

TABLE OF CONTENTS

Cumberland Association Meeting Itinerary	2
Directory of the Cumberland Association Officers	3
Boards of the Cumberland Association	3
Treasurers To Whom Funds Are Sent	4
Cumberland Unified Giving Plan	4
Proceedings	5
Annual Reports	9
Executive Board	9
Committee on Committees	11
Northern Quarterly	11
Southern Quarterly	11
South Central Quarterly	12
Western Quarterly	12
Ministerial Benevolence Board	13
Guidelines for the Ministerial Benevolence Board	14
Cumberland Treasurer	15
Cumberland Camp	17
Cumberland Christian Education	19
Tennessee Promotional Director	21
Obituary	23
Registration and Finance	24
Resolutions	24
Nominating	25
Quarterly Clerks	25
Year in Review for Cumberland Quarterlies (Chart)	26
Church/Pastor/Church Clerk Directory	27
Northern	27
Southern	30
South Central	32
Western	33
Delegates to State Meeting	35
Cumberland International Missionaries	35
Retired Ministers and Ministers Widows	35
Cumberland Government and Constitution	36
Cumberland Presbytery Reports	41
Minutes	41
Guidelines for Licensed Ministers	43
Presbytery Constitution	45
Cumberland Camp Charter	48
Cumberland Camp By-Laws	51

The 170th Session of the Cumberland Association of Free Will Baptists
October 19, 2013
Hurricane Chapel Free Will Baptist Church
500 N. Hurricane Creek Rd.
McEwen, Tennessee 37101
Rev. Tim Farris, Pastor
Phone: 931-582-6552

- 8:30 A.M. - **Registration**
9:00 A.M. – **Session Opens**
 Song
 Welcome - Host Pastor – Rev. Tim Farris
 Response, Scripture Reading, and Prayer - Rev. Jon Justice
9:15 A.M. – 170th Session of the Cumberland Association of Free Will Baptists
 officially called to order and moderator introduced. – Patrick Layton
1. **Seating of Delegates**
 2. **Executive Board** Report
 3. **Clerk’s** Report
 4. **Treasurer’s** Report
 5. **Christian Education Board** Report
 6. **Ministerial Benevolence Board** Report
 7. **International Missions Board** Report
 8. **Cumberland Youth Camp Board** Report
 9. **Cumberland District WAC** Report
 10. **Quarterly Association** Reports
 Northern Quarterly Report
 South Central Quarterly Report
 Southern Quarterly Report
 Western Quarterly Report
 11. **State Ministries**
 TN Promotional Office
 Free Will Baptist Family Ministries
 12. **Election of Delegates** for the Tennessee State Meeting (Nov. 11-13)
 13. **Break** 10:30-45 A.M.
 14. **Registration Committee** Report
 15. **Resolutions Committee** Report
 16. **Obituary Committee** Report
 17. **Old** Business
 18. **New** Business
 20. **Election of Officers** – Final report of the Nominating Committee
 21. **Adjourn** to Worship Service
- 11:30 A.M. – Worship Service – Rev. Jason Willaford, Cane Ridge FWB Church**
12:30 P.M. - Lunch (The **PRESBYTERY WILL MEET** during the lunch hour.)

ANNOUNCEMENTS

Next year’s *171st session* will be hosted by the Southern Quarterly on October 18, 2014 at Cane Ridge Free Will Baptist Church, 13984 Old Hickory Blvd, Antioch, TN 37013.

DIRECTORY OF THE CUMBERLAND ASSOCIATION OFFICERS

Moderator: Rev. Roy Harris

213 Briarcoates Circle Lavergne, TN. 37086 (615) 351-1425

Assistant Moderator: Rev. Jon Justice

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

Clerk/Treasurer: Patrick Layton

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

Assistant Clerk: Megan Morgan

2882 Ridge Rd. Cedar Hill, TN 37032 (615)604-8331

Northern Quarterly Moderator: Rev. Roy Jensen

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

Southern Quarterly Moderator: Rev. David Weeks

3715 Hewlett Dr. Nashville, TN 37211 (615)834-6207

South Central Quarterly Moderator: Rev. Steve Swango

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

Western Quarterly Moderator: Rev. Tim McDonald

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

BOARDS OF THE CUMBERLAND ASSOCIATION

INTERNATIONAL MISSIONS

Ronnie Smith (2014)
Ed Gragg (2015)
Ronald Mashburn (2016)
James Carrington (2017)

MINISTERIAL BENEVOLENCE

Ed Gragg (2014)
Eddie Thomas (2015)
Bud Hill (2016)
Ronnie Smith (2017)
Ed Fox (2018)

CHRISTIAN EDUCATION

Chad Kivette (2014) Philip Morgan (2014)
Max Perry (2015) Jeff Nichols (2015)
Eddie Hodges (2016) Frank Owens (2016) Russell Houske (2016)

YOUTH CAMP

Patrick Layton (2014) Steve Swango (2014) Wallace Hayes (2014)
David Brown (2015) Stanley Cochran (2015) Russell Houske (2015)
Sam Johnson (2016) Corey Minter (2016) Len Scott (2016)

TREASURERS TO WHOM FUNDS ARE SENT

Family Ministries: 90 Stanley Lane	Greeneville, TN 37743	Rev. Frank Woods 423-639-9449
International Missions: 9259 Hixon Pike	Soddy Daisy, TN 37379	Mr. Adam Clagg
Welch College: 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: 109 Sylvis Rd.	Dickson, TN. 37055	Patrick Layton 615-944-0034

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 Hurricane Chapel Free Will Baptist Church in McEwen, TN on October 19, 2013. Brother Tim Farris led the gathering in singing "When We All See Jesus". Brother Tim Farris welcomed the congregation. Brother Jon Justice, read from Psalm 118:5. He then led the body in prayer.

MORNING BUSINESS – 9:15 A.M.

The 170th meeting of the Cumberland Association was called to order by Patrick Layton, Clerk. Brother Roy Harris, Moderator, thanked the body for coming. All the ministers, deacons, and delegates were seated by a motion and a second and the motion carried. Harris reviewed the Rules of Decorum.

