

MINUTES AND ANNUAL REPORTS
OF THE
163RD SESSION
OF THE
CUMBERLAND ASSOCIATION
OF FREE WILL BAPTISTS



October 21st, 2006
Woodbine Free Will Baptist Church
Nashville, TN
Rev. Tim York, Host Pastor

The 164th Session will meet October 20, 2007

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The 163rd Session of the Cumberland Association of Free Will Baptists
October 21, 2006
Woodbine Free Will Baptist Church
2204 Foster Avenue
Nashville, Tennessee 37210
Pastor Tim York, Phone 615-254-7589

Theme: "The Promises of God" – Psalms 84:11

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

9:00 A.M. - Welcome to Woodbine – Pastor Tim York

Response and Prayer – Jon Justice and Tim York

Devotion – Rev. Earl Langley – Pastor Stoney Point

9:30 A.M. - Business Session

1. Delegates Recognized and Seated

2. Executive Committee Report

3. Report of Committee on Committees

4. Cumberland Quarterly Reports

Northern Quarterly - Rev. Randy Riggs

Southern Quarterly – Rev. Frank Owen

South Central Quarterly - Rev. Steve Swango

Western Quarterly - Rev. Mike Crews

5. Cumberland Ministerial Benevolence

6. Cumberland Treasurer's Report

7. Cumberland International Missions

8. Cumberland Camp

9. Cumberland District Women Active for Christ

10. Tennessee Home Missions

11. Tennessee Promotional Director

12. Free Will Baptist Family Ministries

13. Delegates Elected to State Meeting

10:45 A.M. - Break

11:00 A.M. - Worship – Rev. Ed Fox – Pastor Berean

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

1:30 P.M. - Devotion – Rev. Blaine Rogers – Pastor Harpeth Road

2:00 P.M. - Business Session

1. Recognition of National Offices

2. Obituary Report

3. Petition and Request Report

4. Registration and Finance Report

5. Resolutions Committee Report

6. Nominating Committee Report

DISMISSAL and ANNOUNCEMENTS

*The 164th session will be hosted by the South Central Quarterly, October 20, 2007 at the Unity Will Baptist Church in Murfreesboro, TN.

*The Tennessee State Meeting will convene at the Eastside Free Will Baptist Church in Elizabethton, TN. on November 13th- 15th, 2006.

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

DIRECTORY OF THE ASSOCIATION

Moderator: Rev. Jon Justice

3397 Marrast Dr. Clarksville, TN 37043 (931) 358-9335

Assistant Moderator: Rev. Roy Harris

213 Briarcoates Circle, Lavergne, TN. 37086 (615) 793-2751

Clerk: Patrick Layton

109 Sylvis Road, Dickson, TN 37055 (615) 446-5559

Assistant Clerk: Rev. Dwayne James

1001 Grover Binkley Rd. Ashland City, TN 37015 (615) 792-9561

Treasurer: Rev. Wayne Wagner

1007 Key Way Dr. Pleasant View, TN. 37146 (615) 746-4546

Northern Quarterly Moderator: Rev. Randy Riggs

1007 Settlers Crossing Joelton, TN 37080 (615) 746-2404

Southern Quarterly Moderator: Rev. Frank Owens

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

South Central Quarterly Moderator: Rev. Steven Swango

5013 B Camelot Dr. Columbia, TN. 38401 (931) 388-8444

Western Quarterly Moderator: Rev. Mike Crews

1485 Hamble Rd. Charlotte, TN. 37185 (615) 789-6120

BOARDS OF THE CUMBERLAND ASSOCIATION

FOREIGN MISSIONS

Billy Walker (2007)

Ronald Mashburn (2008)

Bob Baggett (2009)

Ronnie Smith (2010)

Ministerial Benevolence

Vernon Barker (2007)

Herbert Hassell (2008)

Ed Gragg (2009)

Eddie Hopkins (2010)

Matt McAfee (2011)

YOUTH CAMP

Jack Kettelman (2007) Clayton Hampton (2007) Dwayne James (2007)

Bob Baggett (2008) Jason Hamm (2008) Wallace Hayes (2008)

Barry Simpson (2009) Bill Evans (2009) Steve Phillips (2009)

TREASURERS TO WHOM FUNDS ARE SENT

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

CUMBERLAND ASSOCIATION UNIFIED GIVING PLAN

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

Cumberland International Missions Board	7 1/2%
Tennessee Home Missions Board	7 1/2%
Cumberland Association	10%
Cumberland Ministerial Benevolence	15%
Cumberland Youth Camp	30%
TN State Association	<u>30%</u>
TOTAL	100%

PROCEEDINGS

MORNING DEVOTION-9:00 A.M.

The Cumberland Association met with the Woodbine FWB Church in Nashville, TN on October 21, 2006. Song leader, Brother Dwayne James, led the gathering in singing "I'll Fly Away". Host pastor, Tim York, extended a cordial welcome and encouraged everyone to relax and let the work of the Lord be done. He also informed us as to where the bathrooms and cafeteria were located. Moderator Jon Justice gave the response and asked Brother Tim York to lead in prayer. Brother Justice then introduced Earl Langley, pastor of Stoney Point Free Will Baptist Church as our morning speaker.

Brother Langley said that he preached at Woodbine thirty-five years ago at a Cumberland Association. He took his text from Hebrews 11:13 - "They that say such things plainly." The theme was the Promises of God. A television character named Arnold use to say to Willis, "What you talking about Willis." Sometimes we as Christians say things to non-Christians or those that have a form of godliness and they say "What you talking About." We know what we are talking about. People ought to know what we believe and why we believe it. They ought to be able to see it not just verbally but also in the way we walk.

We have a good reason to say the things we say. We talk about things that the world and liberal religions do not understand. Other denominations do not believe the Bible is the Word of God, they do not believe in the virgin birth, they do not believe the miracles of the Bible. People understand when we speak plainly. The heroes of the Faith were pilgrims and strangers on the Earth; it is difficult for us to maintain our courage and strength. The world does not know what we talk about and we need to share with them. What we talk about is not empty or meaningless, but full, real, and genuine because it's based on the promises of God. We are talking about the promises God has made to us.

1. We talk about the fact that we are justified before a holy God who loved us so much that he saved us from our sins. God's holiness demands justice, but he showed mercy instead. Romans 4:5 and 6- "God justifies the ungodly". God's promises call for us to see things afar off and not to be focused on the here and now. Consider ourselves as pilgrims here.
2. We accept the promise that we have been born again. We are made new creatures in Christ Jesus. We base the things we say because the Bible says he regenerates us. If you are not born again, you will not see the kingdom of God.
3. We base it on the promise that Jesus gave that he is with us always. He says he will be with us and not leave us comfortless and he will come to us. When we are gathered together God is with us. What God says is true.

4. He will give us the desire and the ability to do his will. His promises make it imperative for us to come and follow him and do his will. Philippians 2:13. God is faithful.
5. We are seeking a better country. We should be telling the world that there is a better place than this. God has pledged his promises to us. God's Word endures forever. God has gone to prepare a place for us. Keep our eyes upon the goal.

Brother Langley closed this time with prayer.

MORNING BUSINESS – 9:30 P.M.

The moderator called the meeting to order. All the ministers, deacons, and delegates were seated by a motion and a second and the motion carried. The executive committee report was read and approved (p. 11). Randy Riggs brought the Committee on Committees report (p. 13). It was seconded and approved.

Moderator Randy Riggs gave a report of the Northern Quarterly (p. 13). Moderator Frank Owens gave the report of the Southern Quarterly (p. 15). Brother Doug Dickey gave the report of the South Central Quarterly in absence of Moderator Steve Swango (p. 16). Moderator Mike Crews gave the report of the Western Quarterly (p. 17). The reports were received and approved as information.

Brother Wayne Wagner gave the treasurer's report (p. 22). The report was seconded and approved. The financial report did not reflect the actual cost of the printing of the minutes since the bill had not been received yet. Brother Wagner presented a proposed budget for the 2006-2007 year. Purposed budget includes the two newly formed commissions and the real price of the minutes. A motion to approve the budget for the coming year was seconded and approved.

Brother Justice brought the Ministerial Benevolence report (p. 18). There was a motion, a second, and approval to receive the report. The Ministerial Benevolence budget for 2006-2007 was approved by the body.

Brother Bob Baggett gave the International Mission report for the Western Quarterly efforts (p. 24). There was a motion, second and approval to receive the report as information. A motion was also brought to change the word "foreign" to "international" to match the title of the National ministry. The motion was seconded and approved.

Brother Stan Coker brought the Cumberland Camp report (p. 24). Brother Coker turned the floor over to Roy Harris to present the National Disaster Relief

program. Brother Coker made a motion that we support this program. The motion was seconded and approved. Brother Coker then presented his report. A motion was moved and seconded and the report was approved. Barry Simpson stood and thanked God for Pam and Stan Coker and their ministry at the camp and encouraged people to have Stan in their church.

There was no report given by the Cumberland Women Nationally Active for Christ (p. 29).

The body was dismissed for a break. Some committees were asked to meet during this time.

MORNING WORSHIP-11:00 A. M.

The Cumberland Association reconvened for the morning worship service. Brother Dwayne James began the worship hour by leading the congregation in "The Glory Land Way". Brother Owens led in prayer and mentioned the Free Will Baptist Bible College Night to Remember. Harris thanked Woodbine for hosting the meeting. Toby Spradling led the prayer over the offering. Patrick Layton played the song "Till the Storm Passes By" for the offertory. Dwayne James led in the song, "When We All Get to Heaven." Brother Dwayne James brought a message in song, "Find Us Faithful". The assistant moderator introduced Brother Ed Fox, pastor of the Berean FWB Church.

Fox expressed thankfulness for the opportunity to speak. Fox began with prayer and a testimony of his life and salvation. He spoke of ministering to families and individuals. He encouraged us to take God at his word. He told about Crowfoot and how he never used the pass he was given to ride on the railroad. Like Crowfoot, Christians seldom take advantage of our pass to God. Christians seldom apply the promises of God to their daily lives.

Matthew 7:7-11. Too often we do not claim the promises.

Grace Given/Deliverance

Israel is God's chosen people. He has his hand of protection on them. We can have God's hand of protection on us also. Israel was in captivity in Egypt and God sent Moses to deliver his people. The Israelites did not receive the same plagues as the Egyptians. God will protect his children. We need to get away from distractions in order to hear God and allow him to work in us. Jesus was a model of this when he sent the disciples away so he could talk to God. God has a special plan for us because he loves us. We are given direct access to God. When we call on God, like Moses, we can be delivered when our back is to the wall.

Hebrew 10:23. Hold fast to the profession of our faith without wavering, because he is faithful that has promised it.

Malachi 3:10. Prove God. We can lean on God and his promises.

Philippians 4:13. We can do all things through Christ.

Three questions: Are you asking and believing he will, asking and trusting he's able, believing you are special to God.

