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The 168th Session of the Cumberland Association of Free Will Baptists
October 15, 2011
Ashland City Free Will Baptist Church
100 W. Elm Street
Ashland City, Tennessee 37015
Pastor Wayne Bess
Phone: 615-792-5118

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

9:00 A.M. – Sessions Begin

Opening Song

Welcome by host pastor – Rev. Wayne Bess

Scripture Reading and Prayer – Jon Justice, Assistant Moderator

9:15 A.M. - Business Session

1. Seating of Delegates

2. Committee on Committees Report

3. Executive Board Report

4. Local Quarterly Association Reports

Northern Quarterly - Rev. Roy Jensen

Southern Central Quarterly – Rev. Billy Brown

South Quarterly - Rev. Cliff Donoho

Western Quarterly - Rev. Tim McDonald

5. Treasurer's Report – Rev. Dwayne James

6. Christian Education Board Report – Rev. Eddie Hodges

7. Ministerial Benevolence Board Report – Rev. Jon Justice

8. International Missions Board Report – Rev. Billy Walker

9. Cumberland Youth Camp – Rev. Stan Coker

10. Cumberland District WNAC Report – Mrs. Joy Corn

11. State Ministries

TN Promotional Office – Rev. Glenn Poston

Free Will Baptist Family Ministries

12. Election of Delegates for the Tennessee State Meeting (Nov. 14-16)

10:45 A.M. - Break

11:00 A.M. - Worship – Rev. Tim Farris (Hurricane Chapel Free Will Baptist Church)

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

1:00 P.M. – Message – Rev. Randy Corn (Bethlehem Free Will Baptist Church)

1:30 P.M. - Business Session

1. Greetings from National Ministries

2. Registration and Finance Report

3. Resolutions Committee Report

4. Obituary Committee Report

5. Old Business

6. New Business

7. Nominating Committee Report

DISMISSAL and ANNOUNCEMENTS

*The 169th session will be hosted by the Northern Quarterly, October 20, 2012 at the Pleasant View Christian School Ashland City, TN.

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

DIRECTORY OF THE CUMBERLAND ASSOCIATION OFFICERS

Moderator: Rev. Roy Harris

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

Assistant Moderator: Rev. Jon Justice

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

Clerk: Patrick Layton

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

Assistant Clerk: Rev. Larry Hampton

3101 Country Way Rd. Antioch, TN 37013 (615)360-9434

Treasurer: Rev. Dwayne James

2551 Church Lane Woodlawn, TN 37191 931-449-9227

Northern Quarterly Moderator: Rev. Roy Jensen

3150 Old New Cut Road Springfield, TN 37172 (615) 812-8156

Southern Quarterly Moderator: Rev. Cliff Donoho

4029 Calumet Dr. Antioch, TN 37013 (615)513-5623

South Central Quarterly Moderator: Rev. Billy Brown

1621 Columbia Rock Rd. Columbia, TN 38401 (931)334-1980

Western Quarterly Moderator: Rev. Tim McDonald

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

BOARDS OF THE CUMBERLAND ASSOCIATION

INTERNATIONAL MISSIONS

Ronald Mashburn (2012)
James Carrington (2013)
Ronnie Smith (2014)
Ed Gragg (2015)

MINISTERIAL BENEVOLENCE

Ronnie Smith (2012)
Herbert Hassell (2013)
Ed Gragg (2014)
Eddie Thomas (2015)
Bud Hill (2016)

CHRISTIAN EDUCATION

Max Perry (2012) Jeff Nichols (2012)
Eddie Hodges (2013) Brandon Stutts (2013) Terry Welsh (2013)
Pete Bunch (2014) Philip Morgan (2014)

YOUTH CAMP

David Brown (2012) Stanley Cochran (2012) Steve Phillips (2012)
Jack Ketteman (2013) Corey Minter (2013) Unfilled (2013)
Patrick Layton (2014) Brandon Stutts (2014) Wallace Hayes (2014)

TREASURERS TO WHOM FUNDS ARE SENT

Family Ministries: 90 Stanley Lane	Greeneville, TN 37743	Dr. James Kilgore 423-639-9449
International Missions: 9259 Hixon Pike	Soddy Daisy, TN 37379	Mr. Adam Clagg
FWBBC: 3606 West End Ave.	Nashville, TN 37205	Mr. Tom Sass 615-844-5000
National Association Of Free Will Baptists P.O. Box 5002	Antioch, TN 37011-5002	Rev. Keith Burden 615-731-6812
State Home Missions: 11017 Hughlan Drive	Knoxville, TN 37934	Darvin Oakes
Cumberland Youth Camp 2193 Happy Hill Acres Rd.	Woodlawn, TN 37191	Rev. Stan Coker 931-647-5111
Tennessee State Association 4132 Highlander Ct.	Antioch, TN. 37015	Rev. Ray Lewis 615-731-5407
Ministerial Benevolence: 3397 Marrast Dr.	Clarksville, TN. 37043	Rev. Jon Justice 931-358-9335
Cumberland Association: 2551 Church Lane	Woodlawn, TN 37191	Rev. Dwayne James 931-449-9227

CUMBERLAND ASSOCIATION UNIFIED GIVING PLAN

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

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

PROCEEDINGS

MORNING SESSION–9:00 A.M.

The Cumberland Association met at the Ashland City FWB Church in Ashland City, TN on October 15, 2011. Song leader, Brother Dwayne James, led the gathering in singing “To God Be The Glory”. Brother Wayne Bess welcomed the congregation and made the body aware of the location of the restrooms and the fellowship hall. Brother Jon Justice, Assistant Moderator, announced that the Cumberland Christian Education Workshops were taking place in the back at this time. Brother Justice read from Ephesians 5. He then led the body in prayer.

MORNING BUSINESS – 9:15 A.M.

The meeting was called to order. Harris, Moderator, reviewed the rules of decorum for the meeting. All the ministers, deacons, and delegates were seated by a motion and a second and the motion carried. The executive board report was read and approved. (See page 10) Harris informed that Dr. Picirilli would be unable to speak today and Rev. Randy Corn would be speaking in his place. He also mentioned that Rev. Ralph Hampton had cancer. Brother Cliff Donoho gave the report of the Committee on Committees. (See page 11 for the full report) There was a motion and second to receive the report and elect the committees. The motion carried. Harris mentioned that these committees needed to meet during lunch and be prepared to report this afternoon.

Moderator Roy Jensen gave the report of the Northern Quarterly. Moderator Billy Brown gave the report of the South Central Quarterly. Reverend David Weeks gave the report of the Southern Quarterly. Moderator Tim McDonald gave the report of the Western Quarterly. The reports were received and approved as information. (See pages 12-15 for full reports)

Brother Dwayne James gave the Treasurer's Report and presented the Proposed Budget for 2011-2012 in the absence of Treasurer Richard Davis. James mentioned that the state dues would increase again this year. A motion and second were made to adopt the report and proposed budget. The motion carried. (See page 18-19)

Brother Eddie Hodges gave the Cumberland Christian Education Board Report and presented a proposed budget. (See pages 23-24) There was a motion and second to receive the report and adopt the proposed budget; the motion carried.

The Ministerial Benevolence Board Report was given by Brother Jon Justice. He gave the Financial Report for 2010-2011. He then shared the Proposed Budget for 2011-2012. Justice will try to get information out to the

pastors and churches concerning the qualification for Ministerial Benevolence. There was a motion and a second to accept the report and approve the proposed budget; the motion carried. (See page 16 for the full report)

Brother Billy Walker spoke on the Tennessee International Missions. He thanked the association for their support of the mission. He informed the association of the appointment of the new director of International Missions, Clint Morgan. He mentioned ways that we can support the mission. More than \$150,000 was raised by Tennessee for the GO10 Walk and more than \$31,000 was raised through the Sexton Mission Project. Motion and second to receive the report; the motion carried.

Brother Stan Coker, Camp Director, gave the Cumberland Youth Camp Report. Coker reported a successful year at the camp. The handout included the report, a letter from the General Gifts Committee of the "Light The Way" capital campaign, and a proposed budget for 2012. Brother Wallace Hayes, Cumberland Camp Board Chairman, reported on the Light The Way Capital Campaign of Cumberland Camp. He updated the body on the progress on the campaign. A motion and second was made to accept the report and adopt the proposed budget as given; the motion was approved. (See pages 20-22 for the full report)

Brother Glenn Poston presented the Tennessee Promotional Director's Report. He appreciates the Cumberland Association's activity. He thanked the body for their support of the state work. He reported that Unified Giving and Designated Gifts to the State Office are up. Tennessee is the leading giver to almost every department in the denomination. He encouraged us to give as God blesses us. The state meeting will take place in Pigeon Forge on November 14-16. The National Association will be held in Memphis in 2012. \$30,000 has been raised so far toward our state's \$40,000 responsibility of hosting the meeting. A golf tournament will be held next week and should finish up the money needed. Money should not have to be raised for future years. (See pages 27-28 for the full report)

Delegates for the State Convention were chosen. Gloria Welsh, Bill Campbell, and Philip Morgan were chosen as delegates. A motion was made and approved to accept the volunteers as delegates and to give the Moderator approval to appoint delegates at the meeting for the two spots not filled by volunteers. The motion carried. (See page 41)

Harris encouraged the committees to see the clerk during the break and for everyone to register. James said he had the Cards of Good Standing available. The body was dismissed for a break.

MORNING WORSHIP-11:00 A. M.

The Cumberland Association reconvened for the morning worship service. Brother James began the worship hour by leading the congregation in "Love Lifted Me". Brother Terry Welsh introduced the morning speaker, Brother Tim Farris from the Hurricane Chapel Free Will Baptist Church, and called for the offering. Brother Mark Kennedy led the body in prayer. The song "Amazing Grace/My Chains Are Gone" was sung for special music.

Brother Farris brought the message from Jeremiah 26:1-2 and spoke on Remaining Steadfast In Uncertain Days. The title of the sermon was "Diminish Not the Word".

