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the 1990s, the number of people in the UK who are aged 65 and over has increased from 10.5 million to 13.5 million (1990-2000).

There is a growing awareness of the need to address the needs of older people, and the Government has set out a strategy for doing this in the White Paper on *Ageing Better* (Department of Health 2000). This paper reports on the findings of a research project that was funded by the Department of Health to explore the needs of older people in the UK.

Methods

The research was carried out in 1999-2000 and was funded by the Department of Health. The research was carried out in four phases: (1) a literature review, (2) a survey of older people, (3) a series of focus group discussions, and (4) a series of interviews with older people.

Phase 1

The first phase of the research was a literature review. The purpose of the literature review was to identify the key issues that older people face, and to identify the gaps in the current research. The literature review was carried out by a team of researchers who were experts in the field of ageing and health.

Phase 2

The second phase of the research was a survey of older people. The purpose of the survey was to identify the needs of older people in the UK. The survey was carried out by a team of researchers who were experts in the field of ageing and health.

Phase 3

The third phase of the research was a series of focus group discussions. The purpose of the focus group discussions was to explore the needs of older people in more detail. The focus group discussions were carried out by a team of researchers who were experts in the field of ageing and health.

Phase 4

The fourth phase of the research was a series of interviews with older people. The purpose of the interviews was to explore the needs of older people in more detail. The interviews were carried out by a team of researchers who were experts in the field of ageing and health.

Results

The results of the research are presented in this section. The results are presented in four main areas: (1) the needs of older people, (2) the barriers to meeting the needs of older people, (3) the role of the family, and (4) the role of the state.

Conclusion

The research has identified the needs of older people in the UK, and has identified the barriers to meeting the needs of older people. The research has also identified the role of the family and the role of the state in meeting the needs of older people.

MINUTES
of the
THIRTY-EIGHTH ANNUAL SESSION
of the
NATIONAL ASSOCIATION
OF
FREE WILL BAPTISTS
when convened in
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July 7-11, 1974

1975 Session
Dayton, Ohio
July 13-17
Headquarter Hotel—Sheraton Dayton

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NOTE—See page 90 for Commission Members

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Kansas City/64117
Turnbough, Ermer O., 1113 W. Ozark,
Houston/65483
Umfleet, Don, 105 Condray,
Salem/65560
Wagner, Wayne, 636 W. Downing
Springfield/65804
Weston, W. K., 1 Sunset Dr.,
Monett/65708
Wood, Lynn, P.O. Box 464,
Mountain Grove/65711

NORTH CAROLINA

Allen, Billy, Route 1, Box 144,
Nebo/28761
Ballard, R., Rt. 1, Box 59B,
Swannanoa/28778
Bittle, Earl, 128 Reid,
Lincolnton/28092

Brown, Harley, Rt. 8, Box 265,
 Greenville/27834
 Cantrell, J. F., 316 Melody Circle,
 Swannanoa/28778
 Cates, Alfred, P.O. Box 906,
 Winterville/28590
 Cox, Randy, Rt. 3, 112 Dianne St.,
 Knightdale/27545
 Craft, John S., 104 E. Langdon,
 Smithfield/27577
 Creech, Ronald, Box 11277,
 E. Durham/27703
 Davenport, Frank, P.O. Box 1159,
 Goldsboro/27530
 Denton, James, Rt. 3,
 Fuquay/27526
 Dilda, Sigbee, P.O. Box 478,
 New Bern/28560
 Dupree, Harvey W., 704 Chestnut,
 Scotland Neck/27874
 Eason, Nathan, Rt. 3, Box 78,
 Clayton/27520
 Griffin, G. Herman, 741 Pleasant Ave.,
 Kannapolis/28081
 Hales, Eugene, Rt. 2, Box 136, A-1,
 Warsaw/28398
 Hart, Gordon, P.O. Box 537
 Grifton/28530
 Hughes, Larry D., P.O. Box 1346,
 Canton/28716
 Jackson, Billy, P.O. Box 146,
 Cove City/28523
 Jackson, Bobby, 1412 E. 14th,
 Greenville/27834
 Johnson, Thomas K., 401 Southern Blvd.
 Wilmington/28401
 Keen, Dennis, 635 W. Durham Rd.,
 Cary/27511
 King, Bob, Box 297, Rt. 3,
 Dunn/28334
 Langley, J. P., 205 Hames St.,
 Lexington/27292
 Lee, George C., 1403 9th St.,
 Goldsboro/27530
 Lilly, Tom, 401 Powell St.,
 Smithfield/27577
 Lowry, Dennis, P.O. Box 326,
 Garner/27529
 Lynn, J. C., 227 Johnston Blvd.,
 Asheville/28806
 Messer, Howard L., Rt. 1, Box 416-B,
 Black Mountain/28711
 Morgan, A. C., 1256 Ridge Rd.,
 Roxboro/27573
 Nason, James M., 210 N. Caswell,
 Lagrange/28551
 Newton, John R., 440 17th St.,
 Cramerton/28032
 Outland, Billy Gene, Rt. 6, Box 234,
 Durham/27703
 Owens, Guy, Box 11186,
 Durham/27703
 Paramore, David, 1611 St. Andrews,
 Kinston/28501
 Pauley, James, 613 Ben Ave.,
 Kannapolis/28081
 Pickle, Darrel L., Rt. 2,
 Bailey/27807
 Rackley, Jerry, 901 Everett St.,
 Ahoskie/27910
 Reagan, William, P.O. Box 866,
 Morehead/28551
 Reynolds, R. J., Rt. 3, Box 398,
 Jacksonville/28540
 Reynolds, Ted, P.O. Box 385,
 Caroleen/28019
 Reed, John, 612 Memorial Dr.,
 Warsaw/28398
 Rikard, Roy, 426 Woodlawn,
 Cramerton/28032
 Riddick, Eddie, 2411 Glenwood Ave.,
 New Bern/28560
 Rogers, Thomas, 603 S. Lorraine,
 Dallas/28034
 Salyer, Jason, Rt. 9, Box 122,
 Shelby/28752
 Sebastian, Gordon, 509 Harrison Dr.,
 Wilson/27893
 Smith, Troy W., Rt. 1, Box 390-B.,
 Marion/28752
 Smith, Wayne W., 208 E. 9th,
 Washington/27889
 Stepps, James D., 709 N. Ivey,
 Siler City/27344
 Stevens, Larry, 2911 Old Cherry Pt. Rd.,
 New Bern/28560
 Stox, Lorenza, P.O. Box 1159
 Goldsboro/27530
 Tart, Mike, P.O. Box 1194,
 Sanford/27205
 Thomas, Glenn, P.O. Box 441,
 Davis/28524
 Tripp, Roger, Rt. 1, Box 597,
 Chocowinity/27817
 Whaley, D. Lee, P.O. Box 296,
 Bessemer City/28016
 Wiggs, Dennis, 309 Fairview
 Beaufort/28516

NEW MEXICO

Gartman, T.B., Star Rt. B, Box 82 BB
 Hobbs/88240

Murray, Henry J., 1412 Ortega,
Carlsbad/88220

OHIO

Ashby, Hobert, 307 Gunckel,
Dayton/45410
Ball, Clifford, 5354 Hayes Rd.,
Groveport/43125
Blair, James A., 1100 Williams Rd.,
Columbus/43027
Chamberlin, Forrest, Rt. 1,
Wheelerburg/45694
Collins, Paul, 3711 Clearwater Dr.,
Pickerington/43227
Evans, Calvin, P.O. Box 56,
Pedro/45659
Frisbee, Kenneth, 1802 Eastwood Ave.
Akron/44305
Giunta, Frank, 6847 Shea Blvd.,
Portsmouth/45662
Greene, Fred H., 2801 Riverside,
Cleveland/44109
Greer, Millard, Sterling St.
Creston/44217
Huff, Elmer, 6752 Lewis Center Rd.
Galena/43021
Jeffries, Lewie J., 136 Bell Ave.
Elyria/44035
Loveless, Alton, P.O. Box 7759
Columbus/43207
Luntsford, Raymond, 1015 Baker St.
Toledo/43608
Maybry, Bobby J, 631 S. Miami Ave.
Sidney/45365
Maynard, Robert L., 4463 Schoolhouse
Batavia/45103
McCarty, Billie, 42 Maple,
Canfield/44406
Naves, William, Jr. 9021 Garden Rd.,
Maumee/34537
Nelson, Robert J., 14398 Plum Creek Dr.,
Columbia Sta./44028
Newman, C. A., Rt. 1,
Galloway/43119
Norris, Jerry L., 40 Stewart Ln.,
Germantown/45327
Oppy, Paul F., Rt. 2,
Sciotoville/45662
Pressnell, Richard, 3721 Brandon,
Columbus/43224
Salyers, Hershel, McCall,
Sciotoville/45662
Sanford, Melvin,
Irvin/43209
Sparks, Delmar, 248 Cherrington,
Westerville/43081

Temple, 6031 Telford Dr.,
Columbus/43229
Thompson, Paul, 1933 Berkley,
Columbus/43207
Webb, James K., 8190 Suger Cr., R.R. 5,
Lima/45801
Widdig, Daniel L., 116 West South St.,
Hillsboro/45133
Wolfenbarger, Floyd, 2535 Tecumseh,
Springfield/43607

OKLAHOMA

Akin, Delbert, 940 W. 22
Ada/74820
Archer, David, 1123 E. 48th No. 60
Tulsa/74105
Batson, Melvin, Box 152 Necomo Park,
Oklahoma City/73066
Berka, Francis E., Box 53
Oaks/74359
Bevan, P. D., Rt 3
Seminole/74868
Bigger, Charles A., 712 N. Broadway
Checotah/74426
Bigger, David L., Rt 2
Jennings/74038
Bishop, Gene, 1402 E. 6th
Stillwater/74074
Blair, Joe, 1405 S. 8th
Chickasha/73018
Bookout, Wayne, 3411 S. Summit
Sand Springs/74062
Braisher, Henry, 147 Bluestem Rd.
Weatherford/73096
Brandon, Kenneth, 800 S. Creek
Holdenville/74848
Briggs Jr., Clate W., 2328 Cornell
Lawton/73501
Butler, Pete, Box 282
Crowder/74430
Campbell, Clarence E., 731 W. Jackson
McAlester/74501
Cariker, Connie, 2332 S. Nogales
Tulsa/74007
Caton, Norma, Rt. 3
Ada/74820
Cearley, James, Box 6343
Moore/73160
Chism, J. B., 3110 S. 65 W. Ave.
Tulsa/74107
Christian, Jim, 723 N. 7th Ave
Stroud/74079
Collier, Albert L., 511 N. 3rd
Okemah/74859
Cooksey, Dusty, Box 6343
Moore/73160

Cox, Doyle, 401 Pattan
Wewoka/74884

Crafton, Clayton, Rt. 3 Box 244
Bixby/74008

Davenport, Leroy, Route 1
Indianola/74442

Davis, Ted, 10913 E. 19th Pl.,
Tulsa/74128 Rot

DaVouit, Lonnie E., 100 W. Easthills Dr.
Moore/73160

Dixon, O. T., Box 873
Norman/73069

Dodson, Gary D., Box 584
Haskell/74436

Drake, Buddy, Box 436
Panama/74359

Dudley, Jerry D., 29 S. C. 57,
Oklahoma City/73129

Duncan, Rick, 4306 S. Jordan
Edmond/73034

Farmer, Dan L., P. O. Box 6299
Moore/73160

Ferguson, A. F., Rt 2, Box 65
Spiro/74959

Gage, Howard, T. Rt. 2, Box 100
Pryor/74361

Gallant, Richard, Box 853
Heraldton/73438

Gebhart, Lura, 1036 N. Florence
Tulsa/

Giles, Frank, 2855 Indian Hill Rd.
Norman/73069

Gwartney, Ray, 1220 E. Graham Ct.
Pryor/74361

Haas, Jim, 414 N. Quapaw
Skiatook/74070

Hampton, Charles E., Rt 1 Box 650
Noble/73068

Hampton, R. C., 301 N.W.D.
Stigler/74462

Hargrove, Leon, Route 1, Box 95
Oologah/74053

Harper, Daniel R., 1615 Westbroke Ter.
Norman/73069

Harrison, Ernest, Route 2, Box 406
Allen/74825

Hearron, Clarence, 604 S. W. 8th St.
Moore/73160

Hensley, Howard, 708 W. Oklahoma
Blackwell/74631

Hesselmeyer, Robert, 2733 E. Ute
Tulsa/74110

Hester, R. D., 212 S. 201 E. Ave.
Tulsa/71084

Hollie, Ed, Rt. 2,
Eufaula/74432

Hughes, James A., 1752 Grisen,
Seminole/74868

Huntley, Lyle E., 609 N. Adair
Vinita/74301

Jackson, Gene, 434 W. 2nd,
Bristow/74010

Jenson, Earl,
Indianola/74442

Johnson, John B., 3404 S. Stults
Okla. City/73519

Jones, Bill M., Box 6343
Moore/73160

Jones, Don, 112 N. Wheeling
Tulsa/74110

Ketchum, Bill, Rt. 2
Bixby/74008

Ketchum, Bob L., 9386 Boxby,
Tulsa/74008

Kircher, Joel, 504 W. Ashland,
McAlester/74501

Lewis, Glenn, 1229 N. 94th
Tulsa/74115

McDonald, Dugan, 2609 W. Beech
Duncan/73533

McDougal, Orville D., Box 48
Stuart/74570

Meyer, Paul C., 2348 N. Main,
Miami/73454

Morgan J. C., 4115 W. Ediston
Tulsa/74127

Morris, E. E., Francis Route
Ada/74820

Murphy, Charles, 1101 E. Commack
Shawnee/74801

Murray, James E., 3716 N. Barr
Okla. City/73122

Norrell, Larry, 3304 NW 24th
Norman/73069

Nunley, Odie, 1411 N. Beaver
Guymon/73942

Berton, Perry, 226 E. Jefferson
Bixby/74008

Payne, Don W., 11305 E. 17th,
Tulsa/74128

Perry, James W., 4925 S. Drexel,
Okla. City/73119

Pirtle, Leonard, 1004 N. Dogwood
Owasso/74055

Rhodes, Jerry, 309 Wewoka,
Norman/73069

Richey, Jack, Rt. 2, Box 252
Chickasha/73018

Roberts, W. T., 312 N. Atlanta
Owasso/74055

Robinson, Richard, Box 398
Lexington/73051

Romine, Orvel, 1302 W. 13th
Sulphur/73086

Rust, Richard, Star Route
Red Oak/74063

Schultz, Wilbur, 4921 S. Drexel
Okla. City/73119

Shade, J. R., 6231 N. Utica
Tulsa/74130

Sheppherd, Clarence, 1124 Blackstone
Clinton/73601

Smith, Rue Dell, Route 1
Purcell/73080

Staggs, John T., 100 Brookside Dr.
Moore/73160

Stepp, J. D., 509 S. 24th
Muskogee/74401

Stewart, Roma, 117 N. Rangeline
Tecumseh/74873

Sutton, David, 418 West "E"
Jenks/74037

Thomas, Gene
Pocola/72401

Thompson, Bailey, Box 164 C
Poteau/74953

Thompson, Bob, 1000 Cronwell
Yukon/73099

Tuttle, Larry L., Rt. 1, Box 23a,
Wewoka/74884

Wade, Michael, 502 E. Main
Moore/73160

Walker, William, 820 E. Moses,
Cushing/74023

Webb, Sherman, 7316 E. Newton St.
Tulsa/74127

Wickham, Louis, 725 N. Findlay
Norman/73069

Wiley, Frank, 4220 SE 41
Del City/73115

Wilson, Milburn, 706 D.W.W.
Ardmore/73401

Wilson, Muril, Box 195
Salina/74365

Wilson, Billy, 1415 Downs
Woodward/73801

Wood, Allen, 1035 Spurr
Seminole/74868

Wright, Ollie, Rt. 3, Box 218
Bixby/74008

Young, Frank, Rt 4, Box 52
Okemah/74859

Young, Homer, 2721 S. W. 33
Oklahoma City/73119

Young, Waldo, 8517 NE 25
Spencer/73084

SOUTH CAROLINA

Bowers, Bobby E., 241 Old Grove Rd.
Greenville/29605

Cooper, Robert P., 4639 Glenn St.
Charleston/29405

Hendrix, Earl, Rt. 4, Box 6
Inman/29349

Edwards, Robert L., P.O. Box 341
Darlington/29352

Floyd, Merritt, Rt. 2
Patrick/29584

Gibson, Norwood, 613 S. Church St
Florence/29501

Godley, Tommy, Rt. 2
Johnsonville/29550

Porter, William H., 29 A. Reeves Ave.
Greenville/29605

Poteat, Billy, P.O. Box 447
Pamplico/28783

Reid, Paul C., 452 E. Cambridge Ave.
Greenwood/29646

Rice Jr., James, 500 Ridgewood Dr.,
Greer/29651

Scott, Adam, P.O. Box 4
Effingham/29541

Sheehan, Paul, Box 245
Turbeville/29162

Smith, Ansel, 78 Brooklyn Avenue
Lancaster/29720

Smith, Bobby Glenn, Rt. 1, Box 229 B
Pamplico/29583

TENNESSEE

Adams, Richard, 710 Siam Rd.
Elizabethton/37643

Ange, Joe, 606 McDonald Ct.
Nashville/37217

Barnett, Richmond,
Johnson City/37601

Bishop, Dale, Box 1088
Nashville/37202

Boyd, Terry D., 100 West Elm
Ashland City/37015

Boyle, Francis W., Box 1088
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Brock, E. H., Rt. 8, Box 70A
Greeneville/37743

Brown, Talmadge, Rt. 3
Elizabethton/37643

Caton, Dock, P.O. Box 1088
Nashville/37202

Coffey, Rufus, Box 1088
Nashville/37202

Cordell, Richard, 2204 Foster Ave.,
Nashville/37211

Cousineau, Frank, 172 Suzanne,
 Antioch/37012
 Dwyer, Danny, 1521 Rogers Cr.,
 Manchester/37355
 Edmonds, Don 4200 Cochese
 Memphis/38118
 England, David, Baker St.
 Sparta/38583
 England, Joe, Rt. 7, Box 24
 Crosseville/38555
 Ferguson, Russell, R. 10
 Kingsport/37664
 Floyd, Winford T., 1242 Thomas Blvd.
 Elizabethton/37643
 Forlines, Leroy, 3801 Roland Road
 Nashville/37205
 Foster, Dan, Rt. 10
 Johnson City/37601
 Foster, Guy, Rt. 10, Box 266A
 Bakersville, N.C./37601
 French, Winford, Rt. 4
 Newport/37821
 Fry, Malcolm C., 3727 Valley Ridge Dr.
 Nashville/37211
 Hall, Paul F., 1819 Rosebank Ave.
 Nashville/37216
 Hampton Jr., Ralph, 5614 Meadowcrest
 Nashville/37209
 Harrison, H. D., Box 17306
 Nashville/37217
 Hayes, Wallace, P.O. Box 17291
 Nashville/37217
 Henry, Buddy T., 1145 Prince St.
 Erwin/37650
 Hersey, Herman L., 2624 Ravine Dr.
 Nashville/37217
 Johnson, L. C., 3606 West End
 Nashville/37205
 Jones, Bob L., 6330 Columbia,
 Nashville/37209
 Jones, Joseph A., 3606 West End Ave.
 Nashville/37205
 Jones, Norlin D., 3007 Humboldt Hwy.
 Jackson/38301
 Ketteman, Paul J., 516 Achievement Dr.
 Nashville/37209
 Kell, W. L., 705 Union
 Kingsport/37660
 Ledlow, E. B., 753 Greymont Dr.
 Nashville/37217
 Looper, A. J., 646 Fairground
 Cookeville/38501
 Love, J. W., 5103 Dakota Ave.
 Nashville/37209
 McCarrroll, Willard, Rt. 1, Box 160
 Joelton/37080
 Murray Jr., John D., 1901 Hamilton Rd.
 Nashville/37218
 Nelson, Carl W., Rt. 1, Box 260
 Hampton/37658
 O'Donnell, J. D., 3840 Valley Ridge Dr.
 Nashville/37211
 Paramore, Jack, 3611 Central Ave.
 Nashville/37205
 Pate, Thurman, 6605 Cherry Drive,
 Knoxville/37919
 Patrick, Dann, 3082 Brookdale
 Memphis/38118
 Phillips, Clarence, 304 Colorado
 Johnson City/37601
 Picirilli, Robert E., 301 Greenway Ave.
 Nashville/37205
 Presley, Allen,
 Smithville/37166
 Presley, Jerry, 2072 Gayle
 Memphis/38127
 Raper, James Earl, Rt. 10, Box 327
 Greeneville/37743
 Reeds, Roger C., 501 Catalina
 Nashville/37217
 Renflo, Arthur, Rt. 1
 Newport/37821
 Roberson, Doug, Rt. 19, Hodges Ferry
 Knoxville/37920
 Robirds, Don, 1114 Massman Drive
 Nashville/37217
 Shockey, Bob, 3328 Percy Priest Dr.
 Nashville/37214
 Smith, N. R., 1324 Winthorne,
 Nashville/37217
 Staten, Ralph, Rt. 6
 Knoxville/37914
 Steele, Carl E., 901 Bert St.
 Johnson City/37601
 Stokes, O. P., 604 Willowood Dr.
 Johnson City/
 Sweeney, Winstow, 201 Stuffle Hgts.
 Kingsport/37668
 Taylor, M. C., Rt 6, Box 171 A
 Church Hill/37642
 Teague, W. H., Rt. 3
 Newport/37821
 Thigpen, Chas. A., 3508 Murphy Rd.
 Nashville/37205
 Thomas, Roy, Box 1088
 Nashville/37202
 Thompson, Danny, 3750 Whitebirch
 Memphis/38118
 Tippett, Bert, 3606 West End
 Nashville/37205
 Turner, B. H., 525 Sinasta
 Erwin/37650