The executive board report was read and approved. (See page 9-10) Harris explained the requests of the Cumberland Youth Camp, Inc.

Layton gave the Treasurer's Report and presented the Proposed Budget for 2012-2013. Layton mentioned that the state dues increased again this year. A motion and second were made to adopt the report and proposed budget. The motion carried. (See page 15-16) Harris thanked Layton for his service to the Cumberland.

Brother Eddie Hodges gave the Cumberland Christian Education Board Report and presented a proposed budget. (See pages 19-20) There was a motion and second to receive the report and adopt the proposed budget; the motion carried. A partial Nominating Committee report was given for the Christian Education Board.

The Ministerial Benevolence Board Report was given by Brother Jon Justice. He gave the Financial Report for 2012-2013. He then shared the Proposed Budget for 2013-2014. There are two current recipients of the funds. Justice explained that giving was down and encouraged churches to give to the fund. There was a motion and a second to accept the report and adopt the proposed budget; the motion carried. (See page 13-14) A partial Nominating Committee report was given for the Ministerial Benevolence Board.

Brother Billy Walker spoke on the Tennessee International Missions. He thanked the association for their support of the mission. There are thirty-one missionaries that are considered from Tennessee. All Tennessee missionaries except two are from the Cumberland Association. Brother Walker explained the way funding for missionaries works. There is still a Sexton Mission Project. He encouraged the body to continue to give and support our mission. Brother

VanKlyve spoke on the World Mission Offering. A written copy of the World Mission Offering was available. In 2013, over \$800,000 has been given to the offering. Monthly support of the mission is down considerably. VanKlyve read Romans 10:13. There was a motion and second to receive the report; the motion carried. Brother Donnie McDonald brought greetings from Japan. The McDonalds have been in Japan since 1986. There are three Free Will Baptist Churches in Tokyo. A partial Nominating Committee report was given for the Tennessee International Missions Board.

Sister Elizabeth Hodges reported for the National Women Nationally Active for Christ. She reported they have 4090 members in 22 states. The women gave over \$497,000 last year. The women continue to encourage our missionaries and women around the world. Pray for the ministry of WNAC.

Moderator Roy Jensen gave the report of the Northern Quarterly. Assistant Moderator Billy Brown gave the report of the South Central Quarterly. Brother Larry Hampton 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 11-12 for a summary of the reports) Harris thanked the moderators for their hard work throughout the year.

Brother Glenn Poston presented the Tennessee Promotional Director's Report. He reported on the continued work of Tennessee Free Will Baptist in our denomination. Tim Osborn's cancer is progressing; please be in prayer. (See pages 20-21 for the full report)

Brother Mike Bell spoke for Free Will Baptist Family Ministries. The ministry is trying to raise 1.5 million dollars to expand their school. April 12th is the tentative date for the men of Duck Dynasty to come raise funds for the ministry. The Hope Center raised over \$116,000 through a fund raiser. Ninety-nine babies were born in 2012 because of the center with seventy-four more this year. There is material on the back table. Bell would love to come and speak to your church for a few minutes.

Brother Earl Langley spoke for Welch College. He reported that enrollment is up, a new four year online Bible degree is available, and the possible sale of the current campus to Aquinas College.

A motion was made and approved to give the Moderator approval to appoint delegates at the State meeting. The motion carried. (See page 35)

Harris encouraged the committees to finalize their reports during the break and for everyone to register. The body was dismissed for a break.

Brother Stan Coker, Camp Director, gave the Cumberland Youth Camp Report. He spoke on the progress on the new building and encouraged people to attend the Building Dedication on November 2nd. Coker pointed out the opportunity to help with the furnishings of the new building. He presented the proposed budget for 2014. A motion and second was made to accept the report and adopt the proposed budget as given; the motion was approved. (See pages 17-18 for the full report) A partial Nominating Committee report was given for the Cumberland Youth Camp.

Harris reconvened the business meeting. Harris called for the reports of the committees. Brother David Weeks gave the Registration and Finance report. The offering will go to Welch College. (See page 24 for the full report) A motion and second was made to receive the report. The motion carried. Brother David Weeks brought the Resolutions Report (See page 24 for the full report). There were two resolutions. They were read and approved item by item. Brother Bob Baggett 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 Baggett for the families of those that had passed away. (See page 23 for the full report). The motion to receive the report was seconded and approved.

There was no old business.

There was one item of new business. Coker explained that the board's desire is that every church feel that it is represented and to add to the input on the board. There were questions concerning why an odd number instead of even, when the board members would be elected, and if the representation of the Quarterlies would continue to be about even.

Brother Roy Harris gave the remainder of the nominating committee report. (See page 25 for the full report) Megan Morgan was nominated from the floor for the position of Assistant Clerk. 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.

There was a motion and second to adjourn from the business session of the Cumberland Association. The motion carried.

MORNING WORSHIP-11:30 A. M.

Brother Stanley Outlaw presided over the worship service. The praise team of Hurricane Chapel began the worship hour by leading the congregation in "Amazing Grace (My Chains Are Gone)". Brother Glenn Poston prayed before the offering. Sister Boren sang "Didn't I Walk" during the offering. Brother Outlaw introduced Brother Jason Willaford, Pastor of Cane Ridge Free Will Baptist Church, as the worship speaker.

Willaford thanked the Association for the opportunity to speak. The message was brought from I John 2:3. Our problems may be the result of our churches forgetting their first love. We must love God's Word. The Word of God must be first in our hearts. We must love the lost. Our love will cause us to seek out the lost and share the Gospel with them. We must love the Lord. We should love Him because our sins are forgiven and we have overcome the wicked one through Him. We must love the church. We must reproduce the Gospel in the church. Have we forgotten our purpose? Willaford closed in prayer.

Harris thanked Willaford for the message and the people for their good work during the business.

Brother Farris gave instructions on the meal and asked the blessing on the food. The Presbytery will meet during the lunch hour.