The world is hostile toward the preaching of the Word. During Jeremiah's day, Judah was mixing idol worship with temple worship and God told him to preach to the people of Judah and diminish not any part of the Word. The world and the ministry may be changing, but the Word of God has not. The modes and methods of the ministry are not important but the message is. The tendency today is to water down the Word. We must remember that what we win people with is what we win people to.

All the children of Judah were called together for Jeremiah to preach to them. Jeremiah was called to preach repentance of sin. When there is sin there needs to be repentance. Jeremiah preached the mercy of God. If you repent, God will have mercy on your soul. Jeremiah preached the judgment of God. We need to divide the Word rightly. God will forgive us if we claim it.

Jeremiah knew that God had sent him. God calls the man of God. We are here to do His bidding. Preaching the Word is the highest calling of God. We are to do nothing in our conduct or conversation that will diminish the Word of God. The charge of God is to preach the Word. Whatever the need, we can find the answer in the Word. If you are called of the Lord, preach! Preach the whole Word of God.

When Jeremiah finished preaching, the people wanted to kill him. The princes and leaders came and asked Jeremiah what he preached about and when he told them, they stood up for him. Church leaders should get behind the preacher when he preaches the Word. Encourage and pray for the preacher. Farris closed in prayer.

Brother Bess gave instructions on the meal. Committees should meet during lunch if they have not. Brother Bobby Hamm led in prayer over the meal.

AFTERNOON DEVOTIONAL - 1:00 P.M.

Brother James led the congregation in singing “My Sins Are Gone.” Brother Eric Thompson introduced Brother Randy Corn, pastor of Bethlehem Free Will Baptist Church as the evening speaker. Brother Eddie Hodges led in prayer.

Brother Corn spoke from his life verse, Acts 20:32. This verse is occurring at the end of a discussion between Paul and the church leaders of Ephesus. He reminded them of his ministry among them. He is preparing to journey to Jerusalem and he knew this journey would be difficult. He was asking them to pray for him and follow him by doing the difficult things for the Lord. He explains what the future holds for him and the church at Ephesus. Chapter 20 shows the heart of Paul.

The title of the sermon was “Don’t Forget.” Brother Corn encouraged the body not to forget who you are, what you have, and where you are going.

“Don’t Forget Who You Are.” The church leaders of Ephesus were the fruit of Paul’s ministry. He addressed them as brethren. Paul varied his approach to maximize his effect. We need to be able to take the truth of the Gospel and apply it where people are. Paul was willing to invest himself in the ministry. In ministry, we have to embody the truth. The term “brethren” reminds us of our part in the ministry of God. It is a reminder of our obligation to one another. We are accountable to one another.

“Don’t Forget What You Have.” Paul is working himself out of a job. He does not worry about the people because they have God and the Scripture.

“Don’t Forget Where You Are Going.” We are always under construction. Be continual in the process of building yourself up in God. Sanctification is separation from some things and separation to other things. Edification will call for discernment. Edification is more centered on loving service than knowledge. Edification is a matter of mutual ministry. Sanctified is being cleansed from sins of this world. Corn closed in prayer.

AFTERNOON BUSINESS -1:30 P.M.

Moderator Roy Harris thanked the speakers for the messages and led us back to the business session. He asked if we had any representatives from the National Offices present.

Brother Sam McVay and Dr. David Outlaw spoke on behalf of International Missions. McVay brought greeting from the missionaries and the missions office. He informed the body of the new International Missions Director, Brother Clint Morgan. He said that exciting things are happening around the world and we can stay up to date through the Hotline and the website. International Missions is calling for a 40 day time of prayer and fasting for International Missions.

Outlaw, a missionary to Central Asia, said that their job is to help equip pastors and teachers. He asked us to pray for the believers there. Christians in this area face persecution for their faith. A challenge that is facing them is that the president has passed a law requiring the churches there to reregister. These countries are tightening their grip to keep missionaries out. The seminaries/schools in these areas are starting new churches.

Dr. Stanley Outlaw brought greeting from Free Will Baptist Bible College. He testified of the impact of the college on his life. The college appreciates the support and relationship it has with the Cumberland Association. The college's enrollment and residency are up. Welcome Days will be November 10-11 and the cost is \$35.

Harris then called for the reports of the committees. Brother Terry Welsh gave the Registration and Finance report. (See page 30 for the full report) A motion was made to receive the report. Brother Mike Callis brought the Resolutions Report (See page 30 for the full report). There were five resolutions. They were read and approved. An update was given on the status of the Portland Church that burned down. Brother David Davis gave the Obituary Report and asked that it be accepted as a partial report and that if anyone had names to add to the report, that they turn them in to the clerk. A prayer was offered by Brother Davis for the families of those that had passed away. (See page 29 for the full report). The motion to receive the report was seconded and approved.

There was no old business.

New Business. Brother Wallace Hayes made a motion that the Executive Committee look into the feasibility of the Cumberland meeting moving to a weekday. The motion was seconded and discussion ensued from both those that were for and against this idea. The motion carried. Brother Harris opened the floor for church announcements.

Brother Wallace Hayes gave the nominating committee report. (See page 31 for the full report) There was a motion and second to receive the report and take the nominations item by item. The motion carried. All items were approved as presented.

Thanks was extended by Harris to the Executive Committee for their work. The announcements included that the Presbytery would convene immediately after the meeting, that the Cumberland Association would be in the Northern Quarterly in 2012, and the Tennessee State Meeting is November 14-16 at Pigeon Forge. A motion and second to adjourn was made and approved. Brother Jeff Nichols closed the meeting in prayer.

Executive Board Report

The members present for the April meeting were Roy Harris (Moderator), Jon Justice (Assistant Moderator), Patrick Layton (Clerk), Richard Davis (Treasurer), Roy Jensen (NQ), David Weeks (Proxy for Cliff Donoho – SQ), Steve Swango (Proxy for Billy Brown – SCQ), and Terry Welsh (Proxy for Tim McDonald – WQ).

Harris explained that the primary purpose of this meeting is to develop a theme, speakers, and key verse for the 2011 Cumberland Association Meeting.

Justice brought a devotion from Psalm 139. He reminded us that God knows every move we make and that we cannot outsmart God. Justice opened our meeting with prayer.

The minutes of the last Executive Board Meeting were reviewed. The moderator explained where we were at with the Treasurer position. Davis submitted his resignation last year. Davis feels that he is swamped at this time and feels that it is time to fill this position. Gratitude was expressed to Davis by the Moderator for his service. Davis presented the Treasurer's report and a Bank Reconciliation Summary of Deposits and Disbursements. (See full report for details). A motion was made by Wels and seconded by Jensen to receive the report and extend gratitude to Davis for his service over by the past few years. The motion carried. The board discussed someone to fill the position of Treasurer until the October meeting of the Cumberland Association and hopefully to be elected to that position at that meeting.

The theme "Regaining the Vision" was adopted for the 2011 Cumberland Association Meeting with the theme verse being John 4:35(b) and developing the topics of "Being Steadfast in Uncertain Days" and "Seeing God in a Twenty First Century World." Dr. Picirilli was chosen to speak on the topic of "Seeing God in a Twenty First Century World" during the 1:00 P.M. service. Rev. Tim Farris was chosen to speak on the topic of "Being Steadfast in Uncertain Days" during the 11:00 A.M. service.

A letter was read by Harris from Rev. Duane Harvey concerning the West Nashville Free Will Baptist Church pulling out of the Cumberland Association and the National Association and his recommendation to the National Association concerning these types of situations. Swango mentioned that there may be a need to change the location of the Cumberland Association in October. Blue Springs Free Will Baptist Church has sent a letter to the South Central Quarterly concerning a desire to change their fellowship from the Southern Quarterly to the South Central Quarterly.

The members present for the August meeting were Roy Harris (Moderator), Jon Justice (Assistant Moderator), Patrick Layton (Clerk), Dwayne James (Interim Treasurer/Assistant Clerk/Worship Leader), Roy Jensen (NQ), Cliff Donoho (SQ), Steve Swango (Proxy for Billy Brown – SCQ). Also present were Stan Coker (Cumberland Camp Director) and Eddie Hodges (Cumberland Christian Education Board Chairman).

Donoho brought a devotion from Proverbs 19:8-11. He said that people are not standing for what is right anymore and that leadership is important in our churches. Donoho opened our meeting with prayer.

The minutes of the last Executive Board Meeting were reviewed and approved.

Dwayne James is our interim treasurer until the Cumberland Meeting. Harris presented a Bank Reconciliation Summary of Deposits and Disbursements. (See full report for details). The budget from last year was presented. The "Actual" budget was compared to our proposed budget. There was a motion to receive the Treasurer's Report by James and seconded by Donoho. The motion carried.

Justice presented the Ministerial Benevolence Board Report. Donoho recommended that the Ministerial Benevolence Board send out some information to our churches concerning the Ministerial Benevolence. Questions were asked concerning

what the qualification of the program are and if the funds are sufficient for the recipients' needs.

Coker presented a camp report and the Cumberland Camp Profit and Loss Year to Date Comparison of the camp.

Hodges presented the Christian Education Board Report and the Proposed Budget for 2011-2012. Hodges asked for ideas that will encourage our people and sharpen their skills.

The proposed budget was reviewed and adjustments were made to the Clerk's Office Expense. James made a motion to accept the proposed budget and Justice seconded. The motion carried. A copy of the motion that was adopted by the State Association last year concerning an increase in dues was distributed.

Ashland City Free Will Baptist Church will be hosting the Cumberland Association in October. The moderators need to be at the meeting at 8:00 A.M. on October 15, 2011. The meetings for 2012 will be April 24, 2012 and August 21, 2012. The Northern Quarterly will sponsor the Cumberland Association Meeting on October 20, 2012.

