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**The 171<sup>st</sup> Session of the Cumberland Association of Free Will Baptists**  
**October 18, 2014**  
**Cane Ridge Free Will Baptist Church**  
**13984 Old Hickory Blvd.**  
**Antioch, Tennessee 37013**  
**Rev. Jason Willaford, Pastor**  
**Phone: 615-254-7588**

- 8:30 A.M. - Registration  
9:00 A.M. – Session Opens  
    Song  
    Welcome - Host Pastor – Rev. Jason Willaford  
    Response, Scripture Reading, and Prayer - Rev. Eddie Hodges  
9:15 A.M. – 171<sup>st</sup> 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 – Rev. Roy Jensen  
    South Central Quarterly Report – Rev. Steve Swango  
    Southern Quarterly Report – Rev. David Weeks  
    Western Quarterly Report – Rev. Tim McDonald
  11. State Ministries  
    TN Promotional Office – Rev. Glen Poston  
    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
  19. Final report of the Nominating Committee
  20. Adjourn to Worship Service
- 11:30 A.M. – Worship Service – Dr. Roy W. Harris, Roy Harris Ministries  
12:30 P.M. - Lunch (The PRESBYTERY WILL MEET during the lunch hour.)

**ANNOUNCEMENTS**

Next year’s *172nd session* will be hosted by the South Central Quarterly on October 17, 2015 at Loyal Chapel Free Will Baptist Church, 109 E. 17<sup>th</sup> Street Columbia, TN 37013.

DIRECTORY OF THE CUMBERLAND ASSOCIATION OFFICERS

**Moderator: Rev. Roy Harris**  
 906 Castle Heights Ave                      Lebanon, TN. 37087                      (615) 351-1425

**Assistant Moderator: Rev. Jon Justice**  
 3397 Marrast Drive                              Clarksville, TN 37043                      (931) 358-9335

**Clerk/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**

<b>INTERNATIONAL MISSIONS</b>		<b>MINISTERIAL BENEVOLENCE</b>	
Ed Gragg	(2015)	Eddie Thomas	(2015)
Ronald Mashburn	(2016)	Bud Hill	(2016)
James Carrington	(2017)	Ronnie Smith	(2017)
Ronnie Smith	(2018)	Ed Fox	(2018)
		Ed Gragg	(2019)

**CHRISTIAN EDUCATION**

Max Perry	(2015)	Jeff Nichols	(2015)
Eddie Hodges	(2016)	Frank Owens	(2016)
Chad Kivette	(2017)	Philip Morgan	(2017)
		Russell Houske	(2016)

**YOUTH CAMP**

David Brown	(2015)	Stanley Cochran	(2015)	Russell Houske	(2015)
Sam Johnson	(2016)	Corey Minter	(2016)	Len Scott	(2016)
Carol Reid	(2016)	Patrick Layton	(2017)	Steve Swango	(2017)
(2017)		Margaret Hampton	(2017)		

**TREASURERS TO WHOM FUNDS ARE SENT**

**Family Ministries:** Rev. Frank Woods  
 90 Stanley Lane                      Greeneville, TN 37743                      423-639-9449

**International Missions:** Mr. Adam Clagg  
 9259 Hixon Pike                      Soddy Daisy, TN 37379

**Welch College:** Mr. Tom Sass  
 3606 West End Ave.                      Nashville, TN 37205                      615-844-5000

**National Association Of Free Will Baptists** Rev. Keith Burden  
 P.O. Box 5002                      Antioch, TN 37011-5002                      615-731-6812

**State Home Missions:**  
 Send to Tennessee State Association and designate to Tennessee Home Missions

**Cumberland Youth Camp** Rev. Stan Coker  
 2193 Happy Hill Acres Rd.                      Woodlawn, TN 37191                      931-647-5111

**Tennessee State Association** Rev. Ray Lewis  
 4132 Highlander Ct.                      Antioch, TN. 37015                      615-731-5407

**Ministerial Benevolence:** Rev. Jon Justice  
 3397 Marrast Dr.                      Clarksville, TN. 37043                      931-358-9335

**Cumberland Association:** Patrick Layton  
 109 Sylvis Rd.                      Dickson, TN. 37055                      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:

Don and Billie Sexton Memorial Missions Gift	10%
Tennessee Home Missions Board	10%
Welch College	10%
Cumberland Association	10%
Cumberland Ministerial Benevolence	15%
TN State Association	15%
Cumberland Youth Camp	30%
TOTAL	100%

## **PROCEEDINGS**

### **MORNING SESSION–9:00 A.M.**

The Cumberland Association met at the Cane Ridge Free Will Baptist Church in Antioch, TN on October 18, 2014. Brother Dwayne James led the gathering in singing “Victory In Jesus”. Brother Jason Willaford welcomed the congregation. Brother Eddie Hodges, read from Psalm 73. He then led the body in prayer.