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Murfreesboro/37130
Waddell, R. Eugene, 4300 Clarksville Hwy.
Nashville/37218
Waid, Herbert, P.O. Box 1088
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Chattanooga/37415
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Nashville/37211
Willis, H. E., 1200 Davidson Rd.
Nashville/37205
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Nashville/37202
Wilbanks, Ted, 511 N. Wilson
Nashville/37205
Woolsey, Paul, Rt. 10
Greeneville/37743
Workman, Eugene, 2940 Kinwood Dr.
Antioch/37013
Worthington, Milton, 2909 Knobdale
Nashville/37214

TEXAS

Cooksey, Lionel, 1926 Anderson
Abilene/79603
Cutler, Leroy, 1912 Carter Creek Pkwy.
Bryan/77801
Dobbs, Troy, 3005 Eastland
Odessa/79761
Ferguson, Bobby, 13155 Winding Rd.
Houston/77038
Hood, Glen T., 4726 Leisure,
Midland/70794
Hunt, Tom, 9322 Grannis
Houston/77034
Marberry, Thomas L., 308 Country Club
Bryan/77801
McArthur, Jerry, 3641 Rogene
Fort Worth/76118
McGee, Harold D., 9362B Slicer
El Paso/79906
Moore, Allen A., 1131 W. Owings
Denison/75020
Murphy, Thurmon, 2513 Cambridge
Odessa/79761
Norie, Jr., Roy, 5120 Prof. Dr., Apt 100A
Wichita Falls/76302
Phipps, Keith
Iola/77861
Reddick, James, 4424 35th St.
Lubbock/79414
Reeves, Charles, 6422 S. Meadows Blvd.,
Austin/78745

Thornburg, Bob, 1426 Homestead
Garland/75040
Richards, Eugene, 1406 Ursuline Ave.
Bryan/77801
Scroggins, Earl, 5037 Lindale
Wichita Falls/76310
Teague, Harold, 501 Russell St.
Henderson/75652

VIRGINIA

Brown, Charles, 1058 City Park Ave.
Portsmouth/23701
Burden, Dale, 3232 Brest Ave.,
Norfolk/23509
Dunbar, Galen F., 4624 Larkin
Norfolk/23513
Hanna, Don, 716 N. Barton
Arlington/22201
Ward, Jack, P.O. Box 3365
Bristol/37620

WEST VIRGINIA

Cunningham, Kermit L., 1779 Roxalana Rd.
Dunbar/25069
Ellis, Donald, Box 37
Hanover/24839
Hall, Burt, Rt. 2, Box 275 B
Charleston/25314
Henson, John M., Box 131,
Hurricane/25526
Samms, W. H.,
Nitro/25143
Vallance, Carl, 527 Buffington
Huntington/25902

WASHINGTON

Perry, Lewis, 315 S. Fown,
East Wenatchee/98001
Winkle, Ronald S., 17646 6th Pl. S.
Seattle/98148
Plunkett, Lloyd, 14640 16th Ave. S.W.
Seattle/98166

WYOMING

Lucas, Fred, Rt. 1, Box 77
Torrington/82240

MISSIONARIES AND/OR FOREIGN COUNTRIES

IVORY COAST, WEST AFRICA

Robert and Judy Bryan
Lynn and Ramona Miley

BRAZIL

Jim and Shirley Combs
Ken and Marvis Eagleton

FRANCE

Dan and Margaret Merkh
Dennis and Carol Teague
Jerry and Janice Webb

JAPAN

Ben N. Ahbe (student)
Jerry and Janice Banks

Dale and Sandra Bishop
Herbert and Geraldine Waid

MEXICO

Jerry and Julie Barron

PUERTO RICO

Fred and Billy McCoy
Isis O. Martinez
Larry Powell

PANAMA

Mabel Willey

SPAIN

Lonnie and Anita Sparks

LOCAL CHURCHES/LAY DELEGATES

ALABAMA CHURCHES

East Birmingham—Paul A. Nichols
First, Montgomery—Hurtis Carr
Forestdale—James Beasley
Mr. Zion—Rona Janette Wales
Townley—Helen Fields

ARIZONA CHURCHES

North Side—Edward Lequire

ARKANSAS CHURCHES

Cavanaugh—Jim Spencer
First, Charleston—Minita Chronister
First, Batesville—Mrs. Hoover Lewis
First, Conway—Mary Kay Joslin
First, N. Little Rock—John Williams
First, Mt. Home—Charly L. Blair
First, Pocahontas—Eileen Moore
First, Russellville—Rachel Warner
First, Searcy—Don King
N. Crossett—Rickey White
Pine Hill—Mrs. Kenneth Faison
Plainview—Frankie Mae Stahl

CALIFORNIA

College City—Wanda L. Burgess
Memorial—Winnie McClain
Selma—Mrs. Delma Gunnels

COLORADO

First, Denver—Eugene Cook
First, Lakewood—Sharron Terrell

FLORIDA

First, Melbourne—Dewey North
First, Pensacola—Elvin R. Stacey
First, Scottsmeer—Charles H. Allen
Harmony—Carolyn Warren
Immanuel—Kenneth Crawford

GEORGIA

Bay—Mrs. Janice Parker
Bethlehem—Julia F. Ogletree
Cedar Springs—Mrs. Eleanor Sheffield
Cross Roads—Alane Posey
Decatur—Gary Lanvermeier
First, Blakely—Alvan Day
First, Savannah—Russell Brewton
Macedonia—Ray Henley
Midway—William S. Lewis, Jr.
Patmos—Mrs. Virginia Sheffield
Pine Level—Grace Douglas

ILLINOIS

Arnold View—Henry Fisher
Bethel—William D. Hollis

IOWA

First, Des Moines—Roy G. Klobnak
Riverview—Glenn E. Harlinger

KANSAS

First, Emporia—Della Lyons
First, Ulysses—Larry D. Messer
Gospel—Evelyn M. Metcalf
Milan—Inez Russ
New Hope—Jewell K. Roark
Westside—Neal Kerans

KENTUCKY

First—Glasgow—Ben H. Key

MICHIGAN

15 Mile Rd.—Edward J. Shields
First, Pontiac—Joseph F. Ashley

MINNESOTA

First, St. Paul—Jo Ann Ruth

MISSISSIPPI

First, Columbus—Letcher Fields
Pearce Chapel—T. J. Armstrong
First, Amory—Betty Hawkins

MISSOURI

Central—Brenda Evans
First, Joplin—Fred Oxendine
First, Lebanon—James L. Harp
First, Monett—Rick Medlin
First, O'Fallon—Carolyn Sue Lombard
First, West Plains—Dennis Dotson
Fourth, St. Louis—Ray A. Burch
Grant Ave.—Raymond Hampton
Hannon—Robert Hastings
Kirksville—Kathryn Knott
Myrtle—Blanche Wisehart
South Fremont—Jo Ann Rand
South Side—Jean Francis
Thayer—Ben Pohnert
Trinity—Elaine Spurgeon

NORTH CAROLINA

Arrington Hgts.—Mrs. Ellis Murphy
Bethel—Margie Paramore
Burgin Chapel—Anita Messer
Cove City—James Ray Ippock
Davis—A. Thos. Smith, Jr.
Fairview—Bobbie Smith
Faith—Jimmy Bowen
Faith—John F. Wade
First, Beaufort—Mrs. Barbara Thomas
First, Morehead City—Connie Logue
Friendship—Ada H. Johnson
Garner—Lottie Forlines

Liberty—Mrs. Marie Owens
Oak Grove—Maurice C. Scruggs
Parkers Chapel—Helen Brown
Peace—Hilda Sebastian
Prospect—R. A. McLamb
Rocky Pass—Gwendolyn Allen
Shady Grove—Terry Beck
Sherwood Forest—Carolyn Riddick
Tippett's Chapel—M. W. Cooper
Trinity—Pat Nason
Union Chapel—William M. Nelson
Unity—Lee Thomas
West Duplin—Rose Hales
White Oak Hill—Russell A. Lamm

OHIO

Amherst—Charlotte Jeffries
Faith—James Bryant
Marion—Mike Pierce
Miamisburg—Bobbie Maynard
Pine Creek—Vivian Oppy
Porter—Kathleen Conkey
Westerville—Tom Price
West Jefferson—Edith Webb

OKLAHOMA

Ada—Dorothy Akin
Bethany—Don Allen
Bixby—Sue Perry
Capitol Hill—James W. Miller
Chandler—Linda K. Wilson
Checotah—Dorothy Bigger
East Tulsa—Richard E. Bridgman
Fifth St., Okemah—Mildred L. Burden
First, Ardmore—Leota Wilson
First, Norman—Margaret Dixon
First, McAlester—Charles Christian
First, Pryor—Velma Moore
First, Shawnee—Alfred Wilkins
Highland Park—Dorace Bishop
Lawnwood—Lila F. Morgan
Lewis Avenue—Ethel Renegar
New Home—Jean Chism
New Hope—Bill Kirk
Non—Beulah Swetnam
Norris New Harmony—Faye Rust
Northside—Mrs. J. R. Shade
Northeast—Gene Reid
Northwest—Marie Murray
Pleasant Hill—Barbara Allen
Purcell—Lynn E. Pickle
Seminole—Bob A. Chaffin
Shellenbarger—Phyllis Wright
Silver City—Gerald W. Mills
Skiatook—John Merritt
Southern Oaks—Larry Bruce
Spencer Road—Henry Myers

Stuart—Phyllis K. McDougal
Sunnyside—Linda Wiley
Sulphur—Betty Romine
Valley Heights—Jewel Wilson
West Tulsa—Grover J. Coley
Wewoka—W. A. De Hart

SOUTH CAROLINA

Charleston Hgts.—Dick White
First, Darlington—Mrs. Robert Edwards
First, Florence—Allen W. Baxley
First, Inman—James William Jackson
Horse Branch—Mae Sheehan
Lebanon—Nadyne Scott
Mt. Ariel—Dorothy Inman

TENNESSEE

Cofers Chapel—Thomas S. Henley
East Nashville—Samuel E. Johnson
Fellowship—Guy T. Wright
First, Erwin—Jewell Dunbar
Forest Grove—Richard Johnson
Harris Memorial—Pearl W. Morgan
Horton Heights—Harold Critcher
New Hope—Stephanie Shockey Smith

Randall Memorial—Brenda Patrick
West End—A. G. Caldwell
Woodbine—Fred Carraway
Wooddale—Mrs. Ralph Staten

TEXAS

Bayshore—Peggy Humbles
Evergreen—Marie Phipps
First, Denison—Vivian Moore
First, Garland—Charlene Walton
First, Henderson—Rosalee Burns
Trinity—Edward H. Pedigo

VIRGINIA

Bethany—Blaine Hughes

WEST VIRGINIA

Thomas Memorial—Jo Anna Sullivan

WASHINGTON

First, Seattle—Kay Winkle
Valley—Del Barrett

WYOMING

First, Torrington—David G. Ankney

STATE ASSOCIATIONS/LAY DELEGATES

ALABAMA

Mrs. Louie Bates
Steve W. Johnson
Bobby Kennedy
Shirley Kennedy

ARIZONA

Johnny Jenkins
Wanda Lequire

ARKANSAS

Brooks Crossno
Robbie King
Mrs. Jack J. Morris

CALIFORNIA

Skip Anderson
Louise Riddle
June Rolan
Donna Wade
Juanita Wood

FLORIDA

Robert H. Allen
G. W. Cloud
James C. Fountain
Thomas Porter

GEORGIA

Burtis Gay
Mrs. Curtis Gay
Nancy Johnson
Sherman D. Jones
William S. Lewis

IDAHO

Joyce Dunn
Wm. Frank Matthews

ILLINOIS

Mrs. Vickie Hollis
Eunice Malone
Jean Maynard
Jane Norris
Mrs. Leila Terry

INDIANA

Donald Neal
Mary Neal
Imogene Patterson
Opal Tatum

KANSAS

Gary Burnson
Jim Brewer

Dave Leatherbury
Tommie Ann Sharry
Newt Webber

KENTUCKY

Jean Castle
Paula Dollar
Mary Greene
Evelyn Hutchinson
Barbara Williams

MARYLAND

Willie Vernus Adams
Sharon Hall
Lottie Horton
Linda Mullins
Kylie Sexton

MICHIGAN

Charles Faulkner
Marilyn Jacobs
Stella Mae Mullins
Frances Varney

MISSISSIPPI

Mrs. T. J. Armstrong
Kimble Crossley

Dot Gore
D. V. Nowell
Charles S. Walden

MISSOURI

Barbara Harwell
Charlie Hoover
Elmer L. Johnson
Charles Kennedy
Archie Parrish

NEW MEXICO

Bessie Gartman
Pat Murray
Shirley Mc Gee

NORTH CAROLINA

Paula Asbell
Belinda Boston
Steve Davenport
Jack Forlines
Peggy Outland

OHIO

Milburn W. Allicie
Michael H. Boggs

A. J. Dooley
Anna Lee Sparks
Glenn Webb

OKLAHOMA

Duane Boggs
Willie Gage
Billye Gwartney
Ruby Hester
O. B. Wood

SOUTH CAROLINA

Fred Brackett
Lacy Edwards
Mrs. Norwood Gibson
Benny Inman
George E. Jones

TENNESSEE

Stephen M. Ange
I. L. Stanley
J. B. Wolfenbarger

TEXAS

Nadine Hood

Mrs. J. C. Potter
Mrs. Juanell Potter
Albert Schultz
Sandy Scroggins

VIRGINIA

Garry Acree
Barbara Dunbar
Belenda Hanna
Marvin E. Little

WEST VIRGINIA

Margie Cunningham
Clifford Lester
Carl Sullivan
James Vallance
Laverne Vallance

STANDING BOARDS/LAY DELEGATES

SUNDAY SCHOOL BOARD

Bob Followwill

LAYMAN'S BOARD

Bernard Everson
Keith Kenemer
Kenneth Lane
Loyd C. Oisen
Doyie Terry
Ivan Van Winkle

GENERAL BOARD

Kenneth Cade
Bud Jenkins
Jim Williams

HOME MISSIONS

Trymon Messer

BIBLE COLLEGE BOARD

Delmer T. Priest

TRUSTEE

Herbert Peppers

PROCEEDINGS*

The 38th annual convention of the National Association of Free Will Baptists met in the Century II Convention Hall, July 15-18, 1974. The theme was "Growing Toward Maturity." Ted Wilbanks was in charge of the music for the convention, with Beth Thomas as organist and Rebecca Coffey, pianist.

Fred Warner presided at the Monday evening session. He opened the service with prayer. The convention theme song "Higher Ground" was sung by the congregation.

The New Life Singers from Hillsdale Free Will Baptist College presented special music.

The clerk, Waldo Young, called the convention into official session and introduced the moderator, Dr. J. D. O'Donnell. The moderator read the names of the committees.

The Nominating Committee consisted of Jack Paramore, Jack Williams, Bill Jones, Dann Patrick, and Randy Cox. Norwood Gibson, Kenneth Stephens, and Ted Green made up the Credentials Committee. J. B. Varney, Bill Evans, Homer Young, Ronald Creech, and Lester Horton made up the Resolutions Committee.

Mr. John S. Stevens, one of Wichita's city commissioners, was introduced to give the welcome address.

"I Will Sing the Wondrous Story" was sung by the congregation.

Get acquainted time was conducted by Ted Wilbanks. People were in attendance from Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington, West Virginia, Wyoming, Nebraska, and from the countries of Africa, Brazil, France, Japan, Old Mexico, Panama, and from Puerto Rico.

"Heavenly Sunshine" was sung while folks greeted each other with a handshake.

The convention offering was received.

Rue Dell Smith, Purcell, Oklahoma, was introduced to bring the message, which was preceded by a solo by Blaine Hughes, "This Love Is Mine." Pastor Smith brought the message on "Growing in the Knowledge of God," using Colossians 1:9-10 as the Scripture text. A hymn of invitation was sung following the message.

After announcements, the benediction was prayed by Rufus Coffey.

TUESDAY EVENING, JULY 16

Russel Spurgeon presided at the Tuesday evening service. He led in prayer, after which the congregation sang the convention song, "Higher Ground."

(*See Contents for specific reports and page number)

The Singing Ledbetters sang "This is Just What Heaven Means to Me." Malcolm Fry, CTS Director, made presentations to the winners of the youth competitive activities.

The congregation sang "Leaning on the Everlasting Arms."

John L. Welch, first moderator of the National Association of Free Will Baptists, was given special recognition as one of the early leaders among Free Will Baptists. He was presented a plaque in special honor of his service to Christ and the Free Will Baptist denomination. He was ordained in the fall of 1908.

The convention offering was received. The choir from the Southern Oaks Church, Oklahoma City, presented special music.

Leroy Forlines, professor of Bible at Free Will Baptist Bible College, was introduced to bring the message of the evening. His subject was "Growing in the Likeness of Christ." Ephesians 4:1-16 was the Scripture reading, with verse 15 as the text.

Following the message, an invitation was extended to which several people responded. Following the announcements Rufus Coffey prayed the closing prayer.

WEDNESDAY MORNING, JULY 17

The Wednesday morning session opened with the congregation singing "Footsteps of Jesus."

After greetings from the moderator, he led in prayer, read 2 Corinthians 13:11, and brought the moderator's message from this text.

The clerk read the report of the Credentials Committee. A motion carried to accept the report and seat the delegates.

The clerk read the report of the General Board. A motion carried to accept the report and consider it item by item. Items 3 and 5 were considered separately since these were the only two requiring action.

A motion carried to table Item 3 of the General Board Report since it required a constitutional change. A motion carried to adopt Item 5.

A partial report of the nominating committee was given, nominating members to the standing boards. As requested by this committee, the guidelines presented to this committee were read. A motion carried to receive the partial report and consider each nomination at the time of the election of the different board members.

Malcolm Fry gave the report of the Church Training Service Department. A motion carried to adopt the report with the recommendation.

Eugene Hales, Jackie Creech, and Robert Edwards were elected to the CTS board with terms expiring in 1980.

Due to the expansion of the boards whereby three members were being elected to each board, the method of electing these was questioned. The moderator ruled that as long as the three receiving the most votes also received a majority of the votes being cast, these three would be elected; but a majority vote must be received by each person elected.

Francis Boyle gave the report of Executive Church Bonds, Inc. A motion carried to adopt the report. A motion also carried to amend the motion to

include giving Mr. Boyle a rising vote of appreciation for a job well done.

Rufus Coffey was recognized to give the report of the Executive Office. Concerning the recommendation for a study committee on Christian education, he deleted parts 3 and 4, and substituted the following for part 2:

"To make information available to those states and local churches that request assistance in starting Bible Institutes and/or Christian Day Schools."

A motion was made and seconded to accept the report with the alternate recommendation and act on the recommendation separately.

A motion was made and seconded to refer the recommendation to the General Board. After the previous question was moved, this motion lost.

The motion to accept the report and the recommendation carried.

A motion carried to recess for the worship service.

WEDNESDAY MORNING WORSHIP SERVICE

Alton Loveless presided at the worship service. "The Solid Rock" was sung by the congregation.

Mr. and Mrs. Doyle Terry presented special music, after which the convention offering was received.

The youth choir from the Woodbine Church, Nashville, Tennessee, first place winners in the music festival, sang their winning number, "If It Keeps Gettin' Better." Miss Beth Thomas, Smithfield, N.C., also presented special music.

Calvin Evans, pastor of the Union Free Will Baptist Church, Wheelersburg, Ohio, was introduced to bring the message. His subject was "Growing in Love One Toward Another."

After announcements were made, Rufus Coffey prayed the benediction.

WEDNESDAY AFTERNOON, JULY 17

Ted Wilbanks directed the congregation in singing "He Keeps Me Singing" and "Higher Ground" to open the afternoon session. Mr. Lee Thomas brought devotional thoughts from Malachi 3:10 and 1 Corinthians 16:1; then he led in prayer.

A motion carried to seat Johnny Bolan as a delegate from Arkansas, replacing a delegate who could not attend.

Dr. L. C. Johnson was recognized for the report of Free Will Baptist Bible College. He included in his report special recognition to Mr. Owen Thomas who served well on the Board of Trustees but has now gone on to be with the Lord.

A motion carried to accept the report.

Richard Cordell, Delmer Priest, and Bill Robinson were elected to the Board of Trustees for terms expiring in 1980. Bobby Floars was elected to replace Owen Thomas, a term expiring in 1978. Tom Malone was elected to replace M. E. Howard, a term expiring in 1976.

J. Reford Wilson gave the report of the Foreign Missions Department. A motion carried to accept the report with the recommendation.

Dennis Wiggs, Allen Moore, and Fred Warner were elected to the Foreign Missions Board for terms expiring in 1980.

Robert Shockey gave the report of the Home Mission and Church Extension Department. A motion carried to adopt this report.

Claudie Hames, Ed Cook, and J. E. Blanton were elected to the Home Mission and Church Extension Board, terms expiring in 1979.

Kenneth Lane gave the report of the Layman's Board. A motion carried to accept the report.

Bob Harless, Jack Rollings, and W. C. Combs were elected to the Layman's Board for terms expiring in 1979. Lee Thomas were elected to this board, replacing Ivan Van Winkle, term expiring in 1977.

Herman Hersey gave the report of the Retirement and Insurance Department. A motion carried to accept the report. Glen Wright, Burt Hall, and Lonnie Coffman were elected to the Retirement and Insurance Board, terms expiring in 1979. Roy Rikard was elected to replace E. M. Kennedy, a term expiring in 1975.

Roger Reeds gave the report of the Sunday School Department. A motion carried to adopt the report with the budget.

Elected to this board for terms expiring in 1979 were Lewis Perry, Melvin Worthington, and Clarence Burton. Carl Cheshire was elected to replace Homer Young for a term expiring in 1977.

The clerk read a partial report of the nominating committee for members of the General Board. A motion carried to close nominations and to elect those nominated by acclamation. Those elected and the states which they represent are T. B. Gartman from New Mexico, Jack Forlines from North Carolina, Mack Owens from Northeast Association, Del Barret from Northwest Association, Floyd Wolfenbarger from Ohio, Louis Wickham from Oklahoma, Norwood Gibson from South Carolina, Clarence Phillips from Tennessee, Jim Williams from Texas, Charles Brown from Virginia, and Carl Vallance from West Virginia.