Respectfully Submitted,
Patrick Layton, Clerk

REPORT OF COMMITTEE ON COMMITTEES
Saturday, October 15, 2011
(* Denotes Committee Chairman)

REGISTRATION AND FINANCE

*SQ Amy Harris
SCQ Ronald Mashburn
WQ Terry Welsh

NOMINATING

*SQ Wallace Hayes
NQ Bud Hill
SCQ Steve Swango

OBITUARY

*NQ David Davis
SQ Anthony Poff
SQ David Weeks

RESOLUTIONS

*NQ Mike Callis
SCQ Ed Fox
WQ Mark Kennedy

Respectfully Submitted,
Moderators of the Cumberland Association Quarterlies

NORTHERN QUARTERLY REPORT

Synopsis: Jensen reported that the Northern Quarterly had a good year. Pastors and others meet on Wednesday mornings in Pleasant View and for breakfast at the Shoneys in Springfield the first Tuesday of each month. The quarterly added one new church, a mission church in White House, to its association. They now have four churches in Sumner. The quarterly has a total of twenty-four churches. They have nine city churches and fifteen rural churches. They have nineteen full-time and five bi-vocational pastors. They continue to hold their Free Will Baptist Bible College Rally. He reported that they had 132 baptisms, 140 members added, 53 members lost, and a total of 3,849 members.

SOUTHERN QUARTERLY REPORT

Synopsis: Weeks reported for the Southern Quarterly. He reported that the West End Church had left the association. They had three meetings this year (January, April, and July). Their speakers included Elizabeth Hodges (WNAC), Ken Akers (Master's Men), Derrick Bell, Earl Langley, Glenn Poston,, and Keith Burden. Bell spoke on "Ways to Avoid Being Burnt Out." He said we should remember God's mercy, when we were called into our ministry, to be truthful and honest in everything you do, live a life of integrity, and that Christians are only human – accept your limitations. Burden spoke on Deuteronomy 7. They passed a resolution to send to the Cumberland concerning prayer and fasting on the 15th of each month for state ministries and to have the state promotional director send out notifications of prayer needs.

SOUTH CENTRAL QUARTERLY REPORT

Greetings from the five churches of the South Central Quarterly. We met three times this year. At our January meeting, I spoke on Helping Hurting People. At our April meeting we had Sam McVay, from International Missions, as our guest speaker. At our July meeting, Elizabeth Hodges from WNAC was our speaker. We have tried to present the various ministries of our denomination to the people of our quarterly.

Our quarterly is one of the meeting places for the Institute of Christian Education (ICE) for those who want to attend the classes to earn ETA certification.

Officers for the coming year are:

Moderator, Billy Brown

Assistant Moderator, Steve Swango

Clerk/Treasurer, Kathy Brown

Camp Board Member, Brandon Stutts

Examining Committee Member, Ronald Mashburn.

Respectfully submitted

Billy Brown, SCQ Moderator

WESTERN QUARTERLY REPORT

The Western Quarterly met four times last year (2010/2011). Our meetings went well and remain well attended despite the spread out geography of our quarterly. We strive to support the spectrum of Free Will Baptist Ministries. The quarterly saw the ordination of two men, Carl Hooper and Denny Boren. Oak Grove has been restored as a Free Will Baptist work and Brother Wallace Hayes is helping in that area. We constantly remain in prayer for our missionaries, ministries, service people and those faithful among us laboring under critical health needs.

Respectfully Submitted,

Rev. Tim S. McDonald, WQ Moderator

Ministerial Benevolence Board Report
10/01/10 - 09/30/11

Balance forward 9/30/10	\$18,137.03
Income 10/1/10 – 9/30/11	\$ 6,554.48
Total accounted for	\$24,691.51

Disbursements:

Mrs. Azline Daniel	\$2,100.00	(passed away May 24, 2011, age 93)
Mrs. Ella Gann	\$3,100.00	
Mrs. Jean Hornberger	\$3,100.00	
Jon Justice - Clerk	\$ 200.00	

Total Disbursed \$8,500.00

Total of Funds accounted for:	\$24,691.51
Total Disbursed	\$ 8,500.00
Balance on hand 9/30/2011	\$16,191.51

Ministerial Benevolence Board
Proposed Budget 10/1/2011 – 9/30/2012

Balance Forward 9/30/11	\$16,191.51
Estimated Income 10/01/2011 – 09/30/2012	\$ 6,500.00
Total to be accounted for:	\$22,691.51

Disbursements:

Mrs. Ella Gann	\$3,100.00
Mrs. Jean Hornberger	\$3,100.00
Clerk	\$ 200.00
Clerk Office Expense	\$ 50.00

Total expenses and Disbursements \$ 6,450.00

Total Accounted For:	\$22,691.51
Total Expense and Disbursement	\$ 6,450.00

Proposed balance 09/30/2012 \$16,241.51

GUIDELINES FOR MINISTERIAL BENEVOLENCE BOARD

I. Eligible Recipients

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

II. Guidelines for Determining Level of Benefits

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

III. Informing the Board

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

IV. Responsibilities of the Board

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

TREASURER'S REPORT
CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS
10/01/10-9/30/11

Beginning Checking Account Balance	\$3,934.98
Receipts	
Quarterly Association Dues	60.00
Cumberland Association Dues	1,570.00
State Association Dues	630.00
National Association Dues	6,300.00
Other Gifts	1,851.19
Interest Income	123.97
TN State Association UGMP	3,235.18
Total Receipts	\$13,775.34

Distributions

TN State Association Delegates Fees		20.00
TN State Association Dues		630.00
National Association Dues		6,300.00
Treasurers Fee		250.00
Clerks Fee		250.00
Cumberland Camp – Capital Campaign		344.00
Cumberland Association CE Board		1,250.00
Bank Fees and Stamps		8.80
Web Site Maintenance		144.00
TN State Association UGMP*		
State Office	30%	984.15
Cumberland Camp	30%	984.15
Ministerial Benevolence Board	15%	687.78
Don and Billie Sexton Mission Project	7.5%	246.06
TN. Home Missions	7.5%	246.06

Total Distributions	\$12,345.00
Ending Cash Balance	\$ 5,365.32

*10% of UGDP stays in Cumberland Association

Respectfully submitted,
Richard Davis, CPA
Dwayne James, Treasurer

**CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST
PROPOSED BUDGET 10/01/11 – 9/30/12**

Beginning Checking Account Balance	\$5,365.32
Receipts	
Quarterly Association Dues (4 Quarterlies x \$20.00)	\$ 80.00
Cumberland Association Dues (62 churches x \$25.00)	\$ 1,550.00
State Association Dues (62 churches x \$50.00)	\$ 3,100.00
National Association Dues (62 churches x \$150.00)	\$ 9,300.00
Northern Quarterly Co-Op	\$ 0.00
Other Gifts	\$ 500.00
Interest Income	\$ 125.00
TN State Association UGMP (3% coming back to Cumberland)	\$ 3,200.00
Total Receipts	\$17,855.00
Distributions	
TN State Association Delegates Fees (\$5.00 x 5 delegates)	\$ 25.00
TN State Association Dues (62 churches x \$50.00)	\$ 3,100.00
National Association Dues (62 churches x \$150.00)	\$ 9,300.00
Treasurers Fee	\$ 250.00
Clerks Fee	\$ 250.00
Clerk's Office Expense	\$ 100.00
Cumberland Web Site Maintenance	\$ 150.00
Cumberland Association CE Board	\$ 1,250.00
Bank Fees	\$ 10.00
TN State Association UGMP & NQ COOP	
State Office	30% \$ 960.00
Cumberland Camp	30% \$ 960.00
Ministerial Benevolence Board	15% \$ 480.00
Don and Billie Sexton Missions Project	7.5% \$ 240.00
TN Home Missions	7.5% \$ 240.00
Total Distributions	\$17,315.00
Projected Ending Checking Account Balance	\$ 5,760.32

Cumberland Youth Camp
Report 2011
Another “Amazing” Summer

God blessed us with another great summer touching young lives with His good news. God’s Amazing Grace was our theme for the five weeks, with First and Second Peter providing the scriptural foundation for our Bible studies. Our total of 445 campers was a 10% increase over last year, and the largest group since 2007. In light of the current economic crisis, that truly is an “amazing” number, and can be attributed to the support of our churches and the power of God at work in the camping ministry. We also saw an outpouring of spiritual response, with more than two dozen kids making public professions of faith in Christ. Thanks be to God and all our friends for making this possible.

Our newest activity at camp is paintball. For a small fee, participants are provided with all the necessary safety gear, a paintball marker, air tank, and 500 paintballs. Competition allows us to discuss such important themes as teamwork, sacrifice, and advance planning. This activity has been a real hit with campers and adults alike.

We had an excellent group of counselors this summer. They were (#s represent years served including 2011): Patrick Layton (8), Megan Nelson (4), Jessica Folsom (3), Nick Hampton (3), Michael Shearon (3), Misty Waldrop (3), Brooke Dankson (1), Sarah Hodges (1), Matt Mouser (1), Kaitlen Scott (1), and Zach Spain (1). They trained for a weekend in April, as well as a full week of training in May, to prepare for their duties. Please encourage outstanding young people with a heart for ministry and who have been out of high school at least one year to contact us for a counselor application.

Pam Coker continues to do at least four full-time jobs while receiving a part-time salary. She serves as kitchen manager, supervises our Junior Counselor program, keeps the camp books, designs and oversees our weekly scavenger hunt, and cleans buildings before and after groups, all while managing the chaos that is a camp director’s home.

A large number of volunteers make camp possible. Charles and Lorene Francen continue to volunteer in our maintenance department. Tough much of what they do is behind the scenes, their service saves us thousands of dollars each year. Wallace and Judy Hayes have worked countless hours, while staying in their very small camper to keep beds open for kids. Many people volunteer to help in the kitchen or with maintenance projects. Several churches provided desserts for a week of camp.

Your camp has truly become a year-round ministry. Besides our retreat for pastor’s wives, we have hosted 28 rental groups already this year, with four

more on schedule before year's end. Demand has exceeded supply in some cases.

We continue to move forward in our "Light The Way" capital campaign. Several churches have come on board, including this project in their annual budget. Some have held unique fundraisers; "selling" paper t-shirts or collecting quarters. Though many individuals have responded, we still seek donors who will commit to giving \$3000 or more over a three-year period. If God provides \$100,000 by next spring, we plan to break ground on this much-needed building.

Our Friends of Camp dinners are scheduled for October 28 and 29. This is a great opportunity to visit the camp, celebrate with us what God has done, and hear what our goals are for future ministry. All pastors and supporters are invited to attend. Please RSVP via mail or phone so we may be prepared for your group.

