

UNITED

BFC CONFERENCE

Report Book

142nd Conference

2025



For livestream links, Conference minutes, and more visit BFC.org/Conference

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Introduction to the 142nd BFC Conference

“United to Make Disciples”

“Two are better than one, because they have a good reward for their toil. For if they fall, one will lift up his fellow. But woe to him who is alone when he falls and has not another to lift him up! Again, if two lie together, they keep warm, but how can one keep warm alone? And though a man might prevail against one who is alone, two will withstand him—a threefold cord is not quickly broken.”

Ecclesiastes 4:9-12

So wrote *the Preacher, the son of David, king in Jerusalem* in the fourth chapter of Ecclesiastes. The Bible Fellowship Church has been a fellowship of churches working together for more than 142 years. Twenty-five years prior to the starting date of our conference, our forefathers ministered together as they planted new churches and matured existing ones. Their success was not contingent upon one individual who had a dream and sought to fulfill it; it was the collaboration of many men who faithfully shared the gospel, disciplined new believers, and built our churches, both literally and spiritually. The leaders of each church depended so much on others that every few years they transitioned from one church to another.

That was one of the reasons that the Annual Conferences of the Mennonite Brethren in Christ Church lasted for most of a week. The Stationing Committee determined which pastor could best serve which church and then declared it to be so. They received advice from the local congregation in the form of the three top choices that the church would like to have as their pastor, but ultimately the decision was up to the members of the Stationing Committee.

I [BFC Executive Director David T. Allen] lived under that system for the first 15 years of my life, moving to Finesville, NJ for two years, to Jersey City, NJ for two years, to Philadelphia for four years, to York, PA for five years, and then to Hatfield, PA for two more years. I thought that was the normal life of a pastor in the Bible Fellowship Church. All of the churches acted as one, and the pastor was the best fit for that congregation...or so the Stationing Committee believed.

Mizpah Grove Camp Meeting was one of the places where we all met together and local church leaders could meet potential pastors who might be sent their way. That concept went away when our conference recognized the value of local church eldership and each local church determining who should be their pastor—provided he was credentialed by the denomination.

When the pendulum swung to local church autonomy, some of the glue that kept us together began to fade away. Mizpah Grove moved to Pinebrook and at first served a great purpose of connecting our congregations together. But as time progressed and costs increased, the number of people taking advantage of spending a week together with other BFC churches waned, and the BFC's use of Pinebrook as its summer conference eventually declined from eight weeks to the current three weeks.

The present is OK, just different. The fellowship among our churches is now held together by our pastors and representative elders who join together at BFC Conference, and by pastors who voluntarily meet at regional meetings. What that means is that it is easier to think and act as a lone pastor who doesn't need the Bible Fellowship Church. That's not good; nor is it healthy. We are better together and that is born out both biblically and practically. We intentionally foster relationships within our local churches, but we must do a better job of forming relationships with other BFC churches. When we are united, as we claim we are, we can assist one another, care for one another, hold each other accountable, and encourage one another. The apostle Paul said as much in the letters he wrote to the churches he planted and loved dearly.

Our 142nd BFC Conference is focused on building unity within our BFC churches, individually and collectively. We can fulfill the mission given to us by our leader, Jesus Christ, as we unite on developing children and youth toward a biblical world view, maturing disciples of Jesus Christ, planting churches together, and evangelizing the world through our cooperative efforts of sending missionaries to share the gospel and support those who do. At the 142nd BFC Conference we will focus on unity by hearing God's Word proclaimed, learning from panel discussions, debating serious issues as they arise, conducting our legal business, and enjoying fellowship with one another as we collectively constitute a small tribe in the Kingdom of God: a fellowship that values being united in love, word, and deed, all for the glory of God.

Orientation Material

The following material is to assist the members of the 142nd BFC Conference. It is information that, if followed, should contribute to a smooth-running Conference. Any questions related to these suggestions should be directed to the members of the Committee on Agenda and Arrangements (their names are located at the end of their report).

Please Note: Pinebrook is owned and operated by Franconia Mennonite Camp Association, which operates Spruce Lake Retreat. Be reminded that we are guests at Pinebrook and ought not to be presumptuous in the way we conduct ourselves or in the use of the facilities.

Procedures for the 142nd BFC Conference

1. Registration

- a. Every voting member and all attendees at BFC Conference should register in advance, using the form provided by the denomination.
- b. Every voting member should report to the Registrar Table in Fellowship Hall upon arrival to sign in and to receive a name tag, a name plaque, and other relevant materials. Missionaries, pages, representatives of other organizations, and other official guests should also report their presence to the Registrar.
- c. Name Tags are needed for entrance to all meals.
- d. Name plaques are used by the Registrars in keeping attendance and may be used to call a Page to provide service.
- e. All members of the 142nd BFC Conference, BFC missionaries, and those under the care of either the Ministerial Credentials Committee or the Ministerial Candidate Committee, as well as Pages, are guests of Conference and are entitled to lodging and all meals.

f. The Bible Fellowship Church pays the room and board of voting members and officers during BFC Conference for the day(s) involved, based upon the approved agenda while lodging at BFC Conference. Voting members and officers who desire accommodations before or after the dates involved in the approved agenda are responsible for such charges.

g. Others, including wives and children, may make lodging arrangements in advance by contacting Pinebrook. The cost of meals and lodging is established by Pinebrook.

h. Those staying overnight at BFC Conference should report to the Guest Services Building for room assignments, room keys, etc.

2. Priority Seating

- a. The Moderator of BFC Conference has the right to establish priority seating.
- b. Special requests for seating are to be sent to the Registrar.

3. Addressing BFC Conference

- a. Members of the Bar wishing to address BFC Conference should do so as mandated in the Faith & Order [Article 508-2].
- b. In summary, this states that to speak on an issue, one is to rise, awaiting acknowledgment by the Moderator, and respectfully address the Moderator when provided with a microphone. Under normal circumstances, a maximum of 10 minutes is given for speaking on any issue. The Timekeeper will indicate when one's time has expired. One is not to speak a second time until all others who desire have spoken, and then only after gaining permission from the Moderator.
- c. Please wait to speak to BFC Conference until receiving a microphone.

d. Those who make motions on the floor of the BFC Conference must provide a written copy of the motion to the Secretaries of BFC Conference, preferably by email, in order to aid in projection as well as in preparing the Conference minutes.

