plan to conduct camp next year with volunteer directors and counselors. We have retained our maintenance director on a "pay per use" basis. We are committed to operating on the funds which God provides through His people.

Did you know our Friends of Camp program has kept our camp solvent? The 76 churches, church groups, and individuals who have committed to give at least \$10 per month have made it possible for this ministry to continue. In the last quarter of 2004, our Friends of Camp gave \$7,335.00. So far this year we have raised over \$10,229 through this program. Our Friends of Camp 2005 meals are scheduled for November 18 and 19.

Pray for us regularly and often. Satan often tries to hinder the work. Pray that God will lead our leaders, and that He will provide the necessary workers for this harvest field. Also pray that God will expand our ministry into other parts of His church family.

Give as God provides and guides. Consider becoming a friend of camp, and encouraging your church to give regularly. Impact lives by providing support for those who can not afford fees for camp or retreats.

Get involved as a volunteer. Whatever your skill or ability, we can use you at Cumberland Camp.

Schedule a camp representative to speak at your church. Stan would be happy to share his burden for camp ministry with your congregation, Sunday School class, men's or youth group. He is also available for pulpit supply and revivals.

Use your camp. Put our scheduled activities on your calendar, and encourage your people to participate. Plan a retreat outing for your church group or family.

If we can help you in any way, please call or write today:

Stan Coker, Manager
Cumberland Youth Camp
2193 Happy Hill Acres Rd
Woodlawn, TN 37191
(931)647-5111

Cumberland Camp
Proposed Budget 2006

Budget Item	Individual Expenses	Area Totals	TOTAL
EXPENSES			

Buildings and Grounds			
Maintenance & Supplies	\$6,000.00		
Utilities	\$16,500.00		
Dues, Permits, & Fees	\$2,000.00		
Insurance	\$14,000.00		
Vehicles	\$700.00		
Equipment	\$250.00		
Recreation Equipment	\$500.00		
Total Buildings and		\$39,950.00	
Grounds			
Office Expenses			
Publicity	\$3,100.00		
Public Relations	\$2,400.00		
Office Equipment	\$400.00		
Supplies	\$900.00		
Postage	\$1,000.00		
Board Expense	\$100.00		
Miscellaneous	\$500.00		
Total Office Expenses		\$8,400.00	
Salaries and Benefits			
Director			
Salary	\$47,056.00		
Housing	\$0		
Retirement	\$0		
Hospital Insurance	\$0		
Medical Savings	\$0		
Total Director:		\$47,056.00	
Kitchen Manager			
Salary	\$6,120.00		
FICA	\$450.00		
Total Kitchen Manager		\$6,570.00	
Contract Employees			
Housekeeping	\$900.00		
Office Worker	\$900.00		
Year Care	\$900.00		
Accounting	\$0		
Total Contract		\$2,700.00	
Employees			
Maintenance Manager			

Salary	\$2,400.00		
FICA	\$0		
Total Maintenance Manager		\$2,400.00	
Total Employee Expenses			\$58,726.00

Budget Item	Individual Expenses	Area Totals	Total
Development	\$0.00		\$0.00
Mileage	\$4,800.00		\$54,800.00
Camp Expenses			
Camp Food Supplies	\$15,000.00		
Kitchen Help	\$3,000.00		
Counselors	\$0		
Program Materials	\$500.00		
T-Shirts	\$3,000.00		
Honorariums	\$0.00		
Insurance	\$0.00		
Scholarships	\$0.00		
Total Camp Expenses		\$21,500	
Retreat Expenses			
Food Supplies	\$1,200.00		
Kitchen Help	\$500.00		
Program Staff	\$300.00		

Program Materials	\$250.00		
Insurance	\$0		
Total Retreat		\$2,250.00	
Rental Expenses			
Food Supplies	\$3,000.00		
Kitchen Help	\$2,000.00		
Total Rental		\$5,000.00	
Expenses			
Canteen Expenses			
Food Items	\$4,000.00		
Equipment	\$0		
Total Canteen		\$4,000.00	
Grand Total Expenses			\$144,626.00

Budget Item	Individual Expenses	Area Totals	Total
Total Income			\$148,650.00
Total Expenses			\$144,626.00
			\$4,024.00