Proposed Schedule for 2012

Pastor's Wife Retreat	Jan27-29
Senior High Camp (14-18)	May 21-25
Junior Camp (8-11)	June 3-8
Junior High Camp (11-14)	June 10-15
Combo 1 (8-14)	June 17-22
Combo 2 (8-14)	June 24-29
"Flashback" Retreat	August 17-18

What you can do for Cumberland Youth Camp:

1. Please pray for us. Pray that we will know God's power, purpose, and peace.
2. Encourage young people to attend camp.
3. Schedule a camp representative for a camp service. Stan is available for pulpit supply or revival (just not in the summer!).
4. Bring a group to camp for a retreat.
5. Give. Become a Friend of Camp. Volunteer. Commit to the Light The Way campaign.

Thank you for the privilege of serving you at God's camp.

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

CUMBERLAND CAMP PROPOSED BUDGET for 2012

INCOME

Contributions	
Surplus Sales	\$ 1,500.00
General Offerings	\$ 42,000.00
Coop	\$ 0.00
Friends of Camp	\$ 24,000.00
Total Contributions	\$ 67,500.00

Fee Income	
Paintball	\$ 6,200.00
Camp Registration	\$ 83,400.00
Retreat Registration	\$ 1,500.00
Rental Income	\$ 67,000.00
Total Fee Income	\$ 158,100.00

Operations	
Canteen Income	\$ 7,500.00
Miscellaneous	\$ 100.00
Interest Income	\$ 2,200.00
Total Operation Income	\$ 9,800.00

TOTAL INCOME **\$235,400.00**

EXPENSES

Building and Grounds	\$ 65,300.00
Office Expenses	\$ 11,950.00

Salaries and Benefits	
Director	\$ 55,110.00
Camp Manager	\$ 13,440.00
Maintenance Manager	\$ 500.00
Yard Care	\$ 3,000.00
Christmas Bonus	\$ 600.00
Total Salaries and Benefits	\$ 72,650.00

Mileage	\$ 8,000.00
Direct Camp Expenses	\$ 53,500.00
Retreat Expenses	\$ 1,500.00
Rental Expenses	\$ 17,000.00
Canteen Expenses	\$ 5,500.00
Total Expenses	\$235,400.00

Net Income **\$ 0.00**

THE CUMBERLAND ASSOCIATION of FREE WILL BAPTIST
CHRISTIAN EDUCATION BOARD REPORT
October 15, 2011

Dear Brothers,

It is with great honor I bring this report to you this evening. On behalf of our board, let me say we are grateful for the opportunity to serve the churches of the Cumberland Association. While we have not had the participation we would like to have we are determined to put forth our best effort to impress upon our Cumberland Association the need for training. We want to offer practical workshops that will enable our people to be the best they can be for the Lord Jesus Christ.

Eddie Hodges, Chairman

Cumberland Association Christian Education Board	
Chairman	Eddie Hodges (2013)
Vice Chairman	Max Perry (2012)
*Secretary/Treasurer	Pete Bunch (2011)
**NQ Representative	Terry Towe (2011)
SCQ Representative	Brandon Stutts (2013)
***SQ Representative	Aaron Harris (2012)
WQ Representative	Terry Welsh (2013)

These need to be elected.

- *At large member to be elected at the Cumberland Association to a 3 year term to expire in 2014
- **Quarterly Representatives are elected by their quarterlies and confirmed by the Cumberland Association to a 3 year term to expire in 2014
- ***Someone is needed to fill the unexpired term of Aaron Harris which will expire in 2012

**FINANCIAL STATEMENT
OF THE
CUMBERLAND ASSOCIATION CHRISTIAN EDUCATION BOARD
10/1/2010 – 8/24/2011**

Beginning Balance (10/1/2010)		\$ 777.55
Income		
Cumberland Association	\$1,250.00	
Total Income	\$1,250.00	
Total Balance		\$2,159.81
Expenses		
Speakers for the workshops (4)	\$ 800.00	
Gift to FWBBC for building use	\$ 100.00	
Misc. Expense	\$ 38.61	
Printing Workshop Certificates	\$ 96.88	
Stamps/Mailing	\$ 50.24	
Board Member Expenses (Mileage)	\$ 166.50	
Total Expenses		\$1,236.73
Balance on Hand (8/24/2011)		\$ 773.32

**2011 – 2012 PROPOSED BUDGET of the
CUMBERLAND ASSOCIATION CHRISTIAN EDUCATION BOARD**

HONORARIUMS (4 Instructors)		\$ 800.00
Facility Use (FWBBC)		\$ 100.00
Board Member Expense (Postage and Mileage)		\$ 200.00
Workshop Refreshments		\$ 150.00
Advertising and Certificate Printing		\$ 150.00
Secretary Expenses (Office Supplies)		\$ 50.00
Miscellaneous Expenses		<u>\$ 50.00</u>
<u>TOTAL PROPOSED BUDGET</u>		\$1,500.00

**Cumberland Association of Free Will Baptists
Obituary Report October 1, 2010 – September 30, 2011**

Northern

Friendship

Peggy Ashburn
Edna Binkley
Buena Cagle
Virginia Cagle
Annetta Allen Chand
James Hampton
Betty Henderson
Ben Hendrick
Johnny Hudson
Scottie Hudson
Wilmatine Mayton
Robert Morgan
Shirley Morgan

Heads

Evelyn Ellis Dowlen
James H Hodges
Louise Ross Hodges
Harold Langford

First Springfield

David Elmore
Earl Overstreet

Oaklawn

Maxine Ellis

Olivet

Ann Evans

Bethel

Toby Fleming

South Central

Faith

Diane Moss
Clara Norman
Mable Beard

Flatwoods

Nell Perry
Eunice Phillips
Margie Smith

Loyal Chapel

Richard Reed
Jim Price
Virginia Price
Lucille Johnson
Jamie Bloss
Howard Brown

Southern

Cofer's Chapel

Jimmie Carter
Edna Poole
Jonathan Powell
Bert Tippet

Corner Stone

Paula Morris

Donelson Fellowship

Georgia Barr Hill

LaVergne

Mr. Allen

Rejoice

Don Wade
Trish Lingley

Richland

Mary Ann Darnell
Lois Harper Veach

Western

Brandon's Chapel

Robert Wright

Carlisle

Shirley Lemons

First Dickson

Ollie Mae Baggett
Lawrence Dotson

First McEwen

Kenneth Ross

Miller's Chapel

Clyde Hunter
Vernon (Buddy) Sesler

Rock Springs

Gayle Christy Sutton
Lillian Phillips
Clyde Hagewood
Kenny Ray Sutton
Donald Proctor
Ruby Joe Hagewood
Sara Proctor Phillips

Respectfully Submitted,
David Davis (Chair), David Weeks, Anthony Poff

REGISTRATION AND FINANCE REPORT

Ministers: 47
Delegates: 16
Deacons: 2
Visitors: 31

TOTAL 96*

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

The offering received was \$241.00

It is recommended that the offering be given to the Portland Free Will Baptist Church whose church burned.

Respectfully Submitted,
Amy Harris (Chair), Ronald Mashburn, Terry Welsh

RESOLUTION COMMITTEE REPORT

The Resolution Committee submits the following recommendations:

1. Whereas the Ashland City Free Will Baptist Church has extended gracious hospitality in hosting the Cumberland Association be it therefore resolved that we give them a rising vote of thanks.
2. Whereas the South Central Quarterly provided the meal for the meeting be it therefore resolved that we give them a rising vote of thanks.
3. Consider promoting family attendance at the Cumberland meeting. Many are hindered from coming due to children. Having a time of children activities and providing an opportunity for family corporate worship may generate a greater desire to be involved in the denomination.
4. Be it resolved that today's offering be given to the First Free Will Baptist Church in Portland and that we continue to support them with our prayers.
5. Resolution for Monthly Prayer and Fasting for Tennessee Free Will Baptist Ministries.
Whereas, the scope of Christian ministry is to be local, regional, national, and international (Acts 1:8).
Whereas, we are called to labor in partnership with our Christian brothers and sisters in global Gospel outreach (Matthew 28:18-20).
Whereas, to labor without Divine enablement will result in frustration and fruitlessness (John 15:4-5).

Whereas, Divine petition and prayer are God's conduit for such blessing and enablement (1 John 5:14).

Therefore,

Be it resolved that we individually and corporately commit ourselves to obedient, persistent prayer, as we labor to accomplish His divine purpose that every person everywhere hear clearly the presentation of the Gospel and come into a personal relationship with the Father through faith in the finished redemptive work of Christ for His eternal glory and joy. (2 Peter 3:9).

Be it resolved that we consider the value and blessing of fasting as we pray and choose whatever expression of that spiritual discipline to take as God directs (Mark 9:29).

Be it resolved that we set aside the 15th of each month for a day of prayer and fasting for all Tennessee Free Will Baptist Ministries including, but not limited to, Tennessee State Home Missionaries, International Missionaries from Tennessee, Free Will Baptist Family Ministries, and the Tennessee State Promotional Office and its Director.

Be it resolved that the Tennessee State Promotional Director, prior to the 15th of each month, forward to the district and associational moderators and pastors pertinent prayer requests, petitions and needs to be considered on this monthly day of prayer and fasting.

Be it resolved, that our only motive be for the advancement of Christ's kingdom, the accomplishment of His Great Commission and the display of His glory to all the earth's peoples.

We request that this resolution be adopted by the Southern Cumberland Association, be forwarded to the Cumberland Association for adoption, and then to the Tennessee State Association of Free Will Baptists for adoption.

Respectfully Submitted,
Mike Callis (Chair), Ed Fox, Mark Kennedy

NOMINATING COMMITTEE REPORT

We, the nominating committee, submit the following report.