### **MORNING BUSINESS – 9:15 A.M.**

The 171<sup>st</sup> meeting of the Cumberland Association was called to order by Patrick Layton, Clerk. Brother Roy Harris, Moderator, thanked the body for coming and the host church. 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 10-11)

Layton gave the Treasurer's Report and presented the Proposed Budget for 2014-2015. A motion and second were made to adopt the report and proposed budget. Harris mentioned that we were changing the percentages on the distribution of the money that we received from the State Unified Giving Plan. The motion carried. (See page 15-16)

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 by Layton. (See full report on page 26)

The Ministerial Benevolence Board Report was given by Patrick Layton. He gave the Financial Report for 2013-2014. He then shared the Proposed Budget for 2014-2015. There are two current recipients of the funds. There was a motion and a second to accept the report and adopt the proposed budget; the motion carried. (See page 13) A partial Nominating Committee report was given for the Ministerial Benevolence Board. (See full report on page 26)

Brother Billy Walker spoke on the Tennessee International Missions. The Sexton Project raised over \$21,000 last year in addition to what was given through the World Missions Offering. He explained that the money given to the Sexton Mission Project goes to a Tennessee Missionary. He told us that so far over \$37,000 has been given to the State Office for Tennessee Missionaries. A

partial Nominating Committee report was given for the Tennessee International Missions Board. (See full report on page 26)

Brother Stan Coker, Camp Director, gave the Cumberland Youth Camp Report. The summer theme was "GO". The new conference center is completed. Friends of Camp Dinner is November 7 and 8. He presented the financial report and proposed budget for 2015. 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. (See full report on page 26) There was a motion and second to allow the Executive Board to fill the vacancy left on the Board by Brother Wallace Hayes. The motion carried.

Sister Megan Morgan reported for the Cumberland Women Nationally Active for Christ. She thanked the Cumberland for their continued support. The annual state convention was held in August. March 14<sup>th</sup> will be a full day retreat at Welch College. A motion and second were made to accept the report and the motion carried.

Moderator Roy Jensen gave the report of the Northern Quarterly. Moderator Steve Swango gave the report of the South Central Quarterly. Moderator 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 page 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. (See page 21 for the full report)

Gloria Welsh and Megan Morgan volunteered to serve as delegates to the State Meeting. A motion was made and approved to approve these volunteers and give the Moderator approval to appoint delegates at the State meeting. The motion carried. (See page 36)

Brother Mike Bell spoke for Free Will Baptist Family Ministries. Bell thanked the churches for allowing him to come and share the ministry of the Family Ministries. The Family Ministries is celebrating 75 years of ministry today. He encouraged us to pray for all that serve and those that are being ministered too. Seventy-seven babies were born through the Hope Center. The school project is complete and they are still accepting funds to help pay for the building and supplies. A man in Arkansas has donated a building to the Family Ministries. They will pursue developing the building for use. Bell explained that he will no longer be able to represent the Family Ministries due to a passed

nepotism policy. He will continue to fulfill his commitments through November.

Layton gave the final Nominating Committee report. There was a motion and second to approve the Nominating Committee for 2015 and the motion carried. (See full report on page 26)

Daniel and Katie Speers gave greetings and shared their plans for ministry in Japan. Katie shared her background in Japanese Missions. Japan is an affluent country. Japan is very well off but very destitute. They will minister in Tokyo. Less than one percent of the people of Japan are evangelicals. Eighty-five percent of the young people in Japan do not know their purpose for existing. The Speers would love to come to your churches. They are also looking for funds and prayers.

Brother Eugene Workman gave an update on Brother Wallace Hayes. Hayes's rehab was extended. Hayes has officially been released from the rehab facility. He has no movement on his right side and limited movement on his left side. He has medicine to help with pain. He has no way of communicating except to shake his head. Over 70% of his brain has been damaged. He has served for many years on the Cumberland Camp Board. The family has spent a lot of money for his care. A motion was made and seconded to designate the offering to the Hayes family. The motion carried. Giving may be given to the Hayes family through the Donelson Fellowship. There was a motion and second to give the executive board authority to investigate the funds available to help the Hayes family and give the appropriate funds. The motion carried.

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

Brother Tim McDonald introduced Brother Luis Felipe, Moderator of the Mexican Association. He thanked the body for sending missionaries (Howard and James Munsey) to Mexico. There are fifty churches in Mexico. Free Will Baptist have a presence in eight of the states in Mexico. The Bible is being translated into the various Mexican dialects. The Mexican Association has a Children's Home and Bible Institute.

Sister Alyssa Harvey expressed appreciation for the support of Cumberland Association for their ministry in China through ELIC. She explained their ministry in China. They are home for a year to raise support for their ministry.

Harris called for the reports of the committees. Brother Billy Brown gave the Registration and Finance report. The offering will go to Hayes Family. (See page 23 for the full report) A motion and second was made to receive the report. The motion carried. Brother Terry Welsh brought the Resolutions

Report (See pages 24-25 for the full report). There were three resolutions. The reports dealt with Amendment One to the Tennessee State Constitution, Homosexual Marriage, and a rising vote of thanks to the host church. A motion was made and seconded to receive the report and approve them item by item. A motion and second were made to approve resolution one. The motion carried. A motion and second were made to table resolution two until the 2015 Cumberland Association so that the Executive Board can determine the best way to word it and where to put it in the By-Laws and Constitution. The motion carried. A motion and second were made to approve resolution three. The motion carried. Brother Eddie Hodges gave the Obituary Report. (See full report on pages 22-23 ) A prayer was offered by Brother Baggett for the families of those that had passed away. The motion to receive the report was seconded and approved. Harris mentioned that if anyone had a name to add to the Obituary report to see the clerk.

There was one item of old business concerning the addition of two board members to the Cumberland Camp Board.

There was no new business.

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 Tim McDonald presided over the worship hour. Brother Dwayne James led the congregation in singing "Since Jesus Came Into My Heart". Brother McDonald called for the offering and asked Brother Jerry Gibbs to pray over it. Brother Louis Felipe sang "How Great Thou Art" in Spanish during the offering. Brother McDonald introduced Dr. Roy Harris, Roy Harris Ministries, as the worship speaker.