Fox opened the altar for a time of prayer. The assistant moderator asked that the committee members be dismissed to lunch first. We will start back as soon as people finish. Brother Cecil Boswell asked the blessing on the noon meal.

AFTERNOON DEVOTIONAL -1:00 P.M.

Brother Eddie Hodges led the congregation in singing "He Touched Me". Brother Harris introduced Brother Blaine Rogers to bring the afternoon devotion. He developed the topic of Paul's burden for the churches as presented in Revelation 3.

We should be burdened for opportunities to present the Gospel. The Old and New Testament talk about doors. In Revelation 3:20, Jesus wants to have a relationship with us. In John 10, we have the promise that if we go through the door of Jesus Christ, we will have salvation and also provision. In Colossians 4:3, Paul speaks of God opening a door for his message.

Revelation 3:7-12. John is writing about God opening a door for ministry. God gave the Christians at Philadelphia the green light for ministry. He told them whatever they do will prosper if: 1.) you have little strength – weakness (His strength shines through), 2.) be "Wordly" and apply His Word to your life, 3.) and be without waver (had not denied His name). God is holy (without flaw), true, and has the key of David (Isaiah 22). Pastors need to be examples for their people in and out of the pulpit. Many times we quit because things get difficult; don't give up! Be faithful to His Word without waver. God will humble our enemies and keep us from the hour of trial if we are without waver. Those that are faithful will be made into pillars and will be given a new name. Rogers closed in prayer.

AFTERNOON BUSINESS -1:30 P.M.

Moderator Jon Justice led us back to the business.

Dr. Charles Thigpen presented the Tennessee Promotional report. He read Ephesians 2:12 and 13. Paul is speaking to Gentiles. He says without Christ, we have no hope; but, we are brought nigh by the blood of Christ. Dr. Thigpen encouraged us to vote "Yes" on the Marriage amendment. He stressed to the pastors to encourage their congregations to do the same. The state meeting will be held November 13-15 at Eastside Free Will Baptist Church in Elizabethton, Tennessee. He encouraged those that do not get Echo or ONE to sign up with

him today. Dr. Thigpen expressed his thankfulness for the Tennessee Right to Life. It was motioned, seconded, and approved to receive as information.

Chris Harson of the Tennessee Right to Life presented his organization. He mentioned that the Choose Life license plate won its battle with the ACLU. He asked for pastors to consider having someone from the Tennessee Right to Life to come and talk to their people about the ministry of their organization. The front plates are being sold to help cover the cost of the defense fund. The suggested donation for the plate is ten dollars.

Clayton Hampton presented Tennessee Home Missions report in Brother Wagner's absence. Hampton expressed Wayne Wagner's appreciation for what the Cumberland does for Tennessee Home Missions. Shane Wilson's Hispanic ministry in Johnson City has paid for their facilities and has started a satellite church in Bristol, Tennessee. The Hampton's ministry in Clarksville closed on a piece of land on September 21. It is 4½ acres on a two lane road that runs from Interstate 24 to Wilma Rudolph Boulevard and it was purchased for \$300,000. This is a fast growing part of the city. They put down \$80,000 on the purchase. He challenged 500 people to give \$500 this year and the property will be paid off. He thanked those present for praying and financially supporting the ministry.

Brother Bob Shockey presented the Free Will Baptist Family Ministries report. He said God has been really good to the ministry. They had homecoming recently and around 400 kids at camp this summer. Many were saved at camp. There are eight homes for children, a learning center, a Hope Center, Foster family serves, a farm, and the satellite homes in Arkansas and Virginia. The Hope Center saw 70 young ladies in 2005 and 32 already in 2006. They help these young ladies in any way possible and encourage them to not have an abortion. The ministry will likely end in the black this year. He encouraged us to pray for the Light House Ministry and the 20/20 program.

There was a motion, second and approval to authorize the moderator to appoint delegates for the state meeting.

Brother David Williford presented the Free Will Baptist Bible College report. Tennessee is the leading state in giving to the Free Will Baptist Bible College. Eleven of the top fifty churches are from the Cumberland Association. He expressed thanks for the financial giving, prayer support, and for sending the youth from our churches to the college. This year the college had its largest enrollment in twenty-two years. He asked us to pray for the relocation process. He told us that if you give to the college during October, they will allow you to take a course free in January through the Lifetime Learning Program. The Adult Degree Program meets two nights a week.

Brother James Forlines gave the report for Free Will Baptist International Missions. The Outlaws are going to Central Asia which is 95-98% Muslim. The field of Bulgaria is opening and Tim and Lidia Atree are going to minister there. Ten years ago we had 240 churches and 10,000 people attending; now we have 775 churches and 30,000 people attending. God has blessed through those that went and those that support them. He expressed his thankfulness for the role of the Cumberland Association.

The Randal House Publications report was given by Brother Larry Hampton. Brother Hampton mentioned the story in Mark 2 of the four men that lowered their crippled friend through the roof of the house. Randall House is concerned about Christian Education. The CLEAR curriculum allows families to study the same thing through all levels. Several new books that are available were mentioned. In April, the Mid Tenn Christian Workers Conference will be at the Free Will Baptist Bible College. James Forlines will be the keynote speaker. He asked for prayer for Ron Hunter and Danny Kohne, Director of the National Youth Conference.

The Board of Retirement and Insurance report was given by Brother Ray Lewis. The three-fold purpose in the establishment of the board in 1939 was 1.) to provide income for a minister if you became disabled before you reached age 65, 2.) to provide income for pastor's families if he died, to provide income for pastor when he does reach the age of retirement. They now serve 1,486 throughout the world. One hundred and four people are now receiving a monthly income from the Board of Retirement.

A report from the Executive Office was given by Brother Roy Harris. He brought greetings from Keith Burden. He mentioned the Leadership Conference on December 4th and 5th with H.B. London. The emphasis will be on the family. The National Association will be in Little Rock, Arkansas on July 15th-18th. Impact Little Rock will take place on the 14th.

Harvest Free Will Baptist Child Care Ministries in Mexico was represented by Brother George Hyatt. He expressed thankfulness for the churches that are already involved in the ministry. The ministry will provide help for orphans in Mexico.

The moderator asked for the reports of the committees. Brother Bob Baggett gave the Obituary Report (p. 30). The motion to receive the report was seconded and approved. Brother David Humphreys gave the Petitions and Request report (p. 31). It was seconded and approved. Brother Charles Thigpen brought the Resolutions Report (p. 32). There were 4 resolutions. They were read and approved.

The moderator asked if there was any Old Business. There was none.

The moderator asked if there was any New Business. There was none. Brother Eddie Hopkins gave the nominating committee report (p. 32). The slate of officers was voted on one-by-one. All were seconded and approved. It was brought to the attention of the body that David Smith was leaving the camp board. Jason Hamm was nominated to fill the position and was seconded and approved.

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

The executive members elected for the following year are:

Jon Justice - Moderator

Roy Harris - Assistant Moderator

Patrick Layton - Clerk

Dwayne James - Assistant Clerk

Wayne Wagner - Treasurer

EXECUTIVE COMMITTEE REPORT

The Cumberland Association Executive Committee met at Free Will Baptist Bible College on August 29, 2006. Members present included the following: Mike Crews, Roy Harris, Jon Justice, Patrick Layton, Frank Owens, Steve Swango, and Wayne Wagner. The purpose of the meeting was to review the budgets of the various ministries, receive a report from Stan Coker on the proposed Disaster Relief Team, consider suggestions to be presented at the Cumberland Association and plan the 2006 Cumberland Association meeting. Jon Justice opened the meeting by reading from II Timothy 4 and Frank Owens prayed.

Jon Justice recommended the proposal of two new commissions. These commissions would be the Christian Education Commission and the Cumberland Youth Commission. Discussion of these suggestions produced two recommendations to be presented to the body of the Cumberland Association. They are as follows:

1. Cumberland Association of FWB Christian Ed. Commission

The Executive Committee recommends the formation of a Christian Education Commission for the purpose of assisting local churches in the Cumberland Association in equipping the laity to fulfill the task given to us by our Lord and to help men and women recognize and develop their spiritual gifts to take their place in the body of Christ. The Commission members would be appointed by the Moderator for the first term of three (3) years. The Executive Committee recommends that \$500.00 from the General Fund be budgeted for the first year. At the 2007 Annual meeting of the Cumberland Association we will review and recommend that this commission become a Board of the Cumberland Association.

2. Cumberland Association of FWB Youth Commission

The Executive Committee recommends the formation of a Youth Commission for the purpose of promoting unity and spiritual growth among our Cumberland Association youth and to mobilize them to advance the kingdom of God. The Moderator will appoint a Co-ordinator to work with other Youth Pastors within the Association in planning and co-ordinating events. This commission will be evaluated at the next annual session of the Cumberland with the intent of becoming a Board of the Cumberland Association. The Executive recommends that \$500.00 from the General Fund be budgeted for the first year.

The moderator asked for a report from Brother Stan Coker on the development of a Disaster Relief Team. Brother Coker discouraged the formation of this team due to observations and discussions he had with other camp directors that had opened their doors for this same reason. He encouraged the support of the newly developed National Disaster Relief Program by the National Association of Free Will Baptist.

Brother Coker also gave the Cumberland Camp report. He explained that the camp budget year does not end till the end of December, but he will have a proposed camp budget for the 2007 year by the time the Cumberland Association meets. He reported that the camp is in the best financial shape it has been in for a long time.

Wayne Wagner presented the treasurer's report for the Cumberland Association. Brother Roy Harris made a motion to present a proposed budget for 2006-2007 to the Cumberland Association. The motion was seconded by Wayne Wagner and approved.

Brother Jon Justice brought the ministerial Benevolence Fund report for the year. The motion to accept the report and present the proposed budget for the 2006-2007 year was made by Frank Owens and seconded by Wayne Wagner. There was discussion on other ways to help those that need help.

The program for the 2006 Cumberland Association hosted by the Woodbine Free Will Baptist Church on October 21st was discussed and planned.

The theme "Promises of God" was chosen from Psalms 84:11. Pastor Earl Langley was chosen to deliver the 9:00 A.M. devotion. Pastor Billy Brown was chosen to deliver the message in the 11:00 A.M. worship hour. Pastor Blaine Rogers was selected to deliver the afternoon message at 1:30 P.M. Alternates were chosen.

The moderators of the four quarterlies will serve as the Committee on Committees. The Executive Committee will serve as the Petitions and Request Committee. The meeting was dismissed in prayer by Brother Mike Crews.

