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The 166th Session of the Cumberland Association of Free Will Baptists
October 17, 2009
Ashland City Free Will Baptist Church
100 West Elm Street
Ashland City, Tennessee 37015
Pastor Wayne Bess,
Phone: 615-792-5118

8:30 A.M. - Registration (Open till noon, please register)

9:00 A.M. – Sessions Begin

Song

Welcome to Ashland City FWB – Pastor Wayne Bess

Scripture Reading and Prayer – Ronald Mashburn

9:15 A.M. - Business Session

- 1. Seating of Delegates**
- 2. Committee on Committees Report**
- 3. Executive Board Report**
- 4. Local Quarterly Association Reports**
 - Northern Quarterly - Rev. David Thomas**
 - South Central Quarterly – Rev. Ronald Mashburn**
 - Southern Quarterly - Rev. Frank Owens**
 - Western Quarterly - Rev. Earl Langley**
- 5. Treasurer's Report – Richard Davis**
- 6. Christian Education Board Report – Rev. Eddie Hodges**
- 7. Ministerial Benevolence Board Report – Rev. Roy Harris**
- 8. International Missions Board**
- 9. Cumberland Youth Camp – Rev. Clayton Hampton**
- 10. Cumberland District WNAC Report – Mrs. Elizabeth Hodges**
- 11. State Ministries**
 - TN Promotional Office – Rev. Glenn Poston**
 - Free Will Baptist Family Ministries**
- 12. Election of Delegates for the Tennessee State Meeting (Nov. 2-4)**

10:45 A.M. - Break

11:00 A.M. - Worship – Rev. Barry Simpson (International Missions)

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

1:00 P.M. – Message – Rev. Bert Tippet (Free Will Baptist Bible College)

1:30 P.M. - Business Session

- 1. Greetings from National Ministries**
- 2. Registration and Finance Report**
- 3. Resolutions Committee Report**
- 4. Obituary Committee Report**
- 5. Old Business**
- 6. New Business**
- 7. Nominating Committee Report**

DISMISSAL and ANNOUNCEMENTS

***The 167th session will be hosted by the Southern Quarterly, October 16, 2010 at the Cane Ridge Free Will Baptist Church in Nolensville, TN.**

***PRESBYTERY MEETING: Immediately following the adjournment of the Cumberland Association Meeting.**

DIRECTORY OF THE CUMBERLAND ASSOCIATION OFFICERS

Moderator: Rev. Roy Harris

906 Castle Heights Ave Lebanon, TN. 37087 (615) 351-1425

Assistant Moderator: Rev. Jon Justice

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

Clerk: Patrick Layton

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

Assistant Clerk: Rev. Dwayne James

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

Treasurer: Rev. Richard Davis

P.O. Box 5002 Antioch, TN. 37011

Northern Quarterly Moderator: Rev. David Thomas

3156 Heads Church Road Cedar Hill, TN 37032 (615) 746-5565

Southern Quarterly Moderator: Rev. Frank Owens

1732 Players Mill Road Franklin, TN. 37067 (615) 791-8697

South Central Quarterly Moderator: Rev. Ronald Mashburn

4 Ward Road Loretto, TN 38469 (931) 853-6865

Western Quarterly Moderator: Rev. Tim McDonald

1825 Hwy. 49 East Charlotte, TN 37036 (615) 789-3125

BOARDS OF THE CUMBERLAND ASSOCIATION

INTERNATIONAL MISSIONS

Ronnie Smith (2010)

Billy Walker (2011)

Ronald Mashburn (2012)

Bob Baggett (2013)

MINISTERIAL BENEVOLENCE

Eddie Hopkins (2010)

Bud Hill (2011)

Vernon Barker (2012)

Herbert Hassell (2013)

Ed Gragg (2014)

CHRISTIAN EDUCATION

Eddie Hodges (2010) Brandon Stutts (2010) Terry Welsh (2010)

Pete Bunch (2011) Terry Towe (2011)

Max Perry (2012) Keith Kenemer (2012)

YOUTH CAMP

Jack Kettelman (2010) Clayton Hampton (2010) Dwayne James (2010)

Patrick Layton (2011) Brandon Stutts (2011) Wallace Hayes (2011)

David Brown (2012) Stanley Cochran (2012) Steve Phillips (2012)

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: 11017 Hughlan Drive	Knoxville, TN 37934	Darvin Oakes
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: P.O. Box 5002	Antioch, TN. 37011	Rev. Richard Davis

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 SESSION-9:00 A.M.

The Cumberland Association met at the Ashland City FWB Church in Ashland City, TN on October 17, 2009. Song leader, Brother Dwayne James, led the gathering in singing "'Tis So Sweet To Trust In Jesus". Brother Roy Harris welcomed everyone to the 166th Annual Meeting of the Cumberland Association. Brother Clayton Hampton led the body in prayer. Host pastor, Wayne Bess, extended a cordial welcome from the host church. He also informed us as to where the bathrooms and fellowship hall were located. Harris then introduced Brother Ronald Mashburn, moderator of the South Central Quarterly, to share Scripture and prayer. Mashburn read from Isaiah 41:10-13 The fact that God is with us always is a great and wonderful promise.

MORNING BUSINESS - 9:15 A.M.

The moderator called the meeting to order. He stated that all statements need to be directed to the moderator and that all giving reports should be considerate of others that have to give reports. All the ministers, deacons, and delegates were seated by a motion and a second and the motion carried. Brother Frank Owen gave the report of the Committee on Committees. (See page 13 for the full report) The executive board report was read and approved. (See page 12) Brother Harris went over a few key points of the report and gave more detail on some items in the report.

Moderator David Thomas gave a report of the Northern Quarterly. Moderator Ronald Mashburn gave the report of the South Central Quarterly. Moderator Frank Owens gave the report of the Southern Quarterly. Moderator Earl Langley gave the report of the Western Quarterly. The reports were received and approved as information. (See pages 13-18 for full reports)

Brother Richard Davis gave the Treasurer's Report and presented the Proposed Budget for 2009-2010. The report and proposed budget were tabled until after the Christian Education Board Report due to a need to adjust figures in the Proposed Budget for 2009-2010. (See page 21 and 22)

Brother Eddie Hodges gave the Cumberland Christian Education Board Report. (See pages) Harris entertained a motion to table the report until after the Budget was approved. The motion was made, seconded and approved.

There was a motion and a second to take the Treasurer's Report off the table; the motion carried. There was a motion and second to receive the Treasurer's Report; the motion was approved. There was a motion to amend the Proposed 2009-2010 Budget to change the Christian Education Financing from

\$750 to \$1500; the motion was seconded. During discussion people spoke on the benefit of the work of the Christian Education Board. The motion carried. The Proposed 2009-2010 Budget was approved as amended.

There was a motion and second to take the Christian Education Report off of the table; the motion carried. There was then a motion and second to approve the Christian Education Report; the motion carried.

The Ministerial Benevolence Board Report was given by Brother Roy Harris in Brother Justice's absence. He gave the Financial Report for 2008-2009. He then shared the Proposed Budget for 2009-2010. There was a motion and a second to accept the report and approve the proposed budget; the motion carried.

Brother Bob Baggett and Brother Billy Walker spoke on the Tennessee International Missions. Brother Baggett gave a report of the Western Quarterly's work on the Don and Billie Sexton Missions Project. (See page) Brother Walker spoke on behalf of the state's work and encouraged people to get their money turned in.