Harris thanked the Association for the opportunity to speak. Harris presented a slide show of his work in Africa. Harris told how he has been influenced by missions. The message was brought from Luke 12:16-21. This passage deals with the Parable of the Rich Fool. The affluence of our country has invaded the church. Harris spoke on Three Factors That Are Negatively Impacting the American Evangelical Church Today. Below is an outline of the main points:

### The Three Factors

- 1.) The Affluence of the American church.
  - a. The availability of the house of God
  - b. The affordability of the Word of God
- 2.) Acquiescing to the American culture.
  - a. The adornment of the Gospel
  - b. The altering of the message
  - c. The answering to its demands
- 3.) The Apathy of American Christianity
  - a. The Problem of Apathy
  - b. The Presence of Apathy

"The American church needs to remember, repent, and renew its commitment to the Lord Jesus Christ."

1. Remember – Think back to the time we sensed the warmth and closeness of Christ's presence
2. Repent – See our spiritual apathy as sin and confess that sin to God
3. Renew – Cultivate a renewed commitment to the Lord

Harris closed in prayer.

Brother Willaford called for a prayer over Brother and Sister Harris as they travel to and minister in Africa.

Brother Willaford gave instructions on the meal. Willaford announced that the offering for the Hayes was \$1,179.00 The Presbytery will meet during the lunch hour.

**Cumberland Executive Board Report  
October 18, 2014**

The Executive Board met in April and August of 2014 at Welch College.

Four members were present for the April meeting. The new half day format for the Cumberland meeting was well received and the same format will be used for this year's meeting. The primary purpose of this meeting was to plan the 2014 Cumberland Association Meeting. The meeting will take place on October 18, 2014 at the Cane Ridge Free Will Baptist Church. Harris brought to the attention of the Board that he felt that we are living in a culture that is no longer about things that concern God. He shared some testimonies about the work in Africa that he has had the opportunity to work on this past year. It was suggested that we should come up with a theme related to that concern. McDonald made a motion that Harris be the speaker for the Cumberland meeting. Morgan seconded the motion and discussion followed. Harris agreed and the motion carried.

Layton was absent due to a conflict with work so he was contacted via speaker phone. He shared that the Association was on track financially. The report was received with a motion and second to accept and the motion carried. Swango was also contacted via speaker phone and updated on the meeting.

Seven members were present for the August meeting. The meeting was opened with a devotion from Philippians 4 and prayer led by Swango. The minutes of the last meeting were reviewed and approved.

The Ministerial Benevolence Board report was given by Justice. The report and the proposed budget for 2014-2015 were accepted and approved to be sent to the Association. Hodges gave the Cumberland Christian Education Board Report. A summary of events, financial statement, and proposed budget for 2014-2015 were presented. There are plans being made to do a bigger event in this coming year. The report and the proposed budget were accepted and approved to be sent to the Association. Coker gave the Cumberland Youth Camp Report. He presented a Manager's Report, a yearly budget report through July, and a proposed budget for 2015. The camp had a good summer. He emphasized that the camp is an extension of the work of the church. The report and the proposed budget were accepted and approved to be sent to the Association.

The one item of "Old Business" dealt with the expansion of the Cumberland Youth Camp Board. The two new board members will be staggered with the other groups (four, four and three). A motion was made by McDonald to add the two new camp board members in a staggered pattern. The

motion was seconded by Weeks and the motion carried. Layton presented the names of the recommendations from the Cumberland Youth Camp Board for nominees. A motion was made by Weeks and seconded by McDonald to nominate those nominees with the appropriate time limits. The motion carried.

Names were discussed for the Registration and Finance, Resolutions, and Obituary Committees. The board members will contact the nominated committee members from their Quarterlies. The committee members need to be at the Cumberland Meeting at 8:30 A.M.

Layton presented a Bank Reconciliation Summary of Deposits and Disbursements and Annual Financial Report for 2013-2014. The financial report was reviewed. A motion to approve the financial report was made and seconded and the motion carried. The board discussed the Proposed Budget for 2014-2015. A motion to recommend the Proposed Budget for 2014-2015 was made and seconded and the motion carried.

The dates and times of the 2014 Cumberland Association Meeting and the 2015 Executive Board Meetings were reviewed.

Respectfully Submitted,  
Patrick Layton, Clerk

**REPORT OF COMMITTEE ON COMMITTEES**  
**Saturday, October 18, 2014**  
**(\* Denotes Committee Chairman)**

**REGISTRATION AND FINANCE**

Billy Brown\*  
John McClure  
Jason Willaford  
Mark Elliott

**NOMINATING**

John Murray\*  
Jason Bell  
Ronald Mashburn  
Mark Kennedy

**OBITUARY**

Eddie Hodges\*  
Carl Hooper  
Gloria Welsh

**RESOLUTIONS**

Richard Atwood  
Mark Elliot  
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. Some the pastors meet once a week for a time of fellowship. The pastors also meet once a month on the first Tuesday. The quarterly has a total of twenty-three churches. He reviewed their report for the 2013-2014 year.

### **SOUTHERN QUARTERLY REPORT**

Moderator David Weeks reported for the Southern Quarterly. The quarterly has 16 churches and was glad to receive Richard Atwood and the Truth and Grace Church. The quarterly had three meetings this year. Jesse Owens was ordained and Tommy Swindoll and Craig Batts credentials were ratified.

### **SOUTH CENTRAL QUARTERLY REPORT**

Greetings from the 5 churches of the South Central Quarterly. Our quarterly met three times this year. Our January meeting was held at the Blue Springs church with Rev. Mark Elliott giving the message for us. We were happy to welcome Mark and Toni Elliott into our Quarterly. The offering went to help Libby Coop, from Faith Church, on her E-Team mission trip to Spain.