Wingate Hansley, Edward Johns, and Wallace Malone were elected to the Executive Committee for a one year term.

Because he was elected to the Foreign Missions Board, Fred Warner resigned from the General Board. Hoover Lewis was elected to replace him on the General Board representing Arkansas.

A motion carried to adjourn the business session for the day. Charles Stapleton led in the closing prayer.

THE WEDNESDAY NIGHT SERVICE

The Wednesday night missionary service opened with 2 Corinthians 10:15-16 being read by Eugene Waddell, presiding officer. He also invoked God's blessings on the service.

Ted Wilbanks directed the congregation in singing "Send the Light."

The Dormettes from California Christian College sang while the convention offering was being received.

E. B. Ledlow introduced the home missionaries who were present for the service. Don Robirds introduced the foreign missionaries who were present. Lonnie and Anita Sparks were given special recognition for their work in translating the New Testament into the Kulango language.

Ted Wilbanks sang "I Will Go to the Ends of the Earth."

Raymond Riggs, pastor of the Central Church, Royal Oak, Michigan, was introduced to bring the message on "Growing in Faith and Missionary Outreach." He read 2 Thessalonians 1:2-4 as the text. At the conclusion of the sermon, "I Can Hear My Savior Calling" was sung as the invitation hymn. Several people responded to the invitation.

Bob Shockey received the missionary offering.

Following the announcements, Eugene Waddell closed the service with prayer.

THURSDAY MORNING, JULY 18

"Trust and Obey" was the opening hymn for the Thursday session. Bobby Jackson led in the opening prayer.

The moderator introduced George W. Cloud who brought the devotion using 1 Peter 2:2. He also led in prayer.

The moderator introduced the other officers who had served during the convention.

Mrs. Wayne Spruill gave a report on the Woman's National Auxiliary Convention. A motion carried to receive this report.

The reported injury of Richard Cordell caused the moderator to call the convention to prayer in his behalf. Carl Vallance led the prayer. A short time later it was reported that the injury was not serious, and Mr. Cordell was in satisfactory condition.

Dr. Robert Picirilli gave the report of the Historical Commission. A motion carried to receive the report.

E. E. Morris was elected to the Historical Commission.

Leroy Forlines gave the report of the Commission on Theological Liberalism. A motion carried to receive the report. Wade Jernigan was elected to this commission.

The clerk read the report of the Resolutions Committee. A motion carried to receive the report and consider it item by item. Both items of the Resolutions Committee report were adopted.

The clerk read item 3 of the General Board report which had been tabled Wednesday. A motion carried to remove this item from the table. The moderator ruled that this proposed change go into effect at the close of the executive secretary's present term which concludes with the 1975 convention. This ruling appealed to the body, and the ruling of the moderator was sustained.

A motion was made and seconded to refer the item to the Executive Committee for further study to determine conditions of employment and

termination and to report to this body next year. After the previous question was moved and carried, this motion was approved.

The clerk read item 7 from the 1973 General Board report which had been tabled in 1973. A motion carried to remove this item from the table. After the previous question was moved and carried, a voice vote was taken and the moderator ruled the question carried. A division of the house was called for, and the standing vote still revealed that the item was approved.

A motion carried to recess for the worship service.

THURSDAY MORNING WORSHIP SERVICE

Congregational singing "Stand Up, Stand Up for Jesus" opened the worship service. Bailey Thompson, the presiding officer, led in prayer. He expressed appreciation for the musicians and the music director.

Since the financial needs of the convention had been met, the offering received was designated for retirement of the debt on the National Offices Building.

Carl Sullivan sang "I'd Do It All Over Again" and "The Resurrection Morn." The New Life Trio from Hillsdale Free Will Baptist Bible College sang "The Unveiled Christ."

Melvin Worthington, pastor of the First Free Will Baptist Church, Albany, Georgia, was introduced to bring the message on "Growing in Grace," using 2 Peter 3:17-18 as a text. He closed the message with prayer.

FINAL BUSINESS SESSION

The clerk read the report of the budget committee. A motion was made and seconded to adopt the report. A motion was made and seconded to amend the percentages of the cooperative receipts to CTS 13% and 3½% for the Layman's Board. The amendment carried. The budget report was adopted as amended.

The report of the registration committee was read and received as information.

A motion was made and seconded as follows:

Whereas the National Association receives offerings in each service as has been voted by this body, and

Whereas all boards have expenses in preparing and providing displays to inform our people of the total program at each National Association, Be it resolved that after all expenses incurred in providing the meeting facilities have been covered, the balance of all offerings be divided among all the departments of the National Association on the same allotment basis as the Cooperative Program is divided.

A motion was made and seconded to amend by exempting the Wednesday night missionary offering. A motion carried to table the motion and amendment.

The final report of the Nominating Committee was read. A motion carried to receive the report and proceed to elect.

Floyd Wolfenbarger, Louis Wickham, and Clarence Phillips were elected for a two-year term on the Executive Committee.

The moderator appointed Douglas J. Simpson (Chairman), Ansel Smith, Blaine Hughes, Clarence Hearron, and Jack Williams as the "Study Committee on Christian Education."

Lloyd Plunkett was elected as assistant clerk.

Waldo Young was elected clerk.

Bobby Jackson was elected assistant moderator, and

Dr. J. D. O'Donnell was elected as moderator.

As requested by Dale Burden, the convention closed with the people on their knees praying for purity in moral standards. This followed the motion to adjourn. The assistant moderator, Bobby Jackson, led the closing prayer.

DEPARTMENTAL REPORTS

FREE WILL BAPTIST BIBLE COLLEGE REPORT

This year completes thirty-two years' history of Free Will Baptist Bible College. The graduation class of 71 numbers three times the entire enrollment the first year of operation. The enrollment for the year has been 637. This is a ten percent increase over last year. Enrollment, according to classification, is as follows:

Freshmen	224
Sophomores	159
Juniors	90
Seniors	69
Special	95

Twenty-eight states and four foreign countries were represented in the student body. Two hundred and one were ministerial students and fifty-seven were missionary candidates.

ACADEMIC PROGRAM

Through faculty committees much work has been done to refine and strengthen the academic program. This has centered in two areas: Bible and Teacher training. The faculty and administration are committed to keeping the Bible Department strong and to see that nothing excels this area of our teaching. This is the area of first priority. Everyone understands that other areas of study do not have to be shoddy or second rate in order to do this, but a determined commitment has been made that the institution shall not be

turned from its original purpose by entering areas of study not originally intended or needed.

Another area that has received much attention has been Teacher training. The Christian Day schools that have been started in recent years have placed a demand on institutions like Free Will Baptist Bible College to provide teachers for them. The faculty has recommended to the administration that a major be offered in Elementary Education.

PROMOTION AND FUND RAISING

The Department of Promotion and Fund Raising has worked diligently to increase support to the College. Several states showed healthy increases in their giving to the General Fund. Other states declined in their support to the General Fund, but perhaps shifted support to the Building Fund. The overall increase to the General Fund will be approximately \$7,500. It is very evident that personnel in this department must be increased before we can expect much increase in income.

Building Fund promotion has centered primarily in North Carolina and Missouri this year. North Carolina has raised approximately \$87,000 on their project of \$350,000. This is over a period of about two years. Missouri has raised approximately \$14,000 on their project of \$125,000. This is over a period of about twelve months. There has been a total income for the past twelve months of \$187,517.42. Promotion in other states will be intensified in coming months as an effort is made to erase all indebtedness on the College.

The total combined gift income of both General Fund and Building Fund will be approximately \$445,000. In comparison to gifts to other major departments of our national work, this is low. The secret to increasing it is to enlarge our work force. I have full confidence that when our pastors and people are informed they will respond. The alternative to not increasing gift income is to increase charges to the students. To do this will result in some worthy students not being able to attend.

FINANCIAL AID

Through the Financial Aid Office approximately 200 students have received a total of \$134,794.62. Of this amount \$83,009.81 was through work scholarships and \$51,784.81 was through various loan programs. This still remains an area of need. To enable students who need financial aid to work out their problems in order to stay in school is very important. If we had sufficient loan fund money to lend to every student who is worthy and needed it, we could then afford to more nearly charge the student the full cost of his education.

CHRISTIAN SERVICE

The Christian Service Department has had a good year. The Sunday night services on campus are well attended by dormitory and off-campus students. The ministry to married students and their problems has resulted in much good accomplished. A Wednesday evening prayer service is conducted on campus for them and their families.

Leadership and counsel are given to the ministerial students. The department has found Christian service for 36 students in some church or mission work for the summer.

Pastoral internship placed 16 students in churches in the Nashville area. A summer program for ministerial students is being inaugurated.

PROSPECTS FOR 1974-75

The prospects for next year's enrollment are for a modest increase. The indicated increase will likely be in men students and married students. There will likely be no increase in women students. It is possible that a building previously used to house women will be used to house men.

As soon as feasible, attention should be given to building a new auditorium. Two chapels are now being used. The Physical Activities building is being used for larger gatherings. While this is good to have, it is obvious that it can serve only temporarily.

I should mention that the Physical Activities building has served a greater need than we had anticipated. It is heavily used by both women and men. We believe we have the kind of physical education program that is appropriate to the needs of our students. I can foresee no time when we should be interested in an inter-collegiate athletic program.

As Free Will Baptist Bible College expands its ministry to meet growing needs within our denomination, we should be ever committed to doing so only within the framework of the original purpose of the institution, namely: To train men and women in the Word of God and such related studies as to make them effective servants of our Lord Jesus Christ.

The budget proposed for the 1974-75 fiscal year is \$1,104,000, a small increase over the 1973-74 budget of \$1,068,000. The proposed states gifts quotas total \$280,000, also a small increase over the 1973-74 quotas of \$276,000. This budget is modest in the light of the inflationary trends of our economy. However, we feel we should set a budget that will demand of the administration the best business and stewardship practices and will keep us from being forced to use high pressure tactics in our promotion.

L. C. Johnson, President

FINANCIAL

GIFT REPORT, June 1, 1973—May 31, 1974

	<u>GENERAL</u>	<u>BUILDING</u>	<u>TOTAL</u>
Alabama	\$17,544.75	\$ 8,914.56	\$ 26,459.31
Arizona	786.01	250.00	1,036.01
Arkansas	4,916.05	5,716.86	10,632.91
California	2,839.63	2,093.39	4,933.02
Colorado	364.68	-0-	364.68
Florida	9,247.98	5,553.49	14,801.47
Georgia	22,790.80	6,517.05	29,307.85
Hawaii	310.00	275.00	585.00
Idaho	187.42	30.00	217.42
Illinois	8,305.25	5,473.65	13,778.90
Indiana	1,720.87	3,545.28	5,266.15
Iowa	90.00	-0-	90.00
Kansas	324.11	113.00	437.11
Kentucky	4,758.33	1,140.41	5,898.74
Louisiana	50.00	-0-	50.00
Maryland	425.70	220.00	645.70
Michigan	12,860.77	10,709.51	23,570.28
Minnesota	158.37	-0-	158.37
Mississippi	11,553.53	5,228.57	16,782.10
Missouri	11,753.13	13,154.70	24,907.83
New Hampshire	240.00	15.00	255.00
New Mexico	37.97	-0-	37.97
North Carolina	38,639.88	49,280.32	87,920.20
Ohio	5,969.16	6,745.52	12,714.68
Oklahoma	12,249.72	203.10	12,452.82
Oregon	100.00	100.00	200.00
South Carolina	18,514.60	5,703.66	24,218.26
Tennessee	34,944.05	21,772.73	56,716.78
Texas	4,128.29	1,523.00	5,651.29
Virginia	11,963.34	4,109.40	16,072.74
Washington	91.52	25.00	116.52
West Virginia	5,812.94	1,874.50	7,687.44
W.N.A.C.	490.74	1,402.63	1,893.37
Staff and Students	6,887.24	1,062.70	7,949.94
Foreign Missionaries	781.00	-0-	781.00
Miscellaneous	3,548.39	36.00	3,584.39
Matching Gifts	1,781.00	4,665.00	6,446.00
Alumni Project	<u> </u>	<u>20,313.39</u>	<u>20,313.39</u>
	<u>\$257,167.22</u>	<u>\$187,767.42</u>	<u>\$444,934.64</u>

BALANCE SHEET

(May 31, 1974 with comparative figures for 1973)

	Assets	<u>1973</u>	<u>1972</u>
Current funds:			
Unrestricted:			
Cash		\$ 9,143.68	15,087.12
Accounts receivable:			
Students		1,038.09	1,841.94
Staff and others		1,002.89	404.52
Due from plant funds		<u>213,190.71</u>	<u>173,997.50</u>
		<u>215,231.69</u>	<u>176,243.96</u>
Inventory		5,840.15	5,578.61
Total unrestricted		<u>230,215.52</u>	<u>196,909.69</u>
Restricted:			
Cash		3,321.86	1,235.68
Due from current unrestricted funds		4,341.85	904.54
Total restricted		<u>7,663.71</u>	<u>2,140.22</u>
Total current funds		<u>\$237,879.23</u>	<u>199,049.91</u>
Loan funds:			
Cash		44,618.48	52,254.66
Notes receivable		36,890.08	28,006.58
Total loan funds		<u>\$ 81,508.56</u>	<u>80,261.24</u>
Endowment funds:			
Cash		10,462.44	8,811.72
Marketable securities, at cost			
(market value, \$1,828.00)		920.64	1,306.64
Total endowment funds		<u>\$ 11,383.08</u>	<u>10,118.36</u>
Plant funds			
Cash, including \$17,186.44 held by			
Trustee under lease obligations		28,488.29	51,559.96
Securities, including \$63,310.44 held by			
Trustee under lease obligations		74,341.32	58,447.13
Investment in plant:			
Land		213,021.16	212,031.53
Buildings		2,515,124.05	2,509,189.61
Equipment		372,878.46	339,043.82
Total investment in plant		<u>3,101,023.67</u>	<u>3,060,264.96</u>
Total plant funds		<u>\$3,203,853.28</u>	<u>3,170,272.05</u>
Agency funds—cash		<u>\$ 4,710.85</u>	<u>5,036.71</u>

Liabilities

Current funds:		
Unrestricted:	1974	1973
Accounts payable	\$ 16,542.11	18,715.10
Students' credit balances	7,271.32	5,209.06
Accrued salaries	15,579.97	11,217.33
Due to current restricted funds	4,341.85	904.54
Total liabilities	43,735.25	36,046.03
Fund Balance	186,480.27	160,863.66
Total unrestricted	<u>230,215.52</u>	<u>196,909.69</u>
Restricted:		2,140.22
Fund balances		7,663.71
Total Current funds	<u>237,879.23</u>	<u>199,049.91</u>
Loan funds:		
Fund balances:		
U.S. Government grants refundable	16,114.15	21,554.09
College funds, restricted	65,394.41	58,707.15
Total loan funds	\$ <u>81,508.56</u>	<u>80,261.24</u>
Endowment funds:		
Endowment funds balance	11,383.08	10,118.36
Total endowment funds	\$ <u>11,383.08</u>	<u>10,118.36</u>
Plant funds:		
Due to current funds	213,190.71	173,987.50
Lease obligations	981,113.00	1,026,320.00
Notes payable:		
Bank, due July, 1974	200,000.00	352,000.00
Other	12,000.00	12,000.00
Fund balance:		
Unexpended (deficit)	(190,857.98)	(144,882.75)
Net investment in plant	1,988,407.55	1,750,847.30
Total plant funds	\$ <u>3,203,853.28</u>	<u>3,170,272.05</u>
Agency funds—deposits held in custody for others	<u>\$4,710.85</u>	<u>5,036.71</u>

**CURRENT UNRESTRICTED FUNDS REVENUES
YEAR ENDED MAY 31, 1974**

Educational and general:	1974	Budget 1974-75
Student tuition and fees:		
Application fees	\$ 2,560.00	3,000.00
Registration fees	13,623.50	14,000.00
Tuition	330,042.00	384,000.00
Library fees	3,556.00	3,700.00
Physical education fees	5,503.00	5,600.00
Practical work fees	1,778.00	1,860.00
Music fees	8,889.00	9,400.00
Graduation fees	1,700.00	1,800.00
Summer school	6,804.00	
Evening school	1,854.00	
Miscellaneous fees	<u>4,564.94</u>	<u>4,640.00</u>
Total student tuition and fees	<u>380,874.44</u>	<u>428,000.00</u>
Gifts	257,937.49	282,000.00
Other sources:		
Gain on sale of equipment	305.00	
Interest income	3,208.67	3,000.00
Miscellaneous	<u>1,131.90</u>	<u>1,000.00</u>
Total other sources	<u>4,645.57</u>	<u>4,000.00</u>
Total educational and general	<u>643,457.50</u>	<u>714,000.00</u>
Auxiliary enterprises:		
Dormitories	133,749.42	135,200.00
Dining hall	186,112.68	187,800.00
Bookstore	34,551.93	36,000.00
Snackshop	<u>27,676.44</u>	<u>31,000.00</u>
Total auxiliary enterprises	<u>382,090.47</u>	<u>390,000.00</u>
Total revenue	<u>\$1,025,547.97</u>	<u>1,104,000.00</u>

CURRENT UNRESTRICTED FUNDS EXPENDITURES YEAR ENDED MAY 31, 1974

Educational and general:	1974	Budget 1974-75
Instruction:		
Faculty salaries	\$193,279.55	210,000.00
Clerical and student wages	3,992.53	4,700.00
Summer school supplements	935.83	2,000.00
Staff benefits	21,451.88	29,800.00
Telephone	747.75	1,000.00
Instructional supplies and expense	2,074.89	3,000.00
Physical education department	3,888.14	4,000.00
Stage productions	157.30	1,000.00
Music department	2,274.44	3,000.00
Practical work department	2,544.86	2,400.00
Audio visual aids	2,696.53	3,000.00
Travel	241.03	600.00
Additions to plant assets	2,985.49	4,000.00
	<u>237,270.22</u>	<u>268,500.00</u>
Library:		
Salaries	11,207.46	12,400.00
Student wages	9,576.53	11,600.00
Staff benefits	1,390.84	1,800.00
Supplies and expense	792.92	1,200.00
Books	2,974.47	3,000.00
Binding	428.00	1,000.00
Periodicals	608.28	700.00
Historical library	152.05	500.00
Additions to plant assets	6,255.85	3,000.00
	<u>33,386.40</u>	<u>35,200.00</u>
Student services:		
Registrar's office	13,391.63	14,000.00
Dean of men	6,500.00	7,000.00
Dean of women	7,100.00	7,500.00
Financial aid office	5,769.22	6,600.00
Staff benefits	2,288.15	3,400.00
Student handbook	214.98	400.00
Student activities	765.82	1,000.00
Student services miscellaneous	465.73	600.00
Catalog	1,278.25	1,500.00
	<u>\$ 37,773.78</u>	<u>42,000.00</u>

	1974	Budget 1974-75
Operation and maintenance of physical plant:		
Supervision	\$ 12,400.04	9,800.00
Operations of buildings	18,921.25	18,800.00
Salaries and wages	18,581.19	20,000.00
Materials and repairs	22,755.13	18,000.00
Rent	4,000.00	4,800.00
Staff benefits	2,640.69	3,100.00
Heat	4,958.99	6,000.00
Electricity	17,582.49	20,000.00
Water	2,250.37	2,600.00
Campus and grounds	5,034.14	7,000.00
Watchmen	5,921.62	6,500.00
Insurance	2,510.00	2,600.00
Fire protection and safety	259.50	200.00
General trucking	542.90	1,000.00
Additions to plant assets	15,220.83	8,000.00
	<u>133,579.14</u>	<u>128,400.00</u>
Less allocation to auxiliary enterprises	39,460.00	37,500.00
	<u>94,119.14</u>	<u>90,900.00</u>
General administration:		
Board of Trustees	2,077.46	2,200.00
Chief administrative office	17,294.92	20,025.00
Academic administrative office	8,493.66	10,350.00
Business and finance office	42,803.61	49,200.00
Staff benefits	8,954.47	11,200.00
	<u>79,624.12</u>	<u>92,975.00</u>
Less allocation to auxiliary enterprises	19,103.00	19,500.00
	<u>60,521.12</u>	<u>73,475.00</u>
Public information and fund raising:		
Public relations office	24,493.03	29,600.00
Publicity	10,122.95	18,000.00
Publications	15,478.43	16,000.00
Promotional services	18,708.50	24,400.00
Staff benefits	3,931.27	5,800.00
	<u>72,734.18</u>	<u>93,800.00</u>
General institutional:		
Office services	10,787.55	12,775.00
Staff benefits	972.08	1,900.00
Telephone	4,726.16	5,200.00
Professional fees	2,063.00	2,400.00
General insurance	318.00	400.00
Carried forward	\$ 18,866.79	<u>22,675.00</u>

	<u>1974</u>	<u>Budget 1974-75</u>
Commencement	2,113.65	2,000.00
Convocations	2,328.28	2,650.00
Membership fees	750.00	1,000.00
Bad debts	35.00	1,000.00
Additions to plant assets	5,806.39	6,000.00
Other	<u>933.67</u>	<u>800.00</u>
	30,833.78	36,125.00
Other educational operations:		
Summer school	4,243.74	
Evening school	<u>1,400.00</u>	
	5,643.74	
Total educational and general	<u>572,282.36</u>	<u>640,000.00</u>
Auxiliary enterprises:		
Dormitories:		
Salaries and student wages	20,911.20	23,450.00
Staff benefits	1,330.67	1,500.00
Laundry	158.20	200.00
Telephone	1,676.24	2,000.00
Heat	4,276.88	5,200.00
Electricity	11,640.16	13,000.00
Water	6,092.54	6,000.00
Insurance	1,370.00	1,500.00
Additions to equipment	7,145.68	2,000.00
Miscellaneous	1,227.25	1,000.00
Allocation of general administrative, operation, and maintenance expenses	39,204.00	38,100.00
Mandatory Provision for lease obligations	94,495.07	97,100.00
	189,527.89	
		<u>191,050.00</u>
Dining hall:		
Salaries, student wages and cooks	59,864.97	68,200.00
Staff benefits	4,598.25	4,200.00
Food	69,474.65	73,000.00
Kitchen supplies	682.91	1,000.00
Heat	1,553.30	2,000.00
Electricity	2,394.20	3,000.00
Water	<u>1,243.92</u>	<u>1,400.00</u>
Carried forward	\$139,812.20	<u>152,800.00</u>
	<u>1974</u>	<u>Budget 1974-75</u>
Fuel	866.32	1,000.00
Laundry	1,046.59	1,200.00
Telephone	262.45	300.00
General insurance	300.00	300.00
Additions to equipment	387.80	2,000.00
Miscellaneous	768.97	800.00
Allocation of general administrative, operation, and maintenance expenses	14,578.00	14,100.00
Mandatory provision for lease obligation	<u>20,785.75</u>	<u>21,300.00</u>
	178,808.08	193,800.00

Bookstore:		
Salaries	\$4,074.79	\$4,200.00
Staff benefits	421.14	450.00
Laundry	363.68	28,000.00
Bookstore cost of sales	24,681.25	
Miscellaneous	372.09	
Additions to equipment		600.00
Allocation of general administrative, operation, and maintenance expenses	2,391.00	2,400.00
	<u>32,303.95</u>	<u>35,650.00</u>
Snackshop:		
Salaries	8,379.84	8,800.00
Staff benefits	44.23	
Food	15,016.41	17,000.00
Miscellaneous	1,178.60	
Additions to equipment		1,300.00
Allocation of general administrative, operation, and maintenance expenses	2,390.00	2,400.00
	<u>27,009.08</u>	<u>29,500.00</u>
Total auxiliary enterprises	<u>427,649.00</u>	<u>450,000.00</u>
Total expenditures	<u>\$999,931.36</u>	<u>1,090,000.00</u>
Contingency Fund		<u>14,000.00</u>
		<u><u>1,104,000.00</u></u>

SUGGESTED STATE QUOTAS

General Fund
June 1, 1974—May 31, 1975

Alabama	\$ 18,000.00
Arizona	1,000.00
Arkansas	6,500.00
California	3,500.00
Colorado	500.00
Florida	10,500.00
Georgia	23,000.00
Hawaii	300.00
Idaho	250.00
Illinois	8,500.00
Indiana	2,500.00
Iowa	150.00
Kansas	500.00
Kentucky	5,000.00
Maryland	500.00
Michigan	15,000.00
Mississippi	12,000.00
Missouri	15,000.00
New Hampshire	250.00
New Mexico	100.00
North Carolina	42,000.00
Ohio	7,500.00
Oklahoma	14,000.00
South Carolina	18,500.00
Tennessee	35,000.00
Texas	5,500.00
Virginia	13,000.00
Washington	100.00
West Virginia	7,000.00
W.N.A.C.	850.00
Other Gifts	<u>13,500.00</u>
	\$280,000.00

CHURCH TRAINING SERVICE REPORT

It was just ten years ago at the National Association that a resolution was passed to form the Board of Church Training Service. It incorporated certain aspects of the National Free Will Baptist League Board, the youth program from the Woman's National Auxiliary Convention, and implemented, through various curricula, an overall training program called Church Training Service by January 1965.