Cumberland Executive Board Report
October 19 2013

The Cumberland Executive Board met at Welch College two times during the year 2013 (April 23 and August 20). An agenda was adopted for the meetings, followed by Scripture reading, devotion, and prayer. Minutes of the previous meetings were reviewed and approved. Layton presented a Bank Reconciliation Summary of Deposits and Disbursements. The financial report was reviewed and approved.

The focus of the April meeting was to establish the program for the 2013 Cumberland Association Meeting. A presentation was made to streamline and revamp the program, which would include finishing the meeting around lunch time. Hurricane Chapel Free Will Baptist Church will host the Cumberland Association on October 19, 2013. The theme for the meeting will be "Healthy Churches in A Hurting World". Dr. Tom Malone was chosen as the speaker for the meeting.

Harris presented the request of Cumberland Youth Camp, Inc to bring all titles of property into uniformity under the Cumberland Youth Camp, Inc. A motion was made by Weeks to grant the request of the Cumberland Youth Camp, Inc. to bring all titles of property into uniformity under the Cumberland Youth Camp, Inc. and allow the moderator to represent and sign any and all appropriate documents needed by the Cumberland Youth Camp. The motion was seconded by Jensen. The motion carried.

The focus of the August meeting was to work on the 2013-2014 budget, hear reports from the ministries of the Cumberland Association and finalize the program for the 2013 meeting.

Brother Jon Justice was unable to attend the meeting so a report from the Ministerial Benevolence was not given.

Brother Stan Coker gave the report of the Cumberland Youth Camp. He presented a Manager's Report, a yearly budget report through July, and a proposed budget for 2014. He explained the purpose of the camp and gave a brief description of the camp's summer. Coker also reported on the progress of the new building and the capital campaign. He explained that the camp has borrowed around \$125,000 from the Free Will Baptist Foundation for the new building. Harris expressed appreciation for the work that Pam and Stan do at the camp.

Brother Eddie Hodges gave the Cumberland Christian Education Board Report. A summary of events, financial statement, and proposed budget for 2013-2014 were presented. Hodges explained how the Christian Education Board is working to help churches in the area of training.

The board worked on a proposed budget for the 2013-2014 year. A motion was made by McDonald and seconded by Swango to increase the Clerk's Fee by \$50 to \$300 and the Treasurer's Fee by \$50 to \$300. A motion was made to recommend the budget with the recommended changes by Jensen and seconded by Swango. The motion approved.

Harris presented a proposed order of the program for the Association Meeting. The Moderator's Reports would be moved to later in the program and we would have a partial nominating committee report at the end of each board report. The Presbytery would meet during the lunch hour. A motion and second were made to move forward with the changes; the motion was approved. Brother Jason Willaford will be the speaker at this year's meeting.

Harris suggested that the Moderators serve as the Nominating Committee for this year. The Moderators of the Quarterlies would also serve as the chairman of the committees. The nominations would need to be decided and presented to the clerk at the start of the Association Meeting.

Layton presented a request from the Cumberland Camp Board. The Cumberland Camp Board appeals to the Cumberland Executive Board to approve an increase of camp board members from 9 to 11 members in the Cumberland Association's Constitution and make it an item of business for the 2013 Cumberland Association Meeting. A motion was made by McDonald to approve the request of the camp board to increase their number of board members from 9 members to 11 members and move it through the appropriate process. The motion was seconded by Hampton. The motion carried.

The dates for the 2014 Cumberland Executive Board Meetings are April 22nd and August 19th.

Respectfully Submitted,
Patrick Layton, Clerk

REPORT OF COMMITTEE ON COMMITTEES

Saturday, October 19, 2013

(* Denotes Committee Chairman)

REGISTRATION AND FINANCE

David Weeks
Billy Brown
Phillip Morgan

NOMINATING

David Weeks
Roy Jensen
Steve Swango
Tim McDonald

OBITUARY

Bob Baggett
Tim McDonald
Wallace Hayes

RESOLUTIONS

Eric Puschman
Steve Swango
Terry Welsh

Respectfully Submitted,
Moderators of the Cumberland Association Quarterlies

QUARTERLY REPORTS

NORTHERN QUARTERLY REPORT

Moderator Roy Jensen brought greeting and reported that the Northern Quarterly had a good year. The quarterly enjoys various fellowship opportunities and use them to exchange ideas. The quarterly has a total of twenty-four churches. They continue to hold their Welch College Rally and support the ministry of Pleasant View Christian School.

SOUTHERN QUARTERLY REPORT

Moderator David Weeks reported for the Southern Quarterly. The quarterly had three meetings this year. Stan Coker spoke in their January meeting at Donelson. Frank Wood, Free Will Baptist Family Ministries, shared the opportunities at the ministry at one meeting. Clint Morgan spoke at their last meeting and shared the ministry of the Free Will Baptist International Missions. Corey Hawkins was ordained and Carl Hooper was accepted to the Manchester church.

SOUTH CENTRAL QUARTERLY REPORT

Greetings from the 5 churches of the South Central Quarterly. Our quarterly met three times this year. Our January meeting met at Faith church with Rev. Joe Kennedy giving the message for us. An ICE certificate was presented to Dennis Brewer at this meeting. Dennis is a deacon at the Faith church. Our offering at this meeting went to Family Ministries.

Our April meeting was held at Loyal Chapel with an emphasis on Welch College. We were blessed to hear testimonies from four of the students from the college.

Our July meeting was held at the Berean church. Keith Kenemer spoke on The Case for Christian Education. Rev David Womack, from Randall House, spoke on The Key to Growth. Our offering for this meeting was presented to Welch College to help with their retirement debt.

We are looking forward to another good year in 2014.

Respectfully submitted,
Steve Swango, Moderator
Kathy Brown, Clerk

WESTERN QUARTERLY REPORT

Our meetings went well and remain well attended despite the spread out geography of our quarterly. We have a family business. We lost 26 members in death, added 61 and had 32 baptisms. We appreciate the ministry of Glenn Poston. Carlisle Free Will Baptist Church was flooded but work is being done.