Our April meeting was held at Crossroads with an emphasis on Cumberland Camp. Stan Coker was our guest speaker and the offering went to the camp.

Our July meeting was held at the Faith church. Rev Jim McComas, Director of Church Revitalization for the Home Missions Department, was our guest speaker. We also saw a video presentation from Libby Coop's trip to Spain.

We have received a request from the Flatwoods Church to rejoin our Quarterly. We will vote on this at our next meeting in January.

We are looking forward to another good year in 2015.

### **WESTERN QUARTERLY REPORT**

Moderator Tim McDonald gave the report. Our meetings went well and remain well attended despite the spread out geography of our quarterly. Our mission is to carry the Gospel to all people. We work to support our state and national ministries. We met four times in the past year. We appreciate the ministry of Glenn Poston. Carlisle Free Will Baptist Church was flooded but the damage has been repaired. Brother Gregg Tyson, pastor of Dunbar's Chapel, passed away. Please pray for Brother Wallace Hayes and Mrs. Jeanette Street.

## MINISTERIAL BENEVOLENCE

### Ministerial Benevolence Board Report 10/01/13 - 09/30/14

Balance forward 9/30/13	\$12,681.13
Receipts	\$ 4,752.71
Total accounted for	\$17,433.84

Disbursements:	
Mrs. Ella Gann	\$3,100.00
Mrs. Jean Hornberger	\$3,100.00
Clerk	\$ 200.00
Total Disbursed	\$6,400.00

Total Accounted for:	\$17,433.84
Total Disbursed	\$ 5,500.00
Balance (estimated 9/30/2012)	\$11,033.84

### Ministerial Benevolence Board Proposed Budget 10/1/2014 – 9/30/2015

Balance Forward	\$11,033.84
Estimated Income	\$ 4,500.00
Total Accounted For:	\$15,533.84

Disbursements:	
Mrs. Ella Gann	\$3,100.00 (\$250/month plus \$100 Christmas)
Mrs. Jean Hornberger	\$3,100.00 (\$250/month plus \$100 Christmas)
Clerk	\$ 200.00
Total Disbursed	\$6,400.00

Total Accounted For:	\$15,533.84
Total Disbursed:	\$ 6,400.00
Estimated Balance Forward 09/30/2013	\$ 9,033.84

## **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**  
**10/01/13-9/30/14**

<b>Beginning Checking Account Balance</b>		<b>\$7,018.42</b>
<b>Receipts</b>		
Cumberland Association Dues		1,475.00
State Association Dues		8,850.00
National Association Dues		8,850.00
Cross Timbers (Dues)		340.00
Other Gifts		1,096.17
Interest Income		124.19
TN State Association UGMP		3,834.05
<b>Total Receipts</b>		<b>\$24,569.41</b>
<b>Distributions</b>		
TN State Association Dues		8,850.00
National Association Dues		8,850.00
Treasurers Fee		300.00
Clerks Fee		300.00
Southern Quarterly (Reimbursement)		340.00
Cumberland Association CE Board		1,250.00
Welch College		326.60
Bank Fees and Stamps		0.00
Clerk's Office Expense		0.00
Web Site Maintenance		144.00
Jon Justice – Executive Board Cost		75.00
TN State Association UGMP*		
State Office	30%	1,288.22
Cumberland Camp	30%	1,288.22
Ministerial Benevolence Board	15%	644.08
Don and Billie Sexton Mission Project	7.5%	322.07
TN. Home Missions	7.5%	322.07
<b>Total Distributions</b>		<b>\$24,300.26</b>
<b>Ending Cash Balance</b>		<b>\$ 7,287.57</b>

\*10% of UGDP stays in Cumberland Association

Respectfully submitted,  
Patrick Layton, Treasurer

**CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST  
PROPOSED BUDGET 10/01/14 – 9/30/15**

<b>Beginning Checking Account Balance</b>		<b>\$7,287.57</b>
<b>Receipts</b>		
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
<b>Total Receipts</b>		<b>\$23,975.00</b>
<b>Distributions</b>		
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		
Cumberland Camp	30%	\$ 1,000.00
State Office	15%	\$ 500.00
Ministerial Benevolence Board	15%	\$ 500.00
Don and Billie Sexton Missions Memorial Gift	10%	\$ 300.00
TN Home Missions	10%	\$ 300.00
Welch College	10%	\$ 300.00
<b>Total Distributions</b>		<b>\$23,610.00</b>
<b>Projected Ending Checking Account Balance</b>		<b>\$ 7,652.57</b>



## Cumberland Youth Camp

GO 2014

*Then said Jesus to them again, Peace be unto you: as my Father hath sent me, even so send I you. (John 20:21)*

Cumberland Youth Camp is on a MISSION (and so are you). Our Commander-in-Chief has commissioned us to GO and share the gospel in order to make disciples who will GO and share the gospel...

Our particular mission field is filled with young people ages 7-18, and this year we shared this gospel with 450 campers in 5 weeks of summer camp. We saw dozens of kids give their heart to Jesus, while dozens more were confronted with their personal responsibility to GO and take the peace of God to a world without peace.