4. Pages

- a. Ryan J. Diffenderfer serves as the Overseer of the Pages for the 142nd BFC Conference.
- b. Pages are selected from individuals who are generally not members of the Conference bar.
- c. Job description of the Pages includes distribution of reports, Minutes, memoranda, manning roving microphones, tallying election ballots, etc.
- d. To obtain a Page, raise your name plaque.

5. Reserving Tables in the Dining Hall

- a. Dining Room tables may be reserved by a representative of any Department, Board, or Committee. This request must be submitted in writing to the Registrar no later than the coffee break before the meal.
- b. Display Tables in Fellowship Hall are at a premium. Contact the BFC Office prior to BFC Conference to reserve one. Because of the limited number of tables, only Departments, Boards, or Committees will be supplied a table. Outside vendors and others may reserve a spot on a first-come, first-served basis, arrange for their own table, and will be asked to sponsor an advertisement in the 2025 Yearbook.

6. Show and Tell

- a. During most sessions of BFC Conference, information which is important for the members of BFC Conference may be communicated at the discretion of the Moderator. This has been labelled "Show and Tell."
- b. Since it is time-consuming and awkward for each request to be screened by the Moderator, all such "Show and Tell" and announcements shall be presented to the Registrar. He will work with the Moderator for their presentation.

7. Cell phones: Cell phone rings and other alerts not only are annoying but disruptive to the flow of BFC Conference. *Please silence all electronics!*

8. Copies: The onsite printer is reserved for approved copies for the entire body. The Head Page has the right to determine what may or may not be copied. Materials to be distributed at BFC Conference must be prepared and printed prior to Conference.

9. Internet Access. Free internet access will be provided throughout the Conference. Bandwidth for internet connections is limited. Please be respectful of others and exit your internet browser when you've completed your business. Please refrain from remaining connected with multiple devices simultaneously.

10. BFC Conference Voting. Each voting member of BFC Conference should bring his *silenced* cell phone, tablet, or computer to each session of BFC Conference. The Moderator or Conference Secretaries will advise those voting members present at that session of the electronic voting procedure when BFC Conference votes electronically.

Conference Agenda

142nd BFC Conference

Bible Fellowship Church: An expanding fellowship of churches united to make disciples of Jesus Christ.

Theme: **United to Make Disciples**

Moderator: Daniel L. Williams

Monday, April 28, 2025

11 a.m.-6:30 p.m. Registration for room assignments (in Guest Services Building)

11 a.m.-6:30 p.m. Registration for the 142nd Conference (in Fellowship Hall)

1:30 p.m. Monday Afternoon Session

Call to Order and Prayer Daniel L. Williams,
Moderator

Report of Registrar and Roll Call

Establishment of Conference Bar as recommended by the Registrar

Report of the Committee on Agenda & Arrangements R. Daniel Wagner

Appointment of Conference Roles by the Moderator

Assistant Registrar: Jules J. Hull III

Committee on Examination of BFC Conference Minutes (142nd):

Joshua P. Gibson, Thomas P. Shorb, Richard E. Taylor, R. Daniel Wagner

Parliamentarian: Randall A. Grossman

Appointment of Assistant Secretary Ronald L. Kohl
and Assistants to the Secretary

Assistant Secretary: Timothy S. Radcliff

Assistant(s) to the Secretary: Samuel Janney, Shawn Rohrbach

Welcome from the Conference Host Richard B. Brewer

Approval of Minutes of 141st BFC Conference Ronald L. Kohl

	Report of the Conference Judicatory	Randall A. Grossman
	Time of Prayer – Prayer Committee	Michael W. Walker
3:00-3:20 p.m.	Afternoon Break	
3:20 p.m.	Reports of Elected Boards and Committees:	Daniel W. King
	Nominating Committee:	
	Nominations for all elections	
	Prayer for the upcoming elections	
	Ministerial Credentials Committee	S. Wayne Rissmiller
	Consideration of recommendations regarding Ordination	
	Musical worship	David Pooler, New Life BFC Oley
	Keynote Address: “Unity under the Word of God – Matthew 15”	Jason L. Hoy
4:45 p.m.	Adjournment for Dinner	
5:00 p.m.	Dinner <i>Voting members of Conference and those with proper credentials (name tags) admitted free. Others will need to reserve meals ahead of time & purchase tickets at the Guest Services Building.</i>	
6:45 p.m.	Monday Evening Session	
	Call to Order	Daniel L. Williams, Moderator
	Musical worship led by	David Pooler
	Address: “The Blessing of Unity – Psalm 133”	David T. Allen
	Service of Communion Administered by William G. Schlonecker, Robert A. Sloan, Jr.	
	Church Extension Ministries Report	David E. Gundrum
	Recommendation to receive Christ Alone Fellowship as a new Particular Church	
	Service of Recognition for Christ Alone Fellowship, Lancaster	
	Presentations and musical worship led by Christ Alone Fellowship	
	Closing prayer	William G. Schlonecker
	Reception in honor of our new Particular Church – Fellowship Hall	

Tuesday, April 29, 2025

7:45 a.m.	Breakfast	
8:45 a.m.	Tuesday Morning Session	
	Call to Order	Daniel L. Williams, Moderator
	Musical worship	David Pooler
	Address: “Unity in Fulfilling our Mission(s) to Make Disciples – Ephesians 4:3, 13”	James D. MacArthur
	Time of Prayer – Prayer Committee	Dennis W. Spinney
10:15-10:35 a.m.	Morning Break	
10:35 a.m.	Introduction of new delegates to BFC Conference	
	BFC Executive Board Report	David T. Allen
	Consideration of Recommendations regarding Budgets, Assessment	
	<ul style="list-style-type: none">• Revised 2025 Budget presentation and vote• Recommendation of 2026 Assessment• 2026 Budget presentation and vote• Pension Fund Report & Resolutions• Resolution Relating to Housing Allowance for MRF recipients• Resolution Relating to Housing Allowances for 403(b) recipients	
	Consideration of Legislation at First Reading (see p.11 in Report Book)	
12:15 p.m.	Adjournment for Lunch	
12:30 p.m.	Lunch	
1:30 p.m.	Tuesday Afternoon Session	
	Call to Order	Daniel L. Williams, Moderator
	Panel Discussion: “How Unity within the BFC fulfills our Mission”	
	Board of Church Health Report	Robert A. Sloan, Jr
	Elections	

3-3:20 p.m.	Afternoon Break	
3:20 p.m.	Reports from Study Committees	
	Study Committee to Examine Articles of Faith 24-27	Andrew T. Crossgrove
	Study Committee on Abortion	Beau E. Coffman
	Committee to Review BPLs	Timothy M. Zuck
	Consideration of any Petitions from Churches or Requests from Boards of Elders	
	Petition from Ebenezer BFC	
	Request from Board of Elders, Northern Lehigh BFC	
	Board of Missions Report	James D. MacArthur
	Recognition of BFC Missionaries present at BFC Conference	
5:00 p.m.	Adjournment for Dinner	
5-5:15 p.m.	Beneficiary Society (for pastors)	
5:30 p.m.	Dinner	
7:00 p.m.	Tuesday Evening Session (Service of Ordination)	
	Musical worship & Ordination Service	
	Address	R. Scott Wright
	Ordinations and recognition of previous ordination	
	Reception in honor of our newly-ordained men – Fellowship Hall	

Wednesday, April 30, 2025

7:45 a.m. Breakfast

8:45 a.m. Wednesday Morning Session

Call to Order and Prayer Daniel L. Williams,
Moderator
Musical worship David Pooler
Address: "Unity in Making Disciples – 1 Peter 3:8" David E. Gundrum
Time of Prayer – Prayer Committee Stephen J. Morton

10-10:20 a.m. Morning Break

Report of elections
Elections (if necessary)

Consideration of Legislation at Second Reading (see page notations, 2024 Yearbook)
p. 16 Agenda & Arrangements – 508-4
pp. 16-17 Church Extension – 512-2.1
p. 17 Church Health – 510-1.2 & 512-4
p. 35 Preamble to Articles of Faith & BPLs
pp. 36-37 Believers' baptism for those with disabilities – 103-6.6
pp. 37-38 Believers' baptism for those with disabilities – 202-3.1
p. 32 F & O Article 8-1, Gender (if 2/3 of elder boards have approved)

Reports of Elected Boards and Committees

Ministerial Candidate Committee Joshua P. Miller
Consideration of list of men under care of the MCC
Introduction of men under care of the MCC

Ministerial Relations Committee Timothy J. Schmoyer

Report of the Conference Pastor Ralph M. Soper

Darlene J. Mahurin Memorial Fund offering

12:15 p.m. Adjournment for Lunch

12:30 p.m. Lunch

1:30 p.m. Wednesday Afternoon Session

Call to Order and Prayer Daniel L. Williams,
Moderator
Panel Discussion: "Building unity within your church"

Report of Elections (if necessary)

Victory Valley Camp Report
Report of the Pinebrook Educational Foundation

Curtis A. Cutler
Andrew T. Crossgrove

3:30-3:50 p.m.

Afternoon Break

Other Boards and Committees that Report to the BFC Executive Board

- BFC Life Committee William G. Schlonecker
- Communications Committee Ronald L. Kohl
- Historical Committee Jill Davidson
- Prayer Committee Michael W. Walker
- Youth & Young Adults Jules J. Hull III

Other Reports

- Ministerial Convention Committee R. Scott Wright
- Beneficiary Society Philip G. Norris

Report of the Registrar

Joel B. Klase

Appointments – Moderator

- Registrar & Assistant Registrar
- Committee on Agenda & Arrangements
- Appointment of Study Committees (as necessary)
- Announcement of the Secretary of Conference Judicatory and Secretary of Special Appellate Judicatory

Report of the Committee on Resolutions
Unfinished Business

Adjournment with Prayer

First Reading Legislation

Here are the proposed pieces of legislation that will be considered for Adoption at First Reading at the 142nd BFC Conference:

Legislation proposed by the BFC Executive Board

Article 408 – Church Properties

(Strikeouts indicate current language of Article 408 that is to be removed. Proposed changes are indicated in bold face italics.)

408-1 The title of church property where the church is incorporated shall be conveyed directly to the Corporation. In cases in which the church is not incorporated, ~~the conveyance shall be made to a Board of Trustees duly elected according to the Rules of the BFC Conference (setting forth their names), their successors, and assigns.~~ ***the BFC Executive Board shall hold title to that property until the church becomes a Particular Church within the BFC, self-incorporates, and elects officers, after which the BFC Executive Board shall transfer the title to the Particular Church Corporation.*** Whether the title is conveyed to a corporation or ***is held by the BFC Executive Board*** to a Board of Trustees, the title shall contain a trust clause in the following words:

In trust for the use of the ministry and membership of the Church (name of the Bible Fellowship Church) at (location) subject to the doctrines, laws, usages, and ministerial appointments of the BFC Conference of the Bible Fellowship Church incorporated under the Commonwealth of Pennsylvania as from time to time established, made and declared by the lawful authorities of the said church, and if the said property shall be sold or encumbered, the proceeds of the sale or the encumbrance shall be applied for the use of the aforesaid, subject, however, to the provisions of the law of the church relating to abandoned church properties and of that forbidding mortgaging of real estate for current expenses. ***An incorporated church seeking to sell any property must obtain agreement from the BFC Executive Board prior to the execution of any sale. If the congregation controlling this property shall be disbanded or dissolved, the property and assets shall be controlled and disposed of according to the rules of the Bible Fellowship Church.***

408-2 The title to parsonages shall be conveyed in like manner as that for the churches and shall contain the following clause of trust:

In trust, that said premises shall be kept, maintained, and disposed of as a place of residence for the use and occupancy of the preachers of the Bible Fellowship Church who are from time to time duly appointed in said place according to the rules and usages of said church, and if sold, the proceeds to be used according to the rules of said church. If the congregation controlling this property shall be disbanded, the property shall be controlled and disposed of according to the rules of the Bible Fellowship Church.

408-3 In instances where a Particular Church loses its corporate officers, votes to close, and abandons its property ***and assets***, the BFC Executive Board is authorized to appoint surrogate elders ***who become the officers***, to settle its affairs in closing the church, and to ~~sell its properties~~

dispose of its assets, with any residual proceeds going to the Bible Fellowship Church, *Inc., a non-profit 501c3.*

Article 508-5, Study Committees

Whereas, the work of study committees has had a significant impact on the direction of our denomination, and

Whereas, the leadership of our denomination is given to ordained ministers and lay elders, and

Whereas, there is a history of study committees being formed that have included members who were not active elders or ordained ministers within the denomination, and

Whereas, some of these non-elder/minister study committee members have greatly influenced the acceptance of majority reports of study committees, therefore be it

Resolved, that the following change be made to Article 508-5 of the Principles of Order:

Add to the end of 508-5 (2): “Study committees shall be comprised of active BFC elders and credentialed BFC ministers. Study committees may add advisory (non-voting) members.”

Article 511-1.7 (3), Youth and Young Adult Committee, Purpose

Whereas, the Youth and Young Adults Committee does not feel the current purpose statement is specific enough in supporting the local church ministries, and

Whereas, the Youth and Young Adults Committee desires to serve the local church ministries more effectively and practically, therefore be it

Resolved, that we adopt the following resolution, replacing current purpose statement 511-1.7 (3):

Purpose: The Youth and Young Adults Committee exists to glorify and honor God by primarily equipping churches to effectively reach and disciple students and young adults for Christ. This includes (1) training leaders, (2) providing relevant insights and trends in culture, (3) hosting discipleship and outreach events, and (4) promoting unity among the churches.

Article 511-1.7 (6), Prayer Committee, Composition and Election

Whereas, the composition of the BFC Prayer Committee as specified in the Principles of Order currently states, “(1) The BFC Prayer Committee shall be composed of four ministers and three laypersons. Laypersons must be members in good standing at a BFC church,” and

Whereas, it also states that, “(3) No member of the committee may serve more than two consecutive terms. A member may be elected to a new term after a minimum of one year’s time following two consecutive terms,” and

Whereas, the Committee has found it difficult to find laypersons who are both passionate about prayer and are able/willing to serve on the committee, and

Whereas, the current composition of the committee consists of six ministers and two laypersons, and

Whereas, the Committee is seeking to undertake two separate Days of Prayer (North and South) and needs more members in order to facilitate the Days of Prayer effectively, therefore be it

Resolved, that 511-1.7 (6), under “Composition and Election” be changed to the following:

(1) The BFC Prayer Committee shall be composed of members in good standing of a BFC church.

(2) The committee shall elect its own members, subject to the ratification of the BFC Executive Board.

(3) No member of the committee may serve more than two consecutive terms. A member may be elected to a new term after a minimum of one year’s time following two consecutive terms.

(4) The members of the committee shall be elected for a term of three years.

(5) The committee shall organize itself at the call of the chairman of the previous year, at which time new officers shall be elected.

Whereas, the BFC Office has adequate personnel to effectively administrate the finances of the Prayer Committee, and the BFC Executive Board prefers to have the BFC Office administrate such funds of the BFC Committees; and

Whereas, the duties of the Prayer Committees treasurer have been absorbed by the BFC office for the past few years, therefore be it

Resolved, that the BFC Prayer Committee no longer be required to have a member serve in the role of treasurer, and that the Committee will have sufficient communication with the BFC office in regards to the administration of funds.

Study Committee to Review the Biblical Principles for Living (BPLs)

Resolved, that the BFC Conference appoint a committee to examine Article 104-3 – Civil Government, and prepare a statement on the issue of Christ’s church and national politics by considering the following questions:

1. How does nationalism/patriotism function in view of Christ’s love for the world and His present/coming kingdom?
2. How can leaders in Christ’s church address and promote biblical conduct regarding political issues without polarizing the body of Christ?

Resolved, that the BFC Conference appoint a committee to re-examine its statement on Stewardship (104-1) by considering the following questions:

1. What should be the church's position with regard to climate change, its causes, and cures?
2. Are current environmental concerns consistent with the biblical concept of human stewardship of the earth and its resources?
3. Should the church express environmental concerns? If so, to what extent?

Report of the Committee on Agenda and Arrangements

The committee met three times in the Conference Room at the Denominational Office in fulfilling its mandate to prepare the agenda and worship and to oversee the logistics and hospitality of the 142nd BFC Conference. In addition to the appointed committee members, Ryan J. Diffenderfer served as an *ex-officio* member. Also participating as guests were Richard Brewer, the Site Director at Pinebrook, for his assistance in coordinating the logistics and hospitality of the BFC Conference at Pinebrook Bible Conference, and Rachel E. Schmoyer, the BFC's Communications Coordinator. Julie Sebastian was an invited guest in her role as Office and Accounting Manager.

142nd BFC Conference. This year's BFC Conference will convene at 1:30 p.m. on Monday, April 28, 2025 at Pinebrook Bible Conference, East Stroudsburg PA, and will conclude on Wednesday, April 30, 2025. The theme of this year's Conference is "United to Make Disciples."

Speakers. Jason L. Hoy will deliver the keynote address on Monday, April 28 while devotional speakers over the course of the 142nd BFC Conference will include David T. Allen, James D. MacArthur, and David E. Gundrum. R. Scott Wright will also preach as part of the Tuesday evening Service of Ordination while two panel discussions will take place on the subject of unity in our churches and within the BFC.

Orientation. Orientation materials have been placed in the front of the Report Book that is distributed to each pastor and delegate. We ask that each man read and review the information prior to Conference, especially those who are Conference voting members for the first time.

Livestreaming. Everyone may view the livestream sessions of BFC Conference. This is an asset allowing interested BFC folks from around the globe to view the worship and deliberations of BFC Conference. Please inform your congregations of this opportunity, which can be accessed through the website: www.bfc.org. BFC Conference may mute or suspend delicate or extremely personal issues on the floor of BFC Conference at the discretion of the BFC Conference Moderator. Please give us grace if this becomes necessary.

Roles. Joel B. Klase will serve as Registrar and Jules J. Hull III as Assistant Registrar. Ryan J. Diffenderfer will serve as Overseer of the Pages.

Appointments. The Committee has made the following appointments for the 142nd BFC Conference:

Parliamentarian: Randall A. Grossman

Timekeeper: Mark L. Morrison

Committee on Resolutions: Brad L. Boyer, Daniel Z. Krall, Michael C. Meadows

Recommendations:

1. **Resolved**, that the proposed agenda for the 142nd BFC Conference be accepted as the guide for our deliberations.

2. **Resolved**, that the Registrar be authorized to seat alternate delegates as required during the Conference and report them to Conference in his report at the conclusion of Conference.
3. **Resolved**, that the 143rd BFC Conference be held at a site and date to be determined.
4. **Resolved**, that committee reports for the 143rd BFC Conference be sent in digital format to the BFC Conference Secretary by February 15, 2026 at sportspastor33@gmail.com.

Committee on Agenda & Arrangements: Ronald L. Kohl, Chairman; R. Daniel Wagner, Secretary; David T. Allen, BFC Executive Director; Steven J. DelDuco, Vice Moderator; Joel B. Klase, Registrar; Timothy S. Radcliff, Assistant Secretary; Daniel L. Williams, Moderator. *Ex-officio* member: Ryan J. Diffenderfer, Overseer of the Pages. Guests: Richard B. Brewer, Pinebrook Bible Conference Site Director; Rachel E. Schmoyer, BFC Communications Coordinator; Julie Sebastian, BFC Office & Accounting Manager.

Report of the Committee to Examine 141st BFC Conference Minutes

The title of the Committee to Examine the Minutes of the 141st BFC Conference changes every year – due to the number assigned to each BFC Conference – but the role doesn't change; this committee is assigned with proofreading BFC Conference minutes for accuracy. Accurate minutes make for a more accurate Yearbook, which represents the permanent record of the Bible Fellowship Church.

Philip G. Norris has retired from this role after many years of faithful service. Our dear brother's eye for detail has been greatly appreciated by the Conference Secretary. While Richard E. Taylor has experienced some health issues, he is still willing to lovingly challenge the Conference Secretary over the position and necessities of commas and other punctuation. Thomas P. Shorb has been willing to come aboard while R. Daniel Wagner continues to serve.

Joshua P. Gibson has graciously agreed to join the proofreading crew that makes up this committee starting with the 142nd BFC Conference.

While this committee works hard to ensure the accuracy of the minutes for inclusion in the Yearbook, mistakes are occasionally made. Here are some corrections that need to be made to the official Conference minutes as they appear in the 2024 Yearbook:

p. 6 Under the Wallingford list of pastors and delegate, there should be a space between the "S" and "Cowen" in relation to Timothy S. Cowen.

p. 7 Austin G. Shelly is listed as part of the 141st BFC Conference bar under "Ordained Ministers in Retirement or on Permanent Disability." He was unable to attend because he had been promoted to glory a month before Conference. See his "In Memoriam" on pp. xx-xxi in the 2024 BFC Yearbook.

p. 9 The second "Resolved" near the top of the page should read "along," not "alon."

p. 13 In the first paragraph describing the Report of the BFC Executive Board," the word "great" should be capitalized since "Great Commission" acts as a collective proper noun.

p. 16 The second full sentence should be split into two sentences and should read as follows: "Jarrod J. Cruise provided an update on the health of Calvin T. Reed, who recently underwent multiple bypass surgery. He then prayed for Reed's recovery."

p. 18 In the fourth paragraph of the Victory Valley Camp report, a period should be added to the sentence that reads, "What are we willing to give in order to reach this next generation for Jesus?" Cutler asked."

p. 19 In the report of the Pinebrook Educational Foundation, a second set of quotation marks should be added to this sentence so it reads, "I encourage you to put it in your budget to put into the fund," Crossgrove noted.

p. 19 A second set of quotation marks should also be added, in connection with the Report of the BFC Life Committee, so the second sentence reads, “I think that momentum is picking up once again as our participation with Pinebrook is growing.”

p. 22 At the end of the third paragraph, eliminate the comma.

p. 22 In the second sentence of the fourth paragraph, eliminate the definite article “the” so the end of the sentence simply reads, “...of these is love.”

p. 29 In the third bullet point, end the final sentence with a question mark so it reads, “What would he emphasize or minimize?”

p. 29 In the fourth bullet point, reword the first sentence so it reads as follows: “The Committee expects the Candidate to come for the test having studied the Articles intensely, understanding the Articles completely, and giving clear evident that he is in agreement with the Articles and can therefore teach them.”

p. 30 In the middle of the page, Article 202-3.1, Qualifications and Duties of Church Membership, it states, “Proposed changes are in bold face” – but there is no bold face attached to the proposed legislation. According to p. 24 of the 2023 Yearbook, the legislation’s wording – with changes represented in brackets with bold face type noting what was dropped – should read as follows:

Anyone desiring to be a member of the BFC shall give testimony and evidence of faith in Christ and the new birth. He shall be in sympathy with the Faith & Order, be baptized [**by immersion or have had water applied**] subsequent to salvation, and manifest holiness toward God and separation from the world (Acts 2:41-47).

p. 32 In proposed legislation for suggested changes to Article 8-1, insert the word “which” to the final sentence so it reads, “Males and females each have unique and complementary physical attributes determined by their God-given biological sex and which serve to form and distinguish a person’s God-given sexual identity and function.” This change is made simply to add clarity to the statement.

p. 35 In the first sentence, so subject and verb agree, change to “The following resolution was...”

p. 35 In the resolution itself, “Articles and principles” represent a change in wording and as such should be printed in bold face type.

p. 40 In the final line of the page, change “Annual Conference” to “BFC Conference.”

The following additional corrections should be made to the 2024 Yearbook:

p. xiv The middle initial “R” should be removed from the listing for James Arcieri. He has no middle name.

p. 218 In listing Ruhl, change “Jeffrey” to “Jeffery” – that is his correct first name.

Finally, on pp. 200, 203, 210, 215, 217, and 222, extraneous commas need to be removed in the directory listings for Mark E. Barninger, Adam K. Crain, Ronald W. Hoyle, David J. Peters, Ralph E. Ritter, and Ricardo M. Vargas. A small detail indeed, but changes that should be made for the sake of accuracy.

Committee to Examine the Minutes of the 141st BFC Conference: Thomas P. Shorb, Richard E. Taylor, R. Daniel Wagner.

Report of the Conference Judicatory

The Conference Judicatory was consulted concerning a situation occurring with reference to the meetings of BFC Conference in April. The Judicatory met twice (on May 2 and June 7) to receive the charges as valid and to appoint five of its members to conduct the trial. The trial was conducted on July 22, 2024 and August 5, 2024. The guilty verdict was communicated to the defendant on August 15, 2024, and the boards of elders of each church were informed of the action by mail on February 18, 2025.

Conference Judicatory: Ronald W. Reed, Chairman; Clyde D. Bomgardner Jr., Secretary; Randall A. Grossman, Recording Secretary for the trial; Kevin W. Kirkpatrick. Donald D. McKinney, Richard T. Paashaus, L. James Roberts, Jr., Robert A. Sloan, Jr.

Report of the Nominating Committee

The following are nominees for the Bible Fellowship Boards and Committees for 2025-2026
(i) indicates incumbent

BFC Executive Board

Choose 2 Ministers

Steven J. DelDuco (i) Pastor: Living Hope BFC,
Mechanicsburg, PA
Daniel L. Williams (i) Pastor: Trinity BFC,
Blandon, PA

Choose 2 Elders

L. James Roberts Jr. (i) Elder: Grace BFC,
Quakertown, PA
Byron D. Roth (i) Elder: Ebenezer BFC,
Bethlehem, PA

Ministerial Credentials Committee

Choose 2 Ministers

Keith A. Strunk (i) Pastor: Saucon Community
BFC, Hellertown, PA
Dennis W. Spinney Retired Pastor,
Harrisburg, PA
Keith M. Long (i) Pastor: Faith BFC,
Lancaster, PA

Ministerial Candidates Committee

Choose 2 Ministers

Andrew W. Barnes (i) Pastor: Grace BFC,
Harrisburg, PA
Joshua P. Gibson Pastor: Emmanuel BFC,
Sunbury, PA
Wesley H. Bunting Pastor: Faith BFC,
York, PA

Ministerial Relations Committee

Choose 1 Minister

Randall A. Grossman Pastor: Grace BFC,
Reading, PA

Choose 1 Elder

Mark R. Sondag Elder: Calvary BFC,
Sinking Spring, PA
Ronald W. Reed (i) Elder: Grace BFC,
Reading, PA
Michael D. Murphy Elder: Berean BFC,
Stroudsburg, PA

Committee on Nominations

Choose 1 Minister

R. Daniel Wagner Pastor: BFC of Camden,
Camden, DE

Choose 1 Layperson *

Jill Davidson Member: Graterford BFC,
Graterford, PA

**Vote on vacant 2-year term (2026) – Candidate receiving the most votes will be elected to fill the 2-year term.
Vote on 3-year term (2027) – Ballot with remaining two candidates will be elected for the 3-year term.*

Conference Judiciary

Choose 1 Minister

Robert A. Sloan, Jr. Retired Pastor,
Ambler, PA
James D. MacArthur Pastor: Board of Missions,
Oley, PA

Choose 1 Elder

Donald McKinney Elder: Calvary BFC,
Sinking Spring, PA
Jayonn Folks Elder: Grace Fellowship,
Harrisburg, PA

Special Appellate Judiciary

Choose 2 Ministers

Daniel Z. Krall Pastor: Ephrata BFC,
Ephrata, Pa
R. Scott Wright (i) Pastor: Ebenezer BFC,
Bethlehem, PA

Choose 2 Elders

Ken Lord (i) Elder: Graterford BFC
Graterford, PA

Officers of the 143rd BFC Conference (2026)

Moderator: Elect 1 Man for 1 year

Randall A. Grossman Pastor: Grace BFC, Reading, PA
Timothy J. Schmoyer Pastor: Whitehall BFC,
Whitehall, PA
Keith A. Strunk Pastor: Saucon Community
BFC, Hellertown, PA

Vice Moderator: Elect 1 Man for 1 year

Steven J. DelDuco Pastor: Living Hope BFC,
Mechanicsburg, PA
William G. Schlonecker Retired Pastor

Secretary: Elect 1 Man for 1 year

Ronald L. Kohl Pastor: Grace BFC,
Quakertown, PA

The Nominating Committee would again like to thank all those who suggested names to be considered for nomination throughout the past year. At every BFC Conference, there are committees that have openings which need to be filled by elders and laypersons. Each of our particular churches have gifted men and women who would be valuable contributors to the committees of our denomination. Since you men know your people better than we do, we would greatly appreciate your help in identifying candidates who are qualified and willing to serve the larger BFC family in these capacities. Listed below are the committee openings for minister, elders, or laypersons for the elections which will be held at the 143rd BFC Conference in April, 2026. Suggestions can be emailed to Daniel W. King at dking460@gmail.com.

Executive Board

2 ministers
2 elders

Nominating Committee

2 ministers
1 layperson

Ministerial Credentials Committee

2 ministers

Conference Judicatory

2 pastors
2 elders

Ministerial Candidate Committee

3 ministers

Special Appellate Judicatory

1 pastor
1 elder

Committee on Nominations: Daniel W. King, Chairman; Jules J. Hull III, Secretary; Lynn Gilmartin, Beckie Merrick, Mark L. Morrison, Nancy Yerrington.

2025 BFC Nominations

(i) indicates incumbent

BFC Executive Board

Choose 2 Ministers



Steven J. DeDuco (i) serves on the pastoral staff at Grace Bible Fellowship Church of Harrisburg, PA. He pastors Grace BFC's church plant (Living Hope BFC) on the West Shore of Harrisburg. During his 25 years in pastoral ministry with the Bible Fellowship Church, he has served in three churches in a variety of roles, from senior pastor to pastor of children and youth to pastor of outreach and discipleship. He serves the BFC as a member of the BFC Executive Board and chairs the BFC Board of Church Health. He holds an undergraduate degree in Electrical Engineering from Villanova University and a Masters of Divinity degree from Biblical Theological Seminary. He has been happily married to his wife Beth for 35 years; they have four kids and five grandchildren.



Daniel L. Williams (i) has served as an ordained pastor in the Bible Fellowship Church since 2006. He currently serves as the lead pastor of Trinity BFC in Blandon, PA. In addition to his pastoral responsibilities at Trinity, Dan is a member of the Executive Board, secretary of the Church Health Committee, and chairman of the BFC Prayer Committee. He and his wife Laurie have three children: Gabbie, Luke, and Jonah.

Choose 2 Elders



L. James Roberts (i) serves as Elder Emeritus at Grace BFC in Quakertown, PA. He has been a member of BFC Conference since 1971 and has served on the Executive Board since 1986.



Byron D. Roth (i) has been an elder at Ebenezer BFC in Bethlehem, PA for the last 11 years. He is currently President of Ebenezer's Board of Elders, is Chairman of the Finance Committee, and serves on the Pastoral Relations Committee. Roth has been serving on the Executive Board for the past five years. In addition, he serves on the Pinebrook Educational Foundation and is a board member of Fellowship Community. Roth runs his own consulting business and is an adjunct professor at Kutztown University..

Ministerial Credentials Committee

Choose 2 Ministers



Keith M. Long (i) has served on staff at Faith BFC in Lancaster, PA since 2007. He began as Youth Pastor, transitioned to Pastor of Discipleship, and was called to the role of Lead Pastor in 2020. He currently serves on the TLT for Christ Alone Fellowship and is part of the Credentials Committee, and has previously served on the Committee on Nominations. He has been married to Rebekah since 2003, and they have three children. Colossians 1:28 captures Keith's desire for his ministry both at home and in the church.



Dennis W. Spinney describes himself as a “follower of Jesus, husband to Sue for 45 years, father and grandfather, and small church pastor for over 30 years.” He retired from paid ministry on May 1, 2022 and is looking forward to serving Him “in new ways and new places.”



Keith A. Strunk (i) has been the pastor of the Saucon Community Bible Fellowship Church in Hellertown, PA for over 10 years, having served previously as a church planter in Cape May, NJ and as a full-time pastoral intern at Ebenezer BFC in Bethlehem, PA, where he began his ministry as a lay elder. Keith is married to his wife Terrienne for over 26 years and they have two adult children. Keith enjoys theology, ministry, the outdoors, watching sports, and playing golf.

Ministerial Candidate Committee

Choose 2 Ministers



Andrew W. Barnes (i) was ordained in the BFC in 2015 and now serves as the Pastor of Discipleship and Evangelism at Grace Bible Fellowship Church in Harrisburg, PA.



Wesley H. Bunting was called to serve as Senior Pastor of Faith Bible Fellowship Church of York, PA in November, 2019. He graduated from Elizabethtown College with a Bachelor of Arts in Communications and also earned a Master of Science degree in leadership from South University and a Master of Arts degree in theological studies from Liberty University School of Divinity. Finally, Bunting received his Ph.D. in marriage and family therapy at Eastern University. He previously served as an elder at New Hope Christian Fellowship in Marietta, PA, and managed Eastern University's Harrisburg Campus as the Campus Director. Bunting has been happily married to his wife Elizabeth for 14 years. They have three children: Theo, Simon, and Gloria.



Joshua P. Gibson is the Senior Pastor at Emmanuel BFC in Sunbury, PA. He is responsible for preaching and casting vision for the church. He also trains new leaders, makes disciples who make disciples, and shepherds the flock in a variety of ways. He has served at Emmanuel BFC for 20 years. He is married to his wife, Erica. They have three kids (Carissa, Noah and Judah).

Ministerial Relations Committee

Choose 1 Minister



Randall A. Grossman (i) has been senior pastor of Grace BFC in Reading, PA since 1990. Before that he was the founding pastor of the Kutztown church. He is married to Nancy and the couple has two married daughters and five grandchildren.

Choose 1 Elder



Michael D. Murphy has been an elder at Berean BFC in Stroudsburg, PA for eight years. He serves as secretary of the board of elders, serves on the Christian Education committee as secretary, and leads Berean's worship ministry team. He has also served on Berean's Pastoral Search Committee and as a delegate to BFC Conference. He and his wife Jennifer have been members at Berean for over 30 years and both serve as teachers in various classes.



Ronald W. Reed (i) is a retired ER/Trauma physician. He is an elder, the adult Sunday School director, and Ministerial Relations Committee member at Grace BFC in Reading, PA. He also serves on the Board of Fellowship Community and on the TLT of Crossroads mission church in Elverson, PA.



Mark R. Sondag and his wife Lisa have been members of Calvary BFC in Sinking Spring, PA since 2016, with Mark serving as an elder since 2023. They have three adult children and six grandchildren. In addition to serving as an elder, Sondag has been an adult Sunday school teacher since 2017. At previous churches, he served as an elder, church treasurer, and adult teacher and has studied *Koine* Greek to support his expository teaching.

Committee on Nominations

Choose 1 Minister



R. Daniel Wagner serves the Bible Fellowship Church of Camden, De as its bi-vocational pastor while also serving on the Milford, DE Transitional Leadership Team and the BFC Committee on Agenda and Arrangements.

Choose 1 Layperson



Jill Davidson is an active member of the Graterford BFC, where she teaches the Junior High Sunday school class and participates in music for worship services. She has also been a member of the Historical Committee of the BFC for about 30 years.

Conference Judicatory

Choose 1 Minister



James D. MacArthur served 22 years in missions as a church planter and in executive leadership with Christar, followed by 18 years as the Executive Pastor of New Life BFC in Oley, PA. He presently serves as Director of the BFC Board of Missions and is a board member with Church Extension Ministries. He is a carpenter by trade and worked in that capacity before entering full-time vocational ministry. MacArthur is married to Trudi and they have five adult sons, three daughters-in-law, and six grandchildren.



Robert A. Sloan serves as the Vice President of the Bible Fellowship Church, Vice Chairman of the Executive Board, and is the denomination's interim Director of Church Health. Sloan previously was the Senior Pastor of the Calvary Bible Fellowship Church in Sinking Spring, PA for 28 years before retiring in 2016. He has served as a board member of Christian Missionary Technical Services, the Bible Fellowship Board of Missions, Board of Church Extension, Board of Church Health, and Spruce Lake Retreat.

Choose 1 Elder



Jayonn C. Folks serves as interim pastor at Grace Fellowship in Harrisburg, PA. Folks has been at Grace since 2007, where served as a deacon for many years before joining the Board of Elders. He oversees and helps to facilitate the spiritual growth and shepherding of the body at Grace. Jayonn is also chairman of the Elder Board. He lives in Harrisburg and is married to Kimberly; they have four children.



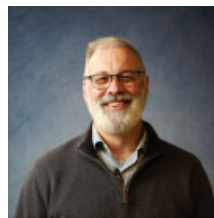
Donald McKinney has been a member of Calvary BFC in Sinking Spring, PA since 1970. During that time he has served for many years as an elder and as the church's BFC Conference delegate. McKinney holds an engineering degree from Drexel University and attended night school at Lancaster Bible College. He is now retired from Met-Ed.

Special Appellate Judicatory

Choose 2 Ministers



Daniel Z. Krall served for four years as Assistant Pastor at Ephrata Bible Fellowship Church in Ephrata, PA before being called to his current role of Lead Pastor. He is passionate about preaching the Word of God and in leading God's people in prayer. In addition to his pastoral duties, Krall serves on the TLT for Christ Alone Fellowship in Lancaster City, PA. He and his wife Lynnea have four children.



R. Scott Wright (i) has served as the Lead Pastor at Ebenezer BFC in Bethlehem, PA since August, 2023. Prior to being called to minister there, he was the lead pastor at Redeemer BFC in West Norriton, PA.

Choose 2 Elders



Ken Lord (i) is a member of Graterford BFC in Graterford, PA. He and his family have attended there for more than 30 years. Lord has served as a deacon and as an elder and is currently on the Elder Board. He leads Graterford BFC's Christian Education Committee and is the church's treasurer. Ken and his wife reside in Skippack Township, PA.

Officers of the 143rd Conference

Moderator: Elect 1 Man for 1 Year



Randall A. Grossman has been senior pastor of Grace BFC in Reading, PA since 1990. Before that he was the founding pastor of the Kutztown church. He is married to Nancy and the couple has two married daughters and five grandchildren.



Timothy J. Schmoyer has pastored in the BFC for 23 years—the last 16 at Whitehall, PA. His diverse church includes Arabic and English ministries, as well as the Rock of Ages ministry at Fellowship Community. He also led the initiative to plant Northern Lehigh BFC. Schmoyer earned his Doctor of Ministry in Congregational Change in 2018 from Biblical Theological Seminary in Hatfield, PA. He has served the BFC on various committees and teams, the longest of which have been Victory Valley Camp since 2007 and the BFC's Ministerial Relations Committee since 2011. He served as Moderator of BFC Conference from 2019-2022.



Keith A. Strunk has been the pastor of the Saucon Community Bible Fellowship Church in Hellertown, PA for over 10 years, having served previously as a church planter in Cape May, NJ and as a full-time pastoral intern at Ebenezer BFC in Bethlehem, PA, where he began his ministry as a lay elder. Keith is married to his wife Terrianne for over 26 years, and they have two adult children. Keith enjoys theology, ministry, the outdoors, watching sports, and playing golf.

Vice Moderator: Elect 1 Man for 1 Year



Steven J. DeDuco serves on the pastoral staff at Grace Bible Fellowship Church of Harrisburg, PA. He pastors Grace BFC's church plant (Living Hope BFC) on the West Shore of Harrisburg. During his 25 years in pastoral ministry with the Bible Fellowship Church, he has served in three churches in a variety of roles, from senior pastor to pastor of children and youth to pastor of outreach and discipleship. He serves the BFC as a member of the BFC Executive Board and chairs the BFC Board of Church Health. He holds an undergraduate degree in Electrical Engineering from Villanova University and a Masters of Divinity degree from Biblical Theological Seminary. He has been happily married to his wife Beth for 35 years; they have four kids and five grandchildren.



William G. Schlonecker served as church planter and senior pastor at BFC Newark, DE, for nearly 40 years until he retired from that position in 2021. He currently serves on the Board of Church Extension Ministries and the Ministerial Relations Committee. Bill married fellow widow, Mindy, in May 2021; together they have seven married children and 17 grandchildren.

Secretary: Elect 1 Man for 1 Year



Ronald L. Kohl (i) has served as the Senior Pastor at Grace Bible Fellowship Church in Quakertown, PA since 2004. A former sportswriter, he is happily married to Kendra since 2003.

Report of the Ministerial Credentials Committee

The Ministerial Credentials Committee held two meetings since the last BFC Conference.

The Faith and Order questionnaire was available to fill out online once again, and an email was sent by way of the bfc-pastors@emailedo.com to the ministers holding Ordination Credentials with the Bible Fellowship Church. We are thankful for the great response from our pastors. If you are a pastor or probationer and have not yet signed up to receive [bfc-ac](mailto:bfc-ac@emailedo.com) and bfc-pastors@emailedo.com emails, it is important that you get signed up. This is the main communication by the BFC to our pastors and delegates. It is easy to be added to the contact list; just email Rachel Schmoyer or Jodi Shorb to help you get signed up.

The Lord, in His providence, chose to take home Timothy S. Cowen and Harold C. Weaber over this past year. We thank God for the many years of ministry Tim and Harold had, and for so faithfully serving Jesus Christ. One glorious day we will worship our Savior with them again. Please be in prayer for their families.

The Credentials Committee has the privilege of attending local church recognition services of the men who were ordained or had their previous ordinations recognized and credentialed at our BFC Conferences. It is a wonderful time to celebrate what the Lord has done in bringing more quality, God-fearing men to the ministry. Attending an ordination service in your local region continues to provide an important opportunity to show love and support to men called of God to minister alongside us as brothers. We are grateful for those who attend the services of recognition. We strongly encourage all our pastors to make ordination and installation services in their region a priority. Please put these services on your calendars and affirm these brothers in the Lord's call on their lives.

When a man desires to enter military chaplaincy, he is required to have an endorser. The Ministerial Credentials Chairman, or another BFC Ordained minister other than the Chairman appointed by and under the authority of the Ministerial Credentials Committee, shall be the endorser for the BFC to the General Commission on Chaplains and Armed Forces Personnel. We are grateful for Pastor Clifford B. Boone's willingness to serve as the endorser; he has asked to step down from this position and the Lord has led Pastor Robert A. Johnson to accept this important responsibility. We are grateful for both of these men and look forward to Bob Johnson's future ministry as endorser.

The Ministerial Credentials Committee approves men to serve as military chaplains as representatives of the BFC. Therefore, we thank those who serve in the military and recognize that chaplaincy provides a unique opportunity in reaching the lost. Any ordained pastor interested in military chaplaincy should contact the Credentials Committee Chairman.

The following changes in status were approved:

Bryan C. McNally was changed from Ordained Ministers on Leave of Absence to having his credentials removed, per his request, due to his doctrinal stand on sanctification not being in agreement with BFC doctrine.

Carl J. Fischer Jr. was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement or on Disability.

Ronald B. Smith was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement or on Disability.

Barry T. Parsons was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers in Retirement or on Disability.

Joshua D. Edwards was changed from Ordained Inactive Ministers to having his credentials removed per his request as his 10 years have elapsed in all categories.

James Arcieri was changed from Ordained Ministers Working Under the Direction of the Bible Fellowship Church to Ordained Ministers On Leave of Absence.

Sean A. Fox was changed from Ordained Ministers Between Calls to Ordained Inactive Ministers.

The Committee met with James L. Farver Jr., Tracy D. Haines, Eric E. Herb Jr., and Sandy H. Holbert for ordination examination and also met with Richard L. Dobrowolski for recognition of previous ordination. The Ministerial Credentials Committee gives thanks to our Lord and Savior, Jesus Christ, who has given these gifted men for the ministry of the Bible Fellowship Church.

Whereas, the Ministerial Candidate Committee has recommended ordination for