Respectfully Submitted,
Patrick Layton

REPORT OF COMMITTEE ON COMMITTEES

Saturday, October 21, 2006

(* Denotes Committee Chairman)

REGISTRATION AND FINANCE

NQ Randy Corn
SCQ David Humphreys
SQ David Weeks
*WQ Herbert Hassell

NOMINATING

*NQ Wayne Wagner
SCQ Ronald Mashburn
SQ Cliff Donoho
WQ Eddie Hopkins

OBITUARY

NQ Vernon Barker
SCQ Doug Dickey
SQ Thurman Page
*WQ Bob Baggett

RESOLUTIONS

NQ Bud Hill
SCQ Ed Fox
*SQ Charles Thigpen
WQ Eddie Thomas

Respectfully Submitted,

Moderators of the Cumberland Association Quarterlies:

NQ Moderator, Randall Riggs SCQ Moderator, Steve Swango
SQ Moderator, Frank Owens WQ Moderator, Mike Crews

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:

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.

Last year at this time, we reported that the Liberty Church in Portland had petitioned us for membership. We are glad to announce they are now in full membership with the Northern Quarterly. Brother Ken Stevens pastors the church. We are glad for their ministry in the Portland area.

All of our pastors are to be commended for their 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:

Pleasant View Christian School is in her 29th year of ministry. The school continues to experience growth with a total enrollment of over 400. Many of the elementary grades have two classes. The graduating class of 2007 will be one of the largest ever. Dr. Ken Riggs serves as the administrator. Mr. Steve Parks is the secondary principal, and Mrs. Virginia Justice is the elementary principal. In addition, the school also employs about 60 faithful, dedicated staff, and faculty. The Board of Directors is currently considering a building program to accommodate the growth. They would appreciate your prayers as they seek direction from the Lord.

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!

Missions:

Dr. David Outlaw resigned as pastor of Heads Church this past year—not because he is going to another church, but because he is going to another country. David, Angie, and their children are in the process of raising funds to go to Central Asia. The Heads Church, in addition to supporting them on a regular basis, also gave \$15,000.00 to their account. We commend the Heads Church and their leadership for their gracious gift. Our Quarterly has also voted to support the Outlaws on a regular basis. We encourage all the churches of the Cumberland to pray for and financially support the Outlaw family.

Conclusion:

In closing, let me ask 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 R³ NQ Moderator

Officers for 2006-2007:

Moderator: R. Randall Riggs, R³

Assistant Moderator: Clayton Hampton

Treasurer: Barry Simpson

Clerk: Mary Crutcher

Worship Leader: Dwayne James

Assistant Worship Leader: Gayle Collins

Members at Large: Bud Hill (2007), Cecil Boswell (2008), Wayne Wagner (2009)

SOUTHERN QUARTERLY REPORT

Greetings from the Southern Quarterly. In January we met at the Trinity Church and Dr. James Stevens spoke to us about using the Rejoice hymn book creatively in worship. He showed us how we can use our hymnbook in far more ways than we had. In April we were supposed to meet at the Victory Church but we were tornadoed out. This is the first time that I remember having to cancel the meeting because of the weather. In July, we met at the West Nashville Church and Bro. Neil Gilliland spoke to us about the role of counseling for pastors and our local churches and how to get help, where to get help, and where to refer people for some resources. He helped us to know how to meet the needs, spiritual and emotional, of our people.

There are several areas we are excited about. Several of our churches are using and have adopted the Faith Sunday School Evangelism. Faith Evangelism marries the greatest responsibility the local church has and that is world evangelism with the strongest muscle the church has and that should be Sunday School to get the job done. Faith Evangelism is an intentional effort to train our people and to send our people to people that are approximately their age group and to enroll them in Sunday School, to get them their under the sound of the gospel, to lead them to Christ and have them in that group where they can naturally grow and mature as believers. We are going to continue to encourage our churches to consider aggressively enrolling people in Sunday School and winning them and disciplining them whether through Faith Evangelism or through some other way, but I commend those churches that are intentionally reaching people as well.

Our quarterly is going to emphasize the great importance of us reaching and disciplining our men to be the godly leaders in their home, in their churches, in their jobs, to develop their relationship with their wife, and to be the godly leader to their children. If you are interested in knowing what I saw the other day, I would be glad to tell you. It is something that we are going to institute at our church. I am so excited about it. I have a sample, if you want to take a look at what it is. It is a tremendous tool. Our national Master's Men are going to take a look at this as well. That is one of the focuses of the future of our quarterly is reaching and building our churches based on men.

We are also in the process of putting together a ten year plan for establishing new churches. Since I have been in this association, for the last twelve years,

we have actually lost 5 churches in our association either through consolidation or through disbanding. We need to turn that around and we are putting together an intentional plan to target some areas that are exploding in growth that we are just not their at all. Four of the ten fastest growing counties in our state are in Williamson county and we only have one church in that area. We are putting together that plan to establish new churches and reach these new areas for the Lord.

Four major principles of the men's ministry that I mentioned are to reject passivity, accept responsibility, to lead courageously, and to look to God for the future reward of being the right man and doing the right thing. We thank the Lord for what he is doing but we are incredibly excited about the future and what the Lord will be doing through our churches this coming year and the years to come.

Respectfully submitted,
Frank Owens, Moderator

SOUTH CENTRAL QUARTERLY REPORT

All the members of the South Central Quarterly send greeting in the name of our Lord and Savior, Jesus Christ, who was and is and is to come, to all the members of the Cumberland Association.

The good news is we were blessed with a new member, the Unity Free Will Baptist Church. We have enjoyed their fellowship and look forward to working with and fellowshiping with them for many years to come. The bad news is that it looks like we have lost the Liberty Free Will Baptist Church of Lawrenceburg, Tennessee and they appear to be going independent.

We appreciate the hard work Bro. Stan Coker is doing at the Cumberland Camp and our desire is to continue in helping to lighten the load he carries so we again became a Friend of the Camp and also raised enough money to pay for one summer counselor.

Oh how our Savior loved the hurting and especially the young. The Free Will Baptist Family Ministries and Harvest Ministry are in tune with His heart and not only care, but do something about it. We appreciate all that they do and again this year we sent both a love gift.

The ministerial Benevolence fund was not forgotten so they received a gift from us also.

In the field of Education we continue to support two school funds, the Charles McNeese and Jesse Meade Scholarship Funds which provides monies to needy ministerial students for the furtherance of their Christian education.

For Home and International Missions we held another Walk-A-Thon this year and raised over \$2000.

By the Lord's will we will concentrate, this next year, on Christian Education and training. We have a survey going out at this present time to determine the educational needs of our various churches.

Our Quarterly continues to have a spirit of unity and love and enjoys working together for the Kingdom of God.

If it wasn't for our Lord and Savior, Jesus Christ, we wouldn't have been able to bless others as we have been able to do this past year, all the Glory goes to Him who purchased us with His precious blood.

Respectfully submitted,
Steve Swango, Moderator
Virginia Smith, Clerk

WESTERN QUARTERLY REPORT

John 15:5 "I am the vine, you are the branches. He who abides in Me, and I in him, bears much fruit; for without Me you can do nothing."

It is my honor to bring warm greetings to all the churches of the Cumberland Association from the 15 churches in the Western Quarterly. The Lord Jesus has blessed us with another fruitful year of abiding in Him and working for Him.

The average attendance of our four meetings this year was 56. During these sessions, we not only attended to business matters, but also fellowshiped with one another, worshipped together, and enjoyed the preaching ministries of Dr. Charles Thigpen, Brother David Williford, Brother Terry Forest, and Brother Eddie Payne. In an effort to encourage our youth to attend the quarterly, Brother Patrick Layton coordinated a time of youth fellowship and activities during each meeting.

The Western Quarterly supports and works with several different ministries, including Free Will Baptist Family Ministries, the Ministerial Benevolence Fund, the States Association, United Christian Academy, Free Will Baptist Bible College, Free Will Baptist International Missions, Free Will Baptist Home Missions, Cumberland Youth Camp, and a regular quarterly offering designated 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, giving over \$20,000 this year. United Christian Academy, located in Dickson, continues to experience growth in enrollment as well as construction on a new gymnasium is planned in the very near future.

We give praise to the Lord Jesus Christ for the fruit He has produced among us this year. We appreciate all of the pastors and laypeople who have faithfully served Him together and supported His work for His glory. Without Him, we truly can do nothing.

Our officers for the upcoming year are:

Moderator:	Mike Crews
Assistant Moderator:	Earl Langley
Clerk:	Gwen Minnichan
Assistant Clerk:	Frieda Singleton
Treasurer:	Billy Christy
Assistant Treasurer:	Billy Paul Christy

Executive Committee Members at Large:
Tim McDonald Steve Phillips Eddie Hopkins

Respectfully Submitted,
Michael Crews, Western Quarterly Moderator

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

MINISTERIAL BENEVOLENCE REPORT
OCTOBER 1, 2005 - SEPTEMBER 30, 2006

Balance Forward	\$5,655.63	
Receipts	<u>\$7,891.49</u>	\$13,547.12
Disbursements:		
Rev. Thomas Hornberger	\$2,400.00	
Mrs. Eugene Daniel	\$2,400.00	
Flowers for JoAnn Hurst	\$ 40.00	
Ret. Check (contribution \$35/bank fee \$6)	<u>\$ 41.00</u>	
Total Disbursed		\$ 4,881.00
Recap:		
Total Accounted For		\$13,547.12
Total Disbursed		<u>4,881.00</u>
Balance as of 9/30/03		\$8,666.12

Trust Account with FWB Foundation
Balance as of 6/30/06 \$6,915.45

Contributions to Ministerial Benevolence 10/01/05-9/26/06

TN State UGMP	\$ 660.54
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Western Quarterly

1 st Waverly	\$ 650.00
1 st Dickson	\$ 250.00
Rock Springs	\$ 563.37
Pleasant Ridge	\$ 90.00
Millers Chapel	\$1,213.00
Stoney Point	\$ 280.00
Dunbar Chapel	\$ 200.00
1 st McEwen	\$ 75.00
Western Quarterly	<u>\$ 100.00</u>
Total	<u>\$3,421.37</u>

Southern Quarterly

East Nashville	\$ 391.00
Cross Timbers	\$ 453.92
Trinity	<u>\$ 255.00</u>
Total	<u>\$1,099.92</u>

Northern Quarterly

Friendship	\$ 120.00
Shady Grove	\$ 160.00
Bethlehem	\$ 480.00
1 st Springfield	\$ 400.00
Good Springs	\$ 857.63
Heads	\$ 500.00
Northern Quarterly Gifts (Co-op)	<u>\$ 192.03</u>
Total	<u>\$2,709.66</u>

**CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST
MINISTERIAL BENEVOLENCE BOARD
PROPOSED BUDGET FOR 10/01/06 – 9/30/07**

Balance on hand 9/30/06	\$ 8,666.12
Estimated Income 10/01/06-9/30/07	<u>\$ 8,000.00</u>
	\$16,666.12
Expenses:	
Postage and Envelopes	\$ 24.00
Clerks Fee	\$ 200.00
Disbursements:	
Rev. Thomas Hornberger	\$2,400.00
Mrs. Eugene Daniel	\$2,400.00
Total Expense and Disbursements	\$5,024.00
Ending Balance 9/30/07	\$11,642.12

Trust Account with FWB Foundation
Balance 6/30/06 \$6,915.45
Estimated Interest \$200.00
Estimated Ending Balance 6/30/07 \$7,115.45

GUIDELINES FOR MINISTERIAL BENEVOLENCE BOARD

I. Qualified Recipients

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

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

II. Eligibility Requirements to receive funds

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

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

III. Informing the Board

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

IV. Responsibilities of the Board

- A. To organize the Board and elect officers
 - 1. Chairman
 - 2. Assistant Chairman
 - 3. Secretary/Treasurer
- B. To establish specific levels of financial assistance to eligible recipients.
- C. To establish and maintain accurate financial records and minutes of each meeting of the Board.
- D. The Board members are to report to their individual Quarterly Meetings each quarter.
- E. Follow the guidelines set forth in our Constitution under THE DUTIES OF THE SUPERANNUATION BOARD.

