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The 176th Session of the Cumberland Association of Free Will Baptists
October 19, 2019
Loyal Chapel Free Will Baptist Church
109 East 17th Street Columbia, TN 38401
Rev. Steve Swango

8:30 A.M. - Registration

9:00 A.M. – Session Opens

Song – “How Great Thou Art”

Welcome – Rev. Steve Swango, Pastor of Loyal Chapel

Response, Scripture Reading, and Prayer - Rev. Eric Puschmann

9:15 A.M. – 176th Session of the Cumberland Association of Free Will Baptists officially called to order - Moderator Dr. Roy Harris introduced.

1. Seating of Delegates
 2. Executive Board Report – Patrick Layton
 3. Clerk’s Report – Patrick Layton
 4. Treasurer’s Report – Patrick Layton
 5. Christian Education Board Report
 6. Ministerial Benevolence Board Report – Rev. Craig Batts
 7. International Missions Board Report
 8. Cumberland Youth Camp Board Report – Rev. Stan Coker
 9. Cumberland District WAC Report – Mrs. Megan Morgan
 10. Local Quarterly Association Reports
 - Northern Quarterly Report – Rev. Daniel Webster
 - South Central Quarterly Report – Rev. Steve Swango
 - Southern Quarterly Report – Rev. Eric Puschmann
 - Western Quarterly Report – Rev. Carl Hooper
 11. State Ministries
 - TN Promotional Office – Rev. Chris Dotson
 - Free Will Baptist Family Ministries – Rev. Eddie Hodges
 12. Election of Delegates for the Tennessee State Meeting (Nov. 11-13)
 13. Break
 14. Registration Committee Report
 15. Resolutions Committee Report
 16. Obituary Committee Report
 17. Old Business
 18. New Business
 19. Adjourn to Worship Service
- 11:30 A.M. Worship Service – Rev. Glenn Poston
- 12:30 P.M. - Lunch (The PRESBYTERY WILL MEET during the lunch hour.)

ANNOUNCEMENTS

Next year’s 177th session will be hosted by the Northern Quarterly on October 17, 2020.

DIRECTORY OF THE CUMBERLAND ASSOCIATION OFFICERS

Moderator: Rev. Carl Hooper		
107 Powers Plaza	Waverly, TN 37185	(931) 296-4033
Assistant Moderator: Rev. Jesse Owens		
1053 Vinings Blvd.	Gallatin, TN 37066	(615) 668-0546
Clerk/Treasurer: Patrick Layton		
109 Sylvis Road	Dickson, TN 37055	(615) 944-0034
Assistant Clerk: Megan Morgan		
2882 Ridge Rd.	Cedar Hill, TN 37032	(615) 604-8331
Northern Quarterly Moderator: Rev. Daniel Webster		
187 S Palmers Chapel	White House, TN. 37188	(757) 651-1123
Southern Quarterly Moderator: Rev. Eric Puschmann		
5411 Maple Creek Dr.	Smyrna, TN 37167	(615) 887-9258
South Central Quarterly Moderator: Rev. Steve Swango		
5013 B Camelot Dr.	Columbia, TN 38401	(931) 388-8444
Western Quarterly Moderator: Rev. Carl Hooper		
107 Powers Plaza	Waverly, TN 37185	(931) 242-1179

BOARDS OF THE CUMBERLAND ASSOCIATION

INTERNATIONAL MISSIONS		MINISTERIAL BENEVOLENCE	
Ronald Mashburn	(2020)	Steve Phillips	(2020)
Russell Houske	(2021)	Steve Marcum	(2021)
Aaaron Harris	(2022)	Craig Batts	(2022)
Ed Gragg	(2023)	Ray Lewis	(2023)
		Ed Gragg	(2024)

CHRISTIAN EDUCATION

Ken Riggs	(2020)	Josh Clark	(2020)	
Jeff Edgmon	(2021)	Jeff Nichols	(2021)	
Kip McNeal	(2022)	Frank Owens	(2022)	Mike Keel (2022)

YOUTH CAMP

2020	Margaret Hampton	Steve Greenwood	Patrick Layton	Brandon Roysden
2021	David Brown	Russell Houske	Ashley Lockheart	
2022	Joshua Clark	Corey Minter	Mike Paxton	Len Scott

TREASURERS TO WHOM FUNDS ARE SENT

Family Ministries: Rev. Jim McComas
90 Stanley Lane Greeneville, TN 37743 423-639-9449

International Missions: Mr. Adam Clagg
8346 Ingram Lane. Hixson, TN 37643 423-320-2417

Welch College: Mr. Craig Mahler
1045 Bison Trail Gallatin, TN 37066 615-675-5292

National Association Of Free Will Baptists Dr. Edward Moody
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. Craig Batts
201 Cross Timbers Dr. Nashville, TN. 37221 615-646-0515

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%
<u>Cumberland Youth Camp</u>	<u>30%</u>
TOTAL	100%

PROCEEDINGS

MORNING SESSION–9:00 A.M.

The Cumberland Association met at Loyal Chapel Free Will Baptist Church in Columbia, TN on October 19, 2019. The meeting was started with the singing of “How Great Thou Art”. Brother Steve Swango welcomed the congregation, giving special instructions to the location of the restrooms and dining hall. Brother Eric Puschmann expressed appreciation to the Loyal Chapel Church for hosting the meeting and read from Philippians 2. He then led the body in prayer.

MORNING BUSINESS – 9:15 A.M.

The 176th meeting of the Cumberland Association was called to order by Patrick Layton, Clerk. Dr. Roy Harris, Moderator, thanked the body for coming and Loyal Chapel Free Will Baptist and the South Central Quarterly for hosting the annual meeting. All the ministers, deacons, and delegates were seated. Harris recognized the members of the committees of the Cumberland Association and thanked the Nominating Committee for their work. Harris reviewed the Rules of Decorum.

The executive board report was read and approved. Dr. Harris clarified information on the merger of Rock Springs and Covenant. (See pages 9-10) The Clerk’s Report for the 2017-2018 year was reviewed and approved.

Layton gave the Treasurer's Report for 2018-2019 and presented the Proposed Budget for 2019-2020. A motion and second were made to adopt the report and proposed budget. The motion carried. The treasurer recommended that the offering from today’s meeting go to the general fund. A motion and second were made to designate today’s offering to the general fund. The motion carried. (See page 18-19)

No report was given by the Cumberland Christian Education Board Report. A partial Nominating Committee report was given for the Christian Education Board. A motion and second was made to approve the nominations. (See full report on page 30)

The Ministerial Benevolence Board Report was given by Craig Batts. Batts gave the treasurer’s report; he recognized that the account is now with Pinnacle Bank. The forms to sign-up and the guidelines for the Ministerial Benevolence are located on the table in the foyer. Batts reviewed the guidelines with the assembly. (See Guidelines on p.17) There was a motion and a second to accept the clerk’s report and financial report; the motion carried. (See Financial Report on p.16) A partial Nominating Committee report was given for the Ministerial Benevolence Board. A motion and second were made to approve the nomination and the motion carried. (See full report on page 30)

There was no report given by the Tennessee International Missions Board. A partial Nominating Committee report was given for the Tennessee International Missions Board. A motion and second were made to approve the nominations and the motion carried. (See full report on page 30)

Brother Stan Coker, Camp Director, gave the Cumberland Youth Camp Report. Coker's report was presented by video. He also presented the proposed budget for 2020. A motion and second was made to accept the report and adopt the proposed budget as given; the motion was approved. (See pages 20-22 for the full report) A partial Nominating Committee report was given for the Cumberland Youth Camp. (See full report on page 30). There was a motion and second to approve the nominations; the motion carried.