Obituary Report

South Central

Faith-

John Blalock
Doris Stanage

Flatwoods-

James Brewer
Grover Brewer
Grover Griffin
Jewell Gibbs

Loyal Chapel-
Russell Robinson
Edna Hart

Western

Brandon's Chapel
Margery Wallace
Jim Mullinex

1st Dickson
Ethel Martin
Emma Craft

1st Waverly
Roy Adair
Carl Forrester
Faye McCarson

Oak Grove
James Sensing
Janet Shadowens

Rock Springs
John Allen Proctor

United
Walker Tucker

Southern

Coffers Chapel
Katherine Johnson
LaVerne Miley
Bob Pearson
Viola Thomas
Ronald Creech
Mary Belle Creech
Cora Brown
Richard Griffith

Cross Timbers

Katherine McDonald
Rachel Crawford
Henry Morgan

East Nashville

Birtha Lee Jordan
Richard Horn (deacon)

Richland

Donald Martin

Trinity

Dell Osborne
Robert Adcock
Reba Farley
Nettie Shepherd
Maurine Frazier
Oleene Stockmeyer
Joe Wilson

West Nashville

Rufus Carter
Eugene Roberts
Jane Carter

Northern

Bethel

Maggie Sanders
Odessa Jenkins
Patricia W. Dawkins
J. Buck Weakley

Bethlehem

Lee Binkley
Lula Myrtle Bracey
Steve Hudgens
Judy Maxey
Nelda Sisson
Joshua White

Friendship

Thelma Perry
Gladys Cagle

Heads

Frances Bunn
J.R. (Trick) Ellis
Vera Morrison
Cecil Whitworth

Oakwood

Franklin Burkhart
Randy Shaw

Olivet

George F. Allen

Pardue Memorial

Jerry Whitworth

REGISTRATION AND FINANCE REPORT

Ministers:	46
Delegates:	19
Deacons:	8
Visitors:	<u>12</u>
TOTAL	95

The offering received was \$215.00

Respectfully Submitted,

Charley Carmack, Chairman

Walter Gragg

Billy Brown

James Black

Resolutions Committee Report

1. Be it resolved that today's offering be given to FWB Family Ministries.
2. Whereas, the First FWB Church of Dickson has been so gracious in hosting the Cumberland Meeting, be it resolved that we give them a rising vote of thanks.
3. Be it resolved that we give our Assistant Moderator a rising vote of thanks for his work today.
4. Whereas, Christ said in John 6:63, "The Words I speak unto you, they are Spirit and they are life." And Whereas: As FWB hold the Bible to

be “God’s revealed Word to man and they are a sufficient and infallible rule and guide to salvation and all Christian worship and service,” be it resolved, that we the Cumberland Association, call upon our churches and pastors to teach our people the Biblical distinctives of Free Will Baptists.

Respectfully Submitted,

Gene Workman
Tim McDonald
Jerry Hyde
Clayton Hampton

To the Cumberland Association of Free Will Baptists meeting on Saturday, October 15, 2005, in Dickson, TN. From the Northern Quarterly in a special called session:

Whereas, there is need to be prepared to help families in time of crisis, and

Whereas, the circumstances with hurricane Katrina has revealed how little prepared we are to minister to families/churches during times of crisis, and

Whereas, our people have expressed a desire to minister to families/churches when tragedy takes place, and

Whereas, the Cumberland Camp grounds provide a unique place to provide temporary housing for families displaced by tragedy,

Be it therefore resolved that the Cumberland Association of Free Will Baptists establish a Disaster Response Team (DRT or Project Antioch, named for the events in Acts 11:27-30 where the Church in Antioch sent money to believers in Judea) to aid families in times of crisis;

Be it also resolved that Brother Stan Coker, our camp director, serve as moderator of a committee of individuals from each interested **Quarterly to set up guidelines, restrictions, and qualifications that will guide us in providing assistance to families during times of crisis;

Be it further resolved that this committee report back to this body during our annual meeting in October of 2006 with a workable plan of action to vote on and procedures to follow in ministering to families/churches during times of crisis/tragedy.

Respectfully Submitted,

The Northern Quarterly of the Cumberland Association of Free Will Baptists

Special Meeting:

Wednesday, September 14, 2005

Cumberland Camp, 9:00 am

Present at this meeting: Ken Norton, Ronnie Smith, Blaine Rogers, Earl Durard, Jon Justice, Clayton Hampton, Gene Parton, Eddie Hodges, Bobby Moore, Mitchell Richardson, Len Scott, Mike Dankson, Stan Coker, R. Randall Riggs, David Davis, Charley Carmack, Dee Duke, Ann Hyde, Randy Kinnick, Tom Malone

**The NQ recommends that Charley Carmack, Dee Duke, and Ann Hyde serve on this Committee

(This resolution was referred to the executive committee to layout the format of the DRT Committee)

NOMINATING COMMITTEE REPORT

We, the nominating committee, submit the following report.