We thank God for the challenge that was presented by our denomination and accepted by the Board of Church Training Service. Especially do we thank the many Free Will Baptist local churches that have participated in the program and the many who have availed themselves of our resource materials in order to make the program a reality.

The following financial overview cannot adequately portray the total picture. The revenue simply provided the means to communicate the message through which many disciples have been developed:

Year	Sales	Gross Income
1964	\$ 50,270.54	\$ 68,472.70
1965	73,811.47	94,283.47
1966	83,213.64	99,517.78
1967	88,264.97	113,766.20
1968	104,346.48	131,308.20
1969	111,208.37	138,100.44
1970	110,816.46	147,804.77
1971	103,614.59	125,875.34
1972	102,927.00	127,945.48
1973	118,761.11	147,520.63

Our desire is for your prayers relative to the effectiveness and outreach of our department's ministry during this our tenth anniversary year.

We praise the Lord for the past year and His blessings upon our department: 1) It was the first year the National Youth Conference was not a financial liability. 2) It was a year when an equitable plan of purchase for our present location and facilities was worked out with the Sunday School Department. 3) Since the National Association last year, 10 Leadership Training Seminars and 3 CTS Workshops have been conducted in 9 different states with over 50 churches represented.

We are excited about the prospects for the future. We are looking forward to our people availing themselves of our new camp materials, electives, and new improved Teen Action magazine, as well as our September promotional campaign "Invest in CTS."

The Board has the following recommendation to make to the National Association in addition to the normal recommendations of budget and audit:

"That the Board of Church Training Service be permitted to shift from a calendar year operation to a fiscal year operation. With this shift our fiscal year will run from March 1 through February 28 (except when the last day of February is the 29th). This transition is recommended by our auditors in light of the curriculum cycle change.

In order to make the shift, the Budget for 1974 will have to be expanded to include the first two months of 1975. The audit for 1974 (which will be presented to the National Association while they are in session in 1975) would then cover 14 months of operation instead of the normal 12 months. Thereafter we will operate during the March 1--February 28 fiscal year."

With Concern for Christians in Training,
Malcolm C. Fry, General Director

1973 BALANCE SHEET

ASSETS

Current Assets—	
Cash on hand and in banks (savings \$858.56)	\$ 3,581.71
Accounts receivable	15,830.17
Inventory—merchandise for sale	12,234.64
Prepaid expenses	152.54
TOTAL CURRENT ASSETS	\$31,799.06

Fixed Assets—Notes 2 and 3	<u>Cost</u>	<u>Accum. Depr.</u>	<u>Book Value</u>	
Building	\$60,000.00	\$ 834.00	\$59,166.00	
Office equipment	13,821.51	6,952.31	6,869.20	
Other equipment	3,301.77	1,650.05	1,651.72	
	<u>\$77,123.28</u>	<u>\$9,436.36</u>		67,686.92
Other Assets—				
Deposits				493.00
				<u>\$99,978.98</u>

LIABILITIES AND FUND BALANCE

Current Liabilities—	
Notes payable—bank—Note 1	\$ 8,000.00
Installment contract payable	71.32
Accounts payable	2,831.18
Accrued and withheld payroll taxes	848.76
State sales tax payable	63.64
Portion of long-term debt due within one year	4,800.00
TOTAL CURRENT LIABILITIES	\$16,614.90
Long-Term Debt—	
Real estate mortgage—Note 2	\$58,000.00
Less amount due within one year	4,800.00
	53,200.00
Fund Balance—	
Balance, January 1, 1973	\$17,614.14
Add-Net income for the year	12,549.94
	30,164.08
	<u>\$99,978.98</u>

1973 STATE OF INCOME

Income—		
Literature and supplies	\$118,761.11	
Printing	1,860.31	
Postage and handling	11,143.25	
Gifts	7,850.73	
Cooperative plan of support	6,652.25	
National Youth Conference	152.37	
Rent	630.00	
Miscellaneous	<u>470.61</u>	
		\$147,520.63
Cost of Sales—		
Inventory, January 1, 1973	\$12,309.89	
Add—		
Purchases	\$7,517.26	
Mailing supplies and postage	<u>5,934.76</u>	
MERCHANDISE AVAILABLE FOR SALE	\$75,761.91	
Deduct—		
Inventory, December 31, 1973	<u>12,234.64</u>	63,527.27
GROSS PROFIT		\$83,993.36
Operating Expenses	<u>70,640.16</u>	\$13,353.20
Other Deductions—		
Interests	803.26	<u>\$12,549.94</u>

STATEMENT OF OPERATING EXPENSES FOR 1973

Equipment	\$ 1,499.52
Accounting	495.00
Board meetings and conferences	2,173.08
General and employee insurance	3,740.00
Research and promotion	1,015.67
Office supplies and expense	1,227.23
Rent	4,800.00
Salaries	39,999.21
Payroll taxes	2,379.51
Housing allowance	3,900.00
Telephone	1,499.80
Travel	2,899.25
In service training	803.59
Honorariums and contributions	—0—
Commissions paid	—0—
Miscellaneous	520.62
National Youth Conference	—0—
Hillmont Engineers	—0—
Repairs and maintenance	458.29
Depreciation	2,431.72
Utilities	<u>797.67</u>
TOTAL OPERATING EXPENSES	<u>\$70,640.16</u>

BUDGET FOR 1975

<u>Estimated Income</u>	Proposal
Sales of Literature and Supplies	\$130,000
Postage and Handling	15,000
Co-operative Plan	10,000
Direct Gifts	5,000
Printing, Rent, Miscellaneous	<u>5,000</u>
Total Estimated Income	\$165,000

<u>Estimated Expenditures</u>	
Cost of Sales (includes postage & mailing)	\$75,000
Salaries	47,000
Debt Retirement	8,800
Equipment Lease	2,000
Annual Audit Fees .....	.500
Board Meetings & Other Conferences	2,200
Employee and General Insurance	2,500
Office Expense	1,500
Nat'l Assoc. Service Fees .....	.600
Payroll Taxes	3,500
Housing	3,600
Telephone	1,600
Travel	5,000
Promotion and Research	2,000
Retirement Benefits	2,000
Utilities	1,600
Miscellaneous .....	.300
Building Maintenance .....	.300
Reserve	<u>5,000</u>
Total Estimated Expenditures	\$165,000

EXECUTIVE CHURCH BONDS, INC. REPORT

We are happy to bring the thirteenth annual report for Executive Church Bonds, Inc. The church bond ministry had its greatest year in 1973. Executive Church Bonds ministered to 25 churches and assisted in the issuing of \$1,646,000.00 in church bonds in 14 states with total service fees of \$39,458.00. The year 1973 was the largest year ever for the department in every way, and we are grateful for the opportunity to serve in these building programs; and we are grateful that this ministry has been self-supporting over these thirteen years.

The report by states for 13 years of service is as follows:

<u>STATE</u>	<u>TOTAL BOND PROGRAMS</u>
Alabama	\$400,000.00
Arkansas .....	.632,000.00
California	1,749,000.00
Florida .....	.182,000.00
Georgia .....	.170,000.00
Hawaii .....	.50,000.00
Idaho .....	.10,000.00
Illinois	1,045,000.00
Indiana .....	.190,000.00
Iowa .....	.60,000.00
Kansas .....	.311,000.00
Kentucky .....	.75,000.00
Louisiana .....	.15,000.00
Michigan .....	.720,000.00
Minnesota .....	.20,000.00
Mississippi .....	.100,000.00
Missouri	1,056,000.00
Montana .....	.65,000.00
New Mexico .....	.20,000.00
New York .....	.45,000.00
North Carolina	1,315,000.00
Ohio .....	.595,000.00
Oklahoma	1,444,000.00
Pennsylvania .....	.75,000.00
South Carolina .....	.210,000.00
Tennessee	1,854,000.00
Texas .....	.262,500.00
Virginia .....	.340,000.00
Washington .....	.20,000.00

We are grateful to have served 257 churches with 300 programs in 29 states with over \$13,000,000.00 issued.

The North Carolina program (at Elizabeth City) that was handled by the trustee of Executive Church Bonds, Inc. was paid off in full this year. The amount of \$221.00 (see financial report) was paid by the general treasure so that all parties that had valid bonds and coupons were paid in full for this issue.

We want to take this opportunity to thank each of you for your prayers in our ministry and ask that you continue to pray concerning the legal complications of this ministry to our churches. Through the help of the Lord we look forward to assisting many of you through this ministry in the future.

Francis W. Boyle, Director

CASH RECEIPTS AND DISBURSEMENTS

Year Ended December 31, 1973

General Fund

Cash available, January 1, 1973 9,966.17

Receipts

Service fees	39,458.00	
Interest on savings	489.88	39,947.88
Total to be accounted for		49,914.05

Disbursements

Accounting and auditing	103.75	
Insurance-general	126.75	
Insurance-employee	307.06	
Miscellaneous	306.30	
Office equipment maintenance	105.55	
Office space rental	576.00	
Office supplies	110.53	
Payroll taxes	119.35	
Postage	94.00	
Printing	7,412.65	
Promotion	187.86	
Salaries and commissions	16,412.10	
Housing allowance	2,880.00	
Telephone and telegraph	701.77	
Travel	6,359.55	
Transfer to Service and North Carolina Funds	1,646.00	
Total Disbursements		37,449.22
Cash available, December 31, 1973		12,464.83

Service and Trust Fund

	Service Fund	North Carolina Fund
Cash available, January 1, 1973	6,387.34	339.00

Receipts

Transfer from General Fund	1,415.00	231.00
Interest on savings	388.57	
Collection on North Carolina property		2,120.00
Total to be accounted for	8,190.91	2,690.00

Disbursements

Trustee and legal services	150.00	
Redemption of bonds and interest		2,690.00

Cash available, December 31, 1973	8,040.91	-0-
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Budget for 1975

Operating Expenses

Salaries and Commissions	\$17,400.00
Social Security	900.00
Travel and Expense	6,000.00
Printing	5,500.00
Housing	3,180.00
Telephone	600.00
Legal Fees, Registration, etc.	500.00
Insurance, general	200.00
Insurance, employee	300.00
Office Rent	600.00
Promotion	300.00
Postage	200.00
Payroll Taxes	100.00
Office equipment, maintenance, & supplies	200.00
Accounting and Auditing	200.00
Miscellaneous	<u>1,000.00</u>

TOTAL OPERATING EXPENSES

	\$37,180.00
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Anticipated Income from Service Fees

	\$37,180.00
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EXECUTIVE OFFICE REPORT

Free Will Baptists come to this association with a new sense of destiny. Evidences of God's blessings upon our churches and a moving of His Spirit among our people during the past year challenge us to greater heights of progress. Together we are closing ranks and marching toward higher ground.

Since we met in session twelve months ago, the American people have suffered an emotional trauma that has had few parallels in the history of our country. Many Christians have become disillusioned, confused, disappointed and discouraged. Scores of dangerous, and potentially explosive, problems are rocking our nation.

Can we as a people of God face these grave crises? In the midst of cynicism and disillusionment, can we find strength to withstand the onslaughts of Satan and continue to undauntedly advance the cause of Jesus Christ? Where do Free Will Baptists fit into the crises picture? Are we prepared to press the battle for righteousness and effectively counterattack the Satanic forces of evil?

These questions provoke serious thought as the National Association convenes for this thirty-eighth session. Our solemn responsibility is to capitalize on our common bond that cements us into one body and purpose in order that we might map new programs of action to enlarge the Church of our Lord Jesus Christ. In light of swiftly moving events of history, we must be gripped with a new sense of urgency in order to fulfill our mission. As we analyze the world situation, we recognize that half-hearted measures are not enough to carry out a world mission.

Because we are reaching a higher level of maturity as members of the Body of Christ, I feel we are better equipped to live through these days of unprecedented national turmoil and to emerge triumphantly. The new level of maturity among Free Will Baptists is a cause for rejoicing. As I travel across our denomination, I praise the Lord for many recent evidences of spiritual growth within our ranks.

I sense a stronger spirit of oneness among our people, a deepening awareness of our oneness in Christ. A 26 per cent growth rate in membership during the past decade reflects the extent of our evangelistic outreach. The increasing numbers of new publications by our C.T.S. and Sunday School departments reveal the progress of our expanding Christian literature program. The hundreds of teenagers at this convention, in addition to another 800 choice young men and women enrolled in our national and state colleges, reflect the quality training tomorrow's leadership is receiving today. The developing Christian Day School movement and the organizing of numerous Bible institutes reflect a deepening interest and involvement in Christian education. Our expanding missionary outreach at home and abroad blazes a brilliant testimony to a lost and confused world that we are concerned about obeying the Great Commission. Greater cohesiveness and a deeper spirit of understanding have increased our acceptance of one another's differences. Although we have not reached our potential, the Free Will Baptist denomination is moving forward.

We must intensify our efforts to press toward the goal of doubling our membership by 1984. In like manner we must strive to increase our stewardship in order that adequate resources will be available to continue our outreach to the world.

Many significant expressions of maturity distinguish our denomination today from previous years when we were prone to "major on the minors." Yet, God keeps urging us to "come up higher," and increasing numbers are marching to His orders.

A deeper interest in God's Word is prevalent in many local groups. The overwhelming success of our Bible-centered Sunday School curriculum indicates the desire of our people to follow the Bible as our only rule of faith and practice. I, therefore, recommend again that our churches observe the third week in January as "Bible Study Week." This concentrated study will provide maximum impact as the pastor leads the congregation to engage in more intensive, in-depth study on a personal basis.

Response to our national magazine, CONTACT, continues to generate mixed emotions within me. A record number of subscribers (approximately 8,000), a high percentage of annual renewals (89 per cent), recognition by Evangelical Press Association as a quality denominational magazine (fourth place among 26 entries)—all are reasons to

rejoice. Yet, I am still disappointed with only a 10 per cent net increase in subscriptions this year. I am grateful for 31 new "Church Family Plans" and six new churches on the "Bundle Plan." I regret, however, not being able to enlist more of the 2,000 churches not enrolled. I ask each pastor or delegate to endeavor this year to enlist his church in the "Church Family Plan." Information is available at the Executive Office booth for promoting this plan in your church.

Strong support for the Cooperative Plan is evident from another notable percentage of increase last year. Including cooperative funds sent directly to the national departments, our total cooperative giving in 1974 was \$149,528.00. The Cooperative Plan has proven successful in providing basic support for various ministries, but the trend of some states to keep more and more of the cooperative funds for state ministries rather than channeling the majority of the funds into our world mission outreach is alarming. If this trend is not corrected, the effectiveness and success of the Cooperative Program in accomplishing its original purpose to extend our world-wide witness will be hindered.

A newly revised CHURCH DIRECTORY is now available. In spite of being unable to obtain complete information as requested from each association, the current updated Directory is much improved and more accurate than former editions. Copies may be obtained from Randall Bookstore or your state bookstore.

If each church will use the "multi-copy church letter" form, we will have correct information for compiling the Directory without unnecessary expense and delay. I urge every association to adopt the simple plan of reporting so that the district, state and national associations will have uniform information available for their various needs.

Christian education is a misunderstood and neglected facet of the Great Commission. The term "Christian education" is so broad in its scope that it has different meanings to different people. In order to clarify the concept of Christian education as it relates to Free Will Baptists, I recommend that an Educational Study Committee be appointed. This committee will serve as a task force to prepare a study for the National Association in the following areas:

1. to define the Biblical meaning and scope of Christian education,
2. to make information available to those states and local churches that request assistance in starting Bible Institutes and/or Christian Day Schools.

This committee will report to this body in 1975 through the General Board. Committee expenses up to \$1,500.00 will be allocated from the Special Projects Fund.

In these spectacular days we must keep in focus our supreme tasks of telling the world about Jesus Christ with the objective of bringing men into a saving relationship with the Lord Jesus and of building them up in the most holy faith that they might in turn reach out to others. Innumerable doors are open, and more ways are available to spread the gospel than ever before. God wants us to penetrate our pagan society with a vibrant and aggressive witness for Christ. If God's Word continues to take root and if believers mature into Spirit-filled Christians, we will reap the whitened fields of harvest. Let us ask God to give us new insight concerning the urgency of the hour and renewed courage to go forth to reap with diligence.