Dates	Age Group	Director	Evangelist	# of campers
June 1-6	Teen	Corey Minter	Gowdy Cannon	126
June 8-13	Junior	Len Scott	Brian Lewis	84
June 15-20	Junior High	Scott Gailey	Ken Brewer	57
June 22-27	Combo 1	Dwayne James	Shawn Richards	117
June 29-July 4	Combo 2	Phillip Morgan	Ken Akers	66

A dozen paid counselors and three paid kitchen workers, along with dozens of volunteers, joined us in this effort. Missionaries, pastors, youth pastors and Bible teachers shared their lives and the love of Christ with our campers. It was a great summer.

But Cumberland Youth Camp is more than a summer ministry to “our” kids. Good stewardship of God’s resources requires us to open the camp to other ministries, while seeking opportunities to reach our “Jerusalem”. This summer we added Day Camp to our offerings. We also hosted 16 other groups for retreats, along with 4 weddings. Our new Conference Center has opened new doors of ministry we never imagined.

God has great things in store for your camp. Please pray for us as we continue to GO, and tell us how we can most effectively partner with you in your part of the mission field.

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

Cumberland Youth Camp  
Proposed 2015 Budget

<u>Income</u>		
Contributions		
Surplus Sales	\$ 1,500.00	
General Offerings	\$ 45,000.00	
Co-op	\$ 0.00	
Friends of Camp	\$ 27,000.00	
Total Contributions		\$ 73,500.00
Fee Income		
Paintball	\$ 6,500.00	
Camp Registrations	\$ 85,650.00	
Retreat Registration	\$ 4,000.00	
Rental Income	\$ 75,000.00	
Total Fee Income		\$171,150.00
Operations		
Canteen Income	\$ 7,700.00	
Miscellaneous	\$ 100.00	
Interest Income	\$ 2,200.00	
Total Operations Income		\$ 10,000.00
Grand Total Income		\$254,650.00
<u>Expenses</u>		
Building and Grounds		\$ 68,032.00
Office Expense		\$ 19,000.00
Salary and Benefits		
Director	\$ 57,898.00	
Camp Manager	\$ 14,120.00	
Maintenance manager	\$ 500.00	
Yard Care	\$ 3,000.00	
Christmas Bonus	\$ 600.00	
Total Salary and Benefits		\$ 76,118.00
Mileage		\$ 9,000.00
Camp Expenses		\$ 56,000.00
Retreat Expenses		\$ 2,000.00
Rental Expenses		\$ 19,000.00
Canteen Expenses		\$ 5,500.00
Grand Total Expenses		\$254,650.00
Net Income		\$ 0.00

THE CHRISTIAN EDUCATION BOARD REPORT to the  
CUMBERLAND ASSOCIATION of FREE WILL BAPTIST  
Saturday, October 18, 2014

Dear Members of the Cumberland Association,

We are continuing to seek ways to minister to the Cumberland Association concerning Christian Education. We held one informational seminar during the past year. We are planning an event for the near future. The members of the Cumberland CE Board do count it an honor to serve. Our burden is to see our educational efforts on our churches improve and become continually more effective.

Eddie Hodges, Chairman

Cumberland Association Christian Education Board

*Chairman/Interim Secretary/Treasurer	Eddie Hodges (2016)
Vice Chairman	Max Perry (2015)
NQ Representative	Philip Morgan (2017)
SCQ Representative	Frank Owens (2016)
SQ Representative	Jeff Nichols (2015)
WQ Representative	Russell Houske (2016)

These need to be elected.

Quarterly Representatives are elected by their quarterlies and confirmed by the Cumberland Association to a 3 year term to expire in 2017.

**FINANCIAL STATEMENT  
OF THE  
CUMBERLAND ASSOCIATION CHRISTIAN EDUCATION BOARD  
10/01/2013 – 9/30/2014**

Beginning Balance		\$2,357.73
Income		
Cumberland Association	\$1,250.00	
Total Income	\$1,250.00	
Total Balance		\$3,607.73
Expenses		
Informational Meeting	\$ 92.71	
Board Member Expenses (Mileage)	\$ 76.68	
Total Expenses		\$ 169.39
Balance on Hand		\$3,438.34

**2014 – 2015 PROPOSED BUDGET of the  
CUMBERLAND ASSOCIATION CHRISTIAN EDUCATION BOARD**

Four Informational or Training Sessions	\$ 700.00
Board Member Expense (Postage and Mileage)	\$ 250.00
Secretary Expenses (Office Supplies)	\$ 150.00
Miscellaneous Expenses	<u>\$ 150.00</u>
<u>TOTAL PROPOSED BUDGET</u>	\$1,250.00

## Tennessee Promotional Office Report

We have had a very good year in the Tennessee State Office. God has blessed in so many ways. The finances are better than they have ever been. Designated gifts to the state office are up 6.50% over last year and the undesignated gifts to the Unified Plan are up 10.65% over last year. Total funds through our state treasurer are up 9.82% to almost one million dollars, the most in our history. I think the main reason for the increase in the Unified Plan is that our churches know they can write one check, use one stamp and have the assurance that they are supporting every Free Will Baptist ministry directly sponsored by the state association and the national association. Churches are also free to give designated gifts to the individual ministries they care most about.

Last year we doubled the size of our state publication, Echo. Our quarterly newsletter goes to approximately 8,300 homes, keeping Tennessee Free Will Baptist informed about current events and the ministries of our state and national work. Please help me do a better job by sending names and addresses of those who are added to your churches. The publication is free and can be received by e-mail or by the postal system.