Executive Committee

Moderator - Jon Justice
Assistant Moderator – Roy Harris
Clerk – Patrick Layton
Assistant Clerk - Dwayne James
Treasurer – Wayne Wagner

Foreign Missions:

Ronald Mashburn (2009) Bob Baggett to replace Bob Baggett

Youth Camp:

Jack Kettelman to replace Thomas Selph
Bob Baggett to replace Bob Baggett
Wallace Hayes to replace Wallace Hayes
David Smith to replace David Smith

The Ministerial Benevolence Board:

Matt Macafee to replace Billy Brown

QUARTERLY CLERKS

Northern

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

South Central

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

Southern

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

Western

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

CUMBERLAND QUARTERLIES YEAR IN REVIEW

	(N)	(SC)	(S)	(W)	Totals
Churches	24	7	21	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

DIRECTORY of churches,pastors,church clerks

NORTHERN QUARTERLY

Moderator	Clerk
Randall Riggs	Mary Crutcher
1007 Settlers Crossing	4454 Mt. Sharon Rd
Joelton, TN 37080	Greenbrier, TN 37073
615-746-2404	615-384-5975

CHURCH	PASTOR	CLERK
Ashland City FWB 100 W. Elm St. Ashland City, TN 37015 615-792-5118	Rev. Wayne Bess 305 Draper Circle Goodlettsville, TN. 37072 615-855-1014	Miss Edith Perry 109 Elizabeth Street Road Ashland City, TN 37015 615-
Bethel FWB 2400 Moseley Ferry Rd. Ashland City, TN 37015 615-307-9389	Rev. Mike Dankson 3645 Hwy. 12 N. Ashland City, TN. 37015 615-307-4972	Mrs. Marilyn Justice 1990 Neptune Road Ashland City, TN. 37075-6172 615-307-3693
Bethlehem FWB 1709 Hwy 12 N Ashland City, TN 37015 615-792-4428	Rev. Randy Corn 1713 Hwy 12N Ashland City, TN 37015 615-792-1227	Mrs. Ann Hyde 523 Skyview Dr. Ashland City, TN 37015 615-792-5324
Covenant FWB 1640 Southside Rd. P.O. Box 36 Southside, TN 37171 615-387-4355	Rev. Jon Justice 3397 Marrast Dr. Clarksville TN 37043 931-358-9335	Judy Ray 1850 Southside Rd. Southside, TN 37171 931-387-2147
First FWB	Rev. Bud Hill	Mrs. Marjorie Crutcher

811 16th Ave. E
Springfield, TN 37172
615-384-6880
Friendship FWB
2388 Bear Wallow Rd.
Ashland City, TN 37015
615-792-7953

7093 Hwy 41 A
Pleasant View, TN 37146
615-792-1672
Rev. Cecil Boswell
1101 Murff Acres Rd.
Ashland City, TN 37015
615-792-6744

3826 Old Coopertown Rd.
Springfield, TN 37172
615-384-4061
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

Rev. Randall Wright
1281 Oaklawn Road

Mr. Marian P. Hunter
1445 Oaklawn Road

Chapmansboro, TN 37035 615-746-5175	Chapmansboro, TN 37035 615-648-5424	Chapmansboro, TN 37035 615-746-8077
Oakwood FWB 2551 Church Lane Woodlawn, TN 37191 931-645-4318	Rev. Randy Kinnick 2551 Church Lane Woodlawn, TN 37191 931-645-4328	Ms. Dianne Hutchison 2835 Indian Mound Rd. Indian Mound, TN 37079 931-645-5538
Olivet FWB 3363 Rossview Road Clarksville, TN 37043	Rev. Willard McCarroll 2911 Jack Teasley Road Pleasant View, TN 37146 615-382-0101	Mr. Danny McGregor 4400 McGregor Rd. Adams, TN 37010-9143 931-485-2417
Pardue Memorial FWB 1895 Memorial Drive Clarksville, TN 37043 931-648-0459	Rev. Len Scott 268 Clearfount Dr. Clarksville, TN 37043 931-358-4735	Ms. Sherry Bagwell 1895 Memorial Dr.. Clarksville, TN 37043 931-362-3889
Pleasant Valley FWB Rt. 3, Bull Run Road Ashland City, TN 37015	Rev. Edward L. Dozier, Jr. 4620 Little Marrowbone Ashland City, TN 37015	Ms. Malea Wilson-Cox 4762 Eaton's Creek Rd. Nashville, TN 37218
Portland FWB 115 Old Westmoreland Rd. Portland, TN 37148 615-325-3300	Rev. 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
Blue Springs FWB
1327 Mooresville Pk.
Columbia, TN 38401
931-381-5305