Brother Clayton Hampton gave the Cumberland Youth Camp Report in the absence of Brother Stan Coker, Camp Director. Brother Hampton also requested prayer for Brother Spivey and Brother Randy Skaggs. A motion was made to accept the report and the proposed budget as given. The motion was seconded and approved to accept the report and budget. (See pages for the full report)

Sister Elizabeth Hodges gave the Cumberland District Women Nationally Active for Christ Report. (See pages for the full report).

Brother Glenn Poston presented the Tennessee Promotional Director's Report. He appreciates the Cumberland Association's activity. He thanked the body for their support of the state work. The state meeting will take place in Pigeon Forge on November 2-4. The State Youth Retreat is scheduled for November 6-8. He encouraged the churches to make their donation of \$250 toward the state hosting the 2010 National Convention soon. The report was received as information.

Brother Clayton Hampton reported on his work with Tennessee Home Missions. His land fund is paid off and they are hoping to start a building program soon. They have had many families visit lately.

Brother Tim York gave the Free Will Baptist Family Ministries Report. He asked the body to remember Larry and Yvonne Hampton in our prayers. He also asked for us to remember Brother James Kilgore, the Director of the Family Ministries, as he battles cancer. York said that the home meets the cultural needs of our world. He said that the Laurels is full, that the Ministry is owned

by the state, and that stimulus money has been approved for Governor's Bend. He encouraged the churches to have a representative come and speak at their churches.

Delegates for the State Convention were chosen. The Moderator was given approval to appoint delegates at the meeting for the three spots not filled by volunteers. See page)

Brother Ray Lewis gave greetings from the Board of Retirement. He encouraged those present to get involved in the retirement program. On the new website you can check out your account. The Board of Retirement is now issuing earnings every month, will email you a monthly statement, and have options.

Brother Richard Davis brought greetings from the Free Will Baptist Foundation. Davis mentioned three ideas: Present Day, Practical Options, and Perpetual Gifts. Present Day involves Revocable Trust where you leave money to a ministry of your choice or heirs. The Practical Options involve Gift Inuities where you get a monthly payment from it and leave money to a ministry of your choice in the future. Perpetual Gift involves Endowments which earn money and pay out money at 5% to ministry of your choice.

Harris encouraged the committees to see the clerk during the break and for everyone to register. The body was dismissed for a break.

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 "Leaning On The Everlasting Arms". Mrs. Elizabeth Hodges played "Great Is Thy Faithfulness" for the offertory. Sister Sonda Finley sang the song "Footprints In The Sand" for special music. Brother David Thomas introduced Brother Barry Simpson of the International Missions Department.

Simpson opened by telling about the role of the Cumberland Association and his twenty-seven years as a member of New Hope. He also requested prayer for Vernon Barker, who has been diagnosed with cancer.

Simpson read Isaiah 41:8-10. He said that we have all been hurt. The fear of the unknown is experienced by man. The text is written to the Jews in exile. God speaks into their fear. We need God's Word to vanquish our fears. The pillar of the comfort and hope is found in verse 10; it is that He is "with us" and is "our God." Verse 8 starts with a conjunction showing contrasts; now God speaks directly to the Jews. Verse 8 and 9 are in comforting tones. God establishes who he is. God makes it clear that He is the sovereign God of creation (vs. 9, 12, 26). He is saying "I am Yahweh". He does all of this to

anchor verse 10 on something. He is a sovereign God of active history. Acts 17:23-24, 26, 31. Isaiah 41:2-4, God sent His people into captivity and He is the one that delivers them. Isaiah 41:5-7. In the faith of Yahweh, He carries his people. In Isaiah 41:1-7, God is talking to the idolaters and in verse 8 He turns his attention to the Jews. In the New Testament, He brings the assurance that we can have faith in Him. Simpson told the story and read the lyrics to "How Firm A Foundation". Simpson prayed.

Brother Harris thanked Brother Simpson for bringing this great message. He announced that we would start back as soon as people finish their lunch. Committees should meet during lunch. Brother Bess led in prayer over the meal.

AFTERNOON DEVOTIONAL -1:00 P.M.

Brother Dwayne James led the congregation in singing "It Is Well." Brother Frank Owen introduced Brother Bert Tippet from the Free Will Baptist Bible College.

Tippet read from Isaiah 41:10. He said that cancer has been the best revival he has ever had. He said you are more aware that God is with you. We will only know God fully when we are present with Him. God's presence gives perfect peace. Psalm 139 lists the attributes of God. David explains it in a personal sense. His right hand assures us protection and provision. His provision is not just material. When we are weak, He is strong. Deuteronomy talks about what God values. God's presence urges our purity. Tippet led in prayer.

AFTERNOON BUSINESS -1:30 P.M.

Moderator Roy Harris thanked Tippet for the moving message and led us back to the business.

Brother Barry Simpson gave greetings from the International Missions Department. He thanked the body for their giving. He made a special thank you to Brother Bob Baggett and the Western Quarterly for their work on the Don and Billie Sexton Missions Project. He made the body aware of new missionaries Bethany and Russell Cooper who are working with ELIC in Laos and the transferring of the Portells to Morocco, Africa. He reminded the body that the restructuring of the funding of missionaries in our denomination will begin in 2010. 2010 is the 75th Anniversary of the International Missions. "Into the Darkness", a coffee table book of the history of Free Will Baptist Missions, is being sold with proceeds going to bringing the missionaries and international guest in for the 2010 National Convention.

Brother Bert Tippet brought greetings from Free Will Baptist Bible College. Three hundred and two students enrolled for the fall 2009 semester. Tippet asked that we send our children and grandchildren to the college. He promised that they would receive a good education and that their Christian faith would not be undermined.

The moderator asked for the reports of the committees. Brother Dwayne James gave the Registration and Finance report. (See page 33 for the full report) Brother Mike Callis brought the Resolutions Report (See page 33 for the full report). There were three resolutions. They were read and approved after some discussion. Brother Billy Walker gave the Obituary Report and asked that it be accepted as partial report and that if anyone had names to add to the report, that they turn them in to the clerk. A prayer was offered by Brother Wallace Hayes for the families of those that have passed away. (See page 32 for the full report). The motion to receive the report was seconded and approved.

The changes of the "Guidelines of the Ministerial Benevolence" were brought to the floor as "Old Business." A motion was made to accept the report and seconded. Questions were asked concerning if you would be dropped as a recipient after ten years and if you have to be a member in good standing. The motion was approved unanimously.

The updating and changing of the "Constitution and By-Laws" was brought to the floor as "New Business." Harris went over the proposed updates and changes. A motion and second was made to approve the changes. The motion carried unanimously.

Brother Earl Langley gave the nominating committee report. (See page for the full report) Officers will not be elected again next year. A motion and second to elect the slate of officers. The motion carried unanimously.

The announcements included that the Presbytery would convene immediately after the meeting, that the Cumberland Association would be at Cane Ridge in 2010, and the Tennessee State Meeting is November 2-4 at Pigeon Forge. A motion and second was made to give the moderator a rising vote of thanks. The motion was approved. A motion and second to adjourn was made and approved. Brother Cecil Boswell closed the meeting in prayer.

The executive members elected for the next two years are:

Roy Harris - Moderator
Jon Justice - Assistant Moderator
Patrick Layton - Clerk
Dwayne James - Assistant Clerk
Richard Davis - Treasurer
Dwayne James - Song Director

Cumberland Executive Board Report

October 17, 2009

The Executive Board met two times since the Associational Meeting in October 2008, once on April 28th and a second time on August 25th.