2006 TREASURER'S REPORT **CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS**

Income

Beginning Balance	\$ 2,637.48
United Giving Ministry Distribution Plan	\$ 4,415.55
South Central Quarterly Dues	\$ 875.00
Western Quarterly Dues	\$ 1,875.00
Northern Quarterly Dues	\$ 2,640.00
Southern Quarterly Dues	\$ 2,375.00
Total Quarterly Contributions to Cumberland	\$ 7,765.00
Northern Quarterly Coop 318.42; 80.40; 1,199.52	\$ 1,598.34
Cumberland Assoc. Offering Designated to FWBFM	\$ 215.00

Total income including beginning balance **\$16,631.37**

Expenses

Office Expenses		\$ 11.00
Stamps		\$ 39.00
Moderators Expenses		\$ 66.25
Bank fee for the year		\$ 50.00
Designated Offering FWBFM		\$ 215.00
Clerks Fee (David Outlaw)		\$ 250.00
Treasurer's Fee (Wayne Wagner)		\$ 250.00
Dues		\$ 7,195.00
Cumberland Camp	30%	\$ 1,804.13
State Office	30%	\$ 1,804.13
Benevolent Ministry	15%	\$ 902.15
State Office TN Walk-A-Thon	7.5%	\$ 450.59
TN FWB State Home Missions	7.5%	\$ 450.59
Total Expenses		\$13,487.34

Total Income **\$16,631.37**

Total Expenses **\$13,487.84**

Balance On Hand **\$ 3,143.53**

Proposed Budget 10/01/06 – 9/30/07

Balance Forward	\$ 3,143.53
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Income based on 65 churches:

Quarterly Association Dues	(4 Quarterlies x \$20)	\$ 80.00
Church Dues to the Cumberland Association	(65 churches x \$15)	\$ 975.00
State Association Dues	(65 churches x \$10)	\$ 650.00
National Association Dues	(65 churches x \$100)	\$6,500.00

TN State Association UGMP	\$2,500.00
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Total Accounted For	\$13,848.53
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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
Treasurer's Fee	\$ 250.00
Clerk's Fee	\$ 250.00
Clerk Office Expenses	\$ 100.00
Cumberland Association CE Board	\$ 500.00
Cumberland Association Youth Board	\$ 500.00
Printing of Association Minutes	\$ 600.00

Disbursements of TN State Unified Ministry Plan Fund:

State Office	30%	\$ 750.00
Cumberland Camp	30%	\$ 750.00
Ministerial Benevolence Board	15%	\$ 375.00
Foreign Missions Walk-A-Thon	7.5%	\$ 187.50
TN Home Missions	7.5%	\$ 187.50
Cumberland Association	10%	\$ 250.00

Total Expenses	\$11,875.00
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Budget Inflows	\$13,848.53
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Budget Outflows	<u>\$11,875.00</u>
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Balance	\$ 1,973.53
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Respectfully submitted,
Wayne Wagner, Treasurer

CUMBERLAND International MISSIONS REPORT

Western Quarterly 2006 International Missions (partial report)

The Western Quarterly raised over \$20,000 in 2005 for the Walk-A-Thon. We are working hard for the 2006 Walk-A-Thon. We have several churches that have already walked; some of the churches are still walking. Our money is still coming in. I believe that eleven of the fifteen churches will participate. I believe in our missionaries and I fully believe they deserve our support. They are doing a great job taking the Gospel message to other nations.

Yours in Christ for Missions,
Brother Bob Baggett

CUMBERLAND CAMP REPORT 2006

Jesus wrote to Philadelphia church, "... I have set before thee an open door." (Rev. 3:8) God is certainly opening doors of opportunity for our camp ministry, and we praise Him for the work He is doing through us.

Retreats

Since our report last October, we have hosted four retreats. Our Teen Retreat held November 4-5, 2005 was attended by 55 teens and 10 chaperones. Speaker Michael Hollifield did an excellent job developing our theme "Radically Free", based on John 8:36.

This year's Pastor's Wives Retreat (January 27-29) was expanded to include the wives of all church leaders. Mrs. Carol Reid spoke to twenty FWB women, who also enjoyed great food and fellowship during this weekend away.

Rev. Craig Batts spoke at our Elementary Retreat held March 31- April 1. He developed the theme "Spring Training" for 54 kids and 16 adult sponsors.

Our Father-Son Retreat (October 6-7) was a success with 46 men and boys hearing Bert and Brian Tippet share some "Hits and Misses of a Father and Son".

Summer Camp

A total attendance of 462 campers in five weeks made this the largest summer camp in five years. Our theme, "Light the Night," was taken from Matthew 5:16, and encouraged our young people to carry the light of Christ into a dark world. We were blessed once again to see God work among our campers, with over 20 making salvation decisions.

Financial Growth

After decreasing our budget significantly for 2006, we have been blessed to see an increase in income. With year-to-date income exceeding projections, we anticipate finishing the year strong and in the black. Our stronger financial situation can be attributed to increases in summer camp attendance, church support, rentals, and individual giving.

Friends of Camp

This continues to be a key part of our funding, representing nearly 10% of our budget. These special friends commit to give \$10 per month or \$120 per year to our general fund. This giving literally "keeps the light on" in the winter months.

Facility Improvement

Our goal of continuous forward progress requires us to make changes to our facility. This year we have auctioned excess items held in storage, replaced all sinks and faucets in the dorm, began a complete renovation of the boy's bathhouse, and spread 135 tons of gravel. In addition, a group from the Mt. Zion FWB Church completely reworked our nine-hole miniature golf course.

Rentals

Our camp facilities have played host to twenty groups this year, with several more expected before year's end. These church and parachurch organizations have utilized our quiet location to minister to everyone from children to senior adults. Rev. David Trogden, a FWB chaplain stationed at Ft. Campbell, has brought several groups, including wounded soldiers, hospital personnel, and military couples.

Support

We simply could not exist without the support of our churches and associations. Thank you for all you do for this ministry. May God richly reward you. The following is a record of church and association giving from October 2005 through September 2006:

Ashland City	\$1,169.88	Northern Quarterly	\$ 474.12
Bethel	\$1,796.88	New Life	\$ 90.00
Bethlehem	\$2,480.00	Oaklawn	\$2,835.00
Brandon's Chapel	\$1,090.00	Oakwood	\$3,558.48
Carlisle	\$ 601.20	Oakland	\$ 230.00
Cofer's Chapel	\$ 785.00	Olivet	\$2,509.80
Aux.	\$1,125.00	Pardue Memorial	\$3,738.00
Covenant	\$ 425.00	Pleasant Hill	\$1,215.00
Cross Timbers	\$ 557.08	Rejoice	\$1,420.00
Dunbar's Chapel	\$1,300.00	Richland	\$ 454.71
East Nashville	\$ 500.00	Rock Springs	\$ 407.37
Faith	\$ 159.00	Shady Grove	\$ 275.00
First McEwen	\$ 300.00	Shady Lawn	\$1,847.24
First Springfield	\$1,364.79	South central Qty.	\$ 906.00
First Waverly	\$1,449.00	Southern Quarterly	\$ 200.00
Friendship	\$2,700.00	Stoney Point	\$ 230.00
Good Springs	\$2,058.32	Two Rivers	\$1,149.00
Greenwood	\$3,120.00	UGMP	\$1,423.98
Harper Road	\$ 260.00	WNAC	\$1,213.00
Heads	\$1,615.00	Western Quarterly	\$ 100.00
Hendersonville	\$1,600.00	Woodbine	\$1,316.14
Lavergne	\$1,200.00	Miller's Chapel	\$ 312.00
Loyal Chapel	\$ 600.00	Mt. Zion	\$3,047.00
Madison	\$ 501.00	New Hope	\$3,625.00

Services Held

The following churches have hosted us for a camp day:

Donelson	East Nashville	First Waverly	First Springfield
Mt. Zion	Pardue Memorial	Rock Springs	Pleasant Hill
Dunbar's Chapel	Friendship	Shady Grove	Greenwood
Madison	Faith	PVCS	New Life
Two Rivers	Loyal Chapel	New Hope	Heads
Olivet	Covenant		

Work Groups

The following churches brought a group for a day of "fun fellowship with purpose":
(there were too many individual volunteers to name them all)

New Hope	Unity	Two Rivers	Mt. Zion
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Schedule for 2007

Important dates for next year have already been set. Please mark these on your calendar:

Pastor's Wives Retreat	January 26-28
Elementary Retreat	March 30-31
Teen Camp	June 3-8
Junior I	June 10-15
Junior High I	June 17-22
Junior II	June 24-29
Combination	July 1-6
Father-Son Retreat	October 5-6
Teen Retreat	November 2-3
Friends of Camp	November 16-17

Help Us

Here are several ways that you can help us:

1. Pray for us. Use our newsletter or give us a call for timely prayer needs.
2. Sign up for our free newsletter. Published quarterly; it will keep you informed about the ministry of the camp.
3. Look for our mailings. Registration forms should be in your hands at least a month before the scheduled event. Please call if you do not receive them.
4. Give financially as the Lord provides. Consider paying for a counselor or camper. Contribute to our special projects. Become a Friend of Camp.
5. Host us for a camp service. Let us bring the ministry to your church through pictures and the preaching of the Word.