MINISTERIAL BENEVOLENCE

Ministerial Benevolence Board Report 10/01/12 - 09/30/13

Balance forward 10/1/12		\$15,648.98
Receipts		\$ 3,972.68
Total accounted for		\$19,621.66
Disbursements:		
Mrs. Ella Gann	\$3,100.00	
Mrs. Jean Hornberger	\$3,100.00	
Clerk	\$ 200.00	
Total Disbursed	\$6,400.00	
Total Accounted for:	\$19,621.66	
Total Disbursed	\$ 6,400.00	
Balance (estimated 9/30/2012)	\$13,221.66	

Ministerial Benevolence Board Proposed Budget 10/1/2013 – 9/30/2014

Balance Forward		\$13,221.66
Estimated Income		\$ 4,500.00
Total Accounted For:		\$17,721.66
Disbursements:		
Mrs. Ella Gann	\$3,100.00	
Mrs. Jean Hornberger	\$3,100.00	
Clerk	\$ 200.00	
Clerk Office Expense	<u>\$ 50.00</u>	
Total Disbursed	\$6,450.00	
Total Accounted For:		\$17,721.66
Total Disbursed:		\$ 6,450.00
Estimated Balance Forward 09/30/2013		\$11,271.66

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
10/01/12-9/30/13

Beginning Checking Account Balance		\$6,744.50
Receipts		
Cumberland Association Dues		1,475.00
State Association Dues		8,850.00
National Association Dues		8,850.00
Other Gifts		923.48
Interest Income		163.34
TN State Association UGMP		3,466.58
Total Receipts		\$23,728.40
Distributions		
TN State Association Dues		8,850.00
National Association Dues		8,850.00
Treasurers Fee		250.00
Clerks Fee		250.00
1 st FWB Portland – Building		241.00
Cumberland Association CE Board		1,250.00
Chad Kivette – Work in Clarksville		140.00
Bank Fees and Stamps		0.00
Web Site Maintenance		144.00
Jon Justice – Executive Board Cost		75.00
TN State Association UGMP*		
State Office	30%	1,048.35
Cumberland Camp	30%	1,048.35
Ministerial Benevolence Board	15%	524.13
Don and Billie Sexton Mission Project	7.5%	262.12
TN. Home Missions	7.5%	521.53
Total Distributions		\$23,454.48
Ending Cash Balance		\$ 7,018.42

*10% of UGDP stays in Cumberland Association

Respectfully submitted,
Patrick Layton, Treasurer

**CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST
PROPOSED BUDGET 10/01/13 – 9/30/14**

Beginning Checking Account Balance		\$7,018.42
Receipts		
Cumberland Association Dues (62 churches x \$25.00)		\$ 1,550.00
State Association Dues (62 churches x \$150.00)		\$ 9,300.00
National Association Dues (62 churches x \$150.00)		\$ 9,300.00
Other Gifts		\$ 500.00
Interest Income		\$ 125.00
TN State Association UGMP (3% coming back to Cumberland)		\$ 3,200.00
Total Receipts		\$23,975.00
Distributions		
TN State Association Dues (62 churches x \$150.00)		\$ 9,300.00
National Association Dues (62 churches x \$150.00)		\$ 9,300.00
Treasurers Fee		\$ 300.00
Clerks Fee		\$ 300.00
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%	\$ 1,000.00
Cumberland Camp	30%	\$ 1,000.00
Ministerial Benevolence Board	15%	\$ 500.00
International Missions	7.5%	\$ 250.00
TN Home Missions	7.5%	\$ 250.00
Total Distributions		\$23,710.00
Projected Ending Checking Account Balance		\$ 7,283.42

Cumberland Youth Camp
Cumberland Association Report 2013

Summer Camp

Our summer camp theme this year was “Now Is The Time”, based on Esther 4:14b. In this verse God speaks through Mordecai to Queen Esther, reminding her that her divinely appointed position allows her to serve God and save her people. In the same way, God has His hand on the circumstances of our young people’s lives, giving them the opportunity to serve Him by impacting their family and friends. It is never too early to choose to follow God, and never appropriate to postpone that decision. Now is the time.

We served 397 campers in our five weeks of camp, and witnessed over 25 decisions for Christ. In addition, there were numerous rededications and commitments to lifetime service reported. God is working among our young people.

Retreats

We sponsored two retreats this year. Fifteen of our ladies enjoyed Re³, our retreat for Pastors’ wives. Pampering by our volunteers and great devotions by Mrs. Janet Shrum (a Nashville pastor’s wife for over 30 years) allowed the women to leave Refreshed, Renewed, and Reconnected. In August, thirty-nine campers enjoyed a time of spiritual and emotional renewal at Flashback, our back to school retreat. Students were reminded of God’s purposes and promises for their lives, and had a LOT of fun in the process.

Rentals

We hosted over 20 groups this year for retreats lasting from 1 to 5 days. For many of these church and civic groups, it is the highlight of their year. God uses these times to speak to hearts, and the financial support gained reduces the costs for our own camps.

Capital Campaign

Our Light The Way capital campaign, now entering its third year, has raised over \$195,000. Individuals and churches that have a heart for children, and believe that God uses camp ministry to build His kingdom, have given these funds. May God richly bless the gifts and the givers.

The work on the Conference Center is nearing completion, with a dedication service scheduled for Saturday, November 2, 2013. We are already seeing an increase in interest and use of the camp because of this building.

Now is the time, our time, to serve the Lord. May He find us faithful.