The purpose of the April 28th meeting was to receive updates on the business of the Cumberland Association and to plan the 166th Session of the Cumberland Association of Free Will Baptist. All were represented except for the South-Central Quarterly. The clerk updated the body on the progress of the Minutes of the 2008 Meeting and there was discussion over the posting of the minutes. Harris had talked to Mrs. Reid concerning archiving the minutes and how they are going to do that. An electronic copy will be sent to Free Will Baptist Bible College each year. The minutes will be printed by the Free Will Baptist Bible College and placed in their archives. An electronic copy will be kept as well.

Glenn Poston offered to place the minutes on a page on the Tennessee State website. Harris suggested that we develop a website of our own. He has talked to Free Will Baptist Media Connections and they said they could do this for around \$100 per year. This would draw more attention to the Cumberland Association and our work. Harris would have them develop a logo for us and send it to the board members for their approval. McDonald made the motion to allow Brother Harris to spend up to the \$500 designated for the printing of the minutes to be used in the setting up and maintaining of the website for the Cumberland Association which will include the posting of the minutes. Owens seconded the motion and it was approved.

A discussion about typed or electronic reports ensued and it was agreed that they would be helpful in speeding up the process of finishing the minutes in the future. It was decided that those submitting reports will be asked to also send an electronic copy to the clerk.

Davis went over the financial report. A motion by Owens and a second was made by McDonald to accept the report and the motion carried.

We then discussed the program for the 2009 meeting. Isaiah 41:10-13 was established as the theme verses. The theme was established as "I Am With Thee". "Fear Not"(11 A.M. using vs.10) and "I Am With Thee"(1 P.M. using vs.10) were chosen for the worship services. Barry Simpson and Randy Riggs (alternate) were chosen for the 11 A.M. worship. Bert Tippet and Frank Owen (alternate) were chosen for the 1 P.M. worship. The Cumberland Association would be held on, Saturday October 17th at Ashland City Free Will Baptist Church at 9:00 A.M.

Brother Harris reported that he went to lunch with Brother Poston. He talked to him concerning the issue that was brought up at the state concerning removing the money that the Cumberland received from the Unified Giving Ministry Plan that was voted on and then retracted. Poston said that our money is safe and it would not be brought up again this year.

Justice discussed the Guidelines for the Ministerial Benevolence Board.

Layton was asked to email a copy of the Constitution and the By Laws and the Guidelines of the Ministerial Benevolence Board to the board members for the review of the members so that appropriate changes could be made.

The board wanted representatives of the committees to report at the next meeting. A motion to thank the host church for hosting the Board was made by McDonald and seconded by Davis. The motion was approved. A motion to adjourn was made by Justice and a second by McDonald. The motion was approved. Smith closed the meeting in prayer.

The purpose of the meeting on August 25th was to review and approve a proposed budget for 2009-2010 from the various Boards of the Cumberland Association, to make corrections and propose changes to the Constitution and By-Laws of the Cumberland Association, to discuss and make changes to the Guidelines of the Ministerial Benevolence Board. All members were present.

The minutes of the last meeting were reviewed. Davis presented the financial report. The board approved for Harris to contact the Tennessee Home Missions Department concerning checks that are not being deposited. Harris has contacted Stan Coker at Cumberland Camp and the Cumberland Christian Education Board concerning their budgets. The budget was reviewed item by item. "International Missions Walk-A-Thon" was changed to the "Don and Billie Sexton Mission Project" on the budget. We discussed encouraging our churches to give the \$250 that is recommended for helping with the cost of Tennessee hosting the National Association in 2012.

The Cumberland Association website has been set up and we will be getting the bill soon.

Harris went over the Government and Constitution and suggested changes. The following divisions and articles have suggested changes:

"Government and Constitution"

1. Article 4 – Positions and Terms
2. Article 6 – Posting and Archiving of the Minutes
3. Article 7 – Change to Reflects Previous Changes in the Dues
4. Article 8 – Purpose of the Presbytery
5. Article 13 – Who shall compose a Quorum
6. Article 14 – Requirements for Amendments to the Constitution

“Boards”

**Article 1 – Adding in the Christian Education Board members,
Communication of the Moderator with the Boards, and
How often the Boards should meet in a year.**

“The Duties of the International Mission Board”

Changed to better represent the work and purpose of the board.

“The Duties of the Ministerial Benevolence Board”

**Number 3 - “Providing regular monthly support for those who
qualify and have served the Lord well within the
fellowship of the Cumberland Association churches;”**

“Rules and Decorum”

- 1. How many times a person may speak on a subject**
- 2. How long a person may speak on a subject**

Justice presented the report and proposed budget for the Ministerial Benevolence Board. Recommendations were made concerning rewording and changes to the Guidelines of the Ministerial Benevolence Board.

There was no Christian Education report.

James gave a synopsis of the Cumberland Camp Board Financial Report.

Harris wanted the moderators to be at the Cumberland Association meeting at 8:00 A.M.

The 2009-2010 Executive Committee Meetings were scheduled for April 27th and August 24th at 5:00 P.M. at Sylvan Park Free Will Baptist Church.

Owen would check with the Southern Quarterly to find a church to host the 2010 Cumberland Association Meeting on October 16, 2010.

We will ask the Christian Education Board, Youth Commission, and the Camp Board to give a report and a proposed budget at the August meeting next year.

We will have a Scripture Reading and Prayer in the morning provided by Justice. James asked for suggestions concerning the music.

The meeting was closed in prayer led by Dave Thomas.

Respectfully Submitted,
Patrick Layton

REPORT OF COMMITTEE ON COMMITTEES

Saturday, October 17, 2009

(* Denotes Committee Chairman)

REGISTRATION AND FINANCE

*NQ Dwayne James
SCQ Billy Brown
SQ Anthony Poff
WQ Mark Kennedy

NOMINATING

*NQ Eddie Hodges
SCQ Steve Swango
SQ David Weeks
WQ Earl Langley

OBITUARY

NQ David Davis
*SQ Billy Walker
WQ Tim McDonald

RESOLUTIONS

*NQ Mike Callis
SCQ Ronald Mashburn
SQ Mike Gladson
WQ Fred Jones

Respectfully Submitted,

Moderators of the Cumberland Association Quarterlies:

NQ Moderator, David Thomas

SCQ, Ronald Mashburn

SQ Moderator, Frank Owens

WQ Moderator, Tim McDonald

NORTHERN QUARTERLY REPORT

Greetings from the twenty-two churches and one mission church of the Northern Quarterly. We praise God for allowing us to be His servants in this place and time.

Our Home Missionary Clayton Hampton is experiencing tremendous growth and success at the Two Rivers Church in Clarksville. We anxiously await the day when we will see a new building on the property that they have purchased.

During the past year we have welcomed four new pastors to our churches. The First Free Will Baptist Church in Springfield called Pastor David Davis to be their shepherd. The Oakwood Church called Pastor Dwayne James as their leader, Pastor James was the Assistant Pastor of the Friendship Church. The Portland Church is enjoying the leadership of their new leader, Pastor Kenneth Gregory. Finally, the Bethel Church called Barry Raper to be their minister. He is also serving as a professor at Free Will Baptist Bible College.

The Olivet Church and the Northern Quarterly lost a tremendous pastor, servant and friend in the passing of Rev. Willard McCarroll. He served our denomination and its churches well. He will be greatly missed. Continue to pray for his wife and family.

In the Northern Quarterly we take pride and great joy in finding ways to fellowship with each other. Our involvement between churches and pastors goes beyond our conference meetings. The first Tuesday of each month the pastors meet for a time of breakfast and fellowship. Several pastors meet each Wednesday morning for coffee and time for light fellowship and ecclesiastical banter. We have developed quite a bond between each other. We have held golf outings with each other from time to time, and several of our churches are involved in a Northern Quarterly softball league.