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

Respectfully Submitted,
Stan Coker

CUMBERLAND CAMP PROPOSED BUDGET for 2007

INCOME

Surplus Sales	\$	0.00	
Contributions			
General Offerings		\$46,604.08	
Coop		\$1,260.81	
Friends of Camp		\$20,298.00	
			\$68,162.89

Designated

New Building	0.00
Scholarships	0.00
Lake	0.00
Pettus Memorial	0.00
Special Projects	0.00
Other	0.00

Fee Income

Rental Income	\$43,415.00
Camp Registration	\$64,080.00
Retreat Registration	\$ 6,501.50

\$113,996.50

Operations

Canteen Sales	\$6,008.50
Miscellaneous	\$ 113.98
Interest	\$ 0.00

\$ 6,122.48

TOTAL INCOME

\$188,281.87

EXPENSES

Buildings and Grounds

Maintenance & Supplies	\$17,415.75
Utilities	\$16,000.00
Dues, Permits, Fees	\$ 2000.00
Insurance	\$11,000.00
Vehicles	\$ 1,400.00
Equip replacement	\$ 250.00
Recreation Equipment	\$ 500.00

\$48,565.75

Office Expenses		
Office Maintenance	\$ 500.00	
Publicity	\$ 3,100.00	
Public Relations	\$ 2,400.00	
Supplies	\$ 1,500.00	
Postage	\$ 1,200.00	
Board Expense	\$ 100.00	
Miscellaneous	\$ 1,000.00	
Equipment Maintenance	\$ 400.00	
		\$11,707.00
Training	\$ 4,000.00	
Salaries and Benefits		
Director		
Salary	\$ 48,467.68	
Housing	\$ 0.00	
Retirement	\$ 0.00	
Medical Savings	\$ 0.00	
Medical Insurance	\$ 0.00	
		\$48,467.68
Kitchen Manager		
Salary	\$ 6,286.20	
FICA	\$ 480.89	
		\$ 6,767.09
Maintenance Manager		
Mileage	0.00	
Salary	\$ 4,800.00	
Medical Insurance	\$ 0.00	
FICA	\$ 324.35	
		\$ 5,124.35
Other Employees		
Housekeeping	\$ 1,800.00	
Office Worker	\$ 900.00	
Accounting	\$ 0.00	
Year Care/Other	\$ 1,800.00	
		\$ 4,500.00
Total Salaries and Benefits		\$64,859.12
Development		\$ 0.00
Mileage		\$ 4,800.00

Camp Expenses

Food Supplies	\$16,000.00
Kitchen Help	\$ 3,000.00
Counselors	\$13,200.00
Program Materials	\$ 1,500.00
T-Shirts	\$ 3,000.00
Honorariums	\$ 1,500.00
Insurance	\$ 0.00
Scholarships	\$ 0.00

\$38,200.00**Retreat Expenses**

Food Supplies	\$ 1,200.00
Kitchen Help	\$ 500.00
Program Staff	\$ 500.00
Program Materials	\$ 250.00
Insurance	\$ 0.00

\$2,450.00**Rental Expenses**

Kitchen Help	\$ 3,000.00
Food Supplies	\$ 6,000.00

\$ 9,000.00**Canteen**

Food Items	\$ 4,700.00
Equipment	\$ 0.00

\$ 4,700.00**Transfer to Fund Balance****\$ 0.00****Grand Total Expenses****\$188,281.87****Net Income/gain or (loss)****\$ 0.00****Net Income/gain or (loss) without extraordinary income****\$ 0.00**

CUMBERLAND DISTRICT WOMAN ACTIVE FOR CHRIST
10/21/06

No report was given.

**Cumberland Association of Free Will Baptists
Obituary Report October 1, 2005 – September 30, 2006**

Northern Quarterly

Friendship

Lorean Green
Mary Pendergrass DaVault
Charlie Cagle
Billy Wheeler
David Ross
Margaret Binkley

Goodsprings

Henry Reed

Harper Road

Marvis Reed
J.T. Green

New Hope

Glenda Raymer
Elvin Raymer
Hughes Ellis
Betty Carol Ford
Cammila Rediker

Oaklawn

Shirley Adkins
Lucille Satterfield
Roberta Cooksey

Southern Quarterly

Trinity

Robert Adcock
Reba Farley
Maurine Frazier
Ellender Hudgens
Opal Knight
Glendel Knight
John Perry
Nettie Shepherd
Joe Wilson

Sylvan Park

Olen Wall

Richland

Dorothy Woodard

Woodbine

George Gray

Blue Springs

Louise Morphis
Clifton Ledford
Bobby Chumley

Corner Stone

Bertha Raley

East Nashville

Margaret Keef
Horace Keeler
Laura Belle Sufferidge
Gene Youree
Ruby Hunt
Catherine Hudgens
Ruth Johnson

Donelson

Jerry Fite
Andy Hollingsworth

Lavergne

Joanne Neel

South Central Quarterly

Berean

Debbie Hawkins
Loyce Spence
Thelma Bradford
Sharon Elswick

Flatwoods

Mark Jennings
Norma Cromwell
Mary Alice Doss

Loyal Chapel

Grace Wiley
Jim Hart
Buck Price
J.B. Staggs

Western Quarterly

Carlisle

Frankie Austin
Barbara Hudson

Dunbar's Chapel

Doug Johnson
Hilda Grizzard

Stoney Point

Wyatt Rye
George (Buck) Coleman

Hurricane Chapel

Lonnie Tummins, Jr.

Miller's Chapel

Buford Haley

United

Ruby Simmons

Oak Grove

Grady Hayes

Respectfully Submitted,

Bob Baggett, Vernon Barker, Doug Dickey, Thurman Page

PETITIONS AND REQUESTS REPORT

Rev. David Humphreys requests that the Cumberland Association of Free Will Baptists be held next year at the Unity Free Will Baptist Church on October 20, 2007.

REGISTRATION AND FINANCE REPORT

Ministers:	44
Delegates:	10
Deacons:	4
Visitors:	23
TOTAL	81

The offering received was \$153.54

We recommend giving today's offering to the Cumberland Camp Tractor Fund.

Respectfully Submitted,

Hurbert Hassell, Randy Corn, David Weeks, David Humphreys

RESOLUTION COMMITTEE REPORT

The Resolution Committee submits the following recommendations:

1. Be it resolved that we give a rising vote of thanks to Woodbine church for hosting this annual meeting.
2. Be it resolved that we give a rising vote of appreciation to all the officers of the Cumberland Association including the musicians who have served us throughout this year and today.
3. Be it resolved that we urge all of our people to vote "Yes" on the Family Amendment on November the 7th and also that we ask all of our pastors to promote this vote.
4. Be it resolved that all of us seek every opportunity to protest and stop patronizing any company that promotes the homosexual agenda.

Respectfully Submitted,

Charles Thigpen, Eddie Thomas, Ed Fox, and Bud Hill

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

Music Coordinator – Dwayne James

International Missions:

Ronnie Smith (term to 2010) to replace Ronnie Smith

Youth Camp:

Barry Simpson (2009) to replace Barry Simpson

Bill Evans (2009) to replace Bill Evans

Steve Phillips (2009) to replace Steve Phillips

Jason Ham (2008) to replace David Smith

Ministerial Benevolence Board:

Eddie Hopkins (2010) to replace Eddie Hopkins

Respectfully submitted,

Wayne Wagner, Ronald Mashburn, Cliff Donoho, Eddie Hopkins

QUARTERLY CLERKS

Northern

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

South Central

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

Southern

Anthony Poff
1516 Saddle Drive
Murfreesboro, TN 37130
615-890-6532

Western

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

CUMBERLAND QUARTERLIES YEAR IN REVIEW

	(N)	(SC)	(S)	(W)	Totals
Churches	23	7	16	15	61
Churches reporting	14	6	15	13	48
City Churches	2	4	12	5	23
Rural Churches	12	3	2	10	27
Full-time Ministers	10	2	10	6	28
Part-time Ministers	4	4	3	7	18
Ordained Ministers	33	8	74	14	129
Licensed Ministers	8	3	8	3	22
Ordained Deacons	38	13	49	42	142
Membership	2,960	563	2,165	1,121	6,809
Baptisms	102	12	63	50	227
Members Added	86	6	125	57	274
Members lost	56	4	31	16	107
Churches					
W/ Budget	12	3	11	5	31

Value of Churches and Parsonages:

Northern: \$9,705,252.00
South Central: \$ 727,000.00

Southern: \$12,112,800.00
Western: \$ 2,038,000.00
Total: \$24,583,052.00

Churches Income:

Northern: \$ 820,434.03
South Central: \$ 129,483.34

Southern: \$ 902,516.20
Western: \$ 575,759.04
Total: \$ 2,428,192.61

	(N)	(SC)	(S)	(W)	TOTAL
Parsonages	12	2	6	5	25
Day Cares	0	0	1	0	1
Kindergartens	0	0	0	0	0
Christian Schools	0	0	0	1	1
S.S. Enrollment	1,442	355	2005	533	4,335
Bible Institutes	0	0	0	0	0
C.T.S.					
Enrollment	374	0	216	38	628
W.N.A.C.					
Enrollment	118	22	79	58	277
M.M.					
Enrollment	0	7	52	14	73

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

Ashland City FWB
100 W. Elm St.
Ashland City, TN 37015
615-792-5118

Bethel FWB
2400 Moseley Ferry Rd.
Ashland City, TN 37015
615-307-9389

Bethlehem FWB
1709 Hwy 12 N
Ashland City, TN 37015
615-792-4428

Covenant FWB
1640 Southside Rd.
P.O. Box 36
Southside, TN 37171
931-387-4355

First FWB
811 16th Ave. E
Springfield, TN 37172

PASTOR

Wayne Bess, Jr.
305 Draper Circle
Goodlettsville, TN. 37072
615-855-1014

Rev. Mike Dankson
3645 Hwy. 12 N.
Ashland City, TN 37015
615-307-4972

Rev. Randy Corn
1713 Hwy 12N
Ashland City, TN 37015
615-792-1227

Rev. Jon Justice
3397 Marrast Dr.
Clarksville TN 37043
931-358-9335

Rev. Bud Hill
7093 Hwy 41 A
Pleasant View, TN 37146
615-746-8654

CLERK

Ms. Edith Perry
109 Elizabeth Street
Ashland City, TN 37015
615-792-4460

Mrs. Cherri Brady
1033 Interstate Circle
Cedar Hill, TN. 37032
615-746-8944

Mrs. Ann Hyde
523 Skyview Dr.
Ashland City, TN 37015
615-390-3932

Judy Ray
1850 Southside Rd.
Southside, TN 37171
931-387-2147

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

Friendship FWB 2388 Bear Wallow Rd. Ashland City, TN 37015 615-792-7953	Rev. Cecil Boswell 1101 Murff Acres Rd. Ashland City, TN 37015 615-792-6744	Mrs. Pamela B. Hampton 2349 Bearwallow 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 1107 Settlers Crossing Joelton, TN 37080 615-746-2404	Mrs. Lori Whitworth 1130 Rushing Oaks Dr. Pleasant View, TN. 37146 615-746-3974
Harper Road FWB 7130 Harper Road Joelton, TN 37080 615-876-4993	Rev. Blaine Rogers 203 Fay Court W. Pleasant View, TN. 37146 615-746-6200	Mrs. Sandra Morgan 2237 Bearwallow Road Ashland, TN 37080 615-792-5796
Heads FWB 3128 Heads Church Rd. Cedar Hill, TN 37032 615-746-5565	3156 Heads Church Road Cedar Hill, TN 37032 615-746-5565	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 615-827-3760	Rev. Eddie Hodges 105 Lynhurst Circle Hendersonville, TN 37075 615-822-4960	Mrs. Ruby Sanschargin 121 Brookside Drive Hendersonville, TN 37075 615-824-0398
Liberty FWB P: 221Westland Portland, TN. 37148 M: c/o 200 Moore Ave. Portland, TN. 37148 615-325-4504	Rev. Kenneth Stephens 200 Moore Avenue Portland, TN. 37148 615-325-2990	Mrs. Oweetah Stephens 200 Moore Ave. Portland, TN. 37148 615-325-2990
Mt. Zion FWB 2025 Blue Springs Rd. Ashland City, TN 37015 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. Katie Brossaline 1285 New Hope Rd. Joelton, TN 37080 615-746-2063
Oakland FWB 6326 Carney Road Whites Creek, TN 37189 615-299-9654	Rev. Carlos B. Kelsey 105 Jennifer Lane Joelton, TN. 37080 615-746-6340	Mrs. Rosalie C. Kelsey 105 Jennifer Lane Joelton, TN. 37080 615-746-6340