Executive Committee (All terms to expire in 2013)

Roy Harris replacing Roy Harris (Moderator)
Jon Justice replacing Jon Justice (Assistant Moderator)
Patrick Layton replacing Patrick Layton (Clerk)
Larry Hampton replacing Dwayne James (Assistant Clerk)
Dwayne James replacing Richard Davis (Treasurer)

International Missions Board:

Southern Quarterly – Ed Gragg replacing Billy Walker (2015)

Cumberland Camp Board:

Wallace Hayes replacing Wallace Hayes (2014)
Patrick Layton replacing Patrick Layton (2014)
Brandon Stutts replacing Brandon Stutts (2014)
Camp Board to fill vacancy left by resignation of Dwayne James (2013)

Ministerial Benevolence Board:

Northern Quarterly – Bud Hill replacing Bud Hill (2016)
Northern Quarterly – Ronnie Smith filling the unexpired term of Vernon Barker (2012)
Western Quarterly – Eddie Thomas filling the unfilled position (2015)

Christian Education Board:

Member at Large – Pete Bunch replacing Pete Bunch (2014)
Northern Quarterly – Philip Morgan replacing Terry Towe (2014)
Southern Quarterly – Jeff Nichols completing the unexpired term of Aaron Harris (2012)

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

Respectfully submitted,
Wallace Hayes (Chair), Bud Hill, Steve Swango

QUARTERLY CLERKS

Northern

Martha Davis
4458 Mt. Sharon Rd.
Greenbrier, TN 37073
615-384-9212

Southern

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

South Central

Kathy Brown
P.O. Box 5002
Antioch, TN. 37011
615-579-8952

Western

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

CUMBERLAND QUARTERLIES YEAR IN REVIEW

	(N)	(SC)	(S)	(W)	Totals
Churches	24	5	18	15	62
Churches reporting	24	5	10	12	51
City Churches	9	3	8	4	24
Rural Churches	15	2	2	11	30
Full-time Ministers	19	3	6	9	37
Bi-Vocational Ministers	5	2	4	6	17
Ordained Ministers	46	8	41	18	113
Licensed Ministers	8	1	4	2	15
Ordained Deacons	74	7	42	32	155
Membership	3869	475	2,264	961	7,569
Baptisms	132	15	40	24	211
Members Added	140	23	78	22	263
Members lost	53	21	29	12	115
Churches W/ Budget	19	2	7	4	32

Value of Churches and Parsonages:

Northern:	\$ 23,447,252.00	Southern:	\$ 9,082,880.00
South Central:	\$ 985,000.00	Western:	\$ 7,263,000.00
		Total:	\$40,778,132.00

Churches Income:

Northern:	\$5,554,343.00	Southern:	\$ 485,723.00
South Central:	\$ 98,671.53	Western:	\$ 363,259.00
		Total:	\$ 6,501,996.53

	(N)	(SC)	(S)	(W)	TOTAL
Parsonages	12	2	3	6	23
Day Cares	1	0	0	0	1
Kindergartens	0	0	0	0	0
Christian Schools	0	0	0	1	1
S.S. Enrollment	1,905	202	2294	434	4,835
Bible Institutes	0	0	0	0	0
C.T.S. Enrollment	58	0	48	49	155
W.N.A.C. Enrollment	161	0	42	36	239
M.M. Enrollment	24	0	17	14	55

NORTHERN QUARTERLY

Moderator
Roy Jensen
3150 Old New Cut Rd.
Springfield, TN. 37172
615-384-4926

Clerk
Martha Davis
4458 Mt. Sharon Rd.
Greenbrier, TN 37073
615-384-9212

CHURCH

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

Bethel FWB
P: 2400 Moseley Ferry Rd.
Ashland City, TN 37015
M: P.O. Box 146
Chapmansboro, TN 37035
615-307-9389

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

Covenant FWB
1640 Southside Road
Southside, TN 37171
931-387-4355
First FWB
811 16th Ave. E
Springfield, TN 37172

Friendship FWB
2388 Bearwallow Road
Ashland City, TN 37015
615-792-7953

Good Springs FWB
2330 Good Springs Road
Pleasant View, TN 37146
615-746-3734

Greenwood FWB
East Robertson Rd.
Cross Plains, TN 37049

PASTOR

Rev. Wayne Bess, Jr.
305 Draper Circle
Goodlettsville, TN. 37072
615-319-4212

Rev. Barry Raper
1115 Greystone Place
Ashland City, TN 37015

615-693-2535

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

Rev. Jon Justice
3397 Marrast Drive
Clarksville TN 37043
931-980-1493
Rev. David Davis
4458 Mt. Sharon Road
Greenbrier, TN 37073
615-384-9212

Rev. Cecil Boswell
1101 Murff Acres Road
Ashland City, TN 37015
615-792-6744

Rev. Randall Riggs
1007 Setters Crossing
Joelton, TN 37080
615-746-2404

Rev. Chris Campbell
616 Fairway Trail
Springfield, TN 37172
615-384-5124

CLERK

Ms. Edith Perry
109 Elizabeth Street
Ashland City, TN 37015
615-308-5252

Mrs. Cherri Brady
1033 Interstate Circle
Cedar Hill, TN. 37032

615-746-8944

Mrs. Ann Hyde
525 Royal Oaks Ct.
Clarksville, TN 37043
931-358-3356

Mrs. Judy Ray
1850 Southside Road
Southside, TN 37171
931-387-2147
Mrs. Marjorie Crutcher
3826 Old Coopertown Rd.
Springfield, TN 37172
615-384-4061

Mrs. Pamela B. Hampton
2349 Bearwallow Road
Ashland City, TN 37015
615-792-7254

Mr. Keith Hogue
1006 Summer Lane
Pleasant View, TN. 37146
615-746-2731

Ms. Jo Ann Briley
6815 Lovel Cook Rd.
Springfield, TN 37172
615-384-5909

Harper Road FWB
7130 Harper Road
Joelton, TN 37080
615-876-4993

Mr. Lee Spann
203 Fay Court
Pleasant View, TN 37146

Heads FWB
3128 Heads Church Rd.
Cedar Hill, TN 37032
615-746-5565

Rev. Dave Thomas
3156 Heads Church Road
Cedar Hill, TN 37032

Mrs. Bonnie Balthrop
P.O. Box 147.
Pleasant View, TN. 37146
615-746-8196

Hendersonville FWB
179 New Shackle Island Rd.
P.O. Box 879
Hendersonville, TN 37075
615-824-3760

Rev. Eddie Hodges
105 Lynhurst Circle
Hendersonville, TN 37075
615-822-4960

Mrs. Ruby Sanschargin
121 Brookside Drive
Hendersonville, TN 37075
615-824-0398

Liberty FWB
891 College St.
Portland, TN. 37148
615-325-4504

Rev. Mike Callis
221 Westland St.
Portland, TN. 37148
615-403-4799

Mrs. Trina Osborne
104 LynnWood Ct.
Portland, TN 37148

Mt. Zion FWB
2025 Blue Springs Rd.
Ashland City, TN 37015
615-746-3750

Rev. Jason Bell
4032 Chase Pointe Place
Joelton, TN 37080
615-337-8624

Mrs. Connie Anderson
1040 Anderson Lane
Joelton, TN 37080
615-948-2119

New Hope FWB
1285 New Hope Road
Joelton, TN 37080
615-746-5403

Rev. Tom Malone
2120 Bracey Circle
Joelton, TN 37080
615-881-6340

Mrs. JoAnna Cairra
1285 New Hope Rd.
Joelton, TN 37080
615-972-8785

Oakland FWB
6326 Carney Road
Whites Creek, TN 37189
615-299-9654

Rev. Kennie Clement
116 Natures Trail
Ashland City, TN 37015
615-792-5054

Mrs. Barbara Morgan
1406 Randy Road
Ashland City, TN 37015
615-746-7173

Oaklawn FWB
1280 Oaklawn Road
Chapmansboro, TN 37035
615-746-5175

Rev. Bob Lewis
3508 Heads Church Rd.
Cedar Hill, TN 37032
615-384-1070

Mr. Marian P. Hunter
1445 Oaklawn Road
Chapmansboro, TN 37035
615-746-8077

Oakwood FWB
2551 Church Lane
Woodlawn, TN 37191
931-645-4318

Rev. Dwayne James
2551 Church Lane
Woodlawn, TN 37191
931-449-9227

Mrs. Betsy Minnehan
3651 Lylewood Rd.
Woodlawn, TN 37191
931-647-0761

Olivet FWB
3363 Rossview Road
Clarksville, TN 37043
615-246-1143

Mr. Daniel T. McGregor
4400 McGregor Rd.
Adams, TN 37010-9143
931-485-2417

Pardue Memorial FWB
1895 Memorial Drive
Clarksville, TN 37043
931-648-0459

Rev. Len Scott
268 Clearfount Dr.
Clarksville, TN 37043
931-247-1027

Ms. Sherry Bagwell
1895 Memorial Dr.
Clarksville, TN 37043
931-358-4735

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

Rev. Kenneth Gregory
520 N. Happy Hollow Rd.
Portland, TN 37148
615-325-9694

Ms. Irene Williams
584 Corinth Rd.
Portland, TN. 37148
615-325-2685

Shady Grove FWB
4367 Shady Grove Road
Clarksville, TN 37043
615-415-0160

Rev. Charley Carmack
2386 Pleasant View Rd.
Pleasant View, TN. 37146
615-415-0160

Mrs. Bonna Smith
5100 Edwards Road
Clarksville, TN 37043
931-362-3129

Trinity FWB
4550 Smallhouse Road
Bowling Green, KY 42104
270-904-3803

Rev. Brent Patrick
3340 Fair Oaks Circle
Bowling Green, KY 42104
270-779-5961

Mrs. Olene Satterfield
4547 Smallhouse Rd.
Bowling Green, KY 42104
270-782-0409

Unity FWB
3321 Hwy 31 W North
White House, TN 37188
615-323-1465

Rev. Billy Bowers
3321 Hwy 31 W North
White House, TN 37188
615-323-1465

Ms. Marie Wright
206 Cardinal Dr.
White House, TN 37188
615-672-4918

West End FWB
5152 Hwy. 49 W
Springfield, TN 37172
615-351-0698

Rev. Ronnie Smith
5019 Hwy. 49 W.
Springfield, TN 37172
615-351-0698

Mrs. Teresa Lewis
5152 Hwy. 49 W.
Springfield, TN 37172
615-202-5971

SOUTHERN QUARTERLY

Moderator
Rev. Cliff Donoho
4029 Calumet Dr.
Antioch, TN. 37013
615-513-5623

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

CHURCH

Blue Springs FWB
1327 Mooresville Pk.
Columbia, TN 38401
931-381-9305

PASTOR

Rev. Matthew Wood
1327 Mooresville Pike
Columbia, TN 38401

CLERK

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

Cane Ridge FWB
P.O. Box 383
Nolensville, TN 37135
615-254-7588

Rev. Roy Harris
906 Castle Heights Ave.
Lebanon, TN 37087
615-530-4918

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

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

Rev. Michael Gladson
2317 Bryana Court
Franklin, Tn. 37064
615-804-2861

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

Corner Stone FWB
3071 New Salem Pk.
Murfreesboro, TN 37128
615-896-3411

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

Ms. Betty Poff
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Murfreesboro, TN. 37130
615-890-6692