Annually, we have a rally for Free Will Baptist Bible College with all of our churches; and a Christmas party for our pastors and their wives. Several of our churches have a joint Good Friday Service each year. This past year six of our churches got together to have a "Living Last Supper" service for the Good Friday service. Rev. Randy Riggs wrote a play for the drama. Actors played by people from our churches acted out the scenes. If you would like to try this with your church, or churches contact Bro. Randy Riggs for the play. We encourage the other quarterly associations to plan fellowships, services and get-togethers with your fellow pastors and churches.

The Pleasant View Christian School continues to be a wonderful outreach and ministry for the Northern Quarterly. Dr. Ken Riggs has done a marvelous job growing the school in numbers, and continuing and enlarging its educational integrity. We are very proud of this marvelous ministry.

During our quarterly meetings this year we were blessed to listen to godly messages from such speakers as Eric Drake, Kevin Wollard, Randy Kinnick, James Forlines, Vernon Barker, and Mike Callis.

Northern Quarterly Officers for 2009-2010:

Moderator: David Thomas

Assistant Moderator: Ronnie Smith

Treasurer: Eddie Hodges

Clerk: Mary Crutcher

Worship Leader: Dwayne James

Assistant Worship Leader: Gayle Collins

Members at Large: Bud Hill (2010), Cecil Boswell (2011), Mike Callis (2012)

Respectfully Submitted,
David Thomas, NQ Moderator

SOUTHERN QUARTERLY REPORT

2009 Southern Cumberland Association Report to the Annual Cumberland Association Meeting (October 17, 2009)

Greetings from your FWB brothers and sisters in Christ from the Southern Cumberland Association.

Acts 4:29-30, "Now Lord, look on their threats, and grant to Your servants that with all boldness they may speak Your Word, by stretching out Your hand to heal, and that signs and wonders may be done through the name of Your Holy Servant Jesus."

These believers prayed and were mightily answered with an earthquake, God's "Amen" because they prayed:

- I. For the Expression of God's Word (4:29)
- II. For the Extension of God's Hand (4:30)
- III. For the Exaltation of God's Son (4:30)

May we be faithful to faithfully pray and minister and have God's blessing in the same way.

In January we met at the Faith FWB Church and heard from Danita High, our new director of WNAC, as she shared with us her vision for FWB women's ministry.

In May we met at the Grace FWB Church and heard from David Brown as he spoke about "How to Keep Our Ministries Liquid in a Frozen Credit World".

In July we met at the Madison FWB Church to hear Roy Harris speak about "When to Seek Outside Consultation and Advice for Our Ministry."

Our monthly pastors/minister lunches have been well attended by 20-30 pastors/National agency workers.

Our quarterly meetings though have not been well attended and we will be seeking ways to encourage better attendance and better meet our churches needs.

Respectfully submitted,

Frank Owens, SQ Moderator

SOUTH CENTRAL QUARTERLY REPORT

The South Central Quarterly met three times this year. We have voted to discontinue our October meeting.

At our January meeting, Rev. Cliff Donoho presented a seminar on the Personal Responsibilities of a Great Commission Church. Brother David Humphrey also had this seminar at his church on March 7.

At our April meeting, the Rejoice ministry team from FWBBC provided music for our worship service. A teen service was also held during the business portion of the meeting.

At our July meeting, we were privileged to have Rev. David Crowe from the Home Missions Department speak to us on Free Will Baptist History. We also elected officers at this meeting. They will be Ronald Mashburn, Moderator; Steve Swango, Assistant Moderator; Kathy Brown, Clerk/Treasurer and Brandon Stutts, Camp Board member. We also voted to send a letter of good standing for Aaron DeMerchant, who will be moving to the Atlantic Canada Association in New Brunswick, Canada before our next meeting in January, whenever it is requested.

Respectfully submitted,
Ronald Mashburn, SCQ Moderator
Kathy Brown, Clerk

WESTERN QUARTERLY REPORT

I bring greetings from the 15 churches of the Western Quarterly Meeting to the Cumberland Association. We have met four times each year with an average attendance of 49 registered members. However, our auditoriums are nearly always filled. In our meetings we have enjoyed wonderful worship services, excellent fellowship, and productive business sessions. We praise the Lord that when we come together, it is not simply to congregate, but to cooperate, to glorify God, and edify one another. There is a good spirit of unity and cooperation within our Quarterly. We have been encouraged and challenged by each of our spirit filled speakers this year.

God has richly blessed us as we continue to give financial and moral support to Free Will Baptist Family Ministries, the Ministerial Benevolence Fund, the Tennessee State Office, United Christian Academy, Free Will Baptist Bible College, International Missions, Home Missions, and Cumberland Youth Camp. The Western Quarterly also continues to be a generous and enthusiastic supporter of the Tennessee International Missions Walk-A-Thon.

We are very proud within our Quarterly to have one Christian School, United Christian Academy, located in Dickson. We regret that enrollment is down somewhat due to the economic times. However, there is still strong, Bible-based teaching and God continues to bless.

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

Our officers for the upcoming year are:

Moderator:	Tim McDonald
Assistant Moderator:	Terry Welsh
Clerk:	Gwen Minniehan
Assistant Clerk:	Gloria Welsh
Treasurer:	Patrick Layton
Assistant Treasurer:	Clarissa Layton

Executive Committee Members at Large:

Rev. Greg Tyson
Rev. Steve Phillips
Rev. Fred Jones

Respectfully Submitted,
Earl Langley, WQ Moderator

Ministerial Benevolence Board Report
10/01/08 - 09/30/09

Balance forward		\$13,599.86
Receipts	\$ 6,106.85	
Total accounted for		\$19,706.71
Total disbursed:		
Mrs. Azline Daniel	\$2,850.00	
Mrs. Jean Hornberger	\$2,850.00	
Mrs. Ella Mae Gann	\$1,750.00	
		\$ 7,450.00
Deposit to FWB Foundation	\$ 9,000.00	
Already with FWB Foundation	\$ 7,602.37	
Balance with FWB Foundation	\$16,602.37	
Balance on hand 09/25/09	(Clerks checkbook)	\$ 4,702.94
Balance on hand	(both accounts)	\$21,305.31

Ministerial Benevolence Board
Proposed Budget 2009 - 2010

Balance on hand		\$21,305.31
Estimated income 10/01/2009 – 09/30/2010		\$ 6,000.00
Total to be accounted for:		\$27,305.31
Expenses:		
Clerks Fee	\$ 200.00	
Clerks office Expense	\$ 50.00	
Disbursements:		
Mrs. Azline Daniel	\$3,000.00	
Mrs. Jean Hornberger	\$3,000.00	
Mrs. Ella Mae Gann	\$3,000.00	
Christmas Bonus (\$100.00 each)	\$ 300.00	
Total expenses and Disbursements		\$ 9,300.00
Proposed estimated balance on hand 09/30/2010		\$18,005.31

GUIDELINES FOR MINISTERIAL BENEVOLENCE BOARD

I. Eligible Recipients

- A. Pastors and Evangelists
- B. Widows of Pastors and Evangelists
- C. Any other full-time Church Workers (who meet the prescribed requirements)
- D. Minimum of five (5) years service in the Cumberland Association of FWB
- E. Any minister of retirement age, who has served, and has participated in the presbytery of the Cumberland Association within the previous 10 years, may be considered for monthly assistance.

II. Guidelines for Determining Level of Benefits

The Ministerial Benevolence Board shall determine the amount to be disbursed to individuals in each category, using the Tennessee Department of Human Services Annual Guide for Eligibility for Financial Assistance.