Rufus Coffey, Executive Secretary

FINANCIAL STATEMENT

1973 GENERAL OPERATING FUND

ASSETS

Cash—General	2,874.46	
CONTACT Magazine	164.59	
--Special Projects	<u>626.23</u>	3,665.28
Accounts receivable—Special Projects		18,550.23
Merchandise for sale		4,080.06
Bonds		6,000.00
Investment Retirement Plan-at cost		5,000.00
Airlines deposit		<u>425.00</u>
Total Assets		<u><u>37,720.57</u></u>

LIABILITIES AND FUND BALANCE

Liabilities

Accounts payable—General	582.72	
--Special Projects	<u>37.28</u>	620.00
Payroll taxes		386.31
Prepaid subscriptions—CONTACT Magazine		<u>575.30</u>
Total Liabilities		1,581.61
<u>Fund Balance</u>		<u>36,138.96</u>
Total Liabilities and Fund Balance		<u><u>37,720.57</u></u>

EQUIPMENT FUND — BALANCE SHEET

ASSETS

Office furniture, equipment and vehicle		<u>13,961.28</u>
<u>Fund Balance</u>		<u><u>13,961.28</u></u>

1973 INCOME AND OPERATING FUND BALANCE

General

Income

Cooperative Plan	43,267.35	
Gifts	5,614.18	
Received from Special Projects	<u>6,291.47</u>	
Total Income		55,173.00

Expenses

Accounting and auditing	800.00	
Equipment purchased	1,709.60	
Executive Committee-travel	829.23	
Insurance-general	416.88	
Insurance and retirement-employees	1,904.58	
Office equipment maintenance	242.49	
Office space rental	3,480.00	
Office supplies and printing	2,099.74	
Payroll taxes	753.37	
Postage	422.97	
Promotion	834.59	
Salaries	33,040.65	
Housing allowances	5,280.00	
Telephone and telegraph	1,218.04	
Travel	<u>3,796.44</u>	
Total Expenses		<u>56,828.58</u>
Net (Loss)		(1,655.58)

CONTACT Magazine

Income

Sales	19,219.48	
Less cost of sales	20,251.51	
Net (Loss)		(1,032.03)

Special Projects

Income

Sales	17,030.84	
Less cost of sales	<u>13,359.66</u>	3,671.18
Interest	2,550.66	
Less transfer to General Fund	<u>(6,291.47)</u>	
Net (Loss)		(69.63)
Net (Loss) --Total		<u>(2,757.24)</u>

Fund Balance, January 1, 1973	<u>38,896.20</u>
Fund Balance, December 31, 1973	<u>36,138.96</u>

COOPERATIVE PLAN OF SUPPORT 1973 CASH RECEIPTS AND DISBURSEMENTS

Receipts

Alabama	3,861.70
Arizona	1,627.69
Arkansas	11,805.66
California	6,696.68
Florida	8,942.49
Georgia	7,527.84
Idaho	728.45
Illinois	13,136.53
Indiana	81.92
Kansas	1,584.87
Kentucky	1,165.67
Maryland	741.11
Michigan	127.90
Minnesota	415.91
Mississippi	800.26
Missouri	34,213.54
New Mexico	29.24
North Carolina	1,180.00
Ohio	10,751.19
Oklahoma	7,552.41
Tennessee	3,078.06
Texas	2,250.90
Virginia	684.07
Northwest Association	263.76
West Virginia	35.00
Total Receipts	<u>119,282.85</u>

Disbursements

	<u>Designated</u>	<u>Undesignated</u>	<u>Total</u>
Executive Office	10,899.98	32,367.37	43,267.35
Foreign Mission Board	11,810.18	13,000.75	24,810.93
Bible College	8,240.18	12,830.17	21,070.35
Home Mission Board	7,085.47	8,201.82	15,287.29
Church Training Service	2,174.99	4,477.26	6,652.25
Board of Retirement and Insurance	1,375.81	3,587.99	4,963.80
Master's Men	199.82	2,244.85	2,444.67
Commission on Theological Liberalism	311.10	451.80	762.90
Other	23.31		23.31
Total Disbursements	<u>42,120.84</u>	<u>77,162.01</u>	<u>119,282.85</u>

PLANT FUND 1973 BALANCE SHEET (CASH BASIS)

ASSETS

Cash (\$1,350.82 earmarked for Debt Retirement)	3,784.77	
Land, Building and Accessory Equipment	251,979.67	
Vehicle	1,800.00	
Lawn Tractor	1,329.00	
Total Assets		<u>258,893.44</u>

LIABILITIES AND FUND BALANCE

Liabilities

Mortgage note payable—Prudential Insurance Co. (payable \$1,230.25 per month for principal and interest)	126,152.62	
<u>Fund Balance</u>		<u>132,740.82</u>
Total Liabilities and Fund Balance		<u>258,893.44</u>

INCOME AND FUND BALANCE (CASH BASIS)

Income

Rent	35,010.00	
Telephone	13,123.35	
Hospitalization insurance	15,081.61	
Gasoline sales	1,240.64	
Miscellaneous	178.90	
Equipment additions	<u>75.00</u>	
Total Income		64,709.50

Expenses

General supplies	1,054.98	
Hospitalization insurance	15,086.17	
Insurance—general	1,002.12	
Interest	7,482.49	
Janitor service	3,375.00	
Machine maintenance	288.75	
Mail truck expense	302.70	
Mail room expense	91.53	
Maintenance—general	1,045.29	
Miscellaneous	15.77	
Office supplies	230.54	
Payroll taxes	202.64	
Salaries	5,381.83	
Telephone	13,140.76	
Utilities	4,586.88	
Bulk gasoline purchases	<u>1,131.91</u>	
Total Expenses		<u>54,419.36</u>
Net Income from Operations		10,290.14

Other Income

Collections to apply to debt retirement	<u>1,350.82</u>	
Net Income		<u>11,640.96</u>
Fund Balance, January 1, 1973		121,099.86
Fund Balance, December 31, 1973		<u>132,740.82</u>

CONVENTION FUND

1973 INCOME AND FUND BALANCE (CASH BASIS)

Income

Offerings	4,157.61	
Church fees	1,780.00	
State fees	1,475.00	
Booth fees	2,610.00	
Pastors' dinner	2,027.75	
Georgia State gifts	3,500.00	
Interest	<u>225.00</u>	
Total Income		15,775.36

Expenses

Auditorium rent and signs	3,181.40	
Badges and registration cards	172.24	
Booth installations	1,102.50	
Convention office, publicity and advertising	1,433.58	
Convention personnel luncheons	259.32	
Equipment rentals	135.30	
Honorariums	550.00	
Nursery expenses	32.42	
Pastors' dinner	1,996.50	
Programs and song sheets	427.75	
Travel expense	1,738.85	
Minutes expense—1972 Convention	1,886.81	
Minutes expense—1973 Convention	1,920.36	
Plant Fund—debt retirement (offering)	<u>1,250.82</u>	
Total Expenses		<u>16,087.85</u>
Net (Loss)		(312.49)
Fund Balance, January 1, 1973		<u>8,414.45</u>
Fund Balance, December 31, 1973		<u>8,101.96</u>
Fund Balance consists of:		
Cash	7,851.96	
Church Bonds maturing in 1974	250.00	
Total		<u>8,101.96</u>

1975 EXECUTIVE OFFICE BUDGET

ADMINISTRATIVE EXPENSES:

Office rental and redecoration	\$4,480.00
Office supplies and printing	1,800.00
Equipment purchases and maintenance	850.00
Telephone	1,475.00
Postage	625.00
Salaries	39,130.00
Benefits	9,730.00
Social Security	2,895.00
Computer Services	3,035.00
General Insurance	575.00
Promotion	800.00
Travel Expenses	4,150.00
CONTACT Subsidy	1,000.00
Executive Committee travel	1,250.00
Accounting and Auditing	900.00
Contingency Fund	750.00
Total Expenditures	<u>\$73,445.00</u>

ANTICIPATED INCOME:

Cooperative Plan	\$56,000.00
Designated Gifts, Honorariums, film rental	8,000.00
Sale of Hymnals, Treatise, Church Directory and Interest on Bonds	9,445.00
Total Income	<u>\$73,445.00</u>

FOREIGN MISSIONS REPORT

The Bible is a history of redemption. It is this history which unifies the human race. Sin and salvation are the two extreme poles in the record of man's experience. These are two major factors which affect the work of Free Will Baptist Foreign Missions: Sin, the blight of every generation; Salvation, the blessing for every man. Our ministry is to present to the sinner the provision God has made for his forgiveness.

Not only to the (11) apostles, not only to the early church (120) in Jerusalem but to each succeeding generation ("until the end of the world"), the command was given to "preach the gospel."

Our National Association of Free Will Baptists at its inception, 1935, initiated an outreach of foreign missions. It was not until 1953 that a full-time director was employed.

Thus, in a sense, we are only 20 years old. The personnel and financial charts reveal the continuing growth of our outreach.

PERSONNEL

	Adults	Children	Countries
1953	12	5	2
1956	16	6	4
1959	30	19	5
1962	42	41	6
1965	65	68	7
1968	80	83	8
1971	78	91	8
1973	89	92	9

(Since 1970, 26 new missionaries have been appointed but due to resignations and deaths, we have only gained 19 in an increase of total personnel. Our goal for the decade of the '70's is 100 new missionaries. There are ten candidates to enter Missionary Internship this fall.)

A brief partial survey of our fields indicate the blessings we have enjoyed.

Year of entering country in parenthesis ().

CUBA--(1938) Fourteen churches, eight preaching points, nine pastors, four full-time women helpers and four students graduating from a Bible institute this year.

BRAZIL--(1958) Twenty missionaries ministering in four states: Sao Paulo, Minas Gerais, Santa Caterina and Rio Grande do Sul. Free Will Baptist groups are meeting in 11 towns and cities. There are five Brazilian preachers who have full responsibility for their services. Plans are being made to reopen the Bible institute at Jaboticabal this fall for formal class studies.

FRANCE--(1968) Eleven missionaries (three in language study and two on deputation) are now ministering in four major cities: Nantes, Rennes, Lorient and St. Nazaire. Congregations at Nantes and Rennes have been officially organized, have adopted constitutions and by-laws and translated the Free Will Baptist treatise. The growth of our witness in France is a miracle.

INDIA--(1935) Four missionaries (one couple, the Dan Cronks, now reside in the states. Mr. Cronk is professor of missions at Free Will Baptist Bible College and consultant to foreign missions department). The Carlisle Hannas reside in North India. The association in North India includes four full-time pastors, several lay preachers and various preaching points. The Talmud Association of Free Will Baptist churches in South India is composed of five churches with five full-time pastors. Pray for the strengthening of the national church in India.

IVORY COAST—(1957) Twenty-two missionaries ministering in three tribal areas: Agni, Koulango and Lobi. Several other dialects are used in the area. A hospital and out-patient clinics have effective witness in Lobi area. Another medical doctor is needed now at the Doropo hospital.

One of the great accomplishments of this field has been the translating, composing and publishing of the Koulango New Testament. At this National Association we give special recognition to Reverend and Mrs. Lonnie Sparks for their monumental work in producing the Koulango New Testament. This is the first major translation work since the Reverend Jeremiah Phillips translated the Santal Primer in India. Three of the Ivorian preachers, Victor, Koffi David and Jean Baptiste, are being ordained at the annual church conference in July of this year.

JAPAN—(1954) Twelve missionaries (four on deputation). The Free Will Baptist work centers in two areas of Japan. In the Tokyo area (population 12 million), there are three groups with weekly services. Two of these are served by Japanese pastors, and the Fred Herseys minister to the third group. The Herbert Waids are currently home on furlough.

The island of Hokkaido is the second area of Free Will Baptist ministry. Reverend and Mrs. David Uchikoshi have just completed two years of study at California Christian College. Rev. Uchikoshi will become the pastor of the thriving church in Sapporo, beginning August 1, Another work is beginning in Sapporo directed by the Jim McLains. A new flourishing work has begun in Kitami, supervised by the Wesley Caiverys. Other churches at Bihoro, Abashiri, Shari and Koshimizu are under Japanese leadership. Jerry and Janice Banks leave this summer for Japan, and Dale and Sandra Bishop are beginning their deputation to raise their support for their ministry in Japan.

PANAMA—(1961) Seven missionaries. The Free Will Baptist witness first began in Panama in 1936 by the late Reverend and Mrs. Tom Willey, Sr. Due to political pressures the Willeys left Panama and later established the Free Will Baptist work in Cuba.

The Reverend and Mrs. Tom Willey, Jr., returned to reopen our ministry in Panama in 1961. In 1970 they were joined by the Reverend and Mrs. Bill Fulcher who were transferred from Uruguay. On the death of the Reverend Tom Willey, Sr., Mrs. Mabel Willey joined the staff in Panama. Mrs. Tom Willey, Jr., (Emma Ruth) died in December, 1972. Miss Patsy Tyson, missionary nurse in Ecuador, became the wife of the Reverend Tom Willey, Jr., in March of this year.

There are four regular church groups, two preaching points and other Bible study classes. Much of the teaching, music and other responsibilities are carried on by the Panamanians. One young Panamanian preacher is now attending seminary. Other students have been studying in a local church Bible institute.

The Larry Inscoes, on completing language study later this year, will be assigned to an area in Panama.

SPAIN—(1974) Four missionaries. The Reverend and Mrs. Lonnie Sparks and the Reverend and Mrs. Dock Caton will spearhead our witness in Spain. They are scheduled to leave July 30 to begin their formal language study in Madrid, Spain. During this time they will survey areas of need and in cooperation with the evangelicals of Spain seek to determine a special place for our Free Will Baptist ministry.

URUGUAY—SOUTH BRAZIL—(1962) Five missionaries. Our Free Will Baptist work is on the border of these two countries. It is a bi-lingual area—Spanish and Portuguese—centered in the cities of Rivera and Livramento. There are six church groups with four of these under the leadership of Nationals.

A Bible institute in the Livramento church is preparing Christian workers. The Paul Robinsons, Dub Ellisons and Molly Barker form a corps of workers with dedicated zeal and a large vision to reach thousands with the gospel.

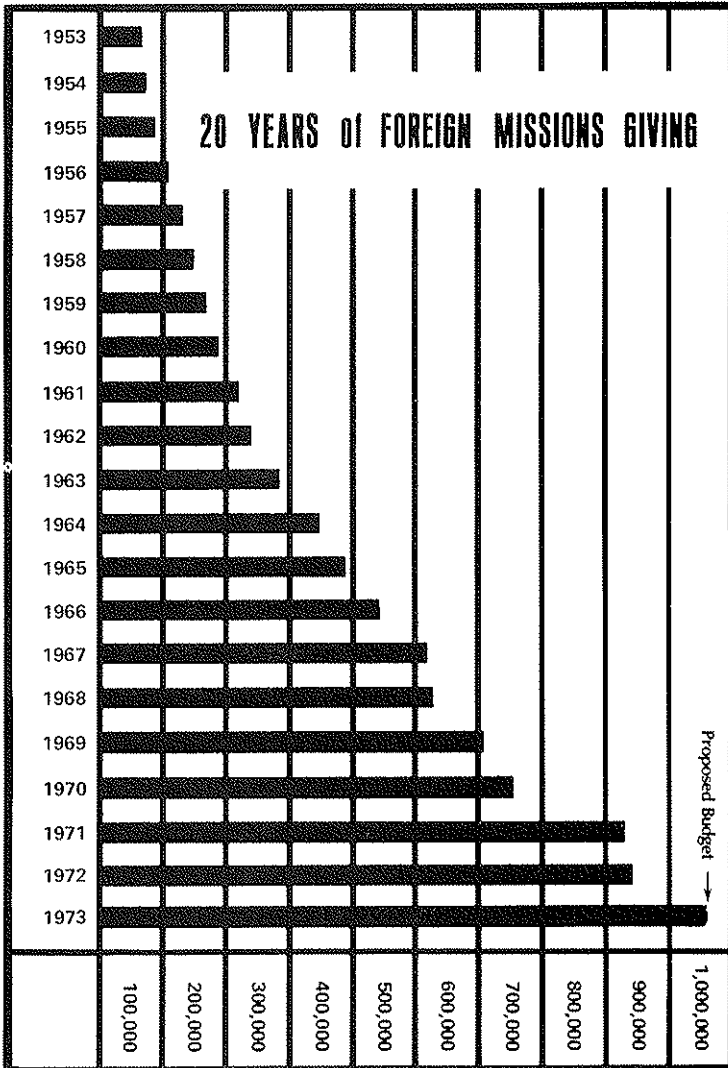
This survey of our fields gives reasons for your prayers and gifts. We are in alien territory on a rescue mission. We are confronted with rapidly rising costs. The Holy Spirit continues to call forth missionaries. We are endeavoring to enlist 200 churches to send new missionaries to their fields by asking them to place \$500 in their annual budget for this purpose.

Our home office staff and the Board of Foreign Missions express thanks to God and

to you, our Free Will Baptists, for your prayers and gifts.

Recommendation: The Board of Foreign Missions requests the privilege of continuing its membership in Evangelical Foreign Missions Association indefinitely since no other agency can offer us the services provided by this organization.

J. Reford Wilson, General Director



OPERATING FUND – BALANCE SHEET

	<u>ASSETS</u>	<u>1973</u>	<u>1972</u>
Cash		101,857.74	185,414.30
Matured interest coupons		610.00	
Certificates of deposit		117,610.66	15,000.00
Investments		76,774.39	92,059.75
Note receivable			2,214.42
Total Operating Fund Assets		<u>296,852.79</u>	<u>294,688.47</u>
LIABILITIES AND FUND BALANCE			
<u>Liabilities</u>			
Accounts payable		1,409.35	3,765.09
Payroll taxes		801.42	1,643.52
Total Operating Fund Liabilities		<u>2,210.77</u>	<u>5,408.61</u>
<u>Fund Balance</u>			
Designated for mission use		279,046.59	258,919.68
General		15,595.43	30,360.18
Total Fund Balance		<u>294,642.02</u>	<u>289,279.86</u>
Total Liabilities and Fund Balance		<u>296,852.79</u>	<u>294,688.47</u>

REAL ESTATE AND EQUIPMENT FUND – BALANCE SHEET

<u>ASSETS</u>	<u>1973</u>	<u>1972</u>
Cameras and projectors	1,431.18	1,431.18
Circulation equipment	6,290.36	6,290.36
Office furniture and equipment	12,449.37	12,449.37
Automobile	4,908.97	4,908.97
Residence	26,606.04	26,606.04
Data processing equipment	20,620.21	20,620.21
Total Real Estate and Equipment Fund Assets	<u>72,306.13</u>	<u>72,306.13</u>

LIABILITIES AND FUND BALANCE

Liabilities

Note payable on residence (payable \$116.80 per month for principal and interest)	15,326.68	15,831.14
<u>Fund Balance</u>	56,979.45	56,474.99
Total Liabilities and Fund Balance	72,306.13	72,306.13

1973 STATEMENT OF INCOME AND OPERATING FUND BALANCE

Income

Contributions	931,648.16	
Interest and dividends	6,703.54	
Other Income	8,014.79	
Total Income		946,366.49

Expenditures

Foreign Fields	719,740.87	
Travel and Promotion	55,105.29	
Administrative	133,632.56	
Total Expenditures		908,478.72
Fund Balance, January 1, 1973		
Designated for mission use	258,919.68	
General	30,360.18	289,279.86
Fund Balance, December 31, 1973	279,046.59	
General	15,595.43	294,642.02

Income by Years

1969	605,109.72
1970	662,334.40
1971	829,731.44
1972	873,813.66
1973	946,366.49

1973 QUOTA RECEIPTS

	<u>Quota</u>	<u>Receipts</u>	<u>Over, (Under)</u>
Alabama	31,500.00	29,338.81	(2,161.19)
Arizona	5,500.00	1,182.80	(4,317.20)
Arkansas	42,000.00	38,440.60	(3,559.40)
California	51,000.00	34,547.28	(16,452.72)
Canada	700.00	730.00	30.00
Colorado	2,300.00	682.23	(1,617.77)
Florida	24,000.00	26,849.82	2,849.82
Georgia	35,500.00	34,779.05	(720.95)
Hawaii	800.00	393.05	(406.95)
Idaho	2,000.00	689.27	(1,310.73)
Illinois	25,500.00	25,748.30	248.30
Indiana	7,500.00	6,973.75	(526.25)
Iowa	3,500.00	1,452.95	(2,047.05)
Kansas	8,000.00	3,310.06	(4,689.94)
Kentucky	19,000.00	14,197.69	(4,802.31)
Louisiana	2,500.00	289.07	(2,210.93)
Maryland	2,000.00	2,251.16	251.16
Michigan	70,000.00	68,291.86	(1,708.14)
Minnesota	100.00	322.33	222.33
Mississippi	18,000.00	14,108.88	(3,891.12)
Missouri	70,500.00	86,749.06	16,249.06
Montana	50.00	54.00	4.00
New Mexico	2,000.00	184.93	(1,815.07)
New York	50.00	107.50	57.50
North Carolina	130,000.00	140,042.61	10,042.61
Northeastern Association	4,150.00	1,921.93	(2,228.07)
Northwest Association	2,850.00	1,096.90	(1,753.10)
Ohio	38,000.00	28,362.01	(9,637.99)
Oklahoma	80,000.00	91,383.98	11,383.98
Pennsylvania	100.00	50.00	(50.00)
Puerto Rico	100.00	435.00	335.00
South Carolina	60,000.00	53,185.56	(6,814.44)
Tennessee	108,800.00	144,365.85	35,565.85
Texas	20,500.00	12,396.44	(8,103.56)
Virginia	40,500.00	38,551.44	(1,948.56)
West Virginia	35,500.00	25,543.97	(9,956.03)
Other States	650.00	1,234.10	584.10
Miscellaneous	19,361.00	25,660.45	6,299.45
Total	964,511.00	955,904.69	(8,606.31)

STATE QUOTAS — 1975

STATE	QUOTAS
Alabama	\$ 45,000.00
Arizona	6,000.00
Arkansas	45,000.00
California	50,000.00
Canada	1,000.00
Colorado	1,000.00
Florida	40,000.00
Georgia	45,000.00
Hawaii	1,000.00
Idaho	1,000.00
Illinois	35,000.00
Indiana	9,500.00
Iowa	1,500.00
Kansas	6,500.00
Kentucky	21,500.00
Louisiana	1,000.00
Maryland	5,000.00
Michigan	75,000.00
Minnesota	500.00
Mississippi	21,000.00
Missouri	100,000.00
Montana	100.00
New Mexico	1,000.00
Northeastern Association	3,000.00
Northwest Association	2,500.00
New York	150.00
North Carolina	165,000.00
Ohio	45,000.00
Oklahoma	100,000.00
Pennsylvania	100.00
Puerto Rico	100.00
South Carolina	70,000.00
Tennessee	175,000.00
Texas	20,000.00
Virginia	50,000.00
West Virginia	45,500.00
Other States	1,000.00
Miscellaneous	40,050.00
	\$1,230,000.00

* Northeastern Association

New Hampshire

Vermont

New Jersey

Maine

** Northwest Association

Alaska

Oregon

Washington

1975 BUDGET OF EXPENSE

Foreign Fields

Africa	\$222,556.00	
Brazil	168,713.00	
France	106,630.00	
India--Kotagiri	1,200.00	
--Sonapurhat	15,135.00	
Japan--Hokkaido	46,859.00	
--Tokyo	36,307.00	
Panama	54,061.00	
Spain	40,400.00	
Uruguay	42,920.00	
Cost of Living	35,000.00	
Missionary Retirement	15,200.00	
Missionary Medical	25,000.00	
Furlough Itinerary Expense	50,000.00	
Appointees Itinerary Expense	50,000.00	
Missionary Social Security	30,000.00	
Student Missionaries	20,000.00	
Foreign Fields Total		\$ 959,981.00

Travel and Promotion

Audio Visual	\$ 2,000.00	
Department Auto Expense	1,500.00	
Board Members Expense	6,000.00	
Honorariums	250.00	
Information Service Production	54,736.00	
Department Itinerary Expense	22,000.00	
Tracts and Books	250.00	
Travelers Insurance	500.00	
Vehicle	2,500.00	
Travel and Promotion Total		89,736.00

Administrative

Salaries	\$102,983.00	
Department Postage	15,000.00	
Auditing	1,000.00	
EFMA Dues	750.00	
Employee Compensation	500.00	
Employees Hospitalization	3,200.00	
Employers Payroll Liability	2,500.00	
Administrative Housing	6,700.00	
Administrative Social Security	4,200.00	
Administrative Utilities	3,600.00	
Administrative Retirement	1,800.00	
Office Rent	15,000.00	
Telephones	5,000.00	
Maintenance of Office Equipment	750.00	
Maintenance & Insurance on Residence	1,200.00	
Office Equipment	8,000.00	
Office Supplies	4,000.00	
Residence Payment	2,100.00	
Contingency	2,000.00	
Administrative Total		180,283.00
TOTAL BUDGET		<u>\$1,230,000.00</u>

HOME MISSION BOARD REPORT

Those of us who serve Christ in this nation and in the Home Mission fields are placed in the midst of several of the greatest evangelism and mission fields in the whole world. With approximately eight million Americans, multitudes of the fifty-two million Mexicans, many of the twenty million in Canada, plus thousands in the islands who are not identified with any religious group and a high percentage of church members only nominally related to the work of Christ, we face a task of the highest magnitude. Our task and opportunity are multiplied by the fact that, humanly speaking, what happens on the North American continent, and more specifically our nation, determines a great deal about what happens to the spread of the gospel around the world.