Oaklawn FWB 1280 Oaklawn Road Chapmansboro, TN 37035 615-746-5175	Rev. Bob Lewis 2807 Dick Farmer Rd. Chapmansboro, TN 37035 615-746-5175	Mr. Marian P. Hunter 1445 Oaklawn Road Chapmansboro, TN 37035 615-746-8077
Oakwood FWB 2551 Church Lane Woodlawn, TN 37191 931-645-4318	Rev. Randy Kinnick 2551 Church Lane Woodlawn, TN 37191 931-648-4328	Ms. Dianne Hutchison 2835 Indian Mound Rd. Indian Mound, TN 37079 931-645-5338
Olivet FWB 3363 Rossview Road Clarksville, TN 37043	Rev. Willard McCarroll 2911 Jack Teasley Road Pleasant View, TN 37146 615-382-0101	Mr. Daniel T. McGregor 4400 McGregor Rd. Adams, TN 37010-9143 931-485-2417
Pardue Memorial FWB 1895 Memorial Drive Clarksville, TN 37043 931-648-0459	Rev. Len Scott 268 Clearfont Dr. Clarksville, TN 37043 931-358-4735	Ms. Sherry Bagwell 1895 Memorial Dr. Clarksville, TN 37043 931-362-3889
Portland FWB 115 Old Westmoreland Rd. Portland, TN 37148 615-325-3300	Rev. R.H. McCuin 113 Old Westmoreland Rd.. Portland, TN 37148 615-325-8734	Ms. Irene Williams 584 Corinth Rd. Portland, TN. 37148 615-325-2685
Shady Grove FWB 4367 Shady Grove Road Clarksville, TN 37043 931-362-3443	Rev. Charley Carmack 2386 Pleasant View Rd. Pleasant View, TN. 37146 615-415-0160	Mrs. Bonna Smith 5100 Edwards Road Clarksville, TN 37043 931-362-3129
Trinity FWB 4550 Smallhouse Road Bowling Green, KY 42104 502-781-5254	Rev. Rod Goodman 369 Wren Road Bowling Green, KY 42101 270-783-9508	Mrs. Pam Smith 1104 Greathouse Road Bowling Green, KY 42103 270-782-2516
West End FWB 5152 Hwy. 49 W Springfield, TN 37172 615-384-5687	Rev. Ronnie Smith 5019 Hwy. 49 W. Springfield, TN 37172 615-384-9846	Mrs. Teresa Lewis 5152 Hwy. 49 W. Springfield, TN 37172 615-202-5971

SOUTHERN QUARTERLY

Moderator
Rev. Frank Owen
1732 Players Mill Rd.
Franklin, TN 37067
615-397-7895

Clerk
Anthony Poff
1516 Saddle Dr.
Murfreesboro, TN 37130
615-890-6532

CHURCH

Blue Springs FWB
1327 Mooresville Pk.
Columbia, TN 38401
931-381-5305

Cofer's Chapel FWB
3915 Franklin Road
Nashville, TN 37204
615-860-9240

Corner Stone FWB
3071 New Salem Pk.
Murfreesboro, TN 37129
615-890-6532

Cross Timbers FWB
201 Cross Timbers Dr.
Nashville, TN 37221
615-646-0515

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

East Nashville FWB
210 South 10th St.
Nashville, TN 37206
615-262-0507

LaVergne FWB
P.O. Box 675
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Madison FWB
P: 300 Scalf Drive
Madison, TN 37115
M: P.O. Box 532
Madison, TN 37116
615-865-9056

PASTOR

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Nashville, TN. 37217
615-367-2202

Michael Gladson
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Franklin, Tn. 37067
615-804-2861

Stanley Outlaw
112 settlement Ct.
Brentwood, TN. 37027
615-837-3740

Rev. Paul Harrison
866 Highland Crest Dr.
Nashville, TN 37205
615-356-3580

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

Rev. David Weeks
3715 Hewlett Dr.
Nashville, TN 37022
615-834-6207

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

Rev. Paul Hopson
1706 Meadowbrook Drive
Springfield, TN 37172

615-384-9604

CLERK

Jean Chumley
2538 Mooresville Pk.
Culleoka, TN. 38451
931-987-2587

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

Ms. Janice Brown
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Smyrna, TN. 37167
615-355-5129

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

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

Ms. Ruth Blunkall
105 Marito Ave.
Goodlettsville, TN 37072
615-865-5900

Mrs. Jean Welch
298 Old Nashville Hwy.
La Vergne, TN 37086
615-793-6171

Mrs. Katherine Miles
820 Dupont St.
Madison, TN 37115

615-868-5824

Manchester FWB 725 Spring St. Manchester, TN 37355 615-728-0783	None Listed	Ms. Mary Carter 211 Cherry St. Manchester, TN 37355 931-728-0259
Rejoice FWB P.O. Box 298 Antioch, TN. 37011-0298 615-513-5623	Rev. Clifford Donoho 4029 Calumet Dr. Antioch, TN. 37013 615-513-5623	Sue Hayes 853 Bishopsgate Rd. Antioch, TN. 37013 615-399-9389
Richland FWB 650 Westboro Dr. Nashville, TN 37209 615-356-4977	Rev. John Smith 600 Westboro Dr. Nashville, TN 37209 615-352-1315	Mrs. Robin Smith 600 Westboro Dr. Nashville, TN 37209 615-352-1315
Sylvan Park FWB 4701 Wyoming Ave. Nashville, TN 37209 615-292-0017	Rev. Frank Owens 1732 Players Mill Rd. Franklin, TN 37067 615-791-8697	Ms. LaDonna Owens 1732 Players Mill Rd. Nashville, TN 37067 615-791-8697
Trinity FWB 1207 Lowes Ln. Goodlettsville, TN 37072 615-859-3412	Dr. Roger Reeds 6409 Alessio Rd. Joelton, TN 37280 615-876-9045	Mrs. Jill Ziegler 103 Orchard Dr. Old Hickory, TN 37138 615-513-3753
Victory FWB c/o T.L. Page 4556 Old Hwy. 41 N. Springfield, TN 37172 615-382-8620	Rev. Thurman Page 4556 Old Hwy. 41N Springfield, TN 37172 615-384-8010	Mrs. Sue Starks 5538 Clinard Rd. Springfield, TN 37172 615-384-6802
West Nashville FWB 5600 Pennsylvania Ave. Nashville, TN 37209 615-350-8569	Rev. Dean Campbell 123 Holly Dr. Hendersonville, TN 37075 615-822-2175	Mrs. Judy Campbell 123 Holly Dr. Hendersonville, TN 37075 615-822-2175
Woodbine FWB 2204 Foster Ave. Nashville, TN 37210 615-254-7589	Rev. Tim York 623 Knollwood Rd. LaVergne, TN 37086 615-535-1267	Mr. Eugene Workman 1408 Ravenna Ct. N. Antioch, TN 37013 615-366-0573

SOUTH CENTRAL QUARTERLY

Moderator Rev. Steven Swango 5013- B Camelot Dr. Columbia, TN. 38401 931-381-8496 931-388-8444	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
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CHURCH

Berean FWB
 P.O. Box 778
 Fairview, TN 37062
 615-799-9573
FOXINS@bellsouth.net

Crossroads FWB
 2170 Fallriver Road
 Leoma, TN 38468
 No Phone

Faith FWB
 1611 Nashville Hwy.
 Columbia, TN 38401
 931-381-4812

Flatwoods FWB
 36 South Park Grove Road
 Lawrenceburg, TN 38464
 931-766-0828

Loyal Chapel FWB
 109 E. 17th St.
 Columbia, TN 38401
 931-388-6672

New Life FWB
 1001 Easy St.
 Lewisburg, TN 37091
 931-270-0380

Unity FWB
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 Murfreesboro, TN. 37129
 615-217-0777

PASTOR

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 Primm Springs, TN. 38476
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Rev. Ronald Mashburn
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 Home: 931-381-8496

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David Humphrey
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 615-896-8981

CLERK

Ms. Sheila Taylor
 7330 Taylor Road
 Fairview, TN 37062
 615-799-0225

Ms. Donna Michael
 13 Mockerson Rd.
 Five Points, TN 38457
 931-556-2690

Mrs. Pauline Watson
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 Columbia, TN 38401
 931-388-8523

Ms. Peggy Peppers
 53 Peppers Hollow Rd.
 Lawrenceburg, TN 38464
 931-762-9522

Mrs. Virginia Davis
 118 Skyview Dr.
 Columbia, TN 38401
 931-381-7562

Ms. Mary Brewer
 c/o New Life FWB Church.
 1001 Easy St.
 Lewisburg, TN 37091

WESTERN QUARTERLY

Moderator
Rev. Mike Crews
1484 Hamble Rd.
Charlotte, TN 37036
615-789-6120

Clerk
Mrs. Gwen Minniehan
2292 S. Hinton Rd.
Southside, TN 37171
931-387-2493

CHURCH

PASTOR

CLERK

Brandon's Chapel FWB
152 Antioch Rd.
Bumpus Mills, TN 37028

Rev. Gary Lovitt
P.O. Box 22
Burns, TN 37029
615-441-8545

Mrs. Sandra Selph
152 Antioch Rd.
Bumpus Mills, TN 37028
931-232-7520

Carlisle FWB
Rt. 1
Dover, TN 37058

Rev. Tim McDonald
1825 Hwy. 49 East
Charlotte, TN 37036
615-789-3125

Mrs. Debbie Elliott
478 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, P.O. Box 63
Dickson, TN 37055
615-446-8900

Rev. Eddie Thomas
500 Holt Road
Dickson, TN 37029
615-446-8495

Mrs. Clarissa Layton
109 Sylvis 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
615-412-5165