Sister Megan Morgan, President of the Cumberland District Women Active for Christ, gave the report of the ministry. A motion and second were made to receive the report. The motion carried. (See page 23 for the full report).

The moderators of the Quarterlies (Rev. Daniel Webster – NQ, Rev. Steve Swango – SCQ, Rev. Eric Puschmann – SQ, Rev. Carl Hooper – WQ) gave reports to the body. (See pages 12-15 for the reports).

Harris acknowledged the faithful work of Rev. Glenn Poston for his 13 years as Tennessee State Promotional Director.

Harris welcomed Rev. Chris Dotson, new Tennessee State Promotional Director, to the Cumberland Association and presented him with a copy of the 175th Celebration of the Cumberland Association books. Brother Chris Dotson gave greetings to the Association and presented his burden for ministry. Dotson invited everyone to attend the State Meeting in Pigeon Forge on November 11-13. Dotson encouraged the body to like TNFWB on Facebook. (See page 26 for the full report)

A motion was made and second to give the moderator the authority to appoint delegates to the Tennessee State Association meeting. The motion carried. (See page 41)

Brother Eddie Hodges spoke for Free Will Baptist Family Ministries. (See pages 24-25 for the full report.)

Dr. Matthew Pinson brought greetings from Welch College. Pinson thanked the association for their continuing support. The college is experiencing growth (both in numbers and finances), adding new programs (both Bachelors and Masters), and potential structural growth. Pray that God would lead young people into the ministry.

Dr. Danny Dwyer represented the Revitalization Program. He spoke about the “Rekindle” program. Dwyer also spoke on the merger of Rock Springs and Covenant.

Harris called for the reports of the committees. Brother Aaron Harris gave the Registration and Finance report. (See page 29 for the full report). A motion and second was made to receive the report. The motion carried. Brother Eric Puschmann brought the Resolutions Report (See page 29 for the full report). There were four resolutions. A motion and second were made to approve the resolutions item by item. The motion carried. Brother Wayne Bess gave the Obituary Report. (See full report on pages 27-28) A prayer was offered by Brother Ronald Mashburn for the families of those that had passed away. The motion to receive the report was seconded and approved.

There was one item of “New Business.” Brother Philip Morgan, Curator of the National Association of Free Will Baptist Historical Archives at Welch College, requested that the local quarterlies send their minutes to him so they can be recorded into the archives.

Harris presented the final Nominations from Nominating Committee. The officers were voted on item by item. The following officers were nominated: Carl Hooper (Moderator), Jesse Owens (Assistant Moderator), Patrick Layton (Clerk/Treasurer), and Megan Morgan (Assistant Clerk). There was a motion and second for each officer and the motions carried. (See full report on page 30)

Harris adjourned the business meeting.

MORNING WORSHIP-11:30 A. M.

The congregation was led in singing "Amazing Grace." Brother Wayne Bess called for the offering and Brother Sam McVay prayed over it. Brother Wayne Bess introduced Rev. Glenn Poston as the worship speaker.

Poston thanked the Executive Board for the opportunity to speak. Poston said he enjoyed his opportunity to serve as the State Promotional Director for the last 13 years.

Poston spoke on "Honoring Our Leaders From The Past" from Hebrews 13:7. He pointed out that three words were repeated: Remember your leaders, Consider their ways of life, Imitate them. He mentioned men of God that God has used in the Cumberland Association; "We are blessed to have that kind of heritage in the Cumberland Association!" Poston closed in prayer.

Brother Steve Swango shared directions for the meal. The Presbytery will meet during the lunch hour.

Brother Harris thanked the body for the opportunity to serve as the moderator. Harris gave the floor to Hooper to address the body. Hooper thanked Harris and Poston for their service and hopes to imitate their good work.

Harris called for a motion to adjourn. A motion and second was made to adjourn. The meeting was closed in prayer by Brother Eric Puschmann.

Cumberland Executive Board Report October 19, 2019

The Executive Board met one time during 2019. The board met on August 6, 2019 at Truth and Grace Free Will Baptist Church. The members present for the meeting were Roy Harris (Moderator), Patrick Layton (Clerk/Treasurer), Jon Justice (Assistant Moderator), Eric Puschman (SQ), Sheldon Buck (Proxy NQ), Megan Morgan (Assistant Clerk), Stan Coker (Director of Cumberland Camp), Carl Hooper (WQ).

Harris informed the board of the progress of the mission church. Puschman prayed over the meal. Harris presented the agenda for the meeting. Puschman read from John 3; he spoke on how the world is desperate for the urgency of the Word. Puschman opened the meeting in prayer. A motion was made by Puschman and seconded by Justice to seat Buck as the proxy for the Northern Quarterly. Harris explained his reasoning for not seeking re-election as moderator. He encouraged the board to continue to be faithful to the ministry and to pray for the nominating committee as they look for a new moderator.

The minutes of the last Executive Board Meeting were reviewed by Layton. Justice made a motion to adopt the clerks report and Puschman seconded the motion. The motion carried.

Layton presented a Bank Reconciliation Summary of Deposits and Disbursements and Annual Financial Report for 2018-2019 to date (See full report for details). The financial report was reviewed. Puschman made a motion to approve the financial report. The motion was seconded by Morgan. The motion carried.

There was no update on the Christian Education Board.

Coker presented the Cumberland Camp report. The theme of the summer camp program was EPIC. There were 694 campers (639 residential and 55 day campers). The zipline has been installed. Three of the Flex cabins are near completion. The camp's rental schedule continues to be full. The camp currently owes \$86,818.76 on the Hayes Conference Center and holds \$107,557.74 in a Free Will Baptist Foundation trust account, most of which is designated toward development. A motion was made by Puschman and Justice seconded to approve the report. Justice prayed for Coker and the ministry of the camp.

Harris will contact Craig Batts for an update on the Ministerial Benevolence Board and get a written report to send to the board.

The dues per church for the National will increase \$50 bringing the National dues to \$200. Other adjustments were made to accommodate the proposed budget

numbers for 2019-2020. A motion was made by Puschman and seconded by Morgan to recommend the proposed budget to the Cumberland Association.

Justice updated the board on the Heaton Project. The marker has been created. The marker has been placed but not where we want it yet. The tombstones have been straightened and cleaned. Justice would like to have a dedication day for the project when it is all completed. The report was received as information.

Covenant Free Will Baptist and Rock Springs Free Will Baptist have voted to merge. The Covenant Free Will Baptist Church constitution states that the sale of the property must first be offered to the Cumberland Association of Free Will Baptist. The board does not feel that the Cumberland Association is in a position to purchase the property from Covenant Free Will Baptist Church. Hooper made a motion and Puschman seconded to decline the offer to buy the property from the Covenant Free Will Baptist Church. The motion carried. A motion was made by Puschman and seconded by Justice to give the moderator the authority to compose an official response to the Covenant Free Will Baptist Church. The motion carried.

The theme for the 176th meeting will be “Building On A Strong Foundation.” The meeting will take place at Loyal Chapel Free Will Baptist on October 19, 2019. The speaker for the meeting is Rev. Glenn Poston. Lunch will be provided by the Southern Central Quarterly and the Presbytery will meet during the lunch.

The item of Old Business was the Heaton Project. The item of new business was the merger of Covenant Free Will Baptist and Rock Springs Free Will Baptist and the sale of Covenant’s property.

The 2020 Cumberland Association Meeting will meet in the Northern Quarterly on October 17, 2020.

The Executive Board Meetings for 2020 are April 14, 2020 and August 11, 2020.

Items of prayer were mentioned. The meeting was closed in prayer by Buck.