The Home Mission Board serves as an additional arm to our churches to cross such barriers as distance, culture, race, religion, ignorance, poverty, indifference, and unbelief. We exist for the express purpose of promoting and correlating the work of reaching the unsaved and establishing churches for the saved on the home front of the mission field.

The National Home Missions Department has had a year of ever increasing blessings. We saw our income reach an all time high, \$382,330.20 for 1973. Several new couples were sent out, and new fields of service were opened up for Free Will Baptists.

It took the Department 28 years to reach the first \$100,000.00 in gifts annually—and eight years to reach the second \$100,000.00—then, only two years to reach the third \$100,000.00—and in 1973 we almost reached the fourth \$100,000.00.

The Home Missions family has grown until 50 families (196 people) received support in 1973 through this Department. These missionaries are laboring in 22 states in the United States, Mexico, Puerto Rico, and the Virgin Islands.

1973 saw the opening of new works in Billings, Montana by the David McDaniels; Baton Rouge, Louisiana by the Larry Russells; Jenks, Oklahoma by the David Suttons; Kankakee, Illinois by the John Hollis family; and Caguas, Puerto Rico by the Larry Powells.

In addition to these 196 workers as missionaries, we have working with us a team of workers who are capable, dedicated, and cooperative in the Home Missions office staff. These are Rev. Roy Thomas, Associate Director; Rev. E. B. Ledlow, Director of Field Personnel; Mrs. Ann Barker, Bookkeeper; Mrs. Pat Thomas, Secretary; and Miss Sharon Roberts, Assistant Bookkeeper, who will be leaving us for internship with the Foreign Missions Department in preparation for service in the Ivory Coast.

Families under appointment now to go to new areas are Rev. and Mrs. Jason Salyer to Shelby, North Carolina; Rev. and Mrs. Gary Watson to Hawaii; Rev. and Mrs. Karel Smith to Albuquerque, New Mexico; Rev. and Mrs. Edd Green to Clovis, New Mexico; Rev. and Mrs. R. W. Wood to Yuma, Arizona; Rev. Frank Cousineau family to Bismark, North Dakota; Rev. and Mrs. Bob Thomas to Greeley, Colorado; Rev. and Mrs. Jim McKown to Puerto Rico; and Rev. and Mrs. Tom Hunt to Houston, Texas.

Chaplains who are endorsed by the Home Missions Board are Gerald Mangham, Larence Cusick, Nedo Eaddy, Walter Golding, Alvin Baker, and Glenn Bobo.

The Home Mission Board has adopted a ten-year plan of Church Extension with a goal of 50 new churches per year throughout North America and a total of 500,000 in membership.

The National Home Mission Department proposes to help solve the problem of new Home Mission churches acquiring property and building their first units. The Department is setting up a Church Extension Loan Fund (CELF) over the next five years that will be perpetuated by its continual use by our Home Mission and Church Extension churches for a small interest fee plus the availability of funds.

The CELF program will eliminate many of the problems we face today in starting new churches and making provision to help reach the goal of 50 new churches a year for the next 10 years. The plan of support for CELF is for 1,000 churches to give \$100 one time each year for 5 years—\$500,000, our goal!

Home Mission Rallies are also planned in our churches for this year. These are a combination of a weekend revival, a soul winning conference, and a missions conference. We are asking our people to join with us in this next year to pray and give sacrificially to

National Home Missions. It is our prayer that every church will plan now to have a Home Missions Rally and put National Home Missions in its budget.

We have in our hands the available tools, the necessary finances, and the dedicated manpower which must be challenged to fulfill the great "every creature" command of Christ. The National Association of Free Will Baptist Churches has supported the Home Mission and Church Extension Board well. We are grateful to the thousands of churches, individuals, cooperative gifts, and the Woman's Auxiliary for their gifts, prayers, and deep concern. Only the Lord could provide through these the many daily needs of our missionaries, the finest people I have ever been permitted to work with.

We are all challenged anew with the fact that there remaineth much more land to be possessed. We challenge you to pray with us that the Holy Spirit will give wisdom and leadership as we serve and wait for His soon return.

Robert L. Shockey, General Director

1973 OPERATING FUND – BALANCE SHEET

	<u>ASSETS</u>	<u>1973</u>	<u>1972</u>
Cash		\$55,671.80	60,674.78
Church loans		12,864.50	1,000.00
Due from Retirement Fund		—0—	1,036.06
Corporate stock (market)		220.00	300.00
Church bonds		8,450.00	10,800.00
Accrued interest receivable		465.77	329.45
Total Assets		<u>77,672.07</u>	<u>74,140.29</u>
LIABILITIES AND FUND BALANCE			
Liabilities			
Accounts payable		344.76	745.59
Payroll taxes		—0—	297.21
Bank loan		12,864.50	—0—
Total Liabilities		<u>13,209.26</u>	<u>1,042.80</u>
Fund Balance			
Designated for mission use		41,354.99	37,491.51
General		23,107.82	35,605.98
Total Fund Balance		<u>64,462.81</u>	<u>73,097.49</u>
Total Liabilities and Fund Balance		<u>77,672.07</u>	<u>74,140.29</u>

EQUIPMENT FUND—BALANCE SHEET

	<u>ASSETS</u>	<u>1973</u>	<u>1972</u>
Office furniture and equipment		10,665.60	10,665.60
Automobile		3,609.42	3,609.42
Total Assets		<u>14,275.02</u>	<u>14,275.02</u>
Fund Balance		<u>14,275.02</u>	<u>14,275.02</u>

1973 STATEMENT OF INCOME AND OPERATING FUND BALANCE

Income

Contributions	370,448.81	
Interest income	3,498.14	
Other income	<u>3,627.67</u>	
Total Income		377,574.62

Expenditures

Missionary maintenance	286,944.90	
Missionary conference and field ministry	17,240.83	
Evangelism conference	1,492.70	
Travel and promotion		
Itinerant expense	2,335.50	
Automobile expense	2,532.10	
Board members' travel and Board meeting expense		4,125.66
Other	<u>2,411.41</u>	11,404.67
Administrative		
Salaries	31,287.79	
Rent	5,265.60	
Printing	14,217.94	
Postage	4,837.80	
Office supplies	3,195.79	
Utilities	978.99	
Payroll taxes	968.40	
Auditing	550.00	
Telephone	3,728.87	
Other	<u>2,469.97</u>	67,501.15
Insurance		<u>1,625.05</u>
Total Expenditures		386,209.30
Excess of Expenditures over Income		(8,634.68)
Fund Balance, January 1, 1973		
Designated for mission use	37,491.51	
General use	<u>35,605.98</u>	73,097.49
Fund Balance, December 31, 1973		
Designated for mission use	41,354.99	
General use	<u>23,107.82</u>	<u>64,462.81</u>

INCOME BY YEARS

1969	180,075.25
1970	183,343.17
1971	229,960.60
1972	277,387.34
1973	377,574.62

1973 CONTRIBUTIONS

Alabama	20,000.00	28,248.23	8,248.23
Alaska	1,100.00	158.00	(942.00)
Arizona	3,000.00	2,376.32	(623.68)
Arkansas	10,000.00	16,056.26	6,056.26
California	15,000.00	23,924.00	8,924.00
Canada	500.00	-0-	(500.00)
Colorado	1,150.00	1,976.16	826.16
Florida	10,000.00	8,014.52	(1,985.48)
Georgia	8,000.00	15,764.83	7,764.83
Hawaii	500.00	740.00	240.00
Idaho	500.00	3,444.66	2,944.66
Illinois	6,000.00	15,272.18	9,272.18
Indiana	3,000.00	6,710.94	3,710.94
Iowa	250.00	507.00	257.00
Kansas	4,500.00	11,647.87	7,147.87
Kentucky	9,000.00	7,833.34	(1,166.66)
Louisiana	500.00	993.11	493.11
Maine	2,000.00	523.00	(1,477.00)
Maryland	2,000.00	3,028.58	1,028.58
Mexico	1,000.00	5.00	(995.00)
Michigan	9,500.00	11,350.81	1,850.81
Minnesota	600.00	192.79	(407.21)
Mississippi	10,000.00	5,935.60	(4,064.40)
Missouri	17,000.00	19,463.29	2,463.29
New Hampshire	500.00	672.91	172.91
New Mexico	500.00	1,039.90	539.90
New York	450.00	1,774.36	1,324.36
North Carolina	22,000.00	37,373.79	15,373.79
Ohio	9,500.00	14,710.95	5,210.95
Oklahoma	35,000.00	46,087.52	11,087.52
Oregon	1,100.00	1,209.85	109.85
Puerto Rico	100.00	1,535.91	1,435.91
South Carolina	6,500.00	13,500.52	7,000.52
Tennessee	35,000.00	45,078.01	10,078.01
Texas	6,500.00	5,978.94	(521.06)
Vermont	100.00	-0-	(100.00)
Virginia	5,500.00	9,390.96	3,890.96
Virgin Islands	100.00	600.00	500.00
Washington	500.00	690.04	90.04
West Virginia	3,500.00	4,867.26	1,367.26
Wisconsin	100.00	-0-	(100.00)
Other	1,800.00	1,871.40	71.40
Totals	<u>263,850.00</u>	<u>370,448.81</u>	<u>106,598.81</u>

RETIREMENT FUND BALANCE SHEET

ASSETS

Cash	<u>6,924.18</u>
Total Assets	<u>6,924.18</u>

FUND BALANCE

Fund Balance	<u>6,924.18</u>
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CHANGES IN FUND BALANCE

Fund Balance, January 1, 1973	6,791.93
Increases in fund balance Contributions from General Fund	<u>2,560.36</u>
	9,352.29
Decreases in fund balance Payments to participants	<u>2,428.11</u>
Fund Balance, December 31, 1973	<u>6,924.18</u>

1975 FAITH BUDGET

<u>Missionary Maintenance</u>	<u>1974</u>	<u>1975</u>
Missionaries maintenance	\$223,000.00	\$260,000.00
Short-term workers	10,000.00	10,000.00
Itinerary	3,000.00	5,000.00
Printing and supplies	5,000.00	7,500.00
Newsletters	2,500.00	2,000.00
Designated funds	35,000.00	45,000.00
Retirement fund	4,200.00	5,500.00
Medical expenses	2,000.00	2,000.00
Church Extension Loan Fund	10,000.00	100,000.00
Chaplain ministry	1,000.00	1,000.00
Evangelism ministry	6,500.00	7,000.00
Miscellaneous missionary	5,400.00	10,000.00
Total missionary maintenance	<u>307,600.00</u>	<u>\$455,000.00</u>

<u>Administrative Expense</u>		
Salaries and housing	\$30,200.00	
Utilities	700.00	
Office Rent	4,000.00	
Department car expenses	1,500.00	2,500.00
Retirement fund	2,000.00	3,000.00
Printing and postage	19,500.00	25,000.00
Telephone	1,700.00	3,300.00
Taxes and accounting	2,000.00	3,000.00
Insurance	1,600.00	2,000.00
Equipment and supplies	900.00	2,000.00
Board members expense	3,000.00	4,000.00
Field ministry	15,000.00	20,000.00
Computer		4,500.00
Miscellaneous	<u>6,300.00</u>	<u>10,000.00</u>
Total administrative expense	<u>\$88,400.00</u>	<u>\$126,000.00</u>
TOTAL PROPOSED BUDGET	<u>\$396,000.00</u>	<u>\$581,000.00</u>

1975 STATE QUOTAS AND INCOME

	1974 Quota	Proposed 1975
Alabama	\$25,000.00	\$35,000.00
Alaska	1,100.00	1,200.00
Arizona	3,000.00	4,000.00
Arkansas	15,000.00	18,000.00
California	20,000.00	25,000.00
Canada	500.00	500.00
Colorado	1,150.00	3,000.00
Florida	15,000.00	12,000.00
Georgia	18,000.00	20,000.00
Hawaii	500.00	1,000.00
Idaho	500.00	4,000.00
Illinois	16,000.00	18,000.00
Indiana	13,000.00	13,000.00
Iowa	250.00	1,000.00
Kansas	9,500.00	13,000.00
Kentucky	13,000.00	14,000.00
Louisiana	500.00	1,000.00
Maine	2,000.00	2,000.00
Maryland	2,000.00	4,000.00
Mexico	1,000.00	1,000.00
Michigan	14,500.00	15,000.00
Minnesota	600.00	600.00
Mississippi	10,000.00	15,000.00
Missouri	22,000.00	24,000.00
Montana	500.00	1,000.00
New Hampshire	500.00	1,000.00
New Mexico	500.00	2,000.00
New York	450.00	2,000.00
North Carolina	37,000.00	40,000.00
Ohio	9,500.00	17,000.00
Oklahoma	40,000.00	50,000.00
Oregon	1,100.00	1,500.00
Puerto Rico	100.00	2,000.00
South Carolina	11,500.00	14,000.00
Tennessee	50,000.00	50,000.00
Texas	6,500.00	8,000.00
Vermont	100.00	100.00
Virginia	10,500.00	13,000.00
Virgin Islands	100.00	3,000.00
Washington	500.00	1,000.00
West Virginia	8,500.00	10,000.00
Wisconsin	100.00	100.00
Wyoming	500.00	1,000.00
Other States	1,800.00	3,000.00
Miscellaneous Receipts	12,150.00	16,000.00
Church Extension Loan Fund		100,000.00
	\$396,000.00	\$581,000.00

THE NATIONAL LAYMAN'S BOARD REPORT

The Layman's Board continues to be blessed of the Lord with many new chapters being registered. Numerous inquiries continue to come in asking how to organize a chapter of Master's Men.

There also has been a noticeable renewing of interest among the existing chapters. A new urgency to get out the message of the Gospel and a renewal of fellowship among the laity of the church is evident. We continue to receive news releases of special events being sponsored by Master's Men chapters throughout the denomination. There seems to be a sense of unity that we have not seen before. There is a movement back to the good, old-fashioned gospel preaching among our lay people. Praise God for this as there is a need to continue what He has so definitely stated in His Word.

The Layman's Board, in their meeting in Nashville last January, saw the need to involve more laymen. They realized that to be able to update our materials and to be able to reach more laymen, more finances were needed. Therefore, beginning with the 1975 charters, the annual contribution per member per year will be \$3.00.

Already we have begun a new publication in the form of a newsletter, entitled THE LAYMAN. It is being mailed as often as is felt necessary to all pastors. We are praying that as soon as the areas of publishing and mailing can be worked out, it will be published bi-monthly. The first issue reminded various churches of their need for a Master's Men organization and reminded others that they should continue their chapter.

A survey sheet was sent out shortly after the last National Association meeting; and, although the response was light, it gave the board a place to begin to evaluate the needs and desires of the laymen of the denomination. A new brochure is being published, entitled THE MASTER'S MEN, giving organization and program hints, including how to organize a Master's Men chapter and duties of chapter officers.

It is the desire of the board, beginning this year when three members will be elected to the board, that one of the three elected be an ordained minister. Eventually, there would be three ordained ministers sitting on the board. We believe that this would give a sense of unity between the ordained and the laity and would also give the board a chance to see the desires and the needs of our pastors concerning the Master's Men organization.

We ask for the prayers of all those concerned with the need of getting the laity involved in the work of the Master. We thank you for your past support and trust that we may have it in the future.

Kenneth Lane, Chairman

1973 CASH RECEIPTS AND DISBURSEMENTS

Cash Balance, January 1, 1973	4,283.96
<u>Receipts</u>	<u>9,305.57</u>
Total	13,589.53
<u>Disbursements</u>	
Printing	1,214.36
Postage	164.17
Supplies	188.29
Telephone	74.94
Travel	768.07
Advertising	275.70
Convention expense	929.60
Auditing	50.00
Refund of dues	12.00
Equipment	<u>137.95</u>
Total Disbursements	<u>3,815.08</u>
Cash Balance, December 31, 1973	<u>9,774.45</u>

1975 BUDGET

Income

Coop Plan	\$4,500.00
Renewals & New Charters	3,500.00
Goal '2000'	1,000.00
Total Receipts	\$9,000.00

Disbursements

Travel (promotional, etc.)	\$3,700.00
Printing	2,500.00
Supplies	800.00
Postage	550.00
Telephone	300.00
Auditing	50.00
Advertising	300.00
Honorariums	800.00
Total Disbursements	\$9,000.00

BOARD OF RETIREMENT AND INSURANCE REPORT

The scriptures teach that believers must have the right attitude toward those who preach the gospel. Paul wrote, "Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine. For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward" (Ephesians 5:17-18). In Hebrews 13:7 we read, "Remember them which have the rule over you, who have spoken unto you the word of God: whose faith follow, considering the end of their conversation."

"Remember them"-yet we often forget; especially when they lose their youthful "zip" and get old.

We must "remember them" in their retirement years. Our Board is dedicated to this task. Our present ministry and our future plans will assure that Free Will Baptists will remember those who have served.

Here is a summary of our ministry:

RETIREMENT PENSION PLAN—This is the backbone of our program. Our pastors, missionaries and denominational employees can receive adequate funds at retirement in return for a modest deposit each week. As of June 1, 1974 there are 282 participants in this plan.

LIFE INSURANCE—Life insurance is offered as a supplement to our retirement plan. The retirement plan offers good earnings and high cash value, while the life insurance offers protection in event of death. A \$10,000 policy is available to those 45 years old and younger, while those over age 45 are eligible for a \$5,000 program.

CANCER CARE PLAN—Every Free Will Baptist family may participate in this excellent plan. Since cancer is said to strike 1 in every 4 Americans, 2 of every 3 families, it is vital to have this extra protection.

FIRE & CASUALTY INSURANCE—Working with the Insurance Company of North America, INA, we can offer protection for church property at a considerable savings. A dividend is paid every year based on the claim experience of the group.

BOND PURCHASE PLAN—Over 170 Free Will Baptist families have purchased church bonds through our department. The modest monthly payments, as low as \$12.50 for a \$500 bond, make it possible for almost anyone to make a sound investment in one of our churches.

COLLEGE SAVINGS PLAN—Adequate money for college expenses is a problem to many families, especially missionaries and pastors. This plan enables any family to prepay college expenses while also earning a good return on the money.

TRUST FUNDS—A church can place building fund or other monies in a trust fund until needed. It is also a means whereby an individual may loan money to the denomination or create a living trust or a living annuity.

MINISTRY TO SENIOR ADULTS—We assist our churches in starting and continuing a ministry to older adults. The establishment of a Free Will Baptist Retirement Village is a long range goal.

We thank you for your gifts to our operating fund. Will you add your church to the list who send us regular offerings?

Pray for our ministry. We must "remember them"—our pastors, missionaries, evangelists and lay employees serving our denomination.

Herman L. Hersey, Director

1975 BUDGET

Boards share of insurance premiums	\$1,800.00
Salaries	15,860.00
Employee benefits	1,800.00
Housing	3,000.00
Office expense and supplies	6,750.00
Legal and auditing	1,000.00
Travel and promotion	4,000.00
Ministry to Senior Adults	1,500.00
Miscellaneous	600.00
Board Members' expense	2,000.00
	<u>\$38,310.00</u>

Gifts by States

	1972	1973	Quota 1975
Alabama	\$915.74	\$1,092.21	\$1,900.00
Arizona	98.49	3.19	100.00
Arkansas	540.26	510.52	1,250.00
California	297.01	259.33	750.00
Colorado	1.39		50.00
Florida	374.86	710.56	1,300.00
Georgia	446.56	519.74	1,250.00
Idaho	26.61	35.24	100.00
Illinois	641.07	698.68	1,350.00
Indiana	12.11	2.55	100.00
Kansas	104.38	69.06	200.00
Kentucky	136.19	175.81	350.00
Maryland	20.99	34.48	200.00
Michigan	367.96	398.80	850.00
Minnesota	32.80	16.78	50.00
Mississippi	163.35	168.70	350.00
Missouri	1,054.24	1,375.81	2,000.00
New Mexico	1.91	1.28	50.00
North Carolina	1,208.72	890.75	1,800.00
North West Assoc.	29.45	15.71	100.00
Ohio	391.83	645.12	1,200.00
Oklahoma	1,615.88	2,860.71	3,000.00
South Carolina	267.53	502.27	1,200.00
Tennessee	278.84	759.08	1,550.00
Texas	80.83	164.28	500.00
Virginia	160.33	191.03	300.00
West Virginia	6.15	2.20	50.00
Wyoming	2.01		50.00
WNAC	31.70	17.45	50.00
	\$9,309.19	\$12,121.34	\$22,000.00

Note: These figures include the co-operative receipts plus direct gifts.