In February, Moderator Randy Riggs and I had the high honor of visiting our Panamanian Free Will Baptists and getting a first-hand look at what God has accomplished in this Central American country over a period of approximately 50 years. Every Free Will Baptist can be proud of the way God has blessed the efforts of the missionaries and those who supported them. The expenses for our trip were paid for by the state office but in September we had a golf tournament in Middle Tennessee which raised enough money to pay the state back as well as raise several hundred dollars for Panama Ministry Projects. I want to thank all of you who participated in the tournament either by playing or by supporting with hole sponsorships.

All of us were saddened when our brother and church planter in West Tennessee, Tim Osborn, lost his battle with cancer. It was devastating to his family and to his church family but God has sustained them and they are going to be fine. I am so proud of the way Free Will Baptists from all over the country rallied to give to the Osborn Memorial Fund. To date, over \$85,000 has been given for the purpose of reducing Robyn's mortgage so her family can stay in their home.

We are also very happy to welcome our newest church planters, Scott and Amy Bee, who will assume the new church plant begun by the Osborn's. Please support them with your prayers and finances.

Family Ministries has had some phenomenal victories in the construction of their new school. Our church plant in Clarksville, the 180 Church, is now in their beautiful building and the congregation is growing. The Kivette's are to be commended and I hope you will continue to pray for them and support them with your finances.

Please pray for the upcoming state youth retreat and the state meeting in November. Pray for our speakers as they expound the subject, "Good Soldiers of Jesus Christ."

Yours in Christ,  
Glenn Poston, Promotional Director

**Cumberland Association of Free Will Baptists  
Obituary Report October 1, 2013 – September 30, 2014**

**Northern Quarterly**

Tommy Davy	Bethel
Helen Mickle	Bethel
Pauline (Polly)Brooks	Bethlehem
Jack Cannon	Bethlehem
Shirley Cannon	Bethlehem
Peggy Messer	Bethlehem
Betty Jane Ross	Bethlehem
Hershel Sanders	Bethlehem
Jean Sullivan	Bethlehem
Judy Hulsey	First Springfield
Bobby West	First Springfield
Obe Harris	Friendship
Darlene Klosterman	Friendship
Lottie Balthrop	Heads
Carolyn Rings Lyons Ellis	Heads
Henry Delwyn Mayo	Heads
Barbara Madolyn Watts	Heads
Warren Looney	Hendersonville

**South Central Quarterly**

Eula Hooper	Cross Roads
James Ingram	Cross Roads
Lollie Barnes	Faith
Charles Barnes	Faith
Pee Wee Staggs	Loyal Chapel
Pearline Garrett	Loyal Chapel
Jeff Meade	Loyal Chapel
Dora Williams	Loyal Chapel

**Southern Quarterly**

Kathy Hudson	Cane Ridge
Robert Spencer	Cane Ridge
Brandon Vick	Cane Ridge
Wayne Wagner	Cane Ridge
Mr. Cleo Minor	Cofer's Chapel
Frank Gardner	Corner Stone
Louise Finney	Cross Timbers
Charlie Mai Bowman	Donelson
Gladys Crosby	Donelson
Bob Dunn	Donelson
Margie Dunn	Donelson
Bing Israel	Donelson
Keith Miles	Donelson
Kevin Miller	Donelson
Norman Richards	Donelson
Bill Slack	Donelson

**Western Quarterly**

Verble Castille	Brandon's Chapel
Rev. Greg Tyson	Dunbar Chapel
Betty Buttrey Grantham	First Dickson
Joe Cannon	First McEwen
Begsie Forester	First Waverly
Hester Hooper	First Waverly

**REGISTRATION AND FINANCE REPORT**

Ministers: 46  
Delegates: 11  
Deacons: 4  
Visitors: 21  
  
TOTAL 82

The offering received was \$1200.00.

It is recommended that the offering be given to Wallace and Judy Hayes.

## RESOLUTION COMMITTEE REPORT

The Resolution Committee submits the following recommendations:

1. Be it resolved that we adopt the resolution in “Support of the Passage of Amendment 1 To The Tennessee Constitution.”
2. Be it resolved that we add the “Policy on Marriage” to the Cumberland Association By-Laws.
3. Whereas the Cane Ridge 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.

### **Resolution to the Cumberland Association of Free Will Baptists Meeting October 18, 2014 at Caneridge Free Will Baptist Church.**

The Western Quarterly of the Cumberland Association of Free Will Baptists adopted a Resolution in support of Tennessee Constitution Amendment 1, at the regular 4<sup>th</sup> quarter meeting, held at 1<sup>st</sup> Dickson Free Will Baptist Church, October 11, 2014, and voted to send it for consideration as a Resolution of the Cumberland Association, October 18, 2014.

### **Resolution In Support Of The Passage Of Amendment 1 To The Tennessee Constitution:**

Whereas, Scripture reveals that all human life is created in the image of God, and therefore sacred to our Creator (Genesis 1:27, Genesis 9:6); and

Whereas, the Bible affirms that the unborn baby is a person bearing the image of God from the moment of conception (Psalm 139:13-16, Luke 1:44); and

Whereas, Scripture further commands the people of God to plead for protection of the innocent and justice for the fatherless (Psalm 72:12-14, Psalm 82:3, James 1:27); and

Whereas, Free Will Baptists have historically stood against abortion, and taken strong stands for the preservation of life; and

Whereas, The Tennessee Supreme Court’s ruling in 2000 found a right to abortion implicit in the State Constitution; and

Whereas, Senate Joint Resolution 127 proposes an amendment to the Constitution of Tennessee to confirm that: “Nothing in the Constitution secures or protects a right to abortion or requires the funding of an abortion”; and



Whereas, Senate Joint Resolution 127 further retains the rights of the people of Tennessee through their elected representatives in the General Assembly to enact, amend, or repeal statutes, regarding abortion and the protection of life; and

Whereas, Senate Joint Resolution 127 will be brought before the people of Tennessee for their consideration as Constitutional Amendment 1 on the ballot of November 2014;

Now Therefore Be It Resolved that the Western Quarterly of the Cumberland Association of Free Will Baptists, urge all its people to work vigorously toward the passage of this pro-life Amendment in November, 2014, as one step toward the protection of life.