Respectfully Submitted,
Patrick Layton, Clerk

REPORT OF COMMITTEE ON COMMITTEES
Saturday, October 19, 2019
(* Denotes Committee Chairman)

REGISTRATION AND FINANCE

Aaron Harris*
John Murray

NOMINATING

Josh Colson*
Gary Lovett
Steve Marcum
Reid Wilkerson

OBITUARY

Wayne Bess*
Ronald Mashburn

RESOLUTIONS

Eric Puschmann*
Frank Owens

Respectfully Submitted,
Jason Bell, Judson Phenecie, Steve Phillips

QUARTERLY REPORTS

NORTHERN QUARTERLY REPORT

Greetings from the 23 churches of the Northern Quarterly. Our congregations are located west of Clarksville in Woodlawn, and then as far east as Portland in Sumner County. Our southernmost church is in Davidson County, in Whites Creek, and our northernmost church is in Bowling Green, Kentucky.

Here are a few highlights from the past 12 months:

- During our three quarterly meetings, we examined and recommended three candidates for **ordination** (Eric Cowart, Brice Darnell, Donnie Stevanus). Four ministers from other Free Will Baptist associations transferred their credentials to us (David Womack, Russell Houske, Randy Scott, David Weeks).
- Our **church plant**, Immanuel FWB in Gallatin which is led by Pastor Jesse and Tiffany Owens, reports that the membership has voted to begin the search for a piece of land as they continue to reach souls for Christ in the community.
- Northern Quarterly churches remain active in **missions**. Over the last year, we have played a part in sending forth Daniel and Shelby Culwell to Japan, Brenton and Debbie Driscoll to Bulgaria, Jacob Austin to France, JD and Kayla Newland to Sevierville, and Chad and Paula Kivette to Sevierville. At our September *Go Global* service, we took up an offering of \$1,586.25 for International Missions.
- Things are going great at **Pleasant View Christian Academy**. Our school was voted *Best Private School in Cheatham County*, 2 years in a row; *Best High School in Cheatham County*, 2 years in a row; *Best Preschool in Cheatham County*, 2 years in a row. *Best Principal in Cheatham County*, 2 years in a row. PK-12th enrollment is at 320 this year—up about 3.5%. We're excited to report that 25% of the graduating class of 2019 attended Welch College in the fall of 2019.
- Our pastors continue to enjoy **additional times of fellowship** at our monthly breakfast in Clarksville, *Coffee and Conversation* every Wednesday in Pleasant View, and a weekly golf outing during the warmer months.
- This past February at our annual **Welch College Day**, we partnered with Welch by contributing to student scholarships. On that one day, our Northern Quarterly churches raised \$38,949.67.
- For our district **CTS competition**, 12 churches (out of 24) participated, which resulted in 101 competitors in 37 different categories; 63 Northern Quarterly competitors advanced to the TN State competition; 57 Northern Quarterly competitors advanced to the National.

At this time, on behalf of the entire Northern Quarterly, I would like to thank Rev. Dwayne James for his 3 years of service as our moderator, beginning in July of 2016. Thank you, Bro. Dwayne, for your service to our churches and for your ongoing faithfulness to our Lord and the Free Will Baptist Church abroad.

Respectfully submitted, Rev. Daniel Webster, Moderator

*Now the God of hope fill you with all joy and peace in believing,
that ye may abound in hope, through the power of the Holy Ghost.*

Romans 15:13 KJV

SOUTHERN QUARTERLY REPORT

Greetings from the Southern Quarterly! It has been a wonderful year of meetings as we have sought to provide real purpose and substance behind what we're doing as a quarterly. The theme for our 2019 meetings was "Hot Topics" where we hosted 3 separate panel discussions on the subjects of Mental Health, Social Justice, and Biblical Manhood/Womanhood. All three panel discussions were very well received and ignited deeper conversation as we moved through each of the topics.

During the business sessions, aside from "normal business," the Southern Quarterly voted in July to adjust the meeting scheduled during the year to close the 6-month gap between our July and January meetings. Beginning in 2020, instead of meeting in January, April, and July, the Southern Quarterly will now meet during the months of January, May, and September. Not only will this close the 6-month gap in the previous schedule, it will also help the SQ Presbytery Board in the scheduling of new and transferring ministerial candidates.

The Southern Quarterly Committee would like to thank the Richland, Rejoice, and Sylvan Park churches for hosting the 2019 meetings.

Looking to the future - as our denomination has seen many changes take place in recent months on all three levels – National, State, and Local, the SQ Executive Committee is excited to announce the theme for next year. The theme for our 2020 meetings is "TRANSITIONS" where we will focus on intergenerational leadership and transition. We're looking forward to hearing from our new-elected Executive Secretary, Dr. Eddie Moody during our January meeting and our newly elected TN State Promotional Director, Chris Dotson during our September meeting. During our meeting to be held in May, we will be hosting a multigenerational discussion panel to further the conversation of issues surrounding intergenerational leadership and transitions. We're looking forward to a great 2020 together.

Examining Committee:

January

- Carson Outlaw was recommended to the Cane Ridge Church for Ordination.
- Greg Fawbush and Derek Altom were approved by the committee for credential ratification and transfer.

July

- Abraham Lara was recommended to The Donelson Fellowship for Ordination.
- The committee recommend a letter of good standing be submitted to the Northern Quarterly on behalf of David Weeks

Special Recognition:

The SQ would like to publicly recognize and thank two of our outstanding leaders in their transition of ministry.

1. To Bro. Roy Harris - Thank you for your 11 years of service to the Cumberland Association as Moderator (and 4 years as Assistant Moderator prior to that). You have led us well and we thank you for your commitment to this body.
2. To Bro. Glenn Poston – Thank you for the 13 years you have served our state at the TN Promotional Director. You has served us well in promoting the state, it's ministries, and churches. Thank you for your leadership and unifying spirit you have brought to the state.

It is an honor to be a part of the 176th Meeting of the Cumberland Association. If the Southern Quarterly can be of any help or assistance to you, please let us know. It's a privilege to serve the Lord with you!

Respectfully Submitted,
Eric Puschmann, *Moderator*

SQ Executive Committee
Eric Puschmann, *Moderator*
Craig Batts, *Assistant Moderator*
Anthony Poff, *Clerk*
Eg Gragg, *Treasurer*
Marjorie Workman, *Member-At-Large*
Chris Talbot, *Member-At-Large*
Stanley Outlaw, *Member-At-Large*

SOUTH CENTRAL QUARTERLY REPORT

The South Central Quarterly met three times this year. The January meeting was held at the Flatwoods Church. Rev. Eddie Hodges, representing Family Ministries, was our guest speaker. The April meeting met at Loyal Chapel. Jerry and Barbara Gibbs along with Donnie and Ruth McDonald gave a special presentation for International Missions. Our WMO offering was \$500.00. The July meeting was held at the Berean Church with Rev. Rick Bowling, Cross Cultural Officer for North American Ministries as guest speaker. Our offering was \$265.00, which went to NAM. Loyal Chapel will host the Cumberland Association in October this year. The Blue Springs and Flatwoods churches are looking for pastors and Loyal Chapel is looking for a youth pastor. Please keep these churches in your prayers.

WESTERN QUARTERLY REPORT

Greetings from the Western Quarterly. The Western Quarterly is blessed to report that the health of the Quarterly is strong. The Quarterly consists of fourteen churches. The Western Quarterly met four times during the year. Our January meeting was held at Hurricane Chapel FWB. Time Farris, Pastor of Hurricane Chapel FWB, was our guest speaker for that meeting. Our April meeting was held at Miller's Chapel FWB. Neil Hearn, Associate Pastor of the United FWB, was our guest speaker for that meeting. Our July meeting was held at Oak Grove FWB. Sam Henderson, Pastor of Dunbar's Chapel FWB, was our guest speaker. Our October meeting was at Pleasant Hill FWB. Guest speaker was Jeff Lankford, Pastor of the Grace Baptist Church. During the year, our pastors meet for lunch and fellowship on the first Tuesday of each month. Finally, we are pleased to announce the reunification of Covenant FWB and Rock Springs FWB. Please keep this reunification in your prayers.