III. Informing the Board

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

IV. Responsibilities of the Board

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

TREASURER'S REPORT
CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS
10/01/07-9/30/08

Beginning Checking Account Balance		\$ 429.71
Receipts		
Quarterly Association Dues		0.00
Cumberland Association Dues		1,500.00
State Association Dues		620.00
National Association Dues		6,000.00
Other Contributions		552.29
Northern Quarterly COOP		173.26
Reimbursement		17.99
TN State Association UGMP		4,046.39
Total Receipts		\$12,909.93
Distributions		
TN State Association Delegates Fees		0.00
TN State Association Dues		620.00
National Association Dues		6,000.00
Treasurers Fee		250.00
Clerks Fee		250.00
Clerk's Office Expense		0.00
Cumberland Association CE Board		1,500.00
Cumberland Association Youth Board		0.00
Home Missions – Michael Hutton Account		224.00
Moderator's Expense		24.84
TN State Association UGMP & NQ COOP		
State Office*	30%	1,309.13
Cumberland Camp**	30%	1,309.13
Ministerial Benevolence Board	15%	654.03
International Missions Project	7.5%	327.54
TN. Home Missions	7.5%	327.54
Total Distributions		\$12,572.21
Prior Period Adjustments		\$ 2,539.44
Ending Checking Account Balance		\$ 3,306.87

*10% of UGDP stays in Cumberland Association

Respectfully submitted,
Richard Davis, Treasurer

**CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST
PROPOSED BUDGET 10/01/09 – 9/30/10**

Beginning Checking Account Balance **\$3,306.87**

Receipts

Quarterly Association Dues (4 Quarterlies x \$20.00)	\$ 80.00
Cumberland Association Dues (61 churches x \$25.00)	\$ 1,525.00
State Association Dues (61 churches x \$10.00)	\$ 610.00
National Association Dues (61 churches x \$100.00)	\$ 6,100.00
Northern Quarterly Co-Op	\$ 400.00
TN State Association UGMP	\$ 3,500.00

Total Receipts **\$12,215.00**

Distributions

TN State Association Delegates Fees (\$5.00 x 5 delegates)	\$ 25.00
TN State Association Dues (61 churches x \$10.00)	\$ 610.00
National Association Dues (61 churches x \$100.00)	\$ 6,100.00
Treasurers Fee	\$ 250.00
Clerks Fee	\$ 250.00
Clerk's Office Expense	\$ 100.00
Cumberland Association CE Board	\$ 1,500.00
Cumberland Association Youth Board	\$ 500.00
TN State Association UGMP & NQ CO-OP:	
State Office 30%	\$ 1,170.00
Cumberland Camp 30%	\$ 1,170.00
Ministerial Benevolence Board 15%	\$ 585.00
International Missions Project 7.5%	\$ 292.50
TN Home Missions 7.5%	\$ 292.50

Total Distributions **\$12,845.00**

Projected Ending Checking Account Balance **\$ 2,676.87**

Cumberland Association of Free Will Baptist International Missions Report Western Quarterly

From 1996 to 2008, the Western Quarterly has raised a total of \$203,769.04. That is an average of \$15,674.54 per year for thirteen years. Our fifteen churches and our people have responded well. Our churches are working hard on the 2009 Mission Project. I think we will be able to add at least another \$12,000.00 for 2009 to bring our total up to \$215,000.00 for the fourteen year period. This Tennessee Sexton Missions Project has helped to keep our Tennessee Missionaries accounts in the black. I am proud to have been a part of the Don and Billie Sexton Tennessee Missions Project and the Western Quarterly. I have not been physically able to go to the South Central Quarterly in 2007, 2008, or 2009. Thank you for allowing me to serve.

Respectfully Submitted,
Brother Bob Baggett

Cumberland Youth Camp Report 2009

If I were to try to sum up the last year in one word, I would have to say "FULL". Nine days after I last stood before this group, I was having quadruple bypass heart surgery. Then, this spring, our son Adam spent a month in Vanderbilt's trauma unit. Thankfully, we have both recovered, and God's work goes on. That is due in large part to your prayers. In fact, because of your support for your camp, the work has hardly missed a beat.

Our summer camp season was filled with God's blessings. In 5 weeks we served 438 campers. The increase of 10 campers over last summer's total is remarkable, especially in the face of a recession. Our theme, CSI: Christ Seeking Investigators, allowed us to study foundational truths of scripture as we investigated the First Sin, First Murder, First Innocent Death, and the suffering of the First Missionaries. We had an awesome staff, including our 10 paid counselors, as well as dozens of volunteers who provided supervision and training for our campers. We really could not perform this ministry without this army of people who love the Lord, kids, and camp.

One of the new things about summer camp this year was our MemoryDisc project. We took hundreds of pictures each week, which were then made available to the campers on a DVD. We have received great positive feedback on this work, and believe it extends our ministry beyond the few days that the camper spends with us.

Two major retreats were held in the last year. Our Teen retreat, "In, Not Of," saw Rev. Dwayne James minister to 47 of our youth. God used Ruth McDonald to bless twelve pastor's wives at our Re³ retreat in January.

This year was also filled with opportunities to minister at the camp and in our churches. We hosted 15 groups for men's retreats, women's retreats, youth group outings, and more. Stan and Pam also had the privilege to take the camp ministry into 17 of our churches.

Several major projects saw major progress. We paid off our new tractor. The "Flip This Cabin" project resulted in the exterior of three of our oldest cabins being refurbished, and all eight cabins receiving new carpet. Our new walk-in cooler/freezer should be completed next week.

As full as this past year was, there is still much to do. Please partner with us in pray and support for God's work. Here are a few things you can do:

1. Add our events to your schedule. We have set dates for events extending through next summer.
2. Consider adopting one of our special needs. We still have a few cabins that need sponsors, a bridge that must be repaired, and a number of opportunities for hands-on ministry.

3. Use your camp. We are available for personal and group retreats, and would love to serve you.
4. Schedule a camp representative for a promotional service. We would love to share with your people what God is doing through their gifts and prayers.

Contact us: Stan Coker
Cumberland Youth Camp
2193 Happy Hills Acres Rd
Woodlawn, TN 37191
(931) 647-5111

Church Giving 2009
October 1, 2008 - September 30, 2009

Ashland City FWB	293.88	Head's FWB	958.00
Bethel FWB	2,565.50	Loyal Chapel FWB	400.00
Bethlehem FWB	1,929.71	Madison FWB	505.00
Brandon's Chapel FWB	500.00	Miller's Chapel FWB	294.00
Cane Ridge FWB	300.00	Mt. Zion FWB	3,215.25
Cofer's Chapel FWB	590.00	New Hope FWB	4,331.25
Covenant FWB	578.00	Oakland FWB	240.00
Cross Timber's FWB	970.70	Oaklawn FWB	1,875.25
Dunbar's Chapel FWB	450.00	Oakwood FWB	2,910.00
East Nashville FWB	300.00	Olivet FWB	8,369.83
First Dickson FWB	1,143.00	Pardue FWB	607.16
First McEwen FWB	300.00	Pleasant Hill FWB	600.00
First Springfield FWB	3,370.00	Rejoice FWB	1,318.00
First Waverly FWB	150.00	Richland FWB	370.71
Friendship FWB	2,800.00	Rock Spring's FWB	580.10
Good Springs FWB	5,187.50	Shady Grove FWB	576.00
Greenwood FWB	2,160.00	Stoney Point FWB	400.00
Harper Road FWB	2,300.00	Two Rivers FWB	1,129.00