Respectfully Submitted,  
Gloria L. Welsh/Clerk WQ

## NOMINATING COMMITTEE REPORT

We, the nominating committee, submit the following report.

### **Cumberland Camp Board:**

Carol Reid (2016)  
Margaret Hampton (2017)  
Steve Swango replacing Brandon Stutts (2017)  
Patrick Layton replacing Patrick Layton (2017)

### **Christian Education Board:**

Chad Kivette replacing Chad Kivette (2017)  
Philip Morgan replacing Philip Morgan (2017)

### **Ministerial Benevolence Board:**

Ed Gragg replacing Ed Gragg (2019)

### **International Missions Board:**

Ronnie Smith replacing Ronnie Smith (2018)

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

### **South Central**

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

### **Southern**

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

### **Western**

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

**CUMBERLAND QUARTERLIES YEAR IN REVIEW**

	(N)	(SC)	(S)	(W)	Totals
Churches	23	5	16	15	59
Churches reporting	23	5	12	14	54
City Churches	7	3	9	3	22
Rural Churches	16	2	3	11	32
Full-time Ministers	19	1	7	8	35
Bi-Vocational Ministers	3	4	5	6	18
Ordained Ministers	44	8	42	18	112
Licensed Ministers	10	0	1	9	20
Ordained Deacons	69	10	43	41	163
Membership	4206	435	1,231	977	6,849
Baptisms	108	5	30	25	168
Members Added	183	10	109	20	322
Members lost	71	8	63	6	148
Churches W/ Budget	18	4	6	8	36

Value of Churches and Parsonages:

Northern:	\$ 20,375,252.36	Southern:	\$11,747,880.00
South Central:	\$ 490,000.00	Western:	\$ 5,714,000.00
		Total:	\$38,327,132.36

Churches Income:

Northern:	\$2,483,321.04	Southern:	\$ 305,018.11
South Central:	\$ 55,408.02	Western:	\$ 260,102.00
		Total:	\$ 3,103,849.17

	(N)	(SC)	(S)	(W)	TOTAL
Parsonages	11	2	2	7	22
Day Cares	0	0	0	1	1
Kindergartens	0	0	0	1	1
Christian Schools	0	0	0	1	1
S.S. Enrollment	2,029	154	225	605	3,013
Bible Institutes	0	0	0	0	0
C.T.S. Enrollment	85	0	12	38	135

## NORTHERN QUARTERLY

Moderator  
Roy Jensen  
3150 Old New Cut Rd.  
Springfield, TN. 37172  
615-812-8156  
rsjnsn@aol.com

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

### CHURCH

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

### PASTOR

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

### CLERK

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

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

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

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

615-693-2535  
braper@welch.edu

615-390-3424

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

Rev. Randy Corn  
1713 Hwy 12 N  
Ashland City, TN 37015  
615-792-1227  
Revcorn1@bellsouth.net

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

Covenant FWB  
1640 Southside Road  
Southside, TN 37171  
931-387-4356

Rev. Jon Justice  
3397 Marrast Drive  
Clarksville TN 37043  
931-980-1493  
jonjustice@bellsouth.com

Mrs. Judy Ray  
1850 Southside Road  
Southside, TN 37171  
615-387-2147

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

Rev. David Davis  
4458 Mt. Sharon Road  
Greenbrier, TN 37073  
615-384-9212  
Ddavis4458@gmail.com

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

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

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

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

Good Springs FWB 2330 Good Springs Road Pleasant View, TN 37146 615-746-3734	Rev. Randall Riggs 1007 Setters Crossing Joelton, TN 37080 615-513-6061 rthree@charter.net	Mrs. Lori Whitworth 1130 Rustling Oaks Dr. Pleasant View, TN. 37146 615-838 – 4635
Greenwood FWB 4948 East Robertson Rd. Cross Plains, TN 37049	Rev. Chris Campbell 616 Fairway Trail Springfield, TN 37172 615-382-5124 sevencampbells@gmail.com	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 gene@harperroad.org	Ms. Debbie Smith 7130 Harper Rd. Joelton, TN 37080 615-746-8368
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 brs2@bellsouth.net	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 elhodgesjr@bellsouth.net	Mrs. Ruby Sanschargin 121 Brookside Drive Hendersonville, TN 37075 615-824-0398
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 dthomas@lakeviewbg.com	Mrs. Olene Satterfield 4547 Smallhouse Rd. Bowling Green, KY 42104 270-782-0409
Liberty FWB 891 College St. Portland, TN. 37148 615-325-4504	Rev. Mike Callis 221 Westland St. Portland, TN. 37148 615-403-4799 PastorMike@LibertyFWB.org	Mrs. Trina Osborne 104 LynnWood Ct. Portland, TN 37148 615-448-8912
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 JBELL1971@comcast.net	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. Corey Minter 308 Preakness Circle Pleasant View, TN 37146 615-268-6833	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. Wanda Allen 5131 Cotton Patch Joelton, TN 37080 615-876=1471
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 Rjames0042@gmail.com	Mrs. Betsy Minnehan 3651 Lylewood Rd. Woodlawn, TN 37191 931-647-0761
Olivet FWB 3363 Rossvie Road Clarksville, TN 37043 615-246-1143	Rev. Chris Camp 4672 McGregor Rd. Adams, TN. 37010 931-237-4004 chris@olivetfreewillbaptist.com	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 lenbscott@gmail.com	Ms. Sherry Bagwell 1895 Memorial Dr. Clarksville, TN 37043 931-648-0459
Shady Grove FWB 4367 Shady Grove Road Clarksville, TN 37043 615-944-8052	Rev. John McClure 3121 Battle Creek Rd. Springfield, TN. 37172 615-944-8052 Johnmrclure1@gmail.com	Mrs. Peggy Roberts 4651 Albright Rd. Clarksville, TN 37043 931-358-2813
Unity FWB 3324 Hwy 31 W North White House, TN 37188 615-323-1465	Rev. Billy Bowers 348 Penny Morris Rd. Portland, TN 37148 615-945-0559 bjsjbowers@juno.com	Ms. Marie Wright 206 Cardinal Dr. White House, TN 37188 615-672-4918
West End FWB 1599 5 <sup>th</sup> Ave. West Springfield, TN 37172 615-351-0698	Rev. Ronnie Smith 4216 James Stone Rd. Cedar Hill, TN 37032 615-351-0698 Rsmith1947@live.com	Mrs. Teresa Lewis 1599 5 <sup>th</sup> Ave. W. Springfield, TN 37015 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