Sincerely, Carl Hooper (Western Quarterly Moderator)

Cumberland Association Ministerial Benevolence Board
2019 Financial Report
October 19, 2019

Beginning Balance:

Cashier's Check, closing F & M Bank Account **7,525.50**

Deposits:

TN State Association Designated Distributions	1,008.30
Local Church Direct Contributions	150.00
New Membership Dues	270.00

Total Deposits: **1,428.30**

Expenditures:

Clerk Payment	200.00
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Transfers:

Transfer to FWB Foundation Account	7,000.00
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Current Checking Account Balance: **1,753.80**

Current FWB Foundation Balance: **13,641.05**

Total Assets: **15,394.85**

GUIDELINES FOR MINISTERIAL BENEVOLENCE BOARD

1. **Membership.** Any ordained Free Will Baptist minister (or his wife) holding a card of good standing from the Cumberland Association of Free Will Baptist Presbytery may enroll. The purpose of this ministry is to provide needed money, as quickly as possible, to a spouse or other benefactor as designated by the member upon said member's death.
2. **Enrollment.** An enrollment fee of \$10.00 per participant will be charged. Each minister (or his wife) will the pay a participation fee of \$35.00. The church he pastors or attends may desire to pay these fees on behalf of the minister. In order to receive appropriate notification concerning deaths and contribution renewal it is important that you keep your information current with the Benevolent Fund Board.
3. The \$35.00 fee will be placed in a special savings account for the purpose of drawing interest.
4. Upon the death of a participating member, the Benevolent Fund will pay \$35.00 per member of the group to the surviving spouse or other benefactor designated by the member.
5. Upon notice by the Benevolent Fund Board that a member has died, and payment mad, all other members are required to submit another payment of \$35.00 to the Benevolent Fund within 30 days, or be dropped from the Benevolent membership.
6. Any individual having enrolled in the Benevolent Fund may remain a member as long as they participate with their contributions even if they move outside the Cumberland Association.
7. There will be a thirty (30) day waiting period following the date of enrollment before membership is effective. If a death should occur within the first thirty (30) days, the enrollment fee and the members participation fee will be refunded to the spouse or other benefactor designated by the member.
8. The fund shall be administered by the Ministerial Benevolence Board of the Cumberland Association of Free Will Baptists.
9. Any changes, alterations, and or amendments shall be made upon approval of the Cumberland Association of Free Will Baptists.

TREASURER'S REPORT
CUMBERLAND ASSOCIATION OF FREE WILL BAPTISTS
10/01/18 - 9/30/19

Beginning Checking Account Balance	\$6,812.08
Receipts	
Cumberland Association Dues	1,500.00
State Association Dues	9,000.00
National Association Dues	9,000.00
Other Gifts	1,036.00
Interest Income	186.15
TN State Association UGMP	3,591.84
Transfer from Foundation	500.00
Total Receipts	\$24,813.99
Distributions	
TN State Association Dues	9,000.00
National Association Dues	9,000.00
Treasurers Fee	350.00
Clerks Fee	350.00
Cumberland Association CE Board	0.00
Bank Fees	0.00
Web Site Maintenance	144.00
Executive Board Expense	51.37
175 th Cumberland Association Celebration Program	80.23
Heaton Project	500.00
Welch College	1500.00
TN State Association UGMP*	
Cumberland Camp	30% 1077.55
State Office	15% 538.78
Ministerial Benevolence Board	15% 538.78
International Missions	10% 359.18
TN. Home Missions	10% 359.18
Welch College	10% 359.18
Total Distributions	\$24,508.25
Ending Cash Balance	\$ 7,117.82

*10% of UGDP stays in Cumberland Association

Respectfully submitted,
Patrick Layton, Treasurer

**CUMBERLAND ASSOCIATION OF FREE WILL BAPTIST
PROPOSED BUDGET 10/01/19 – 9/30/20**

Beginning Checking Account Balance	\$7,117.82
 Receipts	
Cumberland Association Dues (60 churches x \$25.00)	\$ 1,500.00
State Association Dues (60 churches x \$150.00)	\$ 9,000.00
National Association Dues (60 churches x \$200.00)	\$12,000.00
Other Gifts	\$ 500.00
Interest Income	\$ 175.00
TN State Association UGMP (3% coming back to Cumberland)	\$ 3,500.00
 Total Receipts	 \$26,675.00
 Distributions	
TN State Association Dues (60 churches x \$150.00)	\$ 9,000.00
National Association Dues (60 churches x \$200.00)	\$12,000.00
Treasurers Fee	\$ 350.00
Clerks Fee	\$ 350.00
Executive Board Expense	\$ 100.00
Cumberland Web Site Hosting	\$ 144.00
Cumberland Association CE Board	\$ 1,250.00
Bank Fees	\$ 0.00
TN State Association UGMP	
Cumberland Camp	30% \$ 1,050.00
State Office	15% \$ 525.00
Ministerial Benevolence Board	15% \$ 525.00
Don and Billie Sexton Missions Memorial Gift	10% \$ 350.00
TN Home Missions	10% \$ 350.00
Welch College	10% \$ 350.00
 Total Distributions	 \$26,344.00
 Projected Ending Checking Account Balance	 \$ 7,448.82

Cumberland Youth Camp EPIC 2019

Sometimes a camp theme can be as much a prayer as a statement of fact. The camp board chose EPIC—The Life of Christ as our 2019 theme. Fact: the Life of Christ was the most EPIC life ever lived. Prayer: our summer camp could be worthy of that label.

Here is how we did:

1. We set a new record attendance this summer of 694. Yes, we were that close to 700. 639 of these were residential (overnight) campers and 55 were day campers. Here is a breakdown by weeks: High School (126), Teen (104), Junior 1 (157), Junior 2 (107), Combo (145). This is the second year in a row that we have been above 100 for each week of camp. Our average was 127.8. That alone is an amazing number when you consider that we only have 140 beds for campers and workers combined.
2. Day camp had an average of 11 kids per week, and the weeks were pretty evenly split (our smallest week was 8). We had one child saved in Day camp, which was really exciting.
3. We installed a zip line (actually two lines, each over 700 feet long). Hundreds of kids and adults have already enjoyed the 18 seconds of fun flying across our lake. We wrapped up the summer with an open zip line day, giving over 350 zip rides.
4. Three of our new flex cabins are nearing completion. The final touches on plumbing and trim will only leave paint and landscape work to declare them ready for occupancy. These will increase our camp capacity by 24 each week.
5. Our rental calendar for weekends and the “extra” summer dates have been full and well attended. Groups are requesting more days, and other groups are waiting for an opportunity to book their own retreat.

God has been so good to us. We continue to see kids saved every week. And we are blessed to help them grow in their walk with the Lord. May our “most EPIC of all” God be glorified and may His kingdom be built in and through us.

Financial notes: We currently owe \$86,818.76 on the Hayes Conference Center, and hold \$107,557.74 in a FWB Foundation trust account, most of which is designated toward development.