PASTOR
Mark Ousley

CLERK

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 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..
Franklin, TN 37064
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.
Nashville, TN 37221
615-356-3580

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

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

Rev. Robert J. Morgan
2723 Pennington Bend Rd
Nashville, TN 37214
615-872-9343

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

East Nashville FWB
210 South 10th St.
Nashville, TN 37206
615-262-9507

Rev. David Weeks
3715 Hewlett Dr.
Nashville, TN 37211
615-834-6207

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

Faith FWB Church
2921 Louise Dr.
Nashville, TN.

Rev. Roger Hammond
3382 Mimosa Drive
Nashville, TN. 37211
615-331-7444

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

Franklin FWB
830 Country Wood Dr.
Franklin, TN 37064
615-794-7452

Grace FWB
4905 Tennessee Ave.
Nashville, TN 37209
615-297-3255

Horton Heights FWB
6727 Charlotte Pk.
Nashville, TN 37209
615-352-2030

La Vergne FWB
185 Mason Cr.
La Vergne, TN 37086
615-793-2484

Madison FWB
P.O. Box 532
Madison, TN 37115
615-865-9056

Manchester FWB
721 Spring St.
Manchester, TN 37355
615-728-0783

Richland FWB
650 Westboro Dr.
Nashville, TN 37209
615-356-4977

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

Trinity FWB
1207 Lowes Ln.
Nashville, TN 37072
615-859-3412

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

Rev. Tim Killingsworth
1001 Woods Lake Dr.
Madison, TN. 37115

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

Rev. Steve Marcum
8436 Stewarts Bend Dr.
Murfreesboro, TN. 37129
615-459-5426

Rev. Earl Langley
3008 Lake Shore Drive
Old Hickory, TN 37138
615-847-2035

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

Rev. John E. Smith
865 Bellevue Rd. #U-17
Nashville, TN 37221
615-673-2992

Rev. Frank Owens
940 Blue Mountain Lane
Antioch, TN 37013
615-399-7895

Dr. Roger Reeds
6409 Alessio Rd.
Joelton, TN 37080
615-876-9045

Mrs. Debbie Sensing
520 Bluewater Dr.
Nashville, TN 27217
615-399-2324

Mrs. Kellie Boucher
5551 Sunnymede Pl.
Pegram, TN 37143
615-673-9080

Mrs. Denita Starnes
6700 Cabot Dr. H-12
Nashville, TN 37209
615-356-6870

Mrs. Gloria Saulsgiver
4011 Nebraska Ave.
Nashville, TN 37209
615-297-1285

Mrs. Jill Kinney
424 Randall Ln..
La Vergne, TN 37086
615-73-9770

Mrs. Katherine Miles
820 Dupont St.
Madison, TN 37115
615-868-5824

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

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

Ms. Dana Weeks
3715 Hewlett Dr.
Nashville, TN 37211
615-834-6207

Mrs. Nancy Spain
5452 Lickton Pk.
Goodlettsville, TN 37072
615-876-3065

Victory FWB
3783 Fizer Road
Springfield, TN 37172
615-382-8620

West Nashville FWB
5600 Pennsylvania Ave.
Nashville, TN 37209
615-350-8569

Woodbine FWB
2204 Foster Ave.
Nashville, TN 37210
615-254-7589

Rev. Thurman Page
4556 Old Hwy. 41N
Springfield, TN 37172
615-384-8010

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

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

Mrs. Sue Starks
5538 Clinard Rd.
Springfield, TN 37172
615-384-6802

Mrs. Judy Campbell
1006 Cherokee Ct.
Joelton, TN 37080
615-746-5269

Mr. Eugene Workman
1408 Ravenna Ct. N.
Antioch, TN 37013
615-366-0573

SOUTH CENTRAL QUARTERLY

Moderator
Rev. Steven Swango
5013 Camelot Dr.
Columbia, TN. 38401
931-388-8444
931-446-3972

Clerk
Ms. Virginia Smith
1110 Remington Trail
Columbia, TN 38401
931-381-4086

Treasurer
G.E. (Bud) Creel
1914 Morris Avenue
Columbia, TN 38401
931-388-9781
budordee@charter.net

CHURCH
Berean FWB
P.O. Box 778
Fairview, TN 37062
615-799-9573
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PASTOR
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Primm Springs, TN 38476
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CLERK
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Hobbitt222@msn.com