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

Rev. Paul Harrison
866 Highland Crest Dr.
Nashville, TN 37205
615-506-7913

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

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

Rev. Robert J. Morgan
2723 Pennington Bend Rd
Nashville, TN 37214
615-871-4769

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

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

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

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

Faith FWB
2921 Louise Dr.
Nashville, TN. 37211
615-832-6739

Rev. Frank Brantley
307 Bonifay
Smyrna, TN. 37167
615-267-0109

Mrs. Laura Hunt
87 Oriel Ave.
Nashville, TN. 37210
615-474-8962

Franklin Community
27207 Clocktower Dr.
Franklin, TN. 37067
615-794-7452

Rev. Kevin Riggs
200 Devrow Court
Franklin, TN. 37064
615-440-7553

Church Clerk
200 Devrow Court
Franklin, TN. 37064

Grace FWB
4905 Tennessee Ave.
Nashville, TN. 37209
615-415-4270

Rev. Matthew Price

Mrs. Theresa Neeley
5000 Michigan Ave.
Nashville, TN. 37209
615-943-7642

LaVergne FWB
P.O. Box 675
LaVergne, TN 37086
615-793-2484

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

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

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

Rev. Paul Hopson
1706 Meadowbrook Drive
Springfield, TN 37172

Mrs. Janice Hopson
1706 Meadowbrook Drive
Springfield, TN. 37172

615-384-9604

615-384-9604

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

Rev. James Watters
721 South Spring St.
Manchester, TN. 37355
931-723-7872

Mr. Ronald Smitty
725 South Spring St.
Manchester, TN 37355
931-728-0259

Rejoice FWB
P.O. Box 298
Antioch, TN. 37011-0298
615-513-5623

Rev. Cliff Donoho
4029 Calumet Dr.
Antioch, TN. 37013
615-513-5623

Mrs. Sue Hayes
853 Bishopsgate Rd.
Antioch, TN. 37013
615-399-9389

Richland FWB
650 Westboro Dr.
Nashville, TN 37209
615-513-3365

Rev. Walter (Ed) Gragg
294 Clovernook Dr.
Nashville, TN 37210
615-885-3966

Mrs. Joyce Worthington
747 Croley Dr.
Nashville, TN 37209
615-352-1315

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

Rev. Frank Owens
1732 Players Mill Rd.
Franklin, TN 37067
615-791-8697

Ms. LaDonna Owens
1732 Players Mill Rd.
Franklin, TN 37067
615-791-8697

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

Rev. Jimmie Riley

Mrs. Jill Ziegler
103 Orchard Dr.
Old Hickory, TN 37138
615-513-3753

Victory FWB
4447 Hwy 431 N.
Springfield, TN 37172
615-382-8620

Rev. Thurman Page
4555 Old Hwy. 41 N
Springfield, TN 37172
615-384-8010

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

SOUTH CENTRAL QUARTERLY

Moderator
Rev. Billy Brown
115 Clover Rd.
Columbia, TN 38401
931-334-1980

Clerk/Treasurer
Ms. Kathy Brown
P.O. Box 5002
Antioch, TN 37011
615-579-8952

CHURCH

PASTOR

CLERK

Berean FWB
P.O. Box 778
Fairview, TN 37062

Rev. Gary Lovitt
1024 Pittman Drive
Gallatin, TN. 37066
615-364-8596

Ms. Mary Tidwell
1398 Deal Road
Burns, TN 37029
615-202-8875

Crossroads FWB
2170 Fall River Road
Leoma, TN 38468

Rev. Ronald Mashburn
4 Ward Road
Loretto, TN 38469
931-853-6868

Ms. Jessie Glass
2101 Fall River Road
Leoma, TN. 38468
931-762-7202

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

Rev. Billy Brown
115 Clover Rd.
Columbia, TN. 38401
931-334-1980

Mrs. Polly Watson
1648 Frye Road
Columbia, TN 38401
931-388-8523

Flatwoods FWB
36 South Park Grove Road
Lawrenceburg, TN 38464
931-762-0777

Rev. Jeremiah Cribb
222 Flatwoods Road
Lawrenceburg, TN 38464
931-279-2264

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

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

Rev. Steve Swango
5013-B Camelot Dr.
Columbia, TN 38401
Mobile: 931-388-8444

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

WESTERN QUARTERLY

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

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

CHURCH

PASTOR

CLERK

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

Rev. Terry Welsh
107 Apple Valley Road
Lebanon, TN 37087
615-547-7117

Mrs. Lorienda Stafford
1671 Hwy. 49
Dover, TN. 37058
931-232-7281

Carlisle FWB
Rt. 1
Dover, TN 37058

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

Mrs. Debbie Elliott
478 Mobley Lane
Erin, TN 37061
931-289-4891

Dunbar's Chapel FWB
2464 Hwy. 46
Indian Mound, TN 37079

Rev. Greg Tyson
2449 Hwy. 46
Indian Mound, TN 37079
931-232-4435

Mrs. Leah Heflin
3139 Hwy. 46
Indian Mound, TN 37079

First Dickson FWB
Hwy. 96, P.O. Box 63
Dickson, TN 37055
615-446-8900

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

Mrs. Clarissa Layton
109 Sylvis Road
Dickson, TN 37055
615-446-5559

First McEwen FWB
40 Locust St.
McEwen, TN 37101

Rev. Tommy Street
270 Watkins Lane
McEwen, TN 37101
931-582-3313

Mrs. Anita Vineyard
4075 Old Nashville Hwy.
McEwen, TN 37101
931-582-3064

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

Rev. Fred W. Jones
P.O. Box 243
Waverly, TN 37185
931-296-5822

Mrs. Peggy Yates
1116 Chambers Spring Road
Waverly, TN 37185
931-296-4345

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

Rev. Tim Farris
150 Beth St.
McEwen, TN 37101
931-622-3321

Mrs. Mary Tummins
3150 N. Hurricane Creek Rd.
McEwen, TN 37101
931-582-6387

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

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

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

Oak Grove FWB
1535 Greenwood Rd.
Charlotte, TN 37036

Rev. Earl Langley

Mrs. Pam Wells
3043 Hwy. 49 East
Charlotte, TN 37036

Pleasant Hill FWB
800 Blue Creek Lane
Dover, TN 37058

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

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

Rock Springs FWB
1484 Hamble Road
Charlotte, TN 37036

Rev. Mark Kennedy
1485 Hamble Rd.
Charlotte, TN 37036
615-521-2724

Mrs. Debbie Christy
500 Mayberry Rd.
Charlotte, TN 37036
615-319-3527

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

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

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

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

Rev. Mike Oliver
1243 Stoney Point Road.
Vanleer, TN 37181
931-249-8081

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

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

Rev. Mike Dankson
1582 Rosebury Lane
Clarksville, TN 37043
615-310-3576

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

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

Rev. Jason Stafford
8401 Bakerville Road
Waverly, TN 37185

Mrs. Sheila Burns
488 Callahan Dr.
New Johnsonville, TN 37134
931-535-3630

DELEGATES TO THE TENNESSEE STATE MEETING

Gloria Welsh, Bill Campbell, Philip Morgan

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

INTERNATIONAL MISSIONARIES FOR THE CUMBERLAND ASSOCIATION

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

RETIRED MINISTERS' WIDOWS OF THE CUMBERLAND ASSOCIATION

Mrs. Jean Hornberger
Mrs. Ella Mae Gann

GOVERNMENT AND CONSTITUTION
CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS

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

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

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

ARTICLE 4. The Association shall elect a Moderator, Assistant Moderator, Clerk, Assistant Clerk, and Treasurer from its membership to serve two year terms and may succeed themselves.

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

ARTICLE 6. The Association shall post minutes of each year's annual meeting on the Association's website in a form which may be downloaded and printed. A paper copy will also be kept in the archives of Free Will Baptist Bible College, Nashville, TN.

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

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

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

The membership of the Presbytery of the Cumberland Association shall consist of all ordained ministers and deacons holding cards of good standing in this Presbytery. Each quarterly meeting shall function as a subcommittee, and shall have the right to examine all applications for ordination or ratification of credentials, sent with recommendation from the churches composing the Quarterly Meeting, and if found competent, or ordain and set them apart for work by prayer and laying on of hands. The examining committee of each Quarterly Meeting shall make an annual report to the yearly meeting of the Cumberland Association Presbytery. Such report will also include the names of five elected members to serve as the examining committee of said Quarterly Meeting.

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

ARTICLE 10. No persons shall be ordained to the ministry nor shall the credentials of any minister be ratified until he is qualified to meet the conditions stated in the third chapter of I Timothy. The term "the husband of one wife" means he shall not have more than one living wife (that is, he shall not be married to one wife at the present time and there be a wife still living from a previous marriage). This shall be tested by the Presbytery. The Presbytery shall have full power to propound such spiritual questions as they consider necessary to determine his qualifications. All candidates for ordination shall be required to answer these questions satisfactorily.

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

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

ARTICLE 13. All member churches present and voting shall be considered a quorum for the transaction of business for each session.

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

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

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

BOARDS

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

The personnel of each of the forgoing boards, exclusive of the Executive, Ministerial Benevolence and Youth Camp Boards shall be elected as follows: the first named for a period of one (1) year, the second named for a period of two (2) years, and the third named for a period of three (3) years. Succession of office thereafter shall be determined, as order requires. The Ministerial Benevolence Board members shall be elected each year for a five (5) year term. The Youth Camp Board shall be elected on a rotation basis with three (3) members being elected each year for a three (3) year term.