Cumberland Youth Camp
2193 Happy Hills Acre Rd.
Woodlawn, TN 37191
(931)647-5111
Stan Coker, Director

**Cumberland Youth Camp
2018 Financial Report**

Income

Contributions

Surplus Sales	\$ 2,510.00
General Offerings	\$ 57,310.32
Friends of Camp	\$ 29,900.74
Designated	\$113,872.66

Total Contributions \$203,593.72

Fee Income

Laser Tag	\$ 8,610.00
Camp Registrations	\$133,703.51
Retreat Registration	\$ 1,015.00
Rental Income	\$126,185.00

Total Fee Income \$269,513.51

Operations

Canteen Income	\$ 9,598.00
Miscellaneous	\$ 2,780.70

Total Operations Income
\$12,378.70

Grand Total Income \$485,485.93

Expenses

Building and Grounds \$107,019.05

Office Expense \$ 20,928.20

Salary and Benefits

Director	\$ 64,062.34
Camp Manager	\$ 16,058.35
Seasonal help	\$ 770.00

Total Salary and Benefits \$80,890.69

Mileage \$ 6,102.33

Camp Expenses \$ 78,936.27

Retreat Expenses \$ 2,567.66

Rental Expenses \$ 39,811.19

Canteen Expenses \$ 7,441.20

Transfer to fund balances	\$116,384.21	
Grand Total Expenses		\$460,080.80
Net Income		\$ 25,405.13

**Cumberland Youth Camp
Proposed 2020 Budget**

Income

Contributions		
Surplus Sales	\$ 1,650.00	
General Offerings	\$59,000.00	
Friends of Camp	\$33,000.00	
Total Contributions		\$93,650.00
Fee Income		
Laser Tag	\$ 8,500.00	
Camp Registrations	\$135,000.00	
Retreat Registration	\$ 2,750.00	
Rental Income	\$130,000.00	
Total Fee Income		\$276,250.00
Operations		
Canteen Income	\$ 9,000.00	
Miscellaneous	\$ 100.00	
Total Operations Income		\$ 9,100.00
Grand Total Income		\$379,000.00

Expenses

Building and Grounds	\$110,330.00	
Office Expense	\$22,000.00	
Salary and Benefits		
Director	\$68,086.00	
Camp Manager	\$17,066.00	
Seasonal Help	\$ 3,600.00	
Christmas Bonus	\$ 650.00	
Total Salary and Benefits		\$89,402.00
Mileage	\$ 7,000.00	
Camp Expenses	\$80,400.00	

Retreat Expenses	\$ 2,750.00	
Rental Expenses	\$41,000.00	
Canteen Expenses	\$ 7,600.00	
Grand Total Expenses		\$360,482.00
Net Income		\$ 18,518.00

**Cumberland District Women Active for Christ
October 19, 2019**

Greetings, from the Cumberland District Women Active for Christ, it is with great honor that I stand before you today on behalf of the Cumberland Women Active for Christ. The CDWAC is active and doing well! This past August we held our annual meeting at New Hope Free Will Baptist church with 10 of our 12 churches represented at the meeting. Our reported giving for this past fiscal year was \$30,625.27, which goes to several of our Free Will Baptist ministries such as WNAC, the Provision Closet, Welch College, IM missionaries, North American Ministries missionaries, Cumberland Camp, and several others. The Executive Board of the CDWAC is planning a Spring Workshop for ladies on April 18, 2020. This next year at our Annual Meeting on August 22, 2020 we will be celebrating 100 years of ministry. A wise lady that came before me once said,

In attempting great things for the Master, we have a wonderful heritage for "tomorrow." How will the record read in the next decade? Shall we ask? Shall we meet the challenge of present denominational needs bravely and with a "mind to work"? I pray that we may press on in our efforts to meet them, in His name, as we have in the past by grasping opportunities for service, for by this method we grow in grace and develop in spiritual things.

That lady was Fannie Polston. I hope that the record over the next decade will read that we were found faithful. Women Nationally Active for Christ has provided an opportunity for women to minister to others and to each other for approximately a century. I pray that the ladies in your churches will take advantage of being a part of a women's group. This next year I am requesting to be in at least one meeting of each our current 12 groups, but I would be more than happy to visit your church to discuss more about the ministry of WNAC. If I can minister to your church please let me know. I also encourage pastors to support and encourage your ladies in their women's groups. While you can not be responsible for every single thing under the roof you minister in, your influence is valued. We have approximately 60 churches in the Cumberland Association of Free Will Baptist, out of those 60 we have 12 churches that are active members of CDWAC. I encourage you to help that last number grow. Please continue to support and pray for the CDWAC.

Respectfully Submitted,
Megan Morgan
CDWAC President

**Free Will Baptist Family Ministries
October 19, 2019**

Thank you, Brother Moderator for granting me the time to greet the Cumberland Association and thank them for their prayers and financial support. Personally, I want to thank the churches who allowed me to come and give an update of the ministries this past year. Thank you!

Much has changed since I reported to you last year. We have a new Executive Director with hiring of Brother Jim McComas. He assumed the office November 1, 2018. It has been evident throughout this year that God had been preparing Brother Jim through a long fruitful pastorate, a broad denominational ministry and personal family loss to compassionately lead Family Ministries. Brother Jim has had to make some hard decisions concerning personnel. Another hard decision was to close the nursing home in Limestone Tennessee and convert the facility into an assisted living home which includes a memory impairment wing. To make the Nursing Home operational was going to be a very costly venture which put a tremendous financial strain on the ministry. His decisive move has enabled the ministry to operate with quite a reduction of financial stress. I am pleased to report Brother Jim Robinette has been hired as our chief operational officer. Our effectiveness and efficiency has already made great improvement since his coming to help us.

The ministry on our main campus at Camp Creek has been refocused to minister to a number of children in our cottages. We have an extend foster care cottage that ministers to young men who are too old for foster care but are not quite mature and ready to be on their own. One of the young men back in March travelled with Brother Jim to a God's Man Conference in Erwin TN and got saved.

We had two foster boys this summer made decisions for Christ. One made a decision at church on Sunday night and when they got come the foster mother answering some questions by his brother was able to lead that young person to the Lord.

We had two youth groups this summer one from Ohio and the other from South Carolina come on a mission trip to do maintenance and repairs at the camp. They had a service at the camp and invited the children to come and 3 boys made decision

for Christ. Last year we ministered to over 4300 people at the Oaks Conference and Retreat Center and 30 decisions were made for Christ.

This summer our young people at the Maggie House in Charleston Arkansas got the opportunity to go to youth camp. While they were there five of them made decisions for Christ.

A man at the Laurels Assisted Living Home in Wise VA by the name of Fod came to know the Lord as his personal Savior. We are not only touching the lives of young people by the aged as well. We are truly a Family ministry!

Eighty years ago, I. L. Stanley and his wife received their first child Trula Gunter to their care. We are still taking care of children as well as crisis pregnancies and assisting the elderly. The ministry has broadened but the message has not changed. We are still sharing the good news of Jesus and praying for the salvation of the people we minister to.

Next Saturday at 10:30 a.m. the ministry will celebrate 80 years of service at the Oaks Conference and Retreat Center at Camp Creek. We want to invite everyone to come and celebrate with us.

Respectfully Submitted,
Eddie Hodges

**Promotional Director's Report
Cumberland Association
October 19, 2019**

On October 1, 2019 I began serving as the State Director for Tennessee Free Will Baptists. After 29 years serving the same congregation, I am now honored to employ that same determined passion in my ministry across our state.

Free Will Baptists in Tennessee are very diverse, leaving room for potential conflict. Brother Glenn Poston, however, has done a phenomenal job bringing harmony to our movement. Building on his work, my goal is to rally our churches around our

- Common message
- Common mission
- Common ministry

One area we will be focusing on is pastoral ministry. Why? Because our denomination is facing at least two great pastoral challenges:

1. A majority of pastors (57%) regularly deal with discouragement and loneliness. 70 percent of pastors report having no close friend - no confidant. As State Director, utilizing my 20 years of chaplaincy experience, I am offering myself as a pastor to our pastors, pledging absolute confidentiality to the limits of the law.
2. The Free Will Baptist presbytery is greying. In One Magazine's recent study, the majority of our pastors are senior aged. In fact, only 4 percent of ministers are under the age of 30! It is essential that we encourage our young men to respond to the call of God and develop their pastoral gifts.