Mrs. Sandra McCord
2020 Tummins Rd.
McEwen, TN 37101
931-582-6640

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

Rev. Fred W. Jones
710 East Main Street
Waverly, TN 37185

Mrs. Gail Usry
113 Hart Drive
Waverly, TN 37185
931-296-1698

Hurricane Chapel FWB
Rt. 3, Box 274B
McEwen, TN 37101
931-582-6552

Rev. Tim Farris
150 Beth St.
McEwen, TN 37101
931-582-7628

Mrs. Lois Sager
9063 Highway 70 East
McEwen, TN 37101
931-582-9948

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

Rev. James Black
4309 Southside Road
Southside, TN 37171
931-387-2120

Mrs. Gwen Minniehan
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Southside, TN 37036
615-387-2493

Oak Grove FWB
1535 Greenwood Rd.
Charlotte, TN 37036

Rev. Jamie Allen
1324 Highway 49 East.
Charlotte, TN 37036
615-789-6360

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

Pleasant Hill FWB
800 Blue Creek Lane
Dover, TN 37058

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

Mrs. Karen Griffin
408 Lake Shore Drive
Dover, TN 37058
931-232-9871

Rock Springs FWB
1484 Hamble Road
Charlotte, TN 37036

Rev. Mike Crews
1484 Hamble Rd.
Charlotte, TN 37036
615-789-6120

Mrs. Debbie Christy
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Charlotte, TN 37036
615-789-5754

Scott's Chapel FWB
660 Scott's Chapel Road
Cumberland City, TN 37050

Rev. Artist Waynick
2166 Williamson Branch Rd.
Vanleer, TN 37181
931-764-2461

Mrs. Sharon Vanzant
660 Scott's Chapel Road
Cumberland City, TN 37050
931-827-2367

Stoney Point FWB
1790 New Dry Hollow Rd.
Vanleer, TN 37181

Rev. Earl Langley
3008 Lake Shore Dr.
Old Hickory, TN 37138
615-446-4999

Mrs. Linda Williams
2526 Center Point Rd.
Cumberland Furnace, TN 37051
615-219-3385

United FWB
784 Hwy. 46 S.
Dickson, TN 37055
615-446-0322

Vacant

Mrs. Lucy Dudley
512 Old Hwy. 46 South
Dickson, TN 37055
615-446-4711

Victory FWB
175 Paradise Lane
Waverly, TN 37185
931-296-9409

No Report

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 Kenneth Eagletons
The Donnie McDonalds
The Sam McVays
The Clint Morgans
The Bobby Pooles
The Steve Riggs
The Jeff Turnboughs
The David Outlaws
The Dale Harveys
Shannon Little
Angela Emerick
The Verlin Andersons
The Tim Crowsons
The Matthew Turnboughs
The Sean Warrens

RETIRED MINISTERS OF THE CUMBERLAND ASSOCIATION

Rev. Thomas Hornburger

RETIRED MINISTERS' WIDOWS OF THE CUMBERLAND ASSOCIATION

Mrs. Eugene Daniel

GOVERNMENT AND CONSTITUTION CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS

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

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

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

Rules of Order.

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

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

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

ARTICLE 7. Annual dues for each member quarterly shall be \$20.00. In addition, each member quarterly shall be accountable for and pay an additional \$125.00 per Church.

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

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

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

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

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

ARTICLE 10. No persons shall be ordained to the ministry nor shall the

credentials of any minister be ratified until he is qualified to meet the conditions stated in the third chapter of I Timothy. The term "the husband of one wife" means he shall not have more than one living wife (that is, he shall not be married to one wife at the present time and there be a wife still living from a previous marriage). This shall be tested by the Presbytery. The Presbytery shall have full power to propound such spiritual questions as they consider necessary to determine his qualifications. All candidates for ordination shall be required to answer these questions satisfactorily.

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

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

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

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

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

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

BOARDS

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

The personnel of each of the forgoing boards, exclusive of the Executive, Superannuation and Youth Camp Boards shall be elected as follows: the first named for a period of one (1) year, the second named for a period of two (2) years, and the third named for a period of three (3) years. Succession of office

thereafter shall be determined, as order requires. The Superannuation Board members shall be elected each year for a five (5) year term. The Youth Camp Board shall be elected on a rotation basis with three (3) members being elected each year for a three (3) year term.

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

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

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

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

The Duties of the International 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 21, 2006

Woodbine Free Will Baptist Church

Nashville, Tennessee

The meeting was called to order by the Assistant Moderator, Bro. Earl Langley, at 2:30 P.M. following the Cumberland Association. Bro. Langley read a few verses of Scripture after which Bro. Stanley Outlaw led us in prayer.

The treasurer's report was read and approved as follows:

CUMBERLAND ASSOCIATION PRESBYTERY

TREASURERS REPORT

October 1, 2005- September 30, 2006

Beginning Balance	10-1-2005	\$ 5,007.35
RECEIPTS: Dues-Ministers and Deacons		\$ 1,009.00
TOTAL FUNDS:		\$ 6,016.35
DISBURSEMENTS:		
Postage	\$ 113.76	
Clerk/Treasurer Fee	\$ 250.00	
TOTAL DISBURSEMENTS		\$ 363.76 \$ 363.76
BALANCE ON HAND	9-30-2006	\$ 5,652.59

Respectfully submitted,
Billy B. Walker, Clerk/Treasurer

Motion and approved to have the treasurer put some of the fund balance into a savings account to draw interest.

Motion and approved to give \$2,500.00 of our funds to the Two Rivers Free Will Baptist Church land fund.

Received reports from two of the Quarterly Meeting Examining Committees as follows:

**NORTHERN QUARTERLY EXAMINING COMMITTEE ANNUAL
REPORT TO THE CUMBERLAND ASSOCIATION PRESBYTERY**

October 21, 2006

The Examining Committee of the Northern Quarterly met two (2) times this past year with the following actions taken:

Credentials ratified for the following:

Rev. Bob Lewis, pastor of Oaklawn FWB with recommendations from First Colorado District Association of FWB.

Rev. Brian Lewis, Associate Pastor of Oaklawn FWB with recommendations from the Illinois Quad Cities District Association of FWB.

Rev. Wayne Bess, Pastor of Ashland City FWB with recommendations from N.E. Mississippi Association.

Respectfully Submitted:

Willard McCarroll

Jon Justice

Randy Kinnick

Gene Parton

Len Scott

**SOUTHERN QUARTERLY EXAMINING COMMITTEE ANNUAL
REPORT TO CUMBERLAND ASSOCIATION PRESBYTERY**

October 21, 2006

The Examining Committee met two (2) times to examine individuals for various reasons as follows:

We recommended the transfer and ratification of the credentials for the following:

Rev. Henry Vanklyve from the Coastal Association of North Carolina. He has retired and united with the Donelson FWB Church.

Rev. Michael Gladson from the Pamlico Association of North Carolina. He is pastor of Cofer's Chapel FWB Church.

Rev. Craig Batts from the Palmer Association of North Carolina. He is pastoral assistant at Cofer's Chapel FWB Church.

Rev. Kevin Payne from South Central Quarterly of the Cumberland Association. He is pastor of Corner Stone FWB Church.

We examined Bro. Vernon Martin for ordination to the Gospel Ministry. We recommended him to the Donelson FWB Church for ordination.

Respectfully submitted:

Wallace Hayes, Chairman

Roy Harris

Walter E. Gragg

Michael Gladson

Billy B. Walker, Secretary

Motion and approved for the Presbytery Officers to plan another retreat in January or February of 2007.

Motion and approved to retain the present officers for another year.

Motion and approved to adjourn. We were dismissed in prayer by Bro. Earl Langley.

Respectfully submitted,

Billy B. Walker, Clerk

CUMBERLAND PRESBYTERY DIRECTORY

Richard Atwood	615-731-9792	2333 Edencrest Dr. Antioch, TN. 37013
David Benninghoff	615-631-4717	2212 Sassafra Dr. Murfreesboro, TN. 37128
Billy Brown	931-334-1980	1621 Columbia Rock Rd. Columbia, TN 38401
Keith Buchanan	931-582-6034	320 Indian Creek Rd., McEwen, TN 37101
Keith Burden	615-361-0560	3441 Shakertown Rd. Antioch, TN 37013
Ronald Callaway	615-298-4277	925 Marengo Lane Nashville, TN. 37204
Dean R. Campbell	615-822-2175	123 Holly Dr. Hendersonville, TN. 37075
Charley Carmack	615-415-0160	2386 Pleasant View Rd., Pleasant View, TN 37146
Jeff Caudill	615-306-3813	312 Jayme Mika Ct., Joelton, TN 37080
Stanley L. Coker	931-647-5111	2193 Happy Hills Acres Rd. Woodlawn, TN. 37191
Randy Corn	615-792-1227	1713 Hwy 12 N., Ashland City, TN 37015
David Crowe	615-308-2282	1124 Blairfield Dr, Antioch, TN 37013
Doug Dickey	931-766-2259	514 Hayes Ave. Lawrenceburg, TN 38464
Clifford D. Donoho	615-513-5623	4029 Calumet Dr. Antioch, TN 37013
Tim Farris	931-582-7628	150 Beth St., McEwen, TN 37101
Keith Fletcher	615-366-8861	3316 Country Way Rd., Antioch, TN 37013
James Forlines	615-837-0347	5340 Old Village Road, Nashville, TN 37211
Edward Fox	615-799-0653	7426 Shoals Branch Rd. Primm Springs, TN 38476
Paul J. Gentuso	615-874-3436	417 Wellington Square, Nashville, TN 37214
Walter E. Gragg	615-885-3986	294 Clovernook Dr., Nashville, TN 37210
Clayton Hampton	931-920-2198	1841 Darlington Drive Clarksville, TN 37042
Larry Hampton	615-360-9434	3101 Country Way Rd., Antioch, TN 37013