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Leoma, TN 38468
No Phone

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Ms. Donna Michael
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Faith FWB
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Columbia, TN 38401
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Rev. Billy Brown
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Mrs. Pauline Watson
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Flatwoods FWB
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931-766-0828

Rev. Doug Dickey
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dougdickey@juno.com

Ms. Peggy Peppers
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931-762-9522

Liberty Chapel FWB Church 410 Frank St. Lawrenceburg, TN 38464 931-762-5812	Rev. Robert Wells (interim) 604 Maynard Columbia, TN. 38401 931-380-8944	Ms. Carolyn Willis 320 Johnson St. Lawrenceburg, TN 38464
Loyal Chapel FWB 109 E. 17th St. Columbia, TN 38401 931-388-6672	Rev. Steven Swango 5013-B Camelot Dr. Columbia, TN 38401 931-388-8444	Mrs. Virginia Davis 118 Skyview Dr. Columbia, TN 38401 931-381-7562
New Life FWB 1001 Easy St. Lewisburg, TN 37091 931-270-0380	Rev. Matthew McAfee 164 Lelawood Dr. Nashville, TN 37209 615-352-9077 mjmcafee@hotmail.com	Ms. Mary Brewer c/o New Life FWB Church. 1001 Easy St. Lewisburg, TN 37091

WESTERN QUARTERLY

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

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Waverly, TN 37185
931-296-2731

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

Ms Gail Usry
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Waverly, TN 37185
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Hurricane Chapel FWB
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Rev. Tim Farris
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Ms. Lois Sager
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Millers Chapel FWB
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Mrs. Gwen Minniehan
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Charlotte, TN 37036

Rev. Jamie Allen
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Charlotte, TN 37036

Mrs. Pam Wells
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Rev. Steve Phillips
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Ms. Deborah Austin
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Rev. Mike Crews
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Vanleer, TN 37181
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Mrs. Sharon Vanzant
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Vanleer, TN 37181

Rev. Tommy Street
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Mrs. Linda Williams
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Cumberland Furnace, TN 37051
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United FWB
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Dickson, TN 37055
615-446-0322

Rev. John Gibbs
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Dickson, TN 37055
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Mrs. Lucy Dudley
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Dickson, TN 37055
615-446-4711

Victory FWB
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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

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The Bobby Aycocks.....	Brazil
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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

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 15, 2005

First Free Will Baptist Church

Dickson, Tennessee

The meeting was called to order by the Assistant Moderator, Randy Riggs, at 3:00 p.m. following the Cumberland Association. Bro. Riggs opened the meeting by reading Ezra 7:1a., 6-10. He then led us in prayer.

Officers present were Randy Riggs and Billy Walker.

Previous minutes read and approved. The treasurer's report was read and approved and follows:

Cumberland Association Presbytery
Treasurer's Report
October 1, 2004 – September 30, 2005

Beginning Balance	10-01-04	\$4,334.35
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Receipts: Dues – Ministers and Deacons		923.00
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TOTAL FUND AVAILABLE		\$5,257.35
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Disbursements: Clerk/Treasurer free		249.60
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BALANCE in TREASURY 9-30-05		\$5,007.75
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CUMBERLAND PRESBYTERY DIRECTORY –

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
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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
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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
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Bill Evans	615-941-5225	7241 Sugarloaf Dr. Nashville, TN 37211
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	615-383-1340	1101 Kimbrough Rd., Ashland City, TN 37015
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Ben Franklin	615-315-5543	2518 Una Antioch Pike, Antioch, TN 37013
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Paul J. Gentuso	615-874-3436	417 Wellington Square, Nashville, TN 37214
John H. Gibbs	615-441-6080	505 Bradby Ct., Burns, TN 37029
Rodney Goodman	270-783-9508	396 Wren Road, Bowling Green, KY 42101
Walter E. Gragg	615-885-3986	294 Clovernook Dr., Nashville, TN 37210
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Larry Hampton	615-360-9434	3101 Country Way Rd., Antioch, TN 37013
Ralph Hampton	615-356-3187	5614 Meadowcrest Lane, Nashville, TN 37209
Roy Harris	615-793-2751	213 Briarcoates Circle, LaVergne, TN 37086
Paul Harrison	615-356-3580	866 Highland Crest Dr., Nashville, TN 37205
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D. Ray Lewis	615-731-5407	4132 Highlander Dr., Antioch, TN 37013
Steve Lindsay	615-746-2063	2032 Copper Kettle Cir., Pleasant View, TN 37146
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Steve Marcum	615-459-5426	8436 Stewarts Bend Dr., Murfreesboro, TN 37129
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Norman Richards	615-889-5745	205 Donelson Hills Dr., Nashville, TN 37214
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R. Randall Riggs 615-746-2404
 Don Robirds 615-760-6124
 Blaine Rogers 615-746-6200
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 Barry Simpson 615-746-3389
 Frank Slaughter 931-552-3521
 John E. Smith 615-673-2992
 Ronnie Smith 615-351-0698
 Kenneth Stephens 615-325-2990
 Tommy Street 615-446-4999
 Steve Swango 931-388-8444