In an effort to bridge that gap, our theme for the 2019 State Association is "GENERATIONS." During the meeting, November 11-13 in Pigeon Forge, we will be hosting two breakout sessions or TED Talks on Tuesday morning, focusing on generational church leadership.

**Cumberland Association of Free Will Baptists
Obituary Report October 1, 2018 – September 30, 2019**

Northern Quarterly

Mary Margaret Sanders	Bethlehem
Cindy Bradley Smith	Bethlehem
Dorothy Dean Allen	Friendship
Faye Biggs	Friendship
Sherry Elaine Biggs	Friendship
Kenneth G. Bruce, Sr.	Friendship
John Mueller	Friendship
Pamela Lee Newman	Friendship
Beulah Faye Nichols	Friendship
Bradley Scott Gower	Heads
Chesley Ray “Bud” Hill	Heads
Ruth Ann Hall	Lakeview
Ogle Hanes	Lakeview
Joy Balthrop	Oaklawn
Owen Balthrop	Oaklawn
Mary Ruth Morrow	Oaklawn
Katherine Smock	Oaklawn
Preston Holt	Shady Grove
Tommy Sprinkles	Unity

South Central Quarterly

Thomas Curtain	Blue Springs
Christine Poe	Blue Springs
Robert McVicker	Faith
J.W. Neal	Faith
Margaret Petty	Faith
Gail Wimbs	Flatwoods
Carl Johnson	Loyal Chapel

Southern Quarterly

Mike Cantrell	Cofer’s Chapel
Buddy Gailey	Cofer’s Chapel
Ruthene Pierce	Corner Stone

Paul Leftrick
Elizabeth Mantlo
Sam Welch
Maggie Denney
Ora May Keen

First Springfield
First Springfield
LaVergne
Madison
Madison

Western Quarterly

Betty Nelson Thomas
Geneva Howington
Roger Shattuck
Rev. Robert “Bob” Baggett
Marvin (Buddy) Tummins
Frankie Tummins
Ruth Allen
Wayne Dennis
Louise Yarbrough
Myrtle Miller
Luke Phelan
Ann Cunningham
Brian Sisemore

Brandon’s Chapel
First Dickson
Hurricane Chapel
Hurricane Chapel
Hurricane Chapel
Hurricane Chapel
Pleasant Hill
Pleasant Hill
Pleasant Hill
Rock Springs
Rock Springs
Rock Springs
United

Respectfully Submitted, Wayne Bess and Ronald Mashburn

REGISTRATION AND FINANCE REPORT

Ministers: 35
Delegates: 9
Deacons: 1
Visitors: 12

TOTAL 57

The offering received was \$211.00.

Respectfully Submitted Aaron Harris and John Murray

RESOLUTION COMMITTEE REPORT

The Resolution Committee submits the following recommendations:

1. Whereas Bro. Roy Harris has faithfully served the Cumberland Association of Free Will Baptists for 11 years as Moderator and 4 years as Assistant Moderator, be it resolved the Cumberland Association express their appreciate to Bro. Roy for his leadership of our conference.
2. Whereas Bro. Glenn Poston has served 13 years as the TN State Association Promotional Director, be it resolved the Cumberland Association express their appreciation for his faithful leadership and unifying Spirit to the TN State Association of Free Will Baptists.
3. Whereas Bro. Chris Dotson has been elected as the new TN State Promotional Director, be it resolved the Cumberland Association express its commitment to pray for Chris and our continued support of the TN State Office.
4. Whereas the 176th Meeting of the Cumberland Association has met this 19th day of October at the Loyal Chapel Free Will Baptist Church, be resolved the Cumberland Association express their appreciation to Pastor Steve Swango and the Loyal Chapel Church for hosting today's conference

Respectfully submitted, Eric Puschmann and Frank Owens

NOMINATING COMMITTEE REPORT

We, the nominating committee, submit the following report.

Cumberland Camp Board:

Brandon Roysden filling the unexpired term of Tommy Dubose (2020)
Ashley Lockart filling the unexpired term of Stanley Cochran (2021)
Joshua Clark replacing Sam Johnson (2022)
Corey Minter replacing Corey Minter (2022)
Mike Paxton replacing Carol Reid (2022)
Len Scott replacing Len Scott (2022)

Christian Education Board:

Kip McNeill replacing Chris Talbot (2022)
Frank Owens replacing Frank Owens (2022)
Mike Keel replacing Mike Keel (2022)

Ministerial Benevolence Board:

Ed Gragg replacing Ed Gragg (2024)

International Missions Board:

Ed Gragg replacing Ed Gragg (2023)

Officers:

Modrator Carl Hooper replacing Roy Harris (2021)
Assistant Moderator Jesse Owens replacing Jon Justice (2021)
Clerk/Treasurer Patrick Layton replacing Patrick Layton (2021)
Assistant Clerk Megan Morgan replacing Megan Morgan (2021)

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

Respectfully Submitted: Jason Bell, Judson Phenecie, Steve Phillips

QUARTERLY CLERKS

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Western

Mrs. Debbie Elliott
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Erin, TN . 37061

CUMBERLAND QUARTERLIES YEAR IN REVIEW

	(N)	(SC)	(S)	(W)	Totals
Churches	23	6	15	14	58
Churches reporting	22	6	10	12	50
City Churches	9	3	7	2	21
Rural Churches	13	3	3	10	29
Full-time Ministers	17	2	7	12	38
Bi-Vocational Ministers	5	3	2	0	10
Ordained Ministers	56	5	22	14	97
Licensed Ministers	12	1	3	3	19
Ordained Deacons	75	11	17	26	129
Membership	3405	393	1243	802	5,843
Baptisms	83	12	3	21	119
Members Added	249	7	17	33	306
Members lost	62	12	5	31	110
Churches W/ Budget	16	2	4	6	28
Parsonages	10	1	1	4	16
Day Cares	0	0	0	0	0
Kindergartens	0	0	0	0	0
Christian Schools	1	0	0	1	2
Bible Institutes	0	0	0	0	0
S.S. Enrollment	1,687	88	238	375	2,388

Value of Churches and Parsonages:

Northern: \$26,384,000.00	Southern: \$15,805,000.00
South Central: \$ 235,000.00	Western: \$ 5,184,000.00
	Total: \$47,608,000.00

Churches Income:

Northern: \$3,136,415.56	Southern: \$ 591,622.00
South Central: \$ 0.00	Western: \$ 450,000.00
	Total: \$ 4,178,037.56

NORTHERN QUARTERLY

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Ashland City, TN 37015
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Hendersonville FWB 179 New Shackle Island Rd. M: P.O. Box 879 Hendersonville, TN 37075 615-824-3760	Rev. Reid Wilerson 193 Woodlake Dr. Gallatin, TN. 37066 662-315-4113 milesrwillkerson@gmail.com	Mrs. Ruby Sanschargin 121 Brookside Drive Hendersonville, TN 37075 615-824-0398 fsanssr@msn.com
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Rev. Thurman L. Page
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Church Clerk
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Springfield, TN 37172

SOUTH CENTRAL QUARTERLY

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Crossroads FWB
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Clerk
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CHURCH