Services Held—

Covenant	Good Springs	Bethlehem	Friendship
Mt. Zion	East Nashville	Pardue	Hendersonville
Ashland City	Greenwood	Pleasant Hill	Heads
First Springfield	Olivet	Two Rivers	Oaklawn
Stoney Point			

CUMBERLAND CAMP PROPOSED BUDGET for 2010

INCOME

Contributions

General Offerings	\$50,000.00	
Coop	\$ 1,300.00	
Friends of Camp	\$21,000.00	
		\$72,300.00

Fee Income

Summer Camp Registrations	\$70,000.00	
Retreats	\$11,000.00	
Rentals	\$50,000.00	
		\$131,000.00

Operations

Canteen Income	\$7,000.00	
Miscellaneous	\$ 100.00	
Interest	\$ 500.00	
		\$ 7,600.00

TOTAL PROJECTED INCOME

\$210,900.00

EXPENSES

Building and Grounds	\$52,500.00
Office Expenses	\$13,000.00
Salaries and Benefits	\$71,100.00
Mileage	\$ 6,000.00
Summer Camp	\$45,000.00
Retreats	\$ 5,700.00
Rentals	\$12,000.00
Canteen	\$ 5,600.00

Grand Total Expenses

\$210,900.00

CUMBERLAND ASSOCIATION CHRISTIAN EDUCATION BOARD
REPORT
October 17, 2009

Dear Brothers and Sister in Christ,

We the Cumberland Christian Education Board are honored with the trust you have placed in us to encourage excellence in Christian Education in the Cumberland Association. This past year the Board met in November, April, July, and September planning teaching and training sessions.

This past March 28th at Free Will Baptist Bible College we offered two sessions. Steve Lindsay taught "Dynamic Teaching, Blowing the Lid off of Boredom" and Ralph Hampton taught a session entitled "Robert Rules" on parliamentary procedure. We had 45 participants in our sessions.

Today during the Cumberland meeting we are offering two more sessions emphasizing the Sunday School ministry. Martha Carter is teaching "Making the Bible Come Alive for Little Eyes" for teachers of 2 to 5 year olds and Steve Lindsay is teaching "Dynamic Teaching for Children" for teachers of 1st - 6th graders.

On March 27th, 2010 we are planning two more sessions at Free Will Baptist Bible College. The final plans for these sessions will be completed by the end of the month. We will be letting you know soon thereafter. We hope you will reserve that morning on your calendar.

Let me say it is a privilege to serve on this board. We miss Brother Larry Hampton our board chairman who resigned to take care of his wife Yvonne. Please remember Yvonne, Larry and the family in your prayers.

This board has a burden for Christian Education. Before establishing our own bank account, individual members paid for printing certificates. Representatives also personally paid for copying and mailing of flyers.

Thank you for allowing us to serve you.

Equipping to Serve,
Eddie Hodges
Chairman of the Cumberland CE Board

2009 FINANCIAL STATEMENT OF TRANSACTIONS

DATE	CHECK #	DESCRIPTION	DEBIT	CREDIT	BALANCE
01/01/09		Check mailed from Cumberland Association for this year		\$1,200.00	\$1,200.00
02/11/09	1001	Check to Ashley Lockert for designing flyer	\$30.00		\$1,170.00
02/09/09		Charge from bank for checks	\$18.95		\$1,151.05
03/24/09	1002	B & B Signs (Banner)	\$110.74		\$1,040.31
03/27/09	1003	Wal-Mart, Cookies, Donuts, etc. for training seminar	\$31.31		\$1,009.00
03/28/09	1004	Ralph Hampton, speaker	\$200.00		\$809.00
03/28/09	1005	Steve Lindsay, speaker	\$200.00		\$609.00
03/28/09	1006	Free Will Baptist Bible College, gift for use of building	\$100.00		\$509.00
03/28/09	1007	Reimbursement to Eddie Hodges, hardware for banner	\$16.56		\$492.44
07/06/09		Donation		\$100.00	\$592.44
08/10/09	1008	Wal-Mart, Envelopes, Paper for flyers	\$15.75		\$576.69
08/12/09	1009	Post Office, stamps and mail outs to representatives	\$66.88		\$509.81
09/04/09		Donation		\$150.00	\$659.81
10/17/09	1011	Martha Carter- Instructor	\$200.00		\$459.81
10/17/09	1012	Steve Lindsay- Instructor	\$200.00		\$259.81
10/17/09	1010	Certificates printed	65.55		
10/17/09					
		Ending Balance			\$194.26

2009 – 2010 PROPOSED BUDGET of the CUMBERLAND ASSOCIATION CHRISTIAN EDUCATION BOARD

HONORARIUMS (4 Instructors)	\$ 800.00
Facility Use (FWBBC)	\$ 100.00
Mailings – postage etc.	\$ 200.00
Refreshments at workshops	\$ 150.00
Flyers, Certificates, etc	\$ 150.00
Office supplies, envelopes etc.	\$ 50.00
Miscellaneous expenses	<u>\$ 50.00</u>

<u>TOTAL PROPOSED BUDGET</u>	\$1,500.00
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CUMBERLAND DISTRICT WOMEN ACTIVE FOR CHRIST

10/17/09

Cumberland District Women Active for Christ met for their **89th Annual Convention on August 22, 2009**, at Trinity FWB Church with 38 in attendance. Worship was led by Christina Douglas. Accompaniment for congregational singing was provided by Carol Reid.

Stan and Pam Coker, directors of **Cumberland Camp**, shared their heart for the camp and its ministry. They had a power point of pictures from this past summer's sessions. They also shared their vision for the Pastor's Wives Retreat. They thanked the women for their continued support. A list of needs was given to each auxiliary to aid in our support of the camp.

Reports were given as follows: The Credentials Committee reported that **16 auxiliaries, representing 276 members**, had sent reports and their delegates should be seated. The Registration Committee reported an **attendance of 38** included 7 district officers, 7 local presidents, 10 delegates, 14 visitors.

We unanimously approved the resolution to show our appreciation to Trinity Church for hosting the meeting. A resolution was passed challenging each auxiliary to give \$100 annually toward the hosting of the National Association in 2012. We also amended our by-laws to correlate with the correct names of WNAC officers.

Danita High gave a brief report from the WNAC office. Laura Beem gave the report from the TWAC. She encouraged the women to attend the State Retreat in Pigeon Forge on September 24-25.

We adopted the following **Plan of Work**:

August	Optional
September	Rest of the Family Offering
October	Optional
November	National Home Missions Offering
December	FWBBC--Paul Ketteman Memorial Offering
January	2012 WNAC Convention Fund
February	Cleo Pursell Foreign Student Scholarship Fund
March	20/20/20 Building for the Future
April	World Missions Offering
May	WNAC Emphasis Offering
June	TWAC State Project
July	Optional

**Three optional months allow individual auxiliaries to support Cumberland Camp, FWB Family Ministries, and local causes.*

Upon the recommendation of the Finance Committee, we voted to give the **morning's offering of \$350 to Cumberland Camp**. We also approved honorariums of \$50 each for the secretary, treasurer, and editor of *The Chimes*, as well as a \$150 honorarium for the Cokers.

The treasurer's report indicated that CDWAC had received and disbursed \$24,417.71 this year, with an additional \$4,305.00 in non-cash gifts and outside giving which did not come through the district. **The total giving for our district was \$28,722.71.**

The following **officers** were elected to a two-year term of service.