FUND BALANCE SHEET

	1972	1973
OPERATING FUND		
Cash-checking	\$2,553.62	\$3,797.83
Savings	2,719.74	1,031.85
	<u>5,273.36</u>	<u>\$4,829.68</u>
RETIREMENT FUND		
Cash	\$216.46	\$17,189.43
Church bonds, par value	264,150.00	148,600.00
Notes receivable	5,000.00	11,674.00
Less, unearned interest		(297.00)
Interest receivable	2,686.48	494.40
Due from operating fund	6,232.98	2,523.00
	<u>\$278,285.92</u>	<u>\$180,183.83</u>
PROPERTY FUND		
Office furniture and fixtures	\$2,664.16	\$1,660.44
Automobile	3,925.20	
	<u>\$6,589.36</u>	<u>\$1,660.44</u>

LIABILITIES AND FUND BALANCES

	<u>1973</u>	<u>1972</u>
<u>OPERATING FUND</u>		
Notes payable	\$3,925.20	
Due to retirement fund	6,232.98	2,523.00
Due to insurance companies	2,719.74	1,016.74
Unremitted withheld tax	<u>62.70</u>	
	12,940.62	3,539.74
Fund Balance	<u>(7,667.26)</u>	<u>1,289.94</u>
	<u>\$5,273.36</u>	<u>\$4829.68</u>
 <u>RETIREMENT FUND</u>		
Notes payable	\$7,000.00	\$1,000.00
Deposits on bond sales	45,511.99	28,442.85
Reserve for contingencies	<u>233.80</u>	<u>233.80</u>
	52,745.79	29,676.65
Fund balance:		
Participant's accounts	167,200.99	107,828.96
Trust funds for other churches	<u>58,339.14</u>	<u>42,678.22</u>
	225,540.13	150,507.18
	<u>\$278,285.92</u>	<u>180,183.83</u>
 <u>PROPERTY FUND</u>		
Investment in properties	\$6,589.36	\$1,660.44
	<u>\$6,589.36</u>	<u>1,660.44</u>

OPERATING FUND

REVENUES

	1973	1972
Gifts:		
Cooperative plan of support	\$ 4,963.80	\$ 6,302.69
Other state gifts	<u>7,157.54</u>	<u>3,006.50</u>
	12,121.34	9,309.19
Service fees from retirement fund	5,550.74	5,773.01
Enrollment fees	1,794.88	790.00
Insurance commissions		317.28
Interest income	116.84	48.34
Miscellaneous income	<u>107.76</u>	
Total revenue	<u>19,691.56</u>	<u>16,237.82</u>

EXPENDITURES

Department's share of insurance premiums:		
Premiums paid	17,648.00	16,328.05
Less premiums collected	<u>16,000.63</u>	<u>13,928.51</u>
Net cost	1,647.37	2,399.54
Salaries	9,691.20	6,212.80
Housing allowance	1,400.00	
Social security, retirement and insurance	1,301.72	
Office expense and supplies	2,342.22	1,940.86
Travel and promotion	3,975.90	1,452.22
Legal and auditing	865.00	775.00
Ministry to senior adults	503.48	133.16
Equipment	4,934.52	450.47
Board travel	753.80	341.45
Miscellaneous	<u>1,233.55</u>	290.63
Total expenditures	<u>28,648.76</u>	<u>13,996.13</u>
Excess of revenue over expenditures	(8,957.20)	2,241.69
Fund Balance—Beginning	1,289.94	(951.75)
—Ending	(\$ <u>7,667.26</u>)	<u>\$1,289.94</u>

CHANGES IN FUND BALANCES

<u>RETIREMENT FUND</u>	<u>1973</u>	<u>1972</u>
ADDITIONS		
Contributions:		
Participants	\$ 50,936.98	\$ 39,481.08
In trust for other church agencies	13,711.43	25,500.00
Interest income	18,730.09	9,424.85
Bond discount	<u>1,808.24</u>	<u>5,455.87</u>
Total additions	<u>85,186.74</u>	<u>79,861.80</u>
DEDUCTIONS		
Service fees paid to operating fund	5,550.74	5,493.36
Participants fund withdrawn	3,132.15	3,403.42
Interest	1,470.90	309.95
Provision for contingencies	<u>180.83</u>	<u>180.83</u>
Total deductions	<u>10,153.79</u>	<u>9,387.56</u>
Excess additions over deductions	75,032.95	70,474.24
Fund Balance—Beginning	<u>150,507.18</u>	<u>80,032.94</u>
—Ending	<u>225,540.13</u>	<u>150,507.18</u>
PROPERTY FUND		
ADDITIONS		
Property purchased by operating fund (net)	<u>4,934.52</u>	<u>450.47</u>
REDUCTIONS		
Loss on desk sold	5.60	
Excess additions over reductions	4,928.92	450.47
Fund Balance—Beginning	<u>1,660.44</u>	<u>1,209.97</u>
Ending	<u>6,589.36</u>	<u>1,660.44</u>

SUMMARY OF ACCOUNTING POLICIES

The following is a summary of the Board's major accounting policies which have been consistently applied and are presented in order to assist in evaluating the Board's financial statements and other data contained in this report.

BASIS OF ACCOUNTING

The Association uses generally a cash basis of accounting. Under the cash method no accounting is made for revenue until the cash is received, nor for expenditures until payment is made.

The Association uses also fund accounting which accounts for assets, liabilities, income, and expense by specific purposes.

CAPITALIZATION POLICIES

Purchase of capital items are expensed in the Operating Fund. Major items are recorded in the Property Fund as an increase in the fund balance. When an item is retired its cost is removed from the assets and the fund balance. No depreciation is computed on the properties.

MARKETABLE SECURITIES

Marketable securities are carries at par or face value. The discount or premiums is taken into income at the time of purchase.

SUNDAY SCHOOL DEPARTMENT REPORT

Recently, the fifty-five employees of the Sunday School Department met together for a Prayer and Praise Breakfast. The purpose of the breakfast was to praise the Lord for giving our department the best year ever. Our sales for our fiscal year which ended March 31 totaled \$1,055,544.00. This is our first million dollar year!

This becomes all the more fantastic and praiseworthy in the light of the following:

Twenty years ago Reverend John West, Chairman of the Sunday School Board at that time, made the report of the Sunday School Department to the National Association. The total receipts for the previous year were \$389.45. Total expenditures were \$358.83. The balance in the treasury was \$30.62.

God has worked miracle after miracle in just two short decades. Twenty years ago Sunday schools averaging above 300 were rare in our denomination. Today, they are plentiful. Twenty years ago we had no literature program that we could call our own. Today, we have a fine program of Biblical, quality literature. Twenty years ago we had no training program for our Sunday school teachers. Recently, we issued our 10,000 E.T.T.A. credit card. Twenty years ago there were no books available that were written by Free Will Baptists. Today, they are plentiful. This type of comparison is almost endless.

Free Will Baptist Sunday School Department is divided into six divisions. Each division has its own manager. The managers are:

Harrold Harrison—Manager—Sales and Promotion
Jim Lauthern—Manager—Printing Preparation Division
N. R. Smith—Manager—Bookkeeping and Order Division
William Foster—Manager—Shipping Division
Delbert Wood—Manager—Printing Production Division
J. D. O'Donnell—Manager—Editorial Division

I thank God for each of these men. They are each a vital part of our team. The Sunday School Department has outgrown the management by one individual. I need the assistance of this team that the Lord has given. Please come by the display area and meet these men if you do not know them.

We continue to distribute literature through some of our state bookstores. I trust that this is working to everyone's advantage. The end result should be better service to our churches.

We now have over 40 churches in our 300 club. (These are churches that have averaged 300 or more for one quarter.) There are now 6 churches in our 600 club. We are now planning a 1,000 club.

Interest in our Spring and Fall Enlargement campaigns is at an all-time high. Why don't you participate in these campaigns in the future?

One of the greater problems we face today is that of inflation. Almost every day the mails bring news of price increases. We shall continue to bring you quality materials at the lowest possible price. Please compare our prices with others. You will find us to be at the lower level of the market.

In the footnotes of Scofield's Bible there is an excellent outline on "The Tenses of the Believer's Life." This is found on page 1,267 and is based upon First Thessalonians 1:3 and 1:9-10. In a comparison of these verses Scofield mentions that the "work of faith" is to "turn to God from idols." John 6:28-29: "Then said they unto him, What shall we do, that we might work the works of God? Jesus answered and said unto them, This is the work of God, that ye believe on him whom he hath sent." The "labour of love" of verse 3 is to "serve the living and true God." The "patience of hope" is to "wait for his Son from heaven." Matthew 24:42: "Watch therefore: for ye know not what hour your Lord doth come." Paul repeats this threefold sequence in Titus 2:11-13.

No better words can best describe the ministry of the Sunday School Department than that of a "work of faith." We do not exist upon gifts solicited from our people, so we are unlike any other department of the work of the National Association of Free Will Baptists. Ours is a "work of faith," however, in that we produce a set of products and base

our budget upon the expectation of the sale of our products. The Lord has greatly rewarded our faith over these years, and He has continued to do so this past twelve months.

Roger C. Reeds, General Director

BALANCE SHEET March 31, 1974 and 1973

ASSETS

	1974	1973
Current assets:		
Cash (note 2)	\$ 17,210.94	17,288.46
Accounts receivable—trade, less allowance for doubtful accounts of \$3,345.91 and \$3,356.71, respectively (note 1)	106,200.77	103,928.71
Notes receivable—employees	258.50	565.00
Notes receivable—CTS—current portion (note 3)	4,800.00	—
Inventories (note 1)	189,262.68	131,042.22
Deferred charges	1,000.21	8,654.55
Total current assets	<u>318,733.10</u>	<u>261,478.94</u>
Other assets:		
Investment in church bonds—at cost	4,880.00	2,930.00
Notes receivable—CTS—less current portion (note 3)	52,000.00	—
Deposit	1,250.00	1,250.00
Total other assets	<u>58,130.00</u>	<u>4,180.00</u>
Plant and equipment—at cost (note 1):		
Land	135,000.00	100,000.00
Operations building—Randall House	168,866.53	162,317.77
Building—Murfreeboro Road (note 3)	—	95,168.24
Office equipment	103,456.94	72,119.64
Printing service equipment (note 1)	174,087.25	27,591.26
	581,410.72	457,196.91
Less allowance for depreciation	51,326.98	25,632.45
Total investment in plant	<u>530,083.74</u>	<u>431,564.46</u>
	<u>\$906,946.84</u>	<u>697,223.40</u>

LIABILITIES AND FUND BALANCES

Current liabilities:		
Accounts payable	\$47,971.54	107,356.42
Accrued expenses	18,247.04	10,956.77
Notes payable—bank, 9½%	86,000.00	87,000.00
Equipment obligation—current portion	13,125.48	—
Bonds Payable—current portion	6,500.00	3,500.00
Mortgage payable—current portion	2,000.00	—
Lease obligation—current portion	32,745.30	—
Total current liabilities	<u>206,589.36</u>	<u>208,813.19</u>
Long-term debt (note 4):		
Equipment obligation—less current portion	30,002.76	—
Bonds payable—less current portion	188,500.00	195,000.00
Lease obligation—less current portion (note 1)	122,126.56	—
Mortgage payable—less current portion	26,000.00	—
Total long-term debt	<u>366,629.32</u>	<u>195,000.00</u>
Fund balance (note 5)	333,728.16	293,410.21
	<u>\$906,946.84</u>	<u>697,223.40</u>

See accompanying notes to financial statements.

EARNINGS AND FUND BALANCE

Year ended March 31, 1974

Income:

Literature sales	\$ 553,507.30
Printing sales .....	.89,184.03
Merchandise sales .....	.110,625.62
Enlargement campaign .....	.2,574.85
Vacation Bible School .....	.10,758.05
Bulletin Service .....	.27,584.24
Postage and freight .....	.22,784.26
Inter-department printing .....	.228,022.28
Other .....	.10,503.37
Total income	1,055,544.00

Expenses:

Cost of sales:	
Merchandise	\$ 62,411.20
Enlargement campaign .....	.4,428.81
Vacation Bible School .....	.5,937.99
Inter-department printing .....	.228,022.28
Printing preparation and production (Schedule) .....	.303,621.22
Editorial (Schedule) .....	.54,968.95
Bookstore (Schedule) .....	.18,867.43
Promotion (Schedule) .....	.32,265.55
Administrative (Schedule) .....	.29,082.46
Bookkeeping (Schedule) .....	.39,930.27
Shipping (Schedule) .....	.34,193.71
Building (Schedule) .....	.62,405.11
General (Schedule) .....	.82,100.16
Interest-bond program .....	.13,720.00
Interest-other .....	.12,804.58
Total expenses .....	.984,759.72
Excess income over expenses before extraordinary items .....	.70,784.28

Less extraordinary items:

Loss on sale of operations building (note 3) .....	.27,635.71
Loss on disposition of other equipment .....	.2,830.62
Net earnings .....	.40,317.95
Fund balance beginning of year (note 5) .....	.293,410.21
Fund balance end of year	\$333,728.16

See accompanying notes to financial statements.

CHANGES IN FINANCIAL POSITION

Year ended March 31, 1974

Funds provided:	
Net earnings	\$ 40,317.95
Add depreciation charged to earnings not requiring an outlay of funds	<u>33,557.56</u>
Funds provided from operation	73,875.51
Disposal of property and equipment, net	91,972.33
Increase in long-term debt	<u>171,629.32</u>
	<u>\$337,477.16</u>
Funds applied:	
Investments	1,950.00
Increase in note receivable due after one year	52,000.00
Acquisition of land	35,000.00
Addition to building	6,548.76
Addition to equipment	182,500.41
Increase in working capital	<u>59,477.99</u>
	<u>\$337,477.16</u>
Changes in working capital:	
Increase (decrease) in current assets:	
Cash	(77.52)
Receivables	6,765.56
Inventories	58,220.46
Deferred charges	<u>(7,654.34)</u>
	<u>\$57,254.16</u>
Increase (decrease) in current liabilities:	
Accounts payable	(59,384.88)
Accrued expenses	7,290.27
Notes payable—bank	(1,000.00)
Equipment obligation	13,125.48
Lease obligation	32,745.30
Bonds payable	3,000.00
Mortgage note payable	<u>2,000.00</u>
	<u>(2,223.83)</u>
	<u>\$59,477.99</u>

See accompanying notes to financial statements.

NOTES TO FINANCIAL STATEMENTS

March 31, 1974

(1) Significant Accounting Policies

Accounts Receivable:

Bad debt losses are recognized in the period in which the accounts are determined to be uncollectible; however, a provision is made at the end of the period in anticipation of bad debt losses.

Inventories:

Inventories are valued at the lower of current cost (determined on the first-in, first-out) or market.

Depreciation:

Provision for depreciation of plant and equipment is made on the basis considered adequate to amortize the cost of depreciable assets over their estimated useful lives and is computed utilizing the straight-line method.

The estimated useful lives are as follows:

Building — Randall House	40 years
--------------------------	----------

Office and printing equipment 10 years

Expenditures for maintenance and repairs are charged to operation as incurred, and betterments are capitalized. The cost and related allowances are eliminated from the accounts for properties sold or retired, and any resulting gain or losses are included in operations.

The Board entered into certain lease agreements which are essentially equivalent to installment purchases of property. In each case the initial terms were substantially less than the useful life of the property. Consequently, the equipment and the related obligations (including prior period commitments) are included as assets and liabilities in the balance sheet.

(2) Restricted Cash and Bonds Payable

Cash includes a restricted amount of \$9,983.83 which represents deposits made with the paying agent for payment of interest accruing on outstanding bonds and the retirement of matured bonds in accordance with the repayment schedule. Required annual deposits to the sinking fund are presented as follows:

1974	\$20,930.00
1975	23,270.00
1976	24,830.00
1977-1985	26,000.00
1986	6,500.00

The \$200,000.00 of First Mortgage Bonds were issued on October 31, 1971. The bonds are secured by a deed of trust on property with a book value of \$253,938.53.

(3) Extraordinary Item

During the period the Sunday School Board contracted to sell to an affiliate, the Board of Church Training Services (CTS), of the National Association of Free Will Baptists the operations building located at 1134 Murfreesboro Road, Nashville, Tennessee in consideration of \$60,000.00, payable in monthly notes of \$400.00. This resulted in a net loss of \$27,635.71.

(4) Long-term Debt

Long-term debt of the Board at March 31, 1974 was as follows:

	Current	Long-term
Equipment obligation, total due monthly		
\$1,093.77, secured by various equipment	\$13,125.48	30,002.76
First Mortgage Bonds payable (note 2)	6,500.00	188,500.00
Mortgage payable, \$2,000.00 per annum, 7%, secured by		
Warranty Deed on 3.52 acres of land	2,000.00	26,000.00
Lease obligation, total due monthly \$3,114.44, secured		
by various printing and office equipment (note 1)	32,745.30	122,126.56
	<u>\$54,370.78</u>	<u>366,629.32</u>

(5) Fund Balance

Prior to April 1, 1973 the Sunday School Board maintained the accounting records for two separate funds, which were the operating and investment in plant funds. However, only one entity exists and, consequently, is shown as such. The fund was previously presented at March 31, 1973 as follows:

Fund balance beginning of year:

Operating fund	\$117,345.75
Investment in plant fund	176,064.46
Total	<u>\$293,410.21</u>

(6) Commitments

In addition to the leases mentioned in Note 1, the Board has a noncancelable lease with an annual minimum commitment of \$11,847.48 for fiscal years 1974 through 1978. The above commitment is shared equally with the Foreign Missions Board of the National Association of Free Will Baptists. The effect on net income of not capitalizing this lease is immaterial.

SCHEDULE OF EXPENSES

Year ended March 31, 1974

	<u>Preparation</u>	<u>Production</u>	<u>Total</u>	
Printing preparation and production expenses:				
Salaries	\$ 67,171.24	62,590.79	129,762.03	
Supplies	12,981.23	121,860.56	134,841.79	
Equipment rental	7,655.05	1,565.86	9,220.91	
Outside services	18,177.99	35,136.31	53,314.30	
Bulletins	—	10,872.44	10,872.44	
Maintenance	136.16	3,162.64	3,298.80	
Travel	39.68	1,851.82	1,891.50	
Miscellaneous	57.67	—	57.67	
Depreciation	579.48	16,252.39	16,831.87	
	<u>\$106,798.50</u>	<u>253,292.81</u>	<u>360,091.31</u>	
Less increase in inventories not specifically allocated			<u>56,470.09</u>	
Total			<u>303,621.22</u>	
Expenses:	<u>Editorial</u>	<u>Bookstore</u>	<u>Promotion</u>	<u>Administrative</u>
Salaries	\$35,241.87	6,804.53	16,860.11	18,686.46
Housing allowance	1,875.00	—	1,889.20	2,907.00
Travel	109.86	—	3,136.28	6,201.30
Advertising	—	—	2,515.90	—
Supplies	13.01	141.05	5,076.33	929.14
Writers' fees	17,462.68	—	—	—
Rent	—	9,536.40	—	—
Maintenance	55.97	298.25	45.33	358.56
Telephone	—	1,506.90	—	—
Equipment rental	—	—	2,444.29	—
Miscellaneous	210.56	580.30	298.11	—
Total	<u>\$54,968.95</u>	<u>18,867.43</u>	<u>32,265.55</u>	<u>29,082.46</u>
Expenses:	<u>Bookkeeping</u>	<u>Shipping</u>	<u>Building</u>	<u>General</u>
Salaries	25,892.99	22,477.37	26,935.10	4,048.72
Housing allowance	1,725.00	—	—	—
Telephone and telegraph	—	—	—	2,848.85
Travel	2,119.02	—	—	—
Supplies	—	5,205.46	1,653.90	—
Equipment rental	3,949.10	1,487.93	496.48	—
Maintenance	2,991.69	738.23	11,086.81	—
Miscellaneous	678.23	—	171.36	2,764.28
Truck expense	—	2,611.10	—	—
Utilities	—	—	12,579.50	—
Legal and auditing	—	—	—	2,831.25
Employee benefits	—	—	—	30,632.39
General insurance	—	—	—	12,735.35
Bad debt expense	—	—	—	760.75
Postage and freight	—	—	—	17,067.98
Operation building	—	—	1,166.86	—
Depreciation	—	—	8,315.10	8,410.59
Total	<u>\$39,930.27</u>	<u>34,193.71</u>	<u>62,405.11</u>	<u>82,100.16</u>

See accompanying notes to financial statements

BUDGET FOR 1975

Income	
Literature Sales	761,990.00
Bookstore Sales	125,000.00
Printing Sales	375,000.00
Sunday School Supplies	18,400.00
Vacation Bible School	10,000.00
Bulletin Service	26,800.00
Postage and Handling	25,000.00
Miscellaneous Income	10,000.00
	<u>\$1,352,190.00</u>
*Cost of Sales	<u>724,354.00</u>
Gross Profit	<u>627,836.00</u>
Less Discount to Bookstores	130,000.00
	497,836.00
Operating Expenses	
Administrative Division	
Salaries	16,120.00
Housing	3,000.00
Utilities	600.00
Travel	4,500.00
Supplies	1,000.00
	<u>25,220.00</u>
Promotional Division	
Salaries	28,080.00
Housing	2,160.00
Supplies	1,000.00
Promotion	1,500.00
Advertising	2,000.00
Travel	4,500.00
	<u>39,240.00</u>
Editorial Division	
Salaries	41,912.00
Housing	2,100.00
Travel	2,000.00
Supplies	1,000.00
Curriculum Development	3,000.00
Writers' Fees	16,200.00
	<u>66,212.00</u>
Bookkeeping Division	
Salaries	28,860.00
Housing	2,100.00
Travel	1,500.00
Supplies	6,000.00
Equipment Rental	12,000.00
Equipment Maintenance	4,000.00
	<u>54,460.00</u>
Shipping Division	
Salaries	26,780.00
Housing	1,800.00
Truck Expense	3,000.00
Supplies	5,000.00
Equipment Rental	1,000.00
Miscellaneous Expense	1,000.00
	<u>38,580.00</u>

Bookstore Division	
Salaries	7,540.00
Supplies	500.00
Rent	9,600.00
Maintenance	500.00
Telephone	600.00
	<u>18,740.00</u>
Building and Maintenance	
Salaries	12,896.00
Building Maintenance	5,000.00
Utilities	9,000.00
Insurance	12,000.00
Equipment Rental	2,000.00
Miscellaneous Expense	2,000.00
Bond Payments	27,000.00
	<u>69,896.00</u>
General Expenses	
Travel—Board	4,500.00
Travel—Miscellaneous	1,000.00
Telephone	4,500.00
Miscellaneous Supplies	2,000.00
Legal and Auditing	3,500.00
Employees Retirement	7,500.00
Employees Life Insurance	2,000.00
Employees Hospitalization	8,500.00
Employers Share of FICA	12,000.00
Depreciation to Assets	25,000.00
Doubtful Accounts Receivable	3,500.00
Gifts and Contributions	500.00
Note Payments	20,000.00
Interest Payments	6,000.00
	<u>100,500.00</u>
Total Operating Expenses	412,848.00
Working Capital	84,988.00
Cost of Sales	724,354.00
Discount to Bookstores	130,000.00
	<u>1,352,190.00</u>
*Printing Budget	
Printing Preparation	
Salaries	68,796.00
Supplies	14,000.00
Equipment Rental	6,000.00
Equipment Maintenance	1,000.00
Equipment Depreciation	1,000.00
Housing	1,800.00
Travel	500.00
Outside Preparation	4,000.00
Miscellaneous	500.00
	<u>97,596.00</u>

Printing Production	
Salaries	61,516.00
Supplies	140,000.00
Equipment Rental	20,000.00
Equipment Maintenance	3,000.00
Equipment Depreciation	1,000.00
Housing	1,800.00
Travel	500.00
Outside Printing	24,088.00
Miscellaneous	500.00
	<u>252,404.00</u>

* Included in Cost of Sales

WOMAN'S NATIONAL AUXILIARY CONVENTION REPORT

The 39th annual meeting of the Woman's Auxiliary Convention was held July 16, 1974. Total registration was 756 with 23 states, 1 district, and 2 local auxiliaries representing.