PASTOR

CLERK

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Rev. Josh Colson

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 M: 201 Overlook Rd.
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Mrs. Claire Taylor
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 Dickson, TN 37055
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First McEwen FWB
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Rev. Rick Kennedy
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Mrs. Sherry Forrester
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Oak Grove FWB 1535 Greenwood Rd. Charlotte, TN 37036	Rev. Tim McDonald 1825 Hwy. 49 E Charlotte, TN. 37036 615-789-3125	Mrs. Pam Wells 2043 Hwy. 49 East Charlotte, TN 37036 615-789-9208
Pleasant Hill FWB 773 Frank Earhart Rd. Dover, TN 37058	Rev. Steve Phillips 773 Frank Earhart Rd. Dover, TN 37058 931-305-8881	Mrs. Nelda Saunders 660 Old Hwy 79 Dover, TN 37058 931-232-7062
Rock Springs FWB 1484 Hamble Road Charlotte, TN 37036	Rev. Danny Dwyer 1037 Dwyer Rd. Ashland City, TN 37015 704-718-0645	Mrs. Amanda Tidwell 656 Old Metal Road Charlotte, TN 37036 615-415-3032
Scott's Chapel FWB 660 Scott's Chapel Road Cumberland City, TN 37050 931-827-2367	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 1243 Stoney Point Rd. Vanleer, TN 37181	Rev. Byron Bishop 1243 Stoney Point Road Vanleer, TN 37181 615-943-7347	Mrs. Evelyn Smith P.O. Box 607 Erin, TN. 37061 931-980-5444
United FWB 784 Hwy. 46 S. Dickson, TN 37055 615-446-4121	Rev. Carl Hooper 107 Powers Blvd. Waverly, TN. 37185 931-296-4033	Mrs. Lucy Dudley 512 Old Hwy. 46 South Dickson, TN 37055 615-446-4711

Delegates to the Tennessee State Association

To be appointed by the Moderator at the State Meeting.

**INTERNATIONAL MISSIONARIES FROM THE CUMBERLAND
ASSOCIATION**

Kenneth and Rejane Eagleton Family
Jerry and Barbara Gibbs Family
Heath and Joni Hubbard Family
Shannon Little
Donnie and Ruth McDonald Family
David and Angie Outlaw Family
Jonathan and Amy Postlewaite Family
Josh and Lydia Provow Family
Steve and Becky Riggs Family
Daniel and Katie Speer Family
Matthew and Brooke Turnbough Family

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 any time 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. Based on the teaching of Scripture, we believe that God creates each human being as either male or female. We also believe Scripture teaches that all human sexual relations are reserved exclusively within the bonds of marriage. We further believe the Bible defines marriage as a covenant-union between one man and one woman.

ARTICLE 12. 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 13. 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 14. All member churches present and voting shall be considered a quorum for the transaction of business for each session.

ARTICLE 15. Amendments to this Constitution may be made at any time by a majority vote of the members present.

ARTICLE 16. This Association may adjourn to meet with any church that is a regular member of it at any time it deems proper.

ARTICLE 17. 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, October 17, 2015

**Minutes of the Presbytery
of the Cumberland Association of Free Will Baptists
October 20, 2018**

Rev. Dwayne James, moderator, called the meeting to order. He welcomed his fellow ministers and thanked them for attending the meeting.

Rev. James recognized Rev. Craig Batts, clerk/treasurer, for his reports. Rev. Batts presented the minutes from the 2017 meeting. A motion was made, seconded, and carried to receive the report. Rev. Batts presented the financial report. A motion was made, seconded, and carried to receive the report. Rev. Batts reminded the membership that each minister must submit an individual ministerial report to the presbytery in order to receive a card of good standing.

Rev. James then opened the floor for officer nominations. Rev. Batts was nominated to serve as the clerk/treasurer. No other nominations were presented. Rev. Batts was elected. Rev. Frank Owens was nominated to serve as the assistant moderator. No other nominations were presented. Rev. Owens was elected. Rev. James recognized Rev. Batts to receive nominations for moderator. Rev. Dwayne James was nominated to serve as the moderator. No other nominations were presented. Rev. James was elected.

The meeting was adjourned.

Respectfully Submitted,
Craig Batts
Clerk

**Presbytery of the Cumberland Association of Free Will Baptists
Financial Report – October 19, 2019**

Beginning Balance (11/1/18): 4566.52

Deposits:

2018 220.00

2019 570.00

Total Deposits: 790.00

Expenditures:

Postage 77.00

Clerk/Treasurer Payment 275.00

Total Expenditures: 352.00

Current Balance: 5004.52

Respectfully Submitted,
Craig Batts
Treasurer

Other Ministers in the Cumberland Association 2019

Northern Quarterly

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Rev. Cecil Boswell	1101 Murff Acres Rd. Ashland City, TN. 37015	615-792-6744
Rev. Seldon Buck	2758 Derby Run Rd. Springfield, TN 37172	615-212-7070
Rev. James Bullock	1101 Falcon Dr. Ashland City, TN. 37015	615-955-0683
Rev. Jeff Cockrell	300 Haven Way Westmoreland, TN. 37186	
Rev. Danny Conn	3794 Flewellyn Rd. Springfield, TN. 37172	615-618-9160
Rev. Eric Cowart	1070 W Main St. Hendersonville, TN. 37075	586-350-1927
Rev. David Davis	4458 Mt. Sharon Rd. Greenbrier, TN. 37073	615-430-9673
Rev David Dell	1008 Bryant Rd. Ashland City, TN 37015	615-630-3889
Rev. Don Dungan	1625 Hunt Lane Pleasant View, TN 37146	
Rev. Jon Forrest	1103 Kimbrough Rd. Ashland City, TN 37015	615-792-2987
Rev. Terry Forrest	1101 Kimbrough Rd. Ashland City, TN 37015	615-792-1202
Rev. Steve Hale	3687 Burgess Gower Rd. Cedar Hill, TN. 37032	309-781-3895
Rev. Bob Hamm	3084 Sweethome Rd. Chapmansboro, TN 37035	615-812-4207
Rev. Eddie Hodges	105 Lynhurst Circle Hendersonville, TN. 37075	615-415-8446
Rev. Paul Hopson	1706 Meadowbrook Dr. Springfield, TN. 37172	615-948-2400
Rev. Roy Jensen	3150 Old New Cut Rd. Springfield, TN 37172	615-384-4926
Rev. Jon Justice	3397 Marrast Dr. Clarksville, TN. 37043	931-980-1403
Rev. John Lee	1921 Scotty Parker Rd. Gallatin, TN. 37066	615-415-8141
Rev. Larry Lee	2529 Pleasant View Rd. Pleasant View, TN 37146	615-746-3418
Rev. Tom Malone	2120 Bracey Circle Joelton, TN 37080	615-881-6340
Rev. John McClure	3121 Battle Creek Rd. Springfield, TN. 37172	
Rev. Kip McNeill	1001 Grover Binkley Rd. Ashland City, TN. 37015	931-217-8204
Rev. David Milling	1289 Boyd Rd. Ashland City, TN 37015	615-498-8351
Rev. Mark Milling	600 Cheyenne Blvd. Apt. 696 Madison, TN. 37115	615-779-8656
Rev. Phillip Morgan	2882 Ridge Rd. Cedar Hill, TN 37032	615-289-9218
Rev. Gene Parton	1701 South Walker Rd. Pleasant View, TN. 37146	615-975-4665
Rev. Lloyd Plunkett	2576 Christopher Lane Pleasant View, TN 37146	615-746-6519
Rev. Randy Scott	1069 Leaf Lane Ashland City, TN. 37015	870-810-0771
Rev. Barry Simpson	1019 Drewwood Court Joelton, TN 37080	615-574-5895
Rev. Frank Slaughter	118 Clearview Dr. Clarksville, TN. 37043	
Rev. David Thomas	5509 Aquifer Court Bowling Green, KY 42101	270-776-4545
Rev. Eric Thomsen	1119 Oakwood Rd. Joelton, TN 37080	615-414-6869
Rev. Neal Thomsen	298 Ed Harris Rd. Ashland City, TN 37015	615-792-1129
Rev. Don Worrell	2025 Blue Springs Rd. Ashland City, TN 37015	