Eddie Thomas 615-446-8495
 Shane Thompson 931-728-0783
 Bert Tippet 615-844-5243
 Gregory L. Tyson 931-232-4435
 Ricky Vaughn 931-764-2039
 Artest Waynick 931-764-2461
 David Weeks Jr. 615-834-6207
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 Terry R. Welsh 615-547-7117
 Jack Williams 615-844-5290
 Eugene Workman 615-366-0573
 Don Worrell 615-746-0029

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 7130 Harper Road, Joelton, TN 37080
 1895 Memorial Dr., Clarksville, TN 37043
 1285 New Hope Rd. Joelton, TN. 37080
 2113 Powell Rd., Clarksville, TN 37043
 865 Bellevue Rd. Nashville, TN 37221
 5019 Hwy 49W, Springfield, TN 37172
 200 Moore Avenue, Portland, TN 37148
 1324 Yellow Creek Rd., Dickson, TN 37055
 5013 B. Camelot Dr., Columbia, TN 38401

500 Holt Rd., Burns, TN 37029
 721 S. Spring St., Manchester, TN 37355
 7400 Stacy Drive, Nashville, TN 37221
 2449 Hwy 46, Indian Mound, TN 37079
 2090 Williamson Br. Rd., Vanleer, TN 37181
 2126 Williamson Br. Rd., Vanleer, TN 37181
 3715 Hewlett Dr., Nashville, TN 37211
 604 Maynard Lane, Columbia, TN 38401
 107 Apple Valley Road, Lebanon, TN 37087
 3603 West End Ave. Nashville, TN 37205
 1408 Ravenna Ct. N., Antioch, TN 37013
 1386 Old Clarksville Pk., Pleasant View, TN 37146

RETIRED MINISTERS

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 Leroy Forlines 615-292-8709
 Fred Hall 615-226-9762
 Harold D. Harrison 615-673-9309
 Duane Harvey 615-356-9308
 Eddie Hopkins 931-296-4162
 Thomas Hughes 949-412-0547
 Joe T. Hurst 931-358-2477
 Earl Langley 615-847-2035
 John Lindsley 615-325-9755
 Tom Malone 615-746-5804
 E. B. McDonald 615-792-5529
 Maxie Milligan 931-232-4448
 Stanley Outlaw 615-837-3740
 Robert Picirilli 615-297-0183
 Don Robirds 615-760-6124
 D. L. Sharp 615-353-1384
 Robert L. Shockey 615-746-3498
 Paul Sitton 931-645-2964
 Rolla Smith 615-646-8138
 Charles A. Thigpen 615-297-0327
 Henry VanKluyve 615-884-5698
 R. Eugene Waddell 615-361-5137
 Wayne Wagner 615-746-4546
 Billy B. Walker 615-220-1585
 Homer E. Willis 615-352-9362
 Robert E. Woodard 615-646-4093

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 3801 Rolland Rd., Nashville, TN 37205
 2320 Riverside Drive, Nashville, TN 37216
 7488 Harness Dr., Nashville, TN 37221
 32 White Bridge Rd. Apt. 621, Nashville, TN 37205
 205 Hill Haven Dr., Waverly, TN 37185
 34362 Port Lantern, Dana Point, CA 92629
 1733 Riverhaven, Adams, TN 37010
 3008 Lakeshore Dr., Old Hickory, TN 37138
 331 Reed Street, Portland, TN 37148
 2120 Bracey Cir. Joelton, TN 37080
 1015 Sunrise Circle, Ashland City, TN 37015
 1201 Lee Hollow Road, Indian Mound, TN 37079
 112 Settlement Ct., Brentwood, TN 37027
 301 Greenway Ave., Nashville, TN 37205
 P.O. Box 5002, Antioch, TN 37011
 6215 Henry Ford Dr., Nashville, TN 37209
 3520 Thomasville Rd., Chapmansboro, TN 37035
 1212 Beverly Hills Drive, Clarksville, TN 37040
 8724 Sawyer Brown Rd., Nashville, TN 37221
 3508 Murphy Rd., Nashville, TN 37205
 712 Billy Jean Cir. Hermitage, TN 37076
 401 Foothill Dr., Nashville, TN 37217
 1018 Key Way Drive, Pleasant View, TN 37146
 983 Everett Dr., Smyrna, TN 37167
 P.O. Box 50560, Nashville, TN 37205
 8934 Old Charlotte Pk., Pegram, TN 37143