Stan Coker, Director
2193 Happy Hills Acres Rd.
Woodlawn, TN 37191
(931) 647-5111
www.cumberlandcamp.com

Cumberland Youth Camp
Proposed 2014 Budget

Income

Contributions

Surplus Sales	\$ 1,501.00
General Offerings	\$ 43,000.00
Co-op	\$ 0.00
Friends of Camp	\$ 25,000.00

Total Contributions \$ 69,501.00

Fee Income

Paintball	\$ 7,000.00
Camp Registrations	\$ 85,650.00
Retreat Registration	\$ 5,500.00
Rental Income	\$ 68,000.00

Total Fee Income \$166,150.00

Operations

Canteen Income	\$ 7,700.00
Miscellaneous	\$ 100.00
Interest Income	\$ 2,200.00

Total Operations Income \$ 10,000.00

Grand Total Income \$245,651.00

Expenses

Building and Grounds \$ 66,300.00

Office Expense \$ 17,450.00

Salary and Benefits

Director	\$ 56,212.00
Camp Manager	\$ 13,709.00
Maintenance manager	\$ 500.00
Yard Care	\$ 3,000.00
Christmas Bonus	\$ 600.00

Total Salary and Benefits \$ 74,021.00

Development \$ 0.00

Mileage \$ 8,000.00

Camp Expenses \$ 54,500.00

Retreat Expenses \$ 2,380.00

Rental Expenses \$ 17,500.00

Canteen Expenses \$ 5,500.00

Grand Total Expenses \$245,651.00

Net Income \$ 0.00

THE CHRISTIAN EDUCATION BOARD REPORT to the
CUMBERLAND ASSOCIATION of FREE WILL BAPTIST
Saturday, October 19, 2013

Dear Members of the Cumberland Association,

The members of the Cumberland CE Board do count it an honor to serve. Our burden is to see our educational efforts in our churches improve and become continually more effective. We have focused this past year on ministering to small groups of interested people. Our quarterly representatives have been charged to survey and oversee an informational or training session in their quarterly.

The Southern Quarterly had an informational luncheon on the Awana ministry and Child Evangelism Good News Clubs. Our attendance was not what we had hoped. We hope to plan some more of these meetings in the coming year.

Eddie Hodges, Chairman

Cumberland Association Christian Education Board	
*Chairman	Eddie Hodges (2013)
Vice Chairman	Max Perry (2015)
**Secretary/Treasurer	Pete Bunch (2014)
NQ Representative	Philip Morgan (2014)
***SCQ Representative	Brandon Stutts (2013)
SQ Representative	Jeff Nichols (2015)
***WQ Representative	Terry Welsh (2013)

These need to be elected.

*One member at large to be elected at the Cumberland Association to a 3 year term to expire in 2016.

**Pete Bunch has resigned from the board and we need someone to fill her unexpired term.

***Quarterly Representatives are elected by their quarterlies and confirmed by the Cumberland Association to a 3 year term to expire in 2016.

**FINANCIAL STATEMENT
OF THE
CUMBERLAND ASSOCIATION CHRISTIAN EDUCATION BOARD
10/01/2012 – 8/20/2013**

Beginning Balance		\$1,350.50
Income		
Cumberland Association	\$1,250.00	
Total Income	\$1,250.00	
Total Balance		\$2,575.50
Expenses		
Informational Meeting	\$ 69.77	
Board Member Expenses (Mileage)	\$ 173.00	
Total Expenses		\$ 242.77
Balance on Hand		\$2,357.73

**2013 – 2014 PROPOSED BUDGET of the
CUMBERLAND ASSOCIATION CHRISTIAN EDUCATION BOARD**

Four Informational or Training Sessions	\$ 800.00
Board Member Expense (Postage and Mileage)	\$ 300.00
Secretary Expenses (Office Supplies)	\$ 200.00
Miscellaneous Expenses	<u>\$ 200.00</u>
<u>TOTAL PROPOSED BUDGET</u>	\$1,500.00

Tennessee Promotional Office Report

Free Will Baptist have been seeking to extend the kingdom of God since our denomination settled in the American colonies from England. Men like Paul Palmer, Benjamin Randall, and others desired to extend the ministry of our churches by cooperating together. While cooperation is hard to achieve, it is perhaps even harder to maintain, our early leaders understood that it was essential for our survival as a movement. It is still essential today. Free Will Baptists origins in Tennessee can be traced first to Middle Tennessee before the middle of the nineteenth century, followed soon after by the churches from East and South Central Tennessee.

I am happy to report to you that our state association is strong. It is a fact that nowhere in Tennessee are we stronger than in the Cumberland Association. The finances of the state office have never looked brighter. This is largely because of the support of the Cumberland Association churches. Our Unified Plan had its best year yet with over a 22% increase in undesignated funds. Designated gifts to the state office were also up almost 5% this year. Of the top ten givers to the Unified Ministry Plan, eight are from the Cumberland Association.

Designated giving is still, by far, more popular among our churches. I am grateful for all the support that comes in regardless of whether it is given undesignated or designated. I would only ask that if you do all your giving by designation, don't forget to support all of our ministries. I believe they are all worthwhile.

Because you supported the state office so well we were able to expand Echo with our last issue so that we can do a better job of promoting our various ministries. Giving to national ministries is strong. Our state leads all other states in giving to our national ministries and the Cumberland Association lead all other parts of the state in their giving to national ministries.

Our mission church in Clarksville is presently in a building program and growing phenomenally. Our missionary in West Tennessee is in desperate need of your prayers due to cancer spreading throughout his body. Pray for both of these works.

Pray for Family Ministries and all the good work they are doing. Pray especially for the new building project they have embarked upon. The Hope Center is doing a terrific job. Pray for Mrs. Sharon Hodgens as she leads this ministry.

Praise God for the increase in enrollment at Welch College and the positive news about the sale of the property to Aquinas College. It is not a done deal but it looks very promising. Remember Welch College's Kettemen Student Scholarship Drive (KSSD) in February.

International Missions is projecting the 2013 WMO total of \$800,000. And this is considered a very good thing even though it is less than last year's offering of over \$1M. More churches participated this year.

Don't forget that November is Home Missions month. Give to the Mission: North America Offering if you possibly can.

Please help me promote the Tennessee Spring Retreat, March 10-12, 2014. This retreat is bringing our Tennessee Free Will Baptist together from all over the state. Last year we also had visitors from 10 other states. Full time evangelist Bob Thomas will be the featured speaker and musician along with Joe Jones doing dramatic presentations and others.

I hope you will join us in Pigeon Forge for our state meeting November 11-13. I am looking for a great time in the Lord. Thank you for letting me be part of this great work. Please let me know how I can serve you better.