President	Elizabeth Hodges
Vice President	Joy Corn
Secretary	Lori McCraney
Treasurer	Gladys Gragg
Field Worker	Dr. Mary R. Wisehart
Members at Large:	Alyssa Harvey, Jill Ziegler, Beverly Riggs

Announcements were given: concerning the

- *TWAC Retreat (Sept. 24-25, 2009) in Pigeon Forge, TN
- *CDWAC Spring Retreat (March 25-26, 2010) to be held at Cumberland Camp, Woodlawn, TN
- *District Meeting will be at West End FWB Church (August 28, 2009) in Springfield, TN
- *All women are encouraged to attend these events.**

We closed with special prayer for our incoming officers, the work of each auxiliary, and the ministry of Cumberland Camp.

Respectfully submitted,
Elizabeth C. Hodges, CDWAC President

TENNESSEE STATE PROMOTIONAL OFFICE

Report to the Cumberland Association

October 17, 2009

I want to thank the Cumberland Association for all you do for the Lord and for your steadfast commitment to fulfilling the great commission. Not only are you witnessing to your Jerusalem but your actions prove you are committed to reaching Judea, Samaria, and the uttermost parts of the world. Some churches talk about evangelism and discipleship, but most of you have a long history of sacrificially supporting the Great Commandment.

While many churches support individuals and respond to emotional appeals, the churches of the Cumberland see the big picture and understand the correlation of Christian education, evangelism, fellowship and organization. I know this because the facts speak for themselves. Perhaps as much as eighty percent of the financial support of our state ministries comes from the Cumberland Association even though the Cumberland represents only thirty percent of our churches in the state.

In spite of a sagging economy, income through the state office increased more than \$90,000 or 18.46 % this last year. Our churches are hopefully seeing the value of teamwork. Leaders, who understand teamwork, know that self-promotion and individuality sometimes works against the greater good of the organization. By working together, all of our churches are elevated. I hope you will help your church fight the trend of "going it alone" and will work to be an integral part of lifting others up in the body of Christ.

I am very encouraged by the present members on the various boards in the state. There seems to be a renewed seriousness about the work they facilitate. Please pray for them and support what they are trying to do. None of them have an easy job and there are many challenges with each board.

I still ask for your prayers and support of the Unified Plan. It is the key to providing for the ministries on a state level. Please consider starting out by giving at least two or three percent of your general offerings and then raise it as you can. Tennessee needs a strong state program. We can do better than what we have done.

If I can do anything to support you, please don't hesitate to call upon me. I appreciate each one of you.

Glenn Poston
Promotional Director

**Cumberland Association of Free Will Baptists
Obituary Report October 1, 2008 – September 30, 2009**

Northern Quarterly

Oaklawn FWB

Gus Know
Hillard Fox
Virginia Herron

Heads FWB

Frances Head
Robert C. Anderson
Mattie Lewis
Howard Murphy

Bethlehem FWB

Stella McCarver
Keeling Sisson
Junior Reeves
Donald Hudgens

Olivet FWB

Rev. Willard McCarroll

New Hope FWB

Pat Chandler

Friendship FWB

Howard Harris

Liberty FWB

Sandra Thornsby

Southern Quarterly

Cane Ridge FWB

Ruth Hudson
Suzanne Burtrum Thompson

Cofer's Chapel FWB

Mary Elizabeth Griffith
Catherine Keef
Ocie Hoover

Manchester FWB

Edward Blaylock
Tunnie Dotson

Richland FWB

Rev. D.L. Sharp

Donelson FWB

Eli Robinson

Sylvan Park FWB

Gertrude Craft

East Nashville FWB

Richard Newman

South Central Quarterly

Loyal Chapel FWB

Irene Brewer
Carolyn Bloss
Brownie Adams

Crossroads

Melinda Glass

Western Quarterly

Brandon's Chapel FWB

Marvin Walker

Rock Springs FWB

Estelle Batey

Hurricane FWB

Nell Tummins

First Dickson FWB

Dorothy Dotson Graybill
Donald Ray Trogon
Betty Christine Dotson
Walter T. Hassell

Scott's Chapel FWB

Ophelia Sanford
Raymond Pulley

United FWB

Peggy Cudl
Lydia Clemmons

Respectfully Submitted,

Billy Walker (Chair), David Davis, Tim McDonald

REGISTRATION AND FINANCE REPORT

Ministers: 51

Delegates: 15

Deacons: 5

Visitors: 31

TOTAL 102*

*Total is based on number of people registered before lunch.

The offering received was \$203.00

Respectfully Submitted,

Dwayne James (Chair), Anthony Poff, Billy Brown, Mark Kennedy

RESOLUTION COMMITTEE REPORT

The Resolution Committee submits the following recommendations:

1. Whereas the Cumberland requires a place to hold its meetings and whereas it depends on the graciousness of its member churches: Be it now resolved that the Cumberland Association give a rousing thanks of approval to Ashland City Free Will Baptist Church for their hospitality.
2. Whereas the Cumberland Association seeks to strengthen the body through fellowship and a time to gather in lunch, and whereas different Quarterlies rotate in providing the food: Be it therefore resolved that the Cumberland Association give a rousing thanks of approval to the Western Quarterly.
3. **Resolution offered to the Cumberland Association of Free Will Baptists to be recommended through the Tennessee State Association to the National Association of Free Will Baptists.** Whereas, time for business is limited at our Free Will Baptist National Convention, and Whereas, it is important to allow ample time for each of our national departments, executive office, executive committee, commissions, and other committees, WNAC and NYC to report on their activities and present budget proposals for future activities, and Whereas in recent years some reports to the national body have repeatedly exceeded an hour and a half, and Whereas it is important to be considerate of all those sharing reports,

Be it therefore resolved that the following guidelines be put into place and be enforced by the moderator:

1. Our national departments, executive office, and WNAC limit their individual reports to thirty minutes each.
2. Our commissions and committees, with the exception of the Executive Committee, limit their individual reports to fifteen minutes each.
3. Permission to exceed the allotted time must be granted by the moderator and should only be granted in rare circumstances.
4. The above guidelines apply only to the individual reports and do not limit time for motions, debate, or elections.

The 2010 Cumberland Association will meet at Cane Ridge Free Will Baptist Church on October 16, 2009.

Respectfully Submitted,
Mike Callis (Chair), Mike Gladson, Ronald Mashburn, Fred Jones

NOMINATING COMMITTEE REPORT

We, the nominating committee, submit the following report.

Executive Committee

Moderator – Roy Harris
Assistant Moderator – Jon Justice
Clerk – Patrick Layton
Assistant Clerk - Dwayne James
Treasurer – Richard Davis
Music Coordinator – Dwayne James

International Missions Board:

Bob Baggett to replace Bob Baggett (2013)

Cumberland Camp Board:

David Brown to replace Barry Simpson (2012)
Stanley Cochran to replace Toby Spradlin (2012)
Steve Phillips to replace Steve Phillips (2012)

Ministerial Benevolence Board:

Bud Hill to replace Aaron DeMerchant (2011)
Ed Gragg to replace Ed Gragg (2014)

Christian Education Board:

Max Perry replacing Larry Hampton (2012)
Keith Kenemer replacing Keith Kenemer (2012)

If any delegate has a name to place in nomination please do so.