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

Scott McPeat

Herb Peppers

Van Stewart

Ken Waldrop

Greg Whitaker

Mark Williams

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

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

Leo Johnson

CORNERSTONE-N

Walter Hatfield

Grant Ritter

SCOTTS CHAPEL

Mike Vanzant

STONEY POINT

Glen Singleton

Herbert Hassell

TRINITY-Nashville

Bailey Lee

VICTORY
Gary Minnis

David Williams

Warren Owenby
John Perry

FIRST-MCEWEN
Kenneth Ross

GOOD SPRINGS

Wayne Hunter
Robert Nicholson

Keith Hogue
Welbur Ellis
Jesse Hogue

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

WEST NASHVILLE
Howard B. Pinkerton

DUNBAR CHAPEL
John Bryant
Lloyd Webb
Harold Chester

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

PLEASANT HILL
Terry Austin
Freeman Earhart

FELLOWSHIP

Joel Sensing
Delbert Wood
Jim Vallance

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

COFER'S CHAPEL

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

CROSS TIMBERS

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

FLATWOODS

Clifford Smith
Mike Stutts
Doug Stutts

HEADS

James Gower
Lynn Bracey
Robb Ellis
Gary Head
David Blades

Clarence Lewis

HURRICANE CHAPEL

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

LOYAL CHAPEL

B. H. Price
Troy Bowers
Ben Evans

BETHEL

Robert Moseley
Jerry Milom
Gilbert Justice
Barney Hicks
Eddie Bowman

EAST NASHVILLE

Bill Suffridge
Gilbert Douglas
Richard Horn

LAVERGNE

Steve Hayes

Jerry Raymer

Roger Phenice

VICTORY-WAVERLY

Jim Foster

Derek Peek

GUIDELINES FOR LICENSED MINISTERS IN THE CUMBERLAND ASSOCIATION

I. RULES PERTAINING TO THE LICENSED MINISTER

A. Qualifications for the Licensee

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

B. The Activities of the Licensee

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

C. His Relationship to the Presbytery

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

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

II. SUGGESTIONS FOR PREPARATION FOR ORDINATION

- A. Attend Free Will Baptist Bible College if possible.

- B. Seek counsel of an experienced pastor or pastors.
- C. Make as thorough a study as possible of the following:
 - 1. The Holy Bible
 - 2. Systematic Theology
 - 3. Homiletics
 - 4. Pastoral Theology and Church Administration
 - 5. Evangelism
 - 6. Church History (especially F.W.B. history)

III. A SUGGESTED SCHEDULE OF WORK LEADING TO ORDINATION

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

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

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

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

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

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

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

ARTICLE I: Name

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

ARTICLE II: Purpose

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

ARTICLE III: Membership

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

ARTICLE IV: Officers

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

ARTICLE V: Meetings

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

ARTICLE VI: Committees

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

ARTICLE VII: Amendments

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

BY-LAWS

ARTICLE I: Ordination and Ratification

This Presbytery shall have the responsibility to establish guideline relating to the ordination of applicants to the Gospel Ministry and ratification of the credentials of ordained ministers transferring to the Cumberland Presbytery.

ARTICLE II: Cards of Standing

This Presbytery shall issue annually cards of good standing to ministers upon the presentation of a report, in person (in case of sickness or some other legitimate reason letters may be accepted). Cards of good standing shall be issued annually

to deacons upon the presentation of a letter of recommendation from their local churches. A donation of \$5 per deacon is requested.

Any minister or deacon failing to hold a card of good standing shall not have a voice in this Presbytery. Any minister having lost his card of good standing may be reinstated in this Presbytery upon the presentation of his report and who manifests a sincere interest in the work of the Lord.