In Christ,
Glenn Poston
Tennessee Promotional Director

**Cumberland Association of Free Will Baptists
Obituary Report October 1, 2012 – September 30, 2013**

Northern Quarterly

Annette Allen	Bethlehem
William Elliott	Bethlehem
Brian Walker	1 st Springfield
James Bennett	Friendship
Roy Binkley	Friendship
Alma (Elmer) Russell Boyd	Friendship
Ada Morris Charlton	Friendship
Sandy McKinney	Friendship
Walter C. Newman	Friendship
Sudie Bell Head	Heads
George Pardue	Heads
Ray Balthrop	Oaklawn
Gary Dale Hunter Sr.	Oaklawn
Fred Morgan	Oaklawn
George F. Stack	Oaklawn

South Central Quarterly

Katherine Sneed	Blue Springs
Mary Green	Loyal Chapel
Margaret Roberts	Loyal Chapel
Buddy King	Loyal Chapel

Western Quarterly

Mary Walker	Brandon's Chapel
Charles Kingins	Brandon's Chapel
Hilda Kingins	Brandon's Chapel
Buddy Lemons	Carlisle
Mike Pietras, Sr.	First McEwen
Neva Earhart	Pleasant Hill
Jenny Finch	Stoney Point

Southern Quarterly

Laura Beam	Cofer's Chapel
Alice Farley	Cofer's Chapel
Aileen Nickens	Cofer's Chapel
Shirley Naughton	Corner Stone
Bob Dunn	Donelson
Jimmie Greenway	Donelson
Jim Maloney	Donelson
Norman Richards	Donelson
June Trimble	Donelson
Marguerite Allen	LaVergne
Edward Green	Richland

REGISTRATION AND FINANCE REPORT

Ministers: 48
Delegates: 17
Deacons: 2
Visitors: 4

TOTAL 71*

The offering received was \$326.60.

It is recommended that the offering be given to Welch College.

RESOLUTION COMMITTEE REPORT

The Resolution Committee submits the following recommendations:

1. Whereas the Hurricane Chapel 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. Be it resolved that we give the moderator and clerk a rising vote of thanks for keeping the meeting running smoothly.

NOMINATING COMMITTEE REPORT

We, the nominating committee, submit the following report.

Cumberland Camp Board:

Sam Johnson replacing Sam Johnson (2016)
Corey Minter replacing Corey Minter (2016)
Len Scott replacing Len Scott (2016)
Rusty Houske completing the unexpired term of Steve Phillips (2015)

Christian Education Board:

Member at Large – Eddie Hodges replacing Eddie Hodges (2016)
Southern Quarterly – Frank Owens replacing Brandon Stutts (2016)
Western Quarterly – Rusty Houske replacing Terry Welsh (2016)
Member at Large – Chad Kivette completing the unexpired term of Pete Bunch (2014)

Ministerial Benevolence Board:

South Central Quarterly – Ed Fox replacing Greg Tyson (2018)

International Missions Board:

Western Quarterly – James Carrington replacing James Carrington (2017)

Officers

Moderator – Roy Harris replacing Roy Harris
Assistant Moderator – Jon Justice replacing Jon Justice
Clerk/Treasurer – Patrick Layton replacing Patrick Layton
Assistant Clerk – Megan Morgan replacing Larry Hampton

Officers serve two year terms and will be elected again in 2015.

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

Respectfully submitted,

David Weeks, Tim McDonald, Roy Jensen, Steve Swango

QUARTERLY CLERKS

Northern

Megan Morgan
2882 Ridge Rd.
Cedar Hill, TN 37032
615-604-8331

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

Gloria Welsh
107 Apple Valley Rd.
Lebanon, TN. 37087
615-547-7117

CUMBERLAND QUARTERLIES YEAR IN REVIEW

	(N)	(SC)	(S)	(W)	Totals
Churches	24	5	15	15	59
Churches reporting	20	5	10	14	49
City Churches	5	3	8	4	20
Rural Churches	15	2	2	11	30
Full-time Ministers	15	1	5	9	30
Bi-Vocational Ministers	5	4	5	6	20
Ordained Ministers	36	7	31	21	95
Licensed Ministers	6	0	3	3	12
Ordained Deacons	65	9	34	36	144
Membership	3541	430	1,198	1,018	6,187
Baptisms	77	7	27	32	143
Members Added	114	17	61	61	253
Members lost	28	11	19	26	84
Churches W/ Budget	17	3	6	6	32

Value of Churches and Parsonages:

Northern:	\$ 15,615,252.36	Southern:	\$ 9,817,880.00
South Central:	\$ 525,000.00	Western:	\$ 4,980,000.00
		Total:	\$30,938,132.36

Churches Income:

Northern:	\$2,333,805.69	Southern:	\$ 145,885.00
South Central:	\$ 73,003.44	Western:	\$ 300,000.00
		Total:	\$ 2,852,694.13

	(N)	(SC)	(S)	(W)	TOTAL
Parsonages	9	1	3	6	19
Day Cares	0	0	0	1	1
Kindergartens	0	0	0	1	1
Christian Schools	0	0	0	1	1
S.S. Enrollment	2,123	177	1669	517	4,486
Bible Institutes	0	0	0	0	0
C.T.S. Enrollment	149	0	0	42	191

NORTHERN QUARTERLY

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

Clerk
Megan Morgan
2882 Ridge Rd.
Cedar Hill, TN 37032
615-289-9218

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
931-387-4356

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
4948 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
615-513-6061

Rev. Chris Campbell
616 Fairway Trail
Springfield, TN 37172
615-382-5124

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. Eve Barrett
3817 Old Coopertown Rd.
Springfield, TN 37172
615-382-4467

Mrs. Pamela B. Hampton
2349 Bearwallow Road
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615-792-7254

Mrs. Lori Whitworth
1130 Rustling Oaks Dr.
Pleasant View, TN. 37146
615-838 - 4635