The moderator of the Cumberland Association is to communicate with the chairmen of the standing boards during the year to assure their operation throughout the year. The standing boards are to be represented at the Quarterly Meetings to promote their work. The standing boards are to meet at least twice a year to handle board matters and plan future activities.

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

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

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

The Duties of the International Mission Board

To promote international missions in each of the quarterly meetings by planning events to help undergird International Missions.

The Duties of the Ministerial Benevolence Board

1. Soliciting for funds from association churches in order to carry out its ministry;
2. Administering those funds in a responsible and economical manner;
3. Providing regular monthly support for those who qualify and have served the Lord well within the fellowship of the Cumberland Association churches;
4. Keeping our ministers and laymen informed of benefits available to them in the form of hospital and special purpose insurance and retirement benefits.

The Objectives of the Youth Camp Board

1. To provide a Christian camping experience for the youth of the churches that make up the Cumberland Association of Free Will Baptists;
2. To evangelize and seek to win each camper to the Lord Jesus Christ;
3. To stimulate Christian growth and maturity through Bible classes; Missionary and Christian service classes, Christian counseling, and through the preaching of God's Word;
4. To provide healthful physical activities and recreation for each camper;
5. To provide for various social activities for enjoyment and relaxation;
6. To uphold standards of modesty in behavior and in dress for boys and girls; and
7. To serve as trustees of the campground.

RULES AND DECORUM

This Association shall be opened by singing and prayer. Only one person may speak at a time. All addresses made by the members shall be made to the moderator, and the person thus speaking shall strictly confine himself to the subject in debate. No speaker shall cast any personal reflection toward any member of this body who has spoken previously.

No person shall be allowed to speak more than two times on any one subject without the permission of a majority of the Association.

The speaker shall not be interrupted during his speech by anyone except the moderator unless he violates the rules of order.

No member shall speak longer than ten minutes at any time without permission from the moderator.

Any member who shall willfully and knowingly violate any of these rules shall be reported by the moderator and shall be subject to the censure of the Association.

Adopted in Council this Saturday before the Lord's Day in October 1867 as a standing decorum, though subject to revision by majority of members voting for revision.

Constitution and Government revised: October 17, 1957, October 15, 1964, October 14, 1965, October 16, 1968, October 16, 1969, October 16, 1975, October 14, 1976, February 16, 1978, October 12, 1983, October 17, 1984, October 16, 1985, October 15, 1986, October 14, 1987, October 8, 1991, October 12, 1993, October 11, 1994, October 12, 1996, October 17, 2009

**Cumberland Association Presbytery
Treasurer's Report
October 1, 2010 – September 30, 2011**

Beginning Balance (3/3/11):	\$4,020.04
Deposits	\$1,066.86
Total Funds	\$5,086.90
Expenses	
Lewis Letter Woks (Ministers Cards)	\$ 149.00
Dollar General (Envelopes)	\$ 11.50
Post Office (Stamps)	\$ 44.00
Harland Clark (Checks)	\$ 18.50
Lewis Letter Works (Deacons Cards)	\$ 149.00
Clerks Fee	\$ 250.00
Total Expenses	\$ 622.00
Ending Balance (10/15/11)	\$4,464.90

Cumberland Association Presbytery Ministers 2011

Verlin Anderson	P.O. Box 5002 Antioch, TN 37011	Missionary
Richard Atwood	2333 Edencrest Dr. Antioch, TN 37011	615-731-9792
David Benninghoff	2212 Sassafra Dr. Murfreesboro, TN 37128	615-631-4717
Jason Bell	2015 Blue Springs Rd. Ashland City, TN 37015	615-337-8624
Wayne Bess, Jr.	305 Draper Circle Goodlettsville, TN 37072	615-319-4212
James E. Black	4309 Southside Rd. Southside, TN 37172	931-387-2120
Cecil Bosewell	1101 Murff Acres Rd. Ashland City, TN 37015	615-792-6744
Frank Brantley	309 Bonifay Dr. Smyrna, TN 37167	615-267-0109
Billy Brown	1621 Columbia Rock Rd. Columbia, TN 38401	931-334-1980
David Brown	346 Cross Timbers Dr. Nashville, TN 37221	615-673-0916
William Brown	401 S. Russell St. Portland, TN 37148	
John Browning	3407 Poplar Hill Clarksville, TN 37043	615-289-6784
Keith Buchanan	320 Indian Creek Rd. McEwen, TN 37101	931-582-6034
Keith Burden	3441 Shakertown Rd. Antioch, TN 37013	615-361-0560
Mike Callis	221 Westland St. Portland, TN 37148	615-325-4504
Ronald Calloway	925 Marengo Ln. Nashville, TN 37204	615-945-6928
Dean R. Campbell	123 Holly Dr. Hendersonville, TN 37075	615-822-2175
Charley Carmack	2386 Pleasant View Rd. Pleasant View, TN 37146	615-415-0160
Jeff Caudill	312 Jayme Mike Ct. Joelton, TN 37080	615-306-3813
Kennie Clement	116 Natures Trail Ashland City, TN 37015	615-792-5054
Stan Coker	2193 Happy Hills Acres Rd. Woodlawn, TN 37191	931-647-5111
Danny Conn	3509 Thornehill Dr. Antioch, TN. 37013	615-618-9161
Randy Corn	1713 Hwy. 12 N. Ashland City, TN 37015	615-792-1227
David Crowe	1124 Blairfield Dr. Antioch, TN 37013	615-308-2282
Mike Dankson	1582 Rosebury Ln. Clarksville, TN 37043	
Doug Dickey	514 Hayes Ave. Lawrenceburg, TN 38464	931-766-2259
Clifton D. Donoho	4029 Calumet Dr. Antioch, TN 37013	615-365-8000
Eric Drake	3141 Heads Church Road Cedar Hill, TN 37032	615-382-5074
Tim Farris	150 Beth St. McEwen, TN 37101	931-582-7628
Milton Fields	10235 Country Rd. 35 Ethelsville, AL 35461	615-330-3742
James Forlines	5340 Old Village Rd. Nashville, TN 37211	615-837-0347
Jon Forrest	1103 Kimbrough Rd. Ashland City, TN 37015	
Terry Forrest	1101 Kimbrough Rd. Ashland City, TN. 37015	615-792-1202
Edward Fox	7426 Shoals Branch Rd. Primm Springs, TN 38476	615-799-0653
Paul J. Gentuso	417 Wellington Square Nashville, TN. 37214	615-874-3436
Mike Gladson	2317 Bryana Court Franklin, TN. 37067	615-804-2861
Steve Greenwood	3210 McGavock Pike Nashville, TN. 37214	615-260-5328
Kenneth Gregory	520 N. Happy Hollow Rd. Portland, TN. 37148	615-325-9694
Bob Hamm	3084 Sweethome Rd. Chpmansboro, TN. 37035	615-746-9803
Clayton Hampton	1841 Darlington Dr. Clarksville, TN. 37042	931-920-2198
Larry Hampton	3101 Country Way Rd. Antioch, TN 37013	615-360-9434
Roy Harris	906 Castle Heights Ave. Lebanon, TN. 37087	615-530-4918
Paul Harrison	866 Highland Crest Dr. Nashville, TN. 37205	615-506-7913
Eddie Hodges	105 Lynhurst Circle Hendersonville, TN. 37075	615-822-4960
Curt Holland	4929 Darlington Dr. Nashville, TN. 37211	615-871-4769
Michael Hollifield	2427-A Maplecrest Dr. Nashville, TN. 37214	615-394-6453
Paul Hopson	1706 Meadowbrook Dr. Springfield, TN. 37172	615-384-9604
David Humphreys	2861 Sunny View Dr. Murfreesboro, TN. 37128	615-494-5007