Respectfully submitted,
Eddie Hodges (Chair), Earl Langley, David Weeks, Steve Swango

QUARTERLY CLERKS

Northern

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

South Central

Kathy Brown
P.O. Box 5002
Antioch, TN. 37011
615-760-6135

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	22	6	19	15	62
Churches reporting	13	6	12	13	44
City Churches	2	3	11	4	20
Rural Churches	11	3	1	11	26
Full-time Ministers	10	4	10	9	33
Bi-Vocational Ministers	3	2	2	3	10
Ordained Ministers	25	9	54	18	106
Licensed Ministers	5	1	1	1	8
Ordained Deacons	44	10	41	38	133
Membership	2794	591	2,344	1456	7,185
Baptisms	93	40	42	21	196
Members Added	134	35	133	19	321
Members lost	38	9	31	8	86
Churches					
W/ Budget	12	2	8	7	29

Value of Churches and Parsonages:

Northern: \$ 9,544,252.36
South Central: \$ 3,082,000.00

Southern: \$10,712,880.00
Western: \$ 7,238,000.00
Total: \$30,577,132.36

Churches Income:

Northern: \$1,650,087.50
South Central: \$ 298,047.46

Southern: \$ 952,846.12
Western: \$ 302,078.72
Total: \$ 3,203,059.80

	(N)	(SC)	(S)	(W)	TOTAL
Parsonages	10	1	3	6	20
Day Cares	0	0	1	0	1
Kindergartens	0	0	0	0	0
Christian Schools	0	0	0	1	1
S.S. Enrollment	1,248	228	1970	667	4,113
Bible Institutes	0	0	0	0	0
C.T.S.					
Enrollment	40	0	140	45	225
W.N.A.C.					
Enrollment	108	0	61	49	218
M.M.					
Enrollment	0	0	34	14	48

NORTHERN QUARTERLY

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Clerk
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Clerk
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Clerk/Treasurer
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CHURCH

PASTOR

CLERK

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No Phone

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WESTERN QUARTERLY

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 Bumpus Mills, TN 37028

Carlisle FWB
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Dunbar's Chapel FWB
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 Indian Mound, TN 37079

First Dickson FWB
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First McEwen FWB
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First Waverly FWB
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None at Present

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Rev. Jason Stafford
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Waverly, TN 37185

Mrs. Sheila Burns
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DELEGATES TO THE TENNESSEE STATE MEETING

Richard Davis, Ollie Mai Baggett

It was approved by the body for the moderator to appoint three other delegates at the State Meeting to represent the Association.

**INTERNATIONAL MISSIONARIES FOR THE CUMBERLAND
ASSOCIATION**

The Verlin Andersons
The Kenneth Eagletons
Shannon Little
The Jerry Gibbs
The Donnie McDonalds
The Sam McVays
The Clint Morgans
The David Outlaws
The Bobby Pooles
The Steve Riggs
The Jeff Turnboughs
The Matthew Turnboughs
The Mick Donahues

**RETIRED MINISTERS' WIDOWS
OF THE CUMBERLAND ASSOCIATION**

Mrs. Azline Daniel
Mrs. Jean Hornberger
Mrs. Ella Mae Gann

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. The Association shall elect a Moderator, Assistant Moderator, Clerk, Assistant Clerk, and Treasurer from its membership to serve two year terms and may succeed themselves..

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. The Association shall post minutes of each year's annual meeting on the Association's website in a form which may be downloaded and printed. A paper copy will also be kept in the archives of Free Will Baptist Bible College, Nashville, TN.

ARTICLE 7. Annual dues for each member Quarterly shall consist of the current Quarterly dues plus the current Cumberland Association, Tennessee State Association, and National Association dues for each member church.

ARTICLE 8. For the purpose of ordaining ministers of the gospel and handling accusations of un-Christian conduct, there shall be a Presbytery, which shall convene at the close of the annual Association session. A meeting may be called at anytime during the year by the Presbytery moderator and clerk or at the written request of five Presbytery members.

The Presbytery shall consist of ordained members present, and they shall elect a moderator, and clerk from among themselves 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. All member churches present and voting shall be considered a quorum for the transaction of business for each session.

ARTICLE 14. Amendments to this Constitution may be made at any time by a majority vote of the members present.

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

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

BOARDS

ARTICLE 1. All standing boards shall be composed of four (4) members, with the exception of: The Ministerial Benevolence Board which shall be composed of five (5) members; the Christian Education Board which shall be composed of seven (7) members; the Youth Camp Board which shall be composed of nine (9) members; and the Executive Board which shall be composed as provided in Article 2 under BOARDS.

The personnel of each of the forgoing boards, exclusive of the Executive, Ministerial Benevolence and Youth Camp Boards shall be elected as follows: the first named for a period of one (1) year, the second named for a period of two (2) years, and the third named for a period of three (3) years. Succession of office thereafter shall be determined, as order requires. The Ministerial Benevolence 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 communicate with the chairmen of the standing boards during the year 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 at least twice a year to handle board matters and plan future activities.

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 international missions in each of the quarterly meetings by planning events to help undergird International 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 who qualify and have served the Lord well within the fellowship of the Cumberland Association churches;
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 the 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 two 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 ten 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, October 17, 2009

CUMBERLAND ASSOCIATION PRESBYTERY

October 18, 2008

Ashland City Free Will Baptist Church
Ashland City, Tennessee

No report was received by the clerk.

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

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

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

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

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

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

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

ARTICLE I: Name

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

ARTICLE II: Purpose

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

ARTICLE III: Membership

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

ARTICLE IV: Officers

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

ARTICLE V: Meetings

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

ARTICLE VI: Committees

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

ARTICLE VII: Amendments

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

BY-LAWS

ARTICLE I: Ordination And Ratification

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

ARTICLE II: Cards Of Standing

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

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

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

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

ARTICLE III: Discipline

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

ARTICLE IV: Donations

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

ARTICLE V: Amendments

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

Amended October 5, 1969

Amended October 14, 1980

Amended October 15, 1985

NOT FOR PROFIT CHARTER OF CUMBERLAND YOUTH CAMP, INC.

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

1. The name of the corporation is Cumberland Youth Camp, Inc.
2. The duration of the corporation is perpetual.
3. The corporation is not for profit.
4. The principal office of the corporation is the State of Tennessee shall be 2193 Happy Hill Acres Rd., Woodlawn, Tennessee.
5. The purposes for which the corporation is organized are:
 - (a) to provide a Christian camping experience for the youth of the churches that make up the Cumberland Association of Free Will Baptists;
 - (b) to evangelize and seek to win each camper to the Lord Jesus Christ;
 - (c) to stimulate growth and maturity through Bible classes, missionary and Christian service classes, Christian counseling, and through the preaching of God's Word;
 - (d) to provide healthful physical activities and recreation for each camper;
 - (e) to provide for various social activities for enjoyment and relaxation; and
 - (f) to uphold standards in modesty and dress for boys and girls.
6. Wallace Hayes, 5000 Edmondson Pike, Nashville, Tennessee 37211, will serve as President of the corporation. Sam McVay, 3915 Franklin Road, Nashville, Tennessee 37204, will serve as Secretary-Treasurer of the corporation.
7. Marion Pettus, Route 1, Box 305-A, Woodlawn, Tennessee 37191 will serve as Registered Agent in accordance with Tennessee Code Annotated Section 48-1-1201.

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

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

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

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

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

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

14. The general powers of this corporation will be:

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

(b) To promote the objects for which the corporation was created, and to this end, to receive any gift, devise or bequest; to hold any personal or real property, or to sell same and apply the proceeds toward the promotion of the objects of the corporation.

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

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

15. This corporation is not to have members.

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

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

Witness my hand this _____ day of _____, 1986

STATE OF TENNESSEE
COUNTY OF CHEATHAM

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

Notary Public

BY-LAWS OF CUMBERLAND YOUTH CAMP, INC.

ARTICLE I: Purposes and Powers

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

ARTICLE II: Directors and Officers

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

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

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

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

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

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

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

ARTICLE III: Duties of Directors

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

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

ARTICLE IV: Executive Committee

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

ARTICLE V: Duties of Officers

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

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

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

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

ARTICLE VI: Operating Funds

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

ARTICLE VII: Amendments

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