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	Rev. Gene Parton 1701 S. Walker Rd. Pleasant View, TN. 37146 615-975-4665	Ms. Debbie Smith 7130 Harper Rd. Joelton, TN 37080
Heads FWB 3128 Heads Church Rd. Cedar Hill, TN 37032 615-746-5565	Rev. Barry Simpson 1019 Drewwood Ct. Joelton, TN. 37080 615-746-3389	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 Caira 1285 New Hope Rd. Joelton, TN 37080 615-972-8785
Oakland FWB 6326 Carney Road Whites Creek, TN 37189 615-299-9654	Rev. Kenneth Clement 116 Natures Trail Ashland City, TN 37015 615-792-5054	Mrs. Barbara Morgan 1406 Randy Road Ashland City, TN 37015 615-746-1173
Oaklawn FWB 1280 Oaklawn Road Chapmansboro, TN 37035 615-746-5175	Rev. Brandon Bell 1281 Oaklawn Rd. Chapmansboro, TN. 37035 615-499-2403	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	Rev. Chris Camp 4672 McGregor Rd. Adams, TN. 37010 931-237-4004	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 931-358-4735	Ms. Sherry Bagwell 1895 Memorial Dr. Clarksville, TN 37043 931-648-0459
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. John McClure 3121 Battle Creek Rd. Springfield, TN. 37172 615-944-8052	Mrs. Bonna Smith 5100 Edwards Road Clarksville, TN 37043 931-362-3129
Lakeview Fellowship 4550 Smallhouse Road Bowling Green, KY 42104 270-904-3803	Rev. Dave Thomas 301 West First Ave. Franklin, KY 42134 615-319-4212	Mrs. Olene Satterfield 4547 Smallhouse Rd. Bowling Green, KY 42104 270-782-0409
Unity FWB 3324 Hwy 31 W North White House, TN 37188 615-323-1465	Rev. Billy Bowers 348 Penny Morris Rd. Portland, TN 37148 615-323-1465	Ms. Marie Wright 206 Cardinal Dr. White House, TN 37188 615-672-4918
West End FWB 1599 5 th Ave. West Springfield, TN 37172 615-351-0698	Rev. Ronnie Smith 4216 James Stone Rd. Cedar Hill, TN 37032 615-351-0698	Mrs. Teresa Lewis 5152 Hwy. 49 W. Springfield, TN 37172 615-202-5971

SOUTHERN QUARTERLY

Moderator
 Rev. David Weeks
 3715 Hewlett Dr.
 Nashville, TN. 37211
 615-834-6327

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

CHURCH

Cane Ridge FWB
 M: P.O. Box 383
 Nolensville, TN 37135
 P: 13984 Old Hickory Blvd.
 Antioch, TN. 37013
 615-254-7588

PASTOR

Rev. Jason Willaford
 3933 Hillshire Dr.
 Antioch, TN. 37013
 615-497-3290

CLERK

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

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 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
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Corner Stone FWB
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 Murfreesboro, TN 37128
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Rev. Stanley Outlaw
 112 Settlement Ct.
 Brentwood, TN. 37027
 615-837-3740

Ms. Betty Poff
 1591 Brian Court
 Murfreesboro, TN. 37130
 615-890-6692

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

Rev. Ken Riggs (Interim)

Mrs. Temisia Brown
 346 Cross Timbers Dr.
 Nashville, TN 37221
 615-496-0032

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
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Mr. Lawrence Blunkall
 105 Marita Ave.
 Goodlettsville, TN. 37072

Franklin Community
 M: 200 Devrow Court
 Franklin, TN. 37064
 P: Johnson Elementary
 Franklin, TN. 37064
 615-794-7452

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

Church Clerk
 200 Devrow Court
 Franklin, TN. 37064

LaVergne FWB M: P.O. Box 675 LaVergne, TN 37086 P: 185 Mason Circle LaVergne, TN. 37086 615-793-2484	Rev. Steve Marcum 8436 Stewarts Bend Dr. Murfreesboro, TN 37129 615-631-6727	Mrs. Jean Welch 298 Old Nashville Hwy. LaVergne, TN 37086 615-793-6171
Madison FWB P: 8026 Whites Creek Pk. Joelton, TN 37080 M: 300 Scaff Dr. Madison, TN. 37115 615-865-9056	Rev. John Murray 3822 Baxter Ave. Nashville, TN. 37216 615-227-6520	Mrs. Sherry Keith 820 N Dupont Ave. Madison, TN. 37115 615-868-5824
Manchester FWB 725 South Spring St. Manchester, TN 37355 615-728-0783	Rev. Carl Hooper	Mr. Ronald Smitty 725 South Spring St. Manchester, TN 37355 931-728-0259
Rejoice FWB M: P.O. Box 298 Antioch, TN. 37011-0298 P: 2518 Una Antioch Pike Antioch, TN. 37011 615-513-5623	Rev. Eric Puschmann 5048 Singing Hills Dr. Antioch, TN. 37013 615-887-9258	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 615-885-3986	Mrs. Joyce Worthington 747 Croley Dr. Nashville, TN 37209 615-268-4315
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 525 Lenox Place Goodlettsville, TN. 37072 615-495-3357	Church Clerk 1207 Lowes Ln. Nashville, TN. 37072
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	Church Clerk 4447 Hwy. 431 N. Springfield, TN 37172

SOUTH CENTRAL QUARTERLY

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Clerk/Treasurer
Ms. Kathy Brown
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Antioch, TN 37011
615-760-6135

CHURCH

PASTOR

CLERK

Berean FWB
P.O. Box 778
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Rev. Gary Lovitt
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Gallatin, TN. 37066
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Columbia, TN 38401

Rev. Mark Elliott
1325 Mooresville Pike
Columbia, TN 38401
931-223-8147

Nelda Riggins
1872 Mooresville Pike
Culleoka, TN 38451
931-987-2967

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 Dr.
Columbia, TN. 38401
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Mrs. Polly Watson
1648 Frye Road
Columbia, TN 38401
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Loyal Chapel FWB
109 E. 17th St.
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Rev. Steve Swango
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Mobile: 931-388-8444

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

WESTERN QUARTERLY

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Clerk
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Lebanon, TN 37087
615-547-7117

CHURCH

PASTOR

CLERK

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

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107 Apple Valley Road
Lebanon, TN 37087
615-547-7117

Mrs. Lorienda Stafford
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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. Bradley Seaton
710 East Main Street
Waverly, TN. 37185
931-299-7261