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

Rev. Jeff Caudill (Interim)  
 312 Jayme Mike Court  
 Joelton, TN. 37080  
 615-306-3813

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

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

Rev. Craig Batts  
 116 Ellis Dr.  
 Pleasant View, TN 37146  
 615-322-5307

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  
 615-834-6327

Mrs. Pat Rush  
 2133 Rosemary Dr.  
 Nashville, TN. 37210  
 615-347-4722

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 Scalf 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 107 Powers Plaza Waverly, TN. 37185 931-242-1179	Mr. Ronald Smitty 126 Falcon Pointe Baxter, TN 38544 931-260-5218
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. Beverly Skiles 704 Knights Bridge Way Antioch, TN. 37013  615-887-1272
Richland FWB 650 Westboro Dr. Nashville, TN 37209 615-513-3365	Rev. Walter (Ed) Gragg 294 Cloverhook 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. Jeff Darnell 1207 Lowes Lane Nashville, TN. 37072 615-823-0043	Church Clerk 1207 Lowes Ln. Nashville, TN. 37072
Truth and Grace 1300 Oakhall Lane Nashville, TN. 37072	Rev. Richard Atwood 2333 Edencrest Dr. Antioch, TN. 37013 615-731-9792	Mr. Marvin Briggs 1300 Oakhall Lane Mt. Juliet, TN. 37122 615-423-9500
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**

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

Clerk/Treasurer  
Ms. Kathy Brown  
P.O. Box 5002  
Antioch, TN 37011  
615-760-6135

**CHURCH**

**PASTOR**

**CLERK**

Berean FWB  
P.O. Box 778  
Fairview, TN 37062  
615-799-9573

Rev. Gary Lovitt  
1024 Pittman Drive  
Gallatin, TN. 37066  
615-441-8545

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

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

Rev. Mark Elliott  
1319 Mooresville Pike  
Columbia, TN 38401  
931-223-8147  
MLE59@hotmail.com

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  
randfmash@aol.com

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  
931-334-1980

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

Loyal Chapel FWB  
P: 109 E. 17th St.  
Columbia, TN 38401  
931-388-6672  
M: P.O. Box 1059  
Columbia, TN. 38401

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

loyalchapelfwbc@cpws.net

**WESTERN QUARTERLY**

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

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

**CHURCH**

**PASTOR**

**CLERK**

Brandon's Chapel FWB  
M: P.O. Box 108  
P: 3081 Hwy. 120  
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  
3603 Hwy 49  
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  
M: P.O. Box 63  
P: 1701 Hwy 96  
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  
M: P.O. Box 614  
P: 708 E. Main  
Waverly, TN 37185  
931-296-2731

Rev. Bradley Seaton  
710 East Main Street  
Waverly, TN. 37185  
931-299-7261

Mrs. Tammy Hooper  
107 Powers Plaza  
Waverly, TN 37185  
931-296-4033

Hurricane Chapel FWB  
500 N. Hurricane Creek Rd.  
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  
1862 Miller's Chapel Rd.  
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. Amanda Tidwell 656 Old Meter Road Charlotte, TN 37036 615-415-3032
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 P: 1243 Stoney Point Rd. M: P.O. Box 4 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, Megan Morgan,

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

**INTERNATIONAL MISSIONARIES FOR THE CUMBERLAND  
ASSOCIATION**

The Kenneth Eagletons  
Shannon Little  
The Jerry Gibbs  
The Donnie McDonalds  
The Steve Riggs  
The Matthew Turnboughs  
The Mick Donahues  
The Daniel Speers

**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 eleven (11) 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 eleven member Youth Camp Board shall be elected on a three (3) member, four (4) member, four (4) member rotation basis with each member being elected 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

**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

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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 eleven directors. No person shall be eligible for the office of director unless such a person is a member in good standing of a church within the Cumberland Association of Free Will Baptists.

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

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

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

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

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

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

**ARTICLE III: Duties of Directors**

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

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

**ARTICLE IV: Executive Committee**

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

**ARTICLE V: Duties of Officers**

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

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

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

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

**ARTICLE VI: Operating Funds**

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

**ARTICLE VII: Amendments**

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