Southern Quarterly

Rev. Eugene Workman	1408 Ravenna Court N	Antioch, TN 37013	615-366-0573
Rev. Keith Burden	3441 Shakertown Rd.	Antioch, TN 37013	615-361-0560
Rev. Ron Callaway	925 Marengo Ln.	Nashville, TN 37204	615-945-6928
Rev. Jeff Caudill	1382 Whispering Oaks Dr.	Labanon, TN 37090	615-306-3813
Rev. Jerry Gibbs	P.O. Box 5002	Nashville, TN 37011	
Rev. Tim Hutchinson	1978 Gatlin Dr.	Nashville, TN 37210	615-649-8546
Rev. Steve Lytle	918 Bracken Trail	Nashville, TN. 37214	615-957-6330
Rev. Robert E Picirilli	206 Stoner's Glen Court	Hermitage, TN 37076	615-232-8367
Rev. Billy Walker	983 Everett Dr.	Smyrna, TN 37167	615-220-1585
Rev. LeRoy Forlines	3801 Rolland St.	Nashville, TN 37205	615-292-8709
Rev. Don McDonald	P.O. Box 5002	Nashville, TN 37011	
Rev. Eddie Payne	6419 Highland Park Dr.	Nashville, TN 37205	615-352-4797
Rev. Glenn Poston	6820 Hwy. 70 #306	Nashville, TN 37221	615-715-0521
Rev. Robert Woodard	8934 Old Charlotte Pike	Pegram, TN 37143	615-646-4093
Rev. Steve Greenwood	2514 Miami Ave.	Nashville, TN. 37214	615-260-8328
Rev. Corey Hawkins	2204 Chance Drive	Hermitage, TN 37076	615-473-3929
Rev. Curt Holland	1405 Trailridge Cr.	Mt. Juliet, TN 37122	615-973-9187
Rev. Ron Hunter	550 Roberts Rd.	Watertown, TN 37184	615-351-2700
Rev. Dean Jones	2522 Miami Ave	Nashville, TN 37214	615-351-2701
Rev. Doug Little	418 Golden Grove Mt.	Juliet, TN 37122	615-773-3625
Rev. Jeff Nichols	3900 Glasgow Court	Old Hickory, TN 37138	615-566-0707
Rev. Aaron Pontious	6003 Port Anadarko Trail	Old Hickory, TN 37138	615-390-8064
Rev. Don Robirds	743 Tulip Grove Rd. Apt. 704	Hermitage, TN. 37076	615-872-8587
Rev. Henry Van Kluyve	712 Billie Jean Circle	Hermitage, TN 37076	615-884-5689
Rev. Steve Marlin	2028 Abingdon Dr.	LaVergne, TN. 37086	615-213-8380
Rev. Jeff Skiles	704 Knightsbridge Way	Antioch, TN 37013	615-887-1271
Rev. Roy Harris	906 Castle Heights Ave.	Lebanon, TN 37087	615-351-1425
Rev. Robert J. Morgan	2723 Pennington Bend Road	Nashville, TN. 37214	615-642-5995
Rev. Garnett Reid	5216 Southfork Blvd.	Old Hickory, TN. 37138	615-636-7624
Rev. Walter Ed Gragg	294 Clovernook Dr.	Nashville, TN. 37210	615-885-3986
Rev. David Crowe	1124 Blairfield Dr.	Cane Ridge, TN. 37013	615-283-3351
Rev. Frank Ebel	810 Russleo Dr.	Nashville, TN. 37209	615-352-3279
Rev. Daryl Ellis	37 Fawn Creek Pass	Nashville, TN. 37214	239-826-6730
Rev. Jerry Gibbs	1647 Stewarts Ferry Pike	Hermitage, TN. 37076	865-310-5433
Rev. Abraham Lara	6204 Bent Wood Dr.	Antioch, TN. 37013	615-710-4464
Rev. Darryl LeMond	905 Bluebird Court	Mt. Juliet, TN. 37122	615-513-6889
Rev. Clint Morgan	606 McDonald Court	Nashville, TN. 37217	615-967-8986
Rev. Jonathan Yandell	104 Stone Bridge Court	Antioch, TN. 37013	615-308-9724
Rev. Earl Langley	208 Windsor Chase Court	Hermitage, TN. 37076	615-886-9821

Western Quarterly

Rev. Keith Buchanan	320 Indian Creek Rd.	McEwen, TN 37101	931-582-6034
Rev. James Carrington	1109 Myatt Loop Rd.	Burns, TN 37029	615-375-1955
Rev. Joshua Clark	60 Little Hurricane Creek Rd.	McEwen, TN 37101	

GUIDELINES FOR LICENSED MINISTERS IN THE CUMBERLAND ASSOCIATION

I. RULES PERTAINING TO THE LICENSED MINISTER

A. Qualifications for the Licensee

1. He must be a member of a church, which belongs to the Cumberland Association.

2. He must give evidence to his church that he is divinely called to preach, whereupon the local church is authorized to examine

him for license. This examination should include the areas of the candidate's life, doctrine, reputation, and his convictions and

abilities regarding the work of the ministry. His present and prospective educational and professional qualifications should also

be considered. Upon completion of such an examination, the local church shall determine whether or not to grant license.

Their ministerial license shall be valid for a period of one year, but is renewable annually.

3. He must have his license renewed annually by said church and kept in force until ordination.

B. The Activities of the Licensee

1. According to the general practices of Free Will Baptists, a licensed minister is urged to afford himself every opportunity to

preach the Word. He is free to exercise all the privileges and responsibilities of an ordained minister with the exception of

pastoring a church and officiating at the observances of the ordinances and weddings.

2. The licensee should consider the years between his receiving license and being ordained as years of study and training in

preparation for his calling.

C. His Relationship to the Presbytery

The clerk of the church should report the names of licensed ministers to the clerk of the Presbytery who will forward a copy of

these guidelines to each licensee. Licensed ministers will be eligible to hold associate membership in the Presbytery.

II. SUGGESTIONS FOR PREPARATION FOR ORDINATION

A. Attend Free Will Baptist Bible College if possible.

B. Seek counsel of an experienced pastor or pastors.

C. Make as thorough a study as possible of the following:

1. The Holy Bible

2. Systematic Theology

3. Homiletics

4. Pastoral Theology and Church Administration

5. Evangelism

6. Church History (especially F.W.B. history)

III. A SUGGESTED SCHEDULE OF WORK LEADING TO

ORDINATION

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

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

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

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

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

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

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

ARTICLE I: Name

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

ARTICLE II: Purpose

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

ARTICLE III: Membership

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

ARTICLE IV: Officers

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

ARTICLE V: Meetings

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

ARTICLE VI: Committees

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

ARTICLE VII: Amendments

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

BY-LAWS

ARTICLE I: Ordination And Ratification

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

ARTICLE II: Cards Of Standing

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

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

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

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

ARTICLE III: Discipline

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

ARTICLE IV: Donations

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

ARTICLE V: Amendments

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

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

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

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

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

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

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

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

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

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

14. The general powers of this corporation will be:

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

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

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

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

15. This corporation is not to have members.

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

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

Witness my hand this _____ day of _____, 1986

STATE OF TENNESSEE
COUNTY OF CHEATHAM

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

Notary Public

BY-LAWS OF CUMBERLAND YOUTH CAMP, INC.

ARTICLE I: Purposes and Powers

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

ARTICLE II: Directors and Officers

Section 1. Number and qualifications of the directors. The business of the Camp shall be controlled by a board of 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.