Enrollment at beginning of convention year	7088
Present enrollment	7360
Receipts	\$121,364.28
Student Loan receipts (FWBBC)	6,325.83
Total receipts	127,690.11
Disbursements	119,906.04
Student Loan disbursements	5,127.75
Total disbursements	125,033.79
Cash Gifts to Missions:	
Foreign Missions	5,801.44
Home Missions	4,676.82
Bible Colleges	6,182.42
Student Loan Funds	6,325.83
Other gifts for various missionary objectives	49,817.14
Total gifts to missions sent through WNAC	72,803.65
Cash Gifts to Missions sent direct:	
Foreign Missions	8,231.82
Home Missions	2,684.34
Total sent direct	10,916.16
Non Cash Gifts:	
Missionary Provision Closet	11,309.43
Children's Homes	3,473.91

Cleo Pursell, Executive Secretary-Treasurer

CONVENTION REPORTS

THE CREDENTIALS COMMITTEE REPORT

We, the credentials committee, have examined the letters and find them in proper order as stated below.

1. From the following state associations with the right to five (5) delegates each: Alabama, Arkansas, California, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Maryland, Michigan, Mississippi, Missouri, New Mexico, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia, Ohio, and North Carolina.
2. From the following district associations with the right of three (3) delegates each: Idaho District Association, Mexico District Association, Northeastern District Association, Northwestern District Association, Arizona District Association.
3. From the following local churches reporting directly to this body, having the right to one (1) delegate each: First Free Will Baptist Church, Denver, Colorado/ First Free Will Baptist Church, Lakewood, Colorado/ Waipahu Free Will Baptist Church, Waipahu, Hawaii/ Riverview Free Will Baptist Church, Bettendorf, Iowa/ First Free Will Baptist Church, St. Paul, Minn./ Free Will Baptist Church, Torrington, Wyoming.
4. We recommend that these delegates be seated, We further recommend that all other delegates properly registered from local churches comprising the above associations be seated also.

Norwood Gibson, Chairman

NOMINATING COMMITTEE REPORT*

THE GENERAL BOARD

From New Mexico, replacing T. B. Gartman, T. B. Gartman.
From North Carolina, replacing Ronald Creech, Jack Forlines.
From Northeast Association, replacing Mack Owens, Mack Owens.
From Northwest Association, replacing Milan Ruble, Del Barret.
From Ohio, replacing Clarence Newman, Floyd Wolfenbarger.
From Oklahoma, replacing Robert Duncan, Louis Wickham.
From South Carolina, replacing Norwood Gibson, Norwood Gibson.
From Tennessee, replacing Clarence Phillips, Clarence Phillips.
From Texas, replacing Jim Williams, Jim Williams.
From Virginia, replacing Fred Green, Charles Brown.
From West Virginia, replacing Carl Vallance, Carl Vallance.

EXECUTIVE COMMITTEE

1 year member Wingate Hansley (Fla.).
1 year member Edward Johns (Calif.).
1 year member Wallace Malone (Ill.).
2 year member Floyd Wolfenbarger (Ohio).
2 year member Louis Wickham (Okla.).
2 year member Clarence Phillips (Tenn.).

BIBLE COLLEGE TRUSTEES

1980 term, Richard Cordell, Tenn.
1980 term, Delmer Priest, Ariz.
1980 term, Bill Robinson, Miss.
Replacing Owen Thomas, Bobby Floars, N.C.
Replacing M. E. Howard, Tom Malone, Ala.

CHURCH TRAINING SERVICE BOARD

1980 term, Gene Hales, N.C.
1980 term, Leroy Cutler, Texas
1980 term, Jackie Creech, Ga.

HOME MISSIONS AND CHURCH EXTENSION

1979 term, Claudie Hames, Calif.
1979 term, Ed Cook, Fla.
1979 term, Fred Green, Ohio

RETIREMENT AND INSURANCE BOARD

1979 term, Glenn Wright, Tenn.
1979 term, Burt Hall, W.Va.
1979 term, Lawnie Coffman, Ark.
Replacing E. M. Kennedy, Roy Rikard, N.C.

FOREIGN MISSIONS BOARD

1980 term, Dennis Wiggs, N.C.
1980 term, Allen Moore, Texas
1980 term, Fred Warner, Ark.

LAYMAN'S BOARD

1979 term, Bob Harless, Texas
1979 term, Jack Rollings, Ala.
1979 term, Joe Mc Lamb, N.C.
Replacing Ivan Van Winkle, Paul Kennedy, Calif.

NATIONAL ASSOCIATION TRUSTEES

1980 term, J. B. Hall
1980 term, Ivan Luttrell
1980 term, Jim Lauthern

SUNDAY SCHOOL BOARD

1979 term, Lewis Perry, Wash.
1979 term, Melvin Worthington, Ga.
1979 term, Clarence Burton, Mo.
Replacing Homer Young, Carl Cheshire, Ark.

THEOLOGICAL LIBERALISM COMMISSION

1979 term, Wade Jernigan, Calif.

HISTORICAL COMMISSION

1977 term, E. E. Morris, Okla.

*See pages 3-5 for final election results by the body.

GENERAL OFFICERS

For Assistant Clerk Lloyd Plunkett
For Clerk Waldo Young
Assistant Moderator Bobby Jackson
For Moderator J. D. O'Donnell

Clerk's note: For those elected see page 3, 4 where officers and boards are listed.

GUIDELINES FOR THE NOMINATING COMMITTEE

1. A member chosen should have a general overall acquaintance with our people.
2. A person nominated should have some qualities of leadership and some skills and abilities related to the particular area of work for which he is being considered.
3. A prospective nominee should either be involved with or give evidence of supporting the particular phase of work before being considered as a board member.
4. The various sections of the denomination should be taken into account.
5. Inasmuch as possible, dual representations from any one state should be avoided.
6. Consideration should be given to qualified laymen.
7. Each nominee should be interviewed to fully ascertain his interest in and support of the ministry for which he is being considered.
8. A brief description of why a person is nominated for a particular board should be written giving his qualifications and credentials for the position.

THE GENERAL BOARD REPORT

The General Board met July 15, 1974, in the Gold Room of the Holiday Inn, Wichita, Kansas. As a result of this meeting, we offer the following report and recommendations:

1. We have heard the reports of Executive Church Bonds, the Church Training Service Department, the Sunday School Department, Foreign Missions Department, Home Missions and Church Extension Department, Free Will Baptist Bible College, Layman's Board, and Retirement and Insurance Department. We recommend these reports, with their recommendations and budgets, for your adoption as each is presented.
2. We heard the report of the Executive Office, which includes the report of the Executive Secretary, with the financial report and budget. We recommend it for adoption with the exclusion of the recommendation calling for the study committee on Christian Education.
3. We recommend that Article IV. of the Constitution, page 71 of the Treatise, be amended to read, "except the Executive Secretary who shall be nominated by the Executive Committee and elected by the body for an indefinite term of service.
4. We recommend that members be elected to the Bible College Trustee, Church Training Service Board, Foreign Missions Board and National Association Trustees on even years, and that the Home Missions and Church Extension Board, Layman's Board, Retirement and Insurance Board, and Sunday School Board members be elected on odd years. This means that the present terms of service will be adjusted according to the plan given on the back page of the Digest of Reports.
5. We recommend that the 1977 session of the National Association of Free Will Baptists be held in Detroit, Michigan.

COMMISSION ON THEOLOGICAL LIBERALISM REPORT

The Commission on Theological Liberalism defines liberalism in the broad sense to include every form of theological error that denies all or part of the doctrines that are considered essential to orthodox or conservative Christianity, or in other words, that which may be termed "heresy." Our concerns extend to any area of thought that either denies or endangers the basic doctrines of the faith. In keeping with our concerns, this year we have prepared for free distribution three booklets: Evaluation of Modern Translations of the Bible by J. D. O'Donnell; The Charismatics and the Ecumenical Movement by Robert E. Picirilli; and Morals and Orthodoxy by Leroy Forlines.

Leroy Forlines, Chairman

FINANCIAL STATEMENT

<u>Income</u>	
1973 Balance	\$1,537.61
Cooperative program	1,074.89
Interest	52.69
Total Income and Balance	\$2,665.19
<u>Expenditures</u>	
Booth Fee	\$ 60.00
Digest of Reports	13.84
Board Travel and Expense	236.50
Secretarial Services	10.00
Telephone Calls	6.69
Writers' Fees	300.00
Printing	427.94
Total Expenditures	\$1,054.97
Balance on hand 6/1/74	\$1,610.22

J. D. O'Donnell, Secretary, Treasurer

HISTORICAL COMMISSION REPORT

The important and interesting story of our Free Will Baptist heritage has been poorly preserved. The function of the Historical Commission is to promote the collection of materials and to encourage such research as will ultimately enable the story to be fully told.

Interest is increasing. The Historical Collection, which is maintained by the library of Free Will Baptist Bible College, continues to grow, though much too slowly. A few research projects are being conducted, mostly prompted by the concerns of a particular individual or area. The Social Band Association in Arkansas, for its centennial, has made a special project of its own history. The Georgia State Association has authorized the Reverend Damon Dodd to produce a history of Free Will Baptists in Georgia. Dr. Bill Davidson has conducted a very helpful study in early origins in North Carolina. This was done for his dissertation in the New Orleans Baptist Seminary, and the dissertation has been published by our National Sunday School Board. Other similar projects are being conducted.

We are excited, at this time, to announce our first definite project. You may recall that earlier reports of our Commission indicated an interest in the production of a Free Will Baptist Encyclopedia. We continue to be interested in that ultimate goal; although, we have come to realize that such a project is much too ambitious for the immediate future and that many research projects must be successfully pursued before an encyclopedia can be produced.

Our first project, therefore, will be to produce a brief history of all the active state associations which make up our present National Association of Free Will Baptists. We hope to complete this project in a year's time and desire to have the booklets ready for sale at the next annual convention of the National Association.

We have at least four goals in pursuing this project. First, we hope to arouse more interest in denominational history at the local level. Second, we hope to begin to form a network of workers throughout the denomination, workers who will gain proficiency in historical research for still greater projects in the future. Third, we hope to use this project as one motivation for collecting complete sets of minutes of each state association for the National Historical Collection. Fourth, and most important, we hope to produce a booklet that will in itself be an interesting and helpful addition to our historical materials.

In connection with this project, which we hope you will find exciting, too, we have two specific requests to make now. First, we ask for volunteers to help us. We will need at least one person in each state to conduct research and collect materials toward the writing of the history of the association in that state. If you will help, please contact either Dr. J. D. O'Donnell or Dr. Robert Picirilli right away. Or if you know of someone in your state who is already interested in such historical research, please give us his name. We must have a network of workers across the denomination if this project (or any similar one) is to be completed.

Second, we ask for minutes. We need, in the Historical collection, complete sets of the minutes of every Free Will Baptist Association everywhere. It is disgraceful that we have so few. The record must be completed and preserved, else our history can never be written as it should be. Contact Dr. Picirilli at the college about the minutes you have or know about. Surely you want the minutes of your association preserved and included in the National Association Historical Collection.

In conclusion, we urge you again to let us know about any materials of historical interest that come to your attention. Experience teaches us that many helpful materials are out there if we can only find them. Help us.

Robert E. Picirilli
E. E. Morris
Ronald Creech

RESOLUTION COMMITTEE REPORT

MINISTERIAL DISCIPLINE

I. Whereas,

The Bible teaches the manner in which a minister should be disciplined; and

Whereas,

The Free Will Baptist Treatise clearly outlines the procedure for disciplinary action concerning one of our ministers; and

Whereas,

Our churches and district associations tend to be lax in following the Biblical principles and the guidelines set forth in the Treatise in properly disciplining ministers whose character is called into question; and

Whereas,

This brings reproach on the name of Christ and our denomination

Be it resolved:

1. That our churches be requested to follow the Scriptures and the Treatise when any need for discipline arises.
2. That churches exercise wisdom in calling a pastor by properly investigating him.
3. That associations carefully check the credentials of ministers who transfer from another association before receiving a minister into fellowship.
4. That each district association be requested to publish in their state association paper the names of any ministers whose credentials have been revoked.

APPRECIATION

II. Whereas,

The Kansas State Association of Free Will Baptist has given us a gracious welcome to the 38th annual session of the National Association of Free Will Baptists here in Wichita; and

Whereas,

Mr. John S. Stevens, member, Board of City Commissioners of Wichita gave us a tremendous welcome to the city and gave a moving personal testimony of his salvation.

Therefore be it resolved:

That we give a rising vote of thanks to acknowledge our appreciation for every kindness and consideration shown us during this session.

J. B. Varney, Chairman
Bill Evans
Homer Young
Lester Horton
Ronald Creech

BUDGET COMMITTEE REPORT

A combined total budget of \$4,590,125.00 has been adopted by this body for the various ministries of the National Association of Free Will Baptists during 1975.

Executive Office	73,445.00
C.T.S.	165,000.00
Executive Church Bonds	37,180.00
Retirement & Insurance	38,310.00
Layman's Board	9,000.00
Foreign Missions Board	1,230,000.00
Home Missions Board	581,000.00
FWB Bible College	1,104,000.00
Sunday School Department	1,352,190.00

The Budget Committee recommends that gifts received through the Cooperative Plan be allocated to the national ministries on the following basis: 1. Underwrite the Executive Office budget above those gifts received directly. 2. Disburse the balance of funds to the following national ministries according to these percentages:

Church Training Service	13.0%
Retirement and Insurance Board	13.0%
Layman's Board	3.5%
Commission on Theological Liberalism	.5%

3. Divide the remaining 70% with Free Will Baptist Bible College, Foreign Missions and Home Mission and Church Extension on a formula based upon the percentage of annual expenditures averaged with those of an equal amount of 33 1/3 percent.

REGISTRATION COMMITTEE REPORT

The Registration Committee reports a total of 2,966 persons registered at this convention in the following categories:

- 172 local church lay delegates from 26 states
- 103 state & district association delegates from 24 states
- 607 ministers from 30 states
- 28 missionaries from 7 countries
- 2043 visitors from 28 states
- 13 standing board lay members

* * * * *

COMMISSIONS

THEOLOGICAL LIBERALISM

J. D. O'Donnell, Tennessee (1975)/Van Dale Hudson, Mississippi (1976)/
Leroy Forlines, Tennessee (1977)/Mark Vandivort, (1978)/Wade Jernigan,
California, 1979

Chairman: Leroy Forlines, 3606 West End Ave., Nashville, Tenn. 37205

HISTORICAL

Ronald Creech, N.C. (1975)/Robert Picirilli, Tennessee (1976)/E.E.
Morris, Oklahoma, 1977.

Chairman: Ronald Creech, Box 11277 E. Durham Stn., Durham, N.C.
27703

STATISTICAL REPORT

	Associations		Churches	Membership	Ordained Ministers	Licensed Ministers	Ordained Deacons	Sunday School Enrollment	Church Training Service Enrollment	W.N.A.C. Enrollment	Master's Men Enrollment	Spent For Local Causes	Spent For Outside Causes	Value Of Church Property	Value Of Parsonage Property	Value Of Associational And State Property
Alabama	13	180	19,074	258	41	652	12,506	4,293	919	256	1,428,148	118,770	5,688,347	784,500		
Arizona	5	5	509	9	4	10	438		35	17			491,541	60,000		
Arkansas	15	215	19,000	415	28	605	8,334	2,443	6	72	767,441	124,385	3,575,000	483,500	153,000	
California	6	81	4,913	125	40	212	5,800	1,100	350	125	1,005,248	119,793	5,000,000	450,000		
Colorado		2	87	2	2		60	39	7	15	16,114	1,947	174,000	20,000		
Florida	6	63	5,166	80	17	108	3,421	1,325	291	78	450,216	55,258	1,451,282	311,352		
Georgia	8	128	11,925	125	21	507	7,058	3,423	764	206	1,184,000	113,500	3,500,000	700,000	100,000	
Hawaii		1	127	2	1		143	76	72	16	31,968	3,190	200,000	25,000		
Idaho	1	6	273	14		10	338	30	11	7	33,455	5,846	106,000	60,400		
Illinois	15	48	4,623	88	14	145	3,755	650	355	59	608,881	72,398	2,293,000	218,500	75,000	
Indiana	3	17	1,197	33	4	16	624		123		53,773	3,672.38	544,305	67,500		
Iowa		1	120	3		2	135	35	10		25,644	1,388	92,000	20,000		
Kansas	2	13	798	14	2	19	940	156	98	8	90,866	15,818	416,400	63,900		
Kentucky	9	158	13,624	215	54	215	5,544		346	47	524,343	12,315	1,969,630	515,000	60,000	
Maryland	3	20	1,756	37	6		1,665	261	138	5	169,641	7,176	900,000	45,000		
Mexico	1	7	400	6			400	350	50				25,000	25,000		
Michigan	5	46	5,760	91	33	121	5,649	296	316		240,921	93,875	2,486,500	152,000		
Minnesota		1	21	21			1				14,591	910	30,000	20,000		
Mississippi	3	49	5,223	61	18	180	3,304	1,183	309	11	457,303	49,481	1,585,300	219,500		
Missouri	11	142	14,738	251	53	348	12,265	1,882	709	98	859,590	173,766	4,061,200	478,500		
New Mexico	2	8	492	15	2	11	314	51	26		28,309	2,832	191,000			
North Carolina	9	169	21,055	242	111	313	18,395	3,251	1,446	145	849,659	90,557	2,835,700	504,700		
N. E. Assn.	1	10	405	4	3		375	25	6		20,619	1,890	175,700	70,000		
N. W. Assn.	1	8	301	13	2	6	496	15	32		112,629	1,691	227,300	58,000		
Ohio	13	131	8,242	209	31	117	12,468	1,276	583	34	1,273,391	283,345	4,331,000			
Oklahoma	20	225	20,188	393	63	665	16,771	4,364	1,059		1,700,731	312,140	7,894,000	784,000	1,844,000	
South Carolina	4	92	12,349	131	27	287	12,109	3,034	1,231	396						
Tennessee	6	176	21,715	259	102	647	15,836	4,462	1,580	181	2,043,658	1,138,395	4,911,997	7,913,000	300,000	
Texas	6	62	3,824	83			2,741	938			294,876	82,507	1,786,477			
Virginia	6	102	8,220	186	11	296	9,117	867	293	25	335,279	69,041	3,400,110	171,000		
West Virginia	17	173	6,754	395	22	428	10,080	305	434		261,599	25,168	2,500,181	80,000		
Wyoming		1	71	1	1	3	75	12	18		6,870	1,600	1,500	20,000		
Totals	191	2,340	214,950	3,762	713	5,921	171,198	36,142	12,277	1,801	30,186,763	3,346,220	62,841,470	13,870,352	2,982,000	

the 1990s, the number of people with a disability has increased in almost every country in the world (World Bank 2001).

Disability is a complex phenomenon that is influenced by biological, psychological, social, and environmental factors. It is a dynamic condition that can change over time and across different contexts.

The World Health Organization (WHO) defines disability as a state of health that hinders or prevents an individual from performing activities that are considered normal for a human being of a particular age, sex, and social and cultural background.

Disability is often caused by physical, mental, or sensory impairments. These impairments can be congenital or acquired, and they can range from mild to severe.

Disability is not just a medical condition; it is also a social and environmental one. It is the result of the interaction between an individual's impairments and the barriers in their environment.

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the 1990s, the number of people in the UK who are aged 65 and over has increased from 10.5 million to 13.5 million, and the number of people aged 75 and over has increased from 4.5 million to 6.5 million (Office for National Statistics 2000).

There is a growing awareness of the need to address the needs of older people, and the need to ensure that the health care system is able to meet the needs of older people. The Department of Health (2000) has published a strategy for older people, which sets out the government's commitment to improve the health and well-being of older people, and to ensure that the health care system is able to meet the needs of older people.

The strategy for older people is based on three main principles: (1) to improve the health and well-being of older people; (2) to ensure that the health care system is able to meet the needs of older people; and (3) to ensure that older people are able to live independently and actively in their own homes. The strategy sets out a range of measures to be taken to achieve these aims, including: (1) to improve the health and well-being of older people; (2) to ensure that the health care system is able to meet the needs of older people; and (3) to ensure that older people are able to live independently and actively in their own homes.

The strategy for older people is a key document for the health care system, and it sets out the government's commitment to improve the health and well-being of older people, and to ensure that the health care system is able to meet the needs of older people. The strategy sets out a range of measures to be taken to achieve these aims, including: (1) to improve the health and well-being of older people; (2) to ensure that the health care system is able to meet the needs of older people; and (3) to ensure that older people are able to live independently and actively in their own homes.

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