Mrs. Grace May
1165 Deerwood Dr.
New Johnsonville, TN 37134
931-535-3414

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. Reid Wilkerson(Interim) 1535 Greenwood Rd Charlotte, TN. 37036 256-648-0456	Mrs. Pam Wells 2043 Hwy. 49 East Charlotte, TN 37036 615-789-9208
Pleasant Hill FWB 800 Blue Creek Lane Dover, TN 37058	Rev. Steve Phillips 800 Blue Creek Lane Dover, TN 37058 931-305-8880	Mrs. Nelda Saunders 660 Old Hwy 79 Dover, TN 37058 931-232-7062
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 615-636-3914
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. Matthew Honeycutt 1243 Stoney Point Road Vanleer, TN 37181 615-763-0813	Mrs. Evelyn Smith P.O. Box 607 Erin, TN. 37061 931-289-5037
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, Elizabeth Hodges, Megan 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 David Outlaws
The Bobby Pooles
The Steve Riggs
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

Presbytery

Cumberland Association Presbytery Annual Meeting
October 19, 2013

The 2013 Presbytery meeting was called to order by Bro. Larry Hampton. Bro. Larry then read a selection of scripture from 1 Corinthians 15:58 encouraging us to keep on serving the Lord knowing that our labor is not in vain in the Lord. He then led the Presbytery in prayer. Bro. Dwayne read the minutes from the 2012 meeting and the minutes were approved as read. Bro. James then presented the financial report and it was approved as well. Reports were then given by each of the quarterly moderators.

Bro. John Justice gave a report for the Northern Quarterly by saying that he had the report but had left it at home by mistake. He said they met three times, approved some for ordination and ratified some credentials and would get the report to the clerk to be included in the minutes.

The South Central gave a report saying they would be meeting with individuals soon for the ordination process.

Bro. Billy gave the report for the Southern Quarterly by saying they met on three occasions ratifying the credentials for Tim Hutchison from the Georgia Association and William Patton from Kentucky. They also granted a letter of good standing for James Waters. They also examined and recommended for ordination Cory Hawkins of the Donelson Fellowship.

Bro. Tim McDonald gave the report for the Western Quarterly by saying they had approved for ordination Josh Clark. They also welcomed into the quarterly Bro. Seton to the Waverly Church and Bro. Honeycut to the church at Stoneypoint. They also granted a letter of good standing to Bro. James Sage from the church in Oak Grove.

Bro. Larry then began to talk about what we can do as a group of the possibility of having the pastors and their wives to an evening of fellowship with the meal being provided and having someone speak that would be uplifting and encouraging. There was much discussion about the issue, some who were in favor and some who thought we could put the money to better use by possibly sponsoring a few students who were getting their degree in ministry. Some were of the opinion that we may have enough funds to do both of these things. Bro. Larry said we would look into the possibilities as it relates to scholarships as well as a fellowship of some kind.

Bro. Larry then proceeded to discuss officers for 2014. A motion was made to retain the officers we already have. There was a second and motion carried.

Officers are as follows:
Moderator: Larry Hampton
Assistant Moderator: Wallace Hayes
Clerk/Treasurer: Dwayne James

Respectfully Submitted,

Rev. Dwayne James
Cumberland Association Presbytery Clerk/Treasurer

For ministers and deacons involved in and in good standing with the Presbytery,
contact Dwayne James, Presbytery Clerk/Treasurer.

**GUIDELINES FOR LICENSED MINISTERS
IN THE CUMBERLAND ASSOCIATION**

I. RULES PERTAINING TO THE LICENSED MINISTER

- A. Qualifications for the Licensee
1. He must be a member of a church, which belongs to the Cumberland Association.
 2. He must give evidence to his church that he is divinely called to preach, whereupon the local church is authorized to examine him for license. This examination should include the areas of the candidate's life, doctrine, reputation, and his convictions and abilities regarding the work of the ministry. His present and prospective educational and professional qualifications should also be considered. Upon completion of such an examination, the local church shall determine whether or not to grant license. Their ministerial license shall be valid for a period of one year, but is renewable annually.
 3. He must have his license renewed annually by said church and kept in force until ordination.
- B. The Activities of the Licensee
1. According to the general practices of Free Will Baptists, a licensed minister is urged to afford himself every opportunity to preach the Word. He is free to exercise all the privileges and responsibilities of an ordained minister with the exception of pastoring a church and officiating at the observances of the ordinances and weddings.
 2. The licensee should consider the years between his receiving license and being ordained as years of study and training in preparation for his calling.
- C. His Relationship to the Presbytery
- The clerk of the church should report the names of licensed ministers to the clerk of the Presbytery who will forward a copy of these guidelines to each licensee.
- Licensed ministers will be eligible to hold associate membership in the Presbytery.

II. SUGGESTIONS FOR PREPARATION FOR ORDINATION

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

III. A SUGGESTED SCHEDULE OF WORK LEADING TO ORDINATION

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

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

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

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

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

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

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

ARTICLE I: Name

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

ARTICLE II: Purpose

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

ARTICLE III: Membership

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

ARTICLE IV: Officers

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

ARTICLE V: Meetings

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

ARTICLE VI: Committees

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

ARTICLE VII: Amendments

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

BY-LAWS

ARTICLE I: Ordination And Ratification

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

ARTICLE II: Cards Of Standing

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

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

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

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

ARTICLE III: Discipline

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

ARTICLE IV: Donations

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

ARTICLE V: Amendments

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

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

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

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

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

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

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

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

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

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

14. The general powers of this corporation will be:

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

15. This corporation is not to have members.

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

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

Witness my hand this _____ day of _____, 1986

STATE OF TENNESSEE
COUNTY OF CHEATHAM

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

_____ My Commission Expires _____
Notary Public

BY-LAWS OF CUMBERLAND YOUTH CAMP, INC.

ARTICLE I: Purposes and Powers

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

ARTICLE II: Directors and Officers

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

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

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

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

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

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

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

ARTICLE III: Duties of Directors

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

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

ARTICLE IV: Executive Committee

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

ARTICLE V: Duties of Officers

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

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

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

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

ARTICLE VI: Operating Funds

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

ARTICLE VII: Amendments

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