Roy Harris	615-351-1425	213 Briarcotes Circle, Lavergne, TN 37086
Paul Harrison	615-356-3580	866 Highland Crest Dr., Nashville, TN 37705
Eddie Hodges	615-824-3760	179 New Shackle Island Rd., Hendersonville, TN 37075
Paul Hopson	615-384-9604	1706 Meadowbrook Dr., Springfield, TN 37172
David Humphreys	615-896-8981	2861 Sunny View Dr. Murfreesboro, TN. 37128
Ron Hunter	615-361-1221	114 Bush Rd., Nashville, TN 37217
Jon Justice	931-358-9335	3397 Marrast Drive, Clarksville, TN 37043
Rick Kennedy	931-242-4225	P.O. Box 196 Ethridge, TN. 38456
Carlos B. Kelsey	615-746-6340	105 Jennifer Ln., Joelton, TN 37080
Earl Langley	615-847-2035	3008 Lakeshore Dr., Old Hickory, TN 37138
Ray Lewis	615-731-5407	4132 Highlander Ct., Antioch, TN 37013
Steve Lindsay	615-746-2063	2032 Copper Kettle Circle, Pleasant View, TN 37146
Steve B. Lytle	615-367-4368	905 Hillshire Ct., Antioch, TN 37013
Ronald Mashburn	931-853-6868	4 Ward Rd., Loretto, TN 38467
Willard McCarroll	615-382-0101	2911 Jack Teasley Rd., Pleasant View, TN 37146
Donnie McDonald	Missionary	P.O. Box. 5002, Antioch, TN 37011
Tim McDonald	615-789-3125	1825 Hwy. 49 East Charlotte, TN. 37036
Robert J. Morgan	615-871-4769	3210 McGavock Pike, Nashville, TN 37214
John D. Murray	615-227-6520	3822 Baxter Ave., Nashville, TN 37216
Jeff Nichols	615-871-4769	3210 McGavock Pike, Nashville, TN 37214
Michael Oliver	931-358-4786	3387 Rossview Rd. Clarksville, TN. 37043
Mark E. Ousley	615-406-2522	1987 Nashboro Blvd. Nashville, TN. 37217
David Outlaw	Missionary	P.O. Box 5002 Nashville, TN. 37011
Frank Owens	615-292-0017	4701 Wyoming Ave., Nashville, TN 37209
Thurman L. Page	615-383-8010	4555 Old Hwy 41 N., Springfield, TN 37172
Gene Parton	615-746-3693	1701 Walker Road, Pleasant View, TN 37146
Kevin R. Payne	615-395-4794	6201 Ladd Rd. Franklin, TN. 37067
Steve Phillips	931-232-5122	800 Blue Creek Lane Dover, TN. 37058
Bobby Poole	Missionary	P.O. Box 5002, Antioch, TN 37011
Roger Reeds	615-876-9045	6409 Alessio Rd., Joelton, TN 37080
Garnett Reid	615-352-4049	916 Percy Warner Blvd., Nashville, TN 37205
Norman Richards	615-889-5745	205 Donelson Hills Dr., Nashville, TN 37214
Steve Swango	931-388-8444	5013 B. Camelot Dr. Columbia, TN. 38401
Frank T. Slaughtner	931-552-3521	2113 Powell Rd., Clarksville, TN 37043
John E. Smith	615-352-1315	600 Westboro Dr. Nashville, TN. 37209
Eddie Thomas	615-446-8495	500 Holt Rd., Burns, TN 37029
Bert Tippet	615-646-0906	7400 Stacy Dr. Nashville, TN. 37221
Artest Waynick	931-764-2461	2166 Williamson Br. Rd., Vanleer, TN 37181
David Weeks Jr.	615-834-6207	3715 Hewlett Dr., Nashville, TN 37211
Terry R. Welsh	615-547-7117	107 Apple Valley Rd. Lebanon, TN. 37087
Jack Williams	615-844-5290	3606 West End Ave. Nashville, TN. 37205
Don Worrell	615-746-0029	1386 Old Clarksville Pk., Pleasant View, TN 37146

RETIRED MINISTERS

Vernon Barker	615-746-5341	1289 New Hope Rd., Joelton, TN 37080
Leroy Forlines	615-292-8709	3801 Rolland Rd., Nashville, TN 37205
Fred Hall	615-226-9762	2320 Riverside Dr. Nashville, TN. 37216
Harold Harrison	615-673-9309	7488 Harness Dr. Nashville, TN. 37221
Duane Harvey	615-356-9308	32 White Bridge Rd. Apt. 62, Nashville, TN 37205
Eddie Hopkins	931-296-4162	205 Hillhaven Dr. Waverly, TN. 37185
Tom Hughes	949-412-0549	34362 Port Lantern Dana Point, CA. 92629
Joe T. Hurst	931-358-2477	1733 Riverhaven, Adams, TN 37010
Earl Langley	615-847-2035	3008 Lakeshore Dr., Old Hickory, TN 37138
John Lindsley	615-325-9755	331 Reed Street, Portland, TN 37148
Tom Malone	615-746-5804	2120 Bracey Circle Joelton, TN. 37080

E. B. McDonald	615-792-5529	1015 Sunrise Circle, Ashland City, TN 37015
Maxie Milligan	931-232-4448	1201 Lee Hollow Road, Indian Mound, TN 37079
Stanley Outlaw	615-837-3740	112 Settlement Ct., Brentwood, TN 37027
Robert Picirilli	615-297-0183	301 Greenway Ave., Nashville, TN 37205
Don Robirds	615-361-4928	1114 Massman Dr. Nashville, TN. 37217
D. L. Sharp	615-353-1384	6215 Henry Ford Dr., Nashville, TN 37209
Robert L. Shockey	615-746-3498	3520 Thomasville Rd., Chapsmansboro, TN 37035
Paul Sittin	931-645-2964	1212 Beverly Hills Dr. Clarksville, TN. 37040
Rolla Smith	615-646-8138	8724 Sawyer Brown Rd., Nashville, TN 37221
Charles A. Thigpen	615-297-0327	3508 Murphy Rd., Nashville, TN 37205
Henry VanKluyve	615-884-5698	712 Billie Jean Circle Hermitage, TN. 37076
R. Eugene Waddell	615-361-5137	401 Foothill Dr., Nashville, TN 37217
Wayne Wagner	615-746-4546	1018 Key Way Dr., Pleasant View, TN 37146
Billy B. Walker	615-220-1585	983 Everett Dr., Smyrna, TN 37167
Robert W. Wells	931-626-3799	604 Maynard Lane Columbia, TN. 38401
Robert Woodard	615-646-4093	8934 Old Charlotte Pike Pegram, TN. 37143

CHURCH and DEACONS

BETHLEHEM

Jerry Hyde
Eric Thomsen
Clyde White

FIRST- SPRINGFIELD

Stanley Crutcher
Ted Henry

FIRST-DICKSON

Billy Albright
Bobby Ellis
Kevin Hayes
Sam Johnson
Lee Vestal
Glen Kilgore

HENDERSONVILLE

Jimmy Toombs
Louis Asbell
Frank Sanschargin
Bobby Moore
Mitchell Richardson
Jeff Vincent

DONELSON

Mitch Beverly
Paul Gentuso
Matt Gardner
Fred Green

Jamie Greenway
Jimmy Greenway
Rick Mayo
Mark McPeak
Scott McPeak
Dean Jones
Herb Peppers
Van Stewart
Greg Whiteaker
Kenneth Waldrop
Michael Walker

MT. ZION

Cecil Perry
Bobby Jackson
Gayle Collins
Philip Shearon
Ben Ryan
Jason Bell

COVENANT

Milton Proctor

FAITH

Charles Barnes

J. W. Neal

CORNER STONE

Frank Gardner

TRINITY-Nashville

Warren Owenby

CROSSROADS

Thomas Kubeck
Brett Stout
Phillip Springer
Mark Glass

CARLISLE

Mitchell Welker
James Hudson
David Anderson

SCOTTS CHAPEL

Mike Vanzant

VICTORY

Gary Minnis

SYLVAN PARK

Mike Bell

Bobby Cowan

WEST NASHVILLE

Howard B. Pinkerton

FLATWOODS

Mike Stutts

Doug Stutts

HEADS

James T. Walker

Lynn Bracey

William Spain

Eric Drake

David Blades

STONEY POINT

Glen Singleton

Herbert Hassell

David Williams

REJOICE

Walter Hatfield

C.L. Ritter

Delbert Wood

BLUE SPRINGS

Danny Auville

Ed Chumley

**HURRICANE
CHAPEL**

Frankie Tummins

Hiram Gentry

Lonnie Tummins

Keith Ross

David Tummins

Rob Roach

SHADY GROVE

Ed Poole

OAKLAND

Arnold W. Simpkins

CROSS TIMBERS

Greg Kettman

Johnny Carter

Ron McPherson

Jon Forlines

Marvin Mouser

EAST NASHVILLE

William Suffridge

Gilbert Douglas

Aubrey Blunkall

LOYAL CHAPEL

Marian Hill

Troy Bowers

Ben Evans

Gaston Creel

**GUIDELINES FOR LICENSED MINISTERS
IN THE CUMBERLAND ASSOCIATION****I. RULES PERTAINING TO THE LICENSED MINISTER****A. Qualifications for the Licensee**

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

3. He must have his license renewed annually by said church and kept in force until ordination.

B. The Activities of the Licensee

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

C. His Relationship to the Presbytery

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

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

II. SUGGESTIONS FOR PREPARATION FOR ORDINATION

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

III. A SUGGESTED SCHEDULE OF WORK LEADING TO ORDINATION

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

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

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

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

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

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

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

ARTICLE I: Name

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

ARTICLE II: Purpose

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

ARTICLE III: Membership

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

ARTICLE IV: Officers

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

ARTICLE V: Meetings

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

ARTICLE VI: Committees

The discipline committee shall consist of the moderator, clerk, chairman, or his representative from each of the Quarterly examination committees.

Other committees, as they are needed, may be appointed by the moderator.

ARTICLE VII: Amendments

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

BY-LAWS

ARTICLE I: Ordination And Ratification

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

ARTICLE II: Cards Of Standing

This Presbytery shall issue annually cards of good standing to ministers upon the presentation of a report, in person (in case of sickness or some other legitimate reason letters may be accepted). Cards of good standing shall be issued annually to deacons upon the presentation of a letter of recommendation from their local churches. A donation of \$5 per deacon is requested.

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

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

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

ARTICLE III: Discipline

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

ARTICLE IV: Donations

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

ARTICLE V: Amendments

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

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

NOT FOR PROFIT CHARTER OF CUMBERLAND YOUTH CAMP, INC.

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

1. The name of the corporation is Cumberland Youth Camp, Inc.
2. The duration of the corporation is perpetual.
3. The corporation is not for profit.
4. The principal office of the corporation is the State of Tennessee shall be 2193 Happy Hill Acres Rd., Woodlawn, Tennessee.
5. The purposes for which the corporation is organized are:
 - (a) to provide a Christian camping experience for the youth of the churches that make up the Cumberland Association of Free Will Baptists;
 - (b) to evangelize and seek to win each camper to the Lord Jesus Christ;
 - (c) to stimulate growth and maturity through Bible classes, missionary and Christian service classes, Christian counseling, and through the preaching of God's Word;
 - (d) to provide healthful physical activities and recreation for each camper;
 - (e) to provide for various social activities for enjoyment and relaxation; and
 - (f) to uphold standards in modesty and dress for boys and girls.

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

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

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

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

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

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

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

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

14. The general powers of this corporation will be:

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

15. This corporation is not to have members.

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

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

Witness my hand this _____ day of _____, 1986

STATE OF TENNESSEE
COUNTY OF CHEATHAM

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

Notary Public

BY-LAWS OF CUMBERLAND YOUTH CAMP, INC.

ARTICLE I: Purposes and Powers

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

ARTICLE II: Directors and Officers

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

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

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

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

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

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

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

ARTICLE III: Duties of Directors

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

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

ARTICLE IV: Executive Committee

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

ARTICLE V: Duties of Officers

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

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

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

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

ARTICLE VI: Operating Funds

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

ARTICLE VII: Amendments

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