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

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

ARTICLE III: Discipline

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

ARTICLE IV: Donations

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

ARTICLE V: Amendments

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

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

**NOT FOR PROFIT CHARTER OF
CUMBERLAND YOUTH CAMP, INC.**

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

1. The name of the corporation is Cumberland Youth Camp, Inc.
2. The duration of the corporation is perpetual.
3. The corporation is not for profit.
4. The principal office of the corporation is the State of Tennessee shall be 2193 Happy Hill Acres Rd., Woodlawn, Tennessee.
5. The purposes for which the corporation is organized are:
 - (a) to provide a Christian camping experience for the youth of the churches that make up the Cumberland Association of Free Will Baptists;
 - (b) to evangelize and seek to win each camper to the Lord Jesus Christ;
 - (c) to stimulate growth and maturity through Bible classes, missionary and Christian service classes, Christian counseling, and through the preaching of God's Word;
 - (d) to provide healthful physical activities and recreation for each camper;
 - (e) to provide for various social activities for enjoyment and relaxation; and
 - (f) to uphold standards in modesty and dress for boys and girls.
6. Wallace Hayes, 5000 Edmondson Pike, Nashville, Tennessee 37211, will serve as President of the corporation. Sam McVay, 3915 Franklin Road, Nashville, Tennessee 37204, will serve as Secretary-Treasurer of the corporation.
7. Marion Pettus, Route 1, Box 305-A, Woodlawn, Tennessee 37191 will serve as Registered Agent in accordance with Tennessee Code Annotated Section 48-1-1201.
8. The number of Directors constituting the initial Board is nine (9), and the names and addresses of the persons who are to serve as initial Directors are: Wallace Hayes, 5000 Edmondson Pike, Nashville, Tennessee 37211; Willard McCarroll, Route 2, Box 160, Joelton, Tennessee 37080; Ed Gragg, 294 Clovernook Drive, Nashville, Tennessee 37210; Julian King, 1621A Russell Street, Nashville, Tennessee 37206; Tom Minnihan, Route 1, Box 180A, Southside, Tennessee 37171; Tom Scott, Route 6, Box 92, Ashland City, Tennessee 37015; Wayne Bess, Route 5, Box 97, Dickson, Tennessee 37055; Terry Boyd, Route 1, Box 164A, Ashland City, Tennessee 37015; Sam McVay, 3915 Franklin Road, Nashville, Tennessee 37204. These directors shall each

serve for a period of three (3) years.

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

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

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

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

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

14. The general powers of this corporation will be:

(a) To sue or be sued by the corporate name;

(b) To promote the objects for which the corporation was created, and to this

end, to receive any gift, devise or bequest; to hold any personal or real property, or to sell same and apply the proceeds toward the promotion of the objects of the corporation.

(c) To borrow money to be used in payment of property bought by it, and for erecting buildings, making improvements, and for other purposes germane to the objects of its creation, and secure the repayment of the money thus borrowed by mortgage, pledge, or deed of trust, upon such property, real, personal or mixed, as may be owned by it; and it may, in like manner, secure by mortgage, pledge, or deed of trust, any existing indebtedness which it may lawfully have contracted;

(d) To do any and all things in furtherance of the purposes of the corporation not prohibited by law.

15. This corporation is not to have members.

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

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

Witness my hand this _____ day of _____, 1986

STATE OF TENNESSEE
COUNTY OF CHEATHAM

Sworn to and subscribed before me this _____ day of _____, 1986
My Commission Expires _____

Notary Public

BY-LAWS OF CUMBERLAND YOUTH CAMP, INC.

ARTICLE I: Purposes and Powers

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

ARTICLE II: Directors and Officers

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

Section 2. Election of directors. At the first annual meeting of the directors of the camp, directors shall be elected to succeed the incorporation directors.

Three directors shall be elected for one year, three directors for two years, and three directors for three years, and thereafter, each director shall be elected for three years.

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

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

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

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

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

ARTICLE III: Duties of Directors

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

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

ARTICLE IV: Executive Committee

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

ARTICLE V: Duties of Officers

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

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

Section 3. Duties of Secretary. The Secretary shall keep a complete record of all meetings of the Camp and of the Board of Directors and shall have general charge and supervision of the books and records of the Camp. He shall sign all contracts with the President and such other papers pertaining to the Camp as he may be authorized or directed to sign by the Board of Directors. He shall act as Secretary of the Executive Committee. He shall make all reports required by law and shall perform such other duties as may be required of him by the Camp or the Board of Directors. Upon the election of his successor, the Secretary shall turn over to him all books and other property belonging to the Camp that he may have in his possession. In general, under the direction of the Board of Directors, the Secretary shall be required to maintain his records and accounts in such a manner that the true and correct condition of the business may be ascertained therefrom at any time. He shall carefully preserve all books, documents, correspondence and records of whatever kind pertaining to the business which may come into his possession.

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

ARTICLE VI: Operating Funds

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

ARTICLE VII: Amendments

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