Ron Hunter	114 Bush Rd. Nashville, TN. 37217	615-351-2700
Dwayne James	2551 Church Ln Woodlawn, TN. 37191	931-206-4233
Dean Jones	2522 Miami Ave. Nashville, TN. 37314	615-884-0085
Fred W. Jones	P.O. Box 243 Waverly, TN. 37185	931-884-0085
Jon Justice	3397 Marrast Dr. Clarksville, TN. 37043	931-385-9335
Mark Kennedy	1484 Hamble Rd. Charlotte, TN. 37036	615-789-6120
Rick Kennedy	320 S. Church Ave. Ethridge, TN. 38456	931-829-2559
Jamie Lane	4903 Tennessee Ave. Nashville, TN. 37029	615-415-4270
Bob Lewis	2807 Dick Farmer Rd. Cedar Hill, TN. 37032	615-746-5424
Brian Lewis	1281 Oaklawn Rd. Chapmansboro, TN. 37035	
Doug Little	1424 Brighton Circle Old Hickory, TN. 37138	615-773-8566
Gary Lovitt	P.O. Box 22 Burns, TN. 37029	615-364-8596
Steve Lytle	P.O. Box 5002 Antioch, TN. 37011	Missionary
Stephen Marcum	8436 Stewarts Bend Dr. Murfreesboro, TN. 37129	615-459-5426
Ronald Mashburn	4 Ward Rd. Loretto, TN. 38469	931-853-6868
John McClure	3121 Battle Creek Rd. Springfield, TN. 37172	615-384-5282
Donnie McDonald	P.O. Box 5002 Antioch, TN. 37011	Missionary
Tim McDonald	1825 Hwy. 49 E. Charlotte, TN. 37036	615-789-3125
Corey M. Minter	308 Preakness Circle Pleasant View, TN. 37146	615-268-6833
Mark D. McPeak	266 Page Dr. Mt. Juliet, TN. 37122	615-773-8566
Clint Morgan	606 McDonald Court Nashville, TN. 37217	615-366-1470
Robert Morgan	3210 McGavock Pike Nashville, TN. 37214	615-871-4769
John D. Murray	3822 Baxter Ave. Nashville, TN. 37216	615-522-1561
Jeff Nichols	3900 Glasgow Court Old Hickory, TN. 37138	615-773-5234
Michael Oliver	3606 West End Ave. Nashville, TN. 37205	615-844-5000
Joe Osborne	104 Lynnwood Court Portland, TN. 37148	614-681-7897
David Outlaw	P.O. Box 5002 Antioch, TN. 37011	Missionary
Frank Owens	1732 Players Mill Rd. Franklin, TN. 37067	615-397-7895
Thurman Page	4555 Old Hwy. 41 N. Springfield, TN. 37172	615-384-8010
Brent Patrick	3340 Fair Oaks Circle Bowling Green, KY 42104	270-779-5961
Kevin R. Payne	6201 Ladd Rd. Franklin, TN. 37067	615-566-2594
Steve Phillips	445 Pleasant Hill Rd. Dover, TN. 37058	931-305-8880
J. Matthew Pinson	3705 Richland Ave. Nashville, TN. 37205	615-386-3398
Aaron Pontius	1024 Donoho Dr. Old Hickory, TN. 37138	615-390-8064
Bobby Poole	P.O. Box 5002 Antioch, TN. 37011	Missionary
Glen Poston	6820 Hwy. 70 S. #306 Nashville, TN. 37221	615-715-0521
Larry Powell	2056 Ransom Place Nashville, TN. 37217	615-399-8458
Benny Reece	251 Pond Railroad Dickson, TN. 37055	
Garnett Reid	916 Percy Warner Blvd. Nashville, TN. 37205	615-352-4049
Norman Richards	205 Donelson Hills Dr. Nashville, TN. 37214	615-889-5745
Ken Riggs	3829 Hwy. 49 W. Springfield, TN. 37172	615-382-7842
Kevin Riggs	200 Devrow Court Franklin, TN. 37064	615-440-7553
Randall Riggs	1007 Settlers Crossing Joelton, TN. 37080	615-746-2404
Carlos Rubio	112 Valeria St. Nashville, TN. 37210	615-832-2742
Len Scott	268 Clearfount Dr. Clarksville, TN. 37043	931-358-4735
Barry Simpson	1019 Drewwood Court Joelton, TN. 37080	615-746-3389
Jeffrey A. Skiles	704 Knights Bridge Way Antioch, TN. 37013	615-887-1271
John E. Smith	600 Westboro Ave. Nashville, TN. 37209	615-513-3365
Ronnie Smith	5152 Hwy. 49 W. Springfield, TN. 37172	615-384-5687
Brandon Snowder	1335 Bradyville Pk C-208 Murfreesboro, TN 37130	615-829-3077
Jason Stafford	8401 Bakersville Rd. Waverly, TN. 37185	931-296-9409

Kenneth Stephens	200 Moore Ave. Portland, TN. 37148	615-325-2990
Tommy Street	270 Watkins Ln. McEwen, TN. 37101	931-582-3313
Brandon Stutts	108 East 16 th St. Columbia, TN. 38401	931-242-5195
Steve Swango	5013 B Camelot Dr. Columbia, TN. 38401	931-388-8444
Roy Swisher	310 Austin Dr. Franklin, KY 42134	270-586-8062
David Thomas	3156 Heads Church Rd. Cedar Hill, TN. 37032	615-522-7071
Eddie Thomas	500 Holt Rd. Burns, TN. 37029	615-446-8495
Greg Tyson	2449 Hwy. 46 Indian Mound, TN. 37079	931-232-4435
James Waters	721 Spring St. Manchester, TN. 37355	931-723-7872
Artest Waynick	2166 Williamson Bridge Rd. Vanleer, TN. 37181	931-764-2461
David L. Weeks Jr.	3715 Hewlett Dr. Nashville, TN. 37211	615-834-6207
Terry Welsh	107 Apple Valley Rd. Lebanon, TN. 37087	615-547-7117
Jack Williams	218 Coleridge Cove Antioch, TN. 37013	615-844-5290
David Williford	3606 West End Ave. Nashville, TN. 37205	615-844-5205
Eugene Workman	1408 Ravenne Court N. Antioch, TN. 37013	615-366-0573
Don Worrell	1386 Old Clarksville Pk. Pleasant View, TN 37146	615-746-0029

Licensed Ministers

Jeff Edgmon	First Dickson - Dickson
Dennie Boren	Hurricane Chapel – McEwen
Ben Ryan	Mt. Zion – Ashland City
John Kellis	Rejoice – Antioch

Retired Ministers

Robert Baggett	112 Brook Dr. Dickson, TN. 37055	615-446-2268
Vernon Barker	1289 New Hope Rd. Joelton, TN. 37080	615-746-5341
Leroy Forlines	3801 Rolland Rd. Nashville, TN. 37205	615-292-8709
Harold Harrison	7488 Harness Dr. Nashville, TN. 37221	615-673-9309
Duane Harvey	32 White Bridge Rd. Apt.62 Nashville, TN. 37205	615-356-9308
Bud Hill	7093 Hwy. 41A Pleasant View, TN. 37146	615-746-8654
Joe Hurst	1733 Riverhaven Adams, TN. 37010	931-358-2477
Earl Langley	208 Windsor Chase Ct. Hermitage, TN. 37076	615-886-9821
John Lindsey	331 Reed St. Portland, TN. 37148	615-325-9755
Tom Malone	2120 Bracey Circle Joelton, TN. 37080	615-746-5804
Maxie Milligan	1201 Lee Hollow Rd. Indian Mound, TN. 37079	931-232-4448
Stanley Outlaw	112 Settlement Ct. Brentwood, TN. 37027	615-837-3740
Robert Picirilli	301 Greenway Ave. Nashville, TN. 37205	615-297-0183
Don Robirds	1114 Massman Dr. Nashville, TN. 37217	615-361-4928
Paul Sitton	1212 Beverly Hills Dr. Clarksville, TN. 37040	931-645-2964
Rolla Smith	8724 Sawyer Brown Rd. Nashville, TN. 37221	615-646-8138
Henry VanKluyve	712 Billie Jean Circle Hermitage, TN. 37076	615-884-5698
Wayne Wagner	Nolensville, TN.	
Billy B. Walker	983 Everette Dr. Smyrna, TN. 37167	615-220-1585
Robert Woodard	8934 Old Charlotte Pk. Pegram, TN. 37143	615-646-4093

Deacons

Brandon's Chapel

Robert Castile
Neil Wright
Maynard Self

Cane Ridge

Tim Britton
Danny Brown
Trymon Messer
James Presley

Carlisle

James Hudson
Mitchell Welker
Davis Anderson

Cofer's Chapel

Buddy Gailey
Kiley Hawkins
Clarence Lewis
Thurman Pate
Larry Perry
David Sagraves
Tom Sass
Wayne Steele
Mike Walker

Corner Stone

Frank Gardner

Crossroads

Mark Glass
Thomas Kobeck
Bret Stout

Cross Timbers

Johnny Carter
Jon Forlines
Greg Ketteman
Ron McPherson
Marvin Mouser

Donelson

Mitchell Beverly
G W Burkhart
Matt Gardner
Paul Gentuso
Fred Green
Jamie Greenway
John Hooper
Dean Jones
Jim Lauthern
Rick Mayo
Mark D McPeak
Scott McPeak
Herb Peppers
Van Stewart
Kennith B Waldrop
Michael Walker
Greg Whiteaker

Dunbar's Chapel

Lloyd Webb
John Bryant
Harold Chester

East Nashville

Aubrey Blunkall
Gilbert Douglas, Sr
Bobby Littrell

Faith

Charles Barnes
J W Neal

First Dickson

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

Hurricane Chapel

Frankie Tummins
Donald Tummins
Keith Ross
Kelly Cunningham
Jamie Laster

Rejoice

Jim Harter
Walter Hatfield
Chester “Pudd” Ritter
Delbert Wood

Stoney Point

Herbert Hassell
David Williams
Glen Singleton

Loyal Chapel

Troy Bowers
Marion Hill

Rock Springs

Billy C Christy
Estel Hagewood
Wayne Tidwell

United

Jim Dudley
Paul Flowers
Tom Twombly

Miller’s Chapel

Tony Davis
Thomas Minniehan

Scott’s Chapel

Mike Vanzant

Victory

Gary Minnis

GUIDELINES FOR LICENSED MINISTERS IN THE CUMBERLAND ASSOCIATION

I. RULES PERTAINING TO THE LICENSED MINISTER

A. Qualifications for the Licensee

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

B. The Activities of the Licensee

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

C. His Relationship to the Presbytery

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

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

II. SUGGESTIONS FOR PREPARATION FOR ORDINATION

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

III. A SUGGESTED SCHEDULE OF WORK LEADING TO ORDINATION

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

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

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

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

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

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

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

ARTICLE I: Name

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

ARTICLE II: Purpose

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

ARTICLE III: Membership

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

ARTICLE IV: Officers

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

ARTICLE V: Meetings

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

ARTICLE VI: Committees

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

ARTICLE VII: Amendments

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

BY-LAWS

ARTICLE I: Ordination And Ratification

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

ARTICLE II: Cards Of Standing

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

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

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

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

ARTICLE III: Discipline

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

ARTICLE IV: Donations

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

ARTICLE V: Amendments

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

Amended October 5, 1969

Amended October 14, 1980

Amended October 15, 1985

NOT FOR PROFIT CHARTER OF CUMBERLAND YOUTH CAMP, INC.

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

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

3915 Franklin Road, Nashville, Tennessee 37204. These directors shall each serve for a period of three (3) years.

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

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

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

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

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

14. The general powers of this corporation will be:

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

15. This corporation is not to have members.

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

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

Witness my hand this _____ day of _____, 1986

STATE OF TENNESSEE
 COUNTY OF CHEATHAM

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

 My Commission Expires _____
 Notary Public

BY-LAWS OF CUMBERLAND YOUTH CAMP, INC.

ARTICLE I: Purposes and Powers

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

ARTICLE II: Directors and Officers

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

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

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

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

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

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

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

ARTICLE III: Duties of Directors

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

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

ARTICLE IV: Executive Committee

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

ARTICLE V: Duties of Officers

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

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

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

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

ARTICLE VI: Operating Funds

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

ARTICLE VII: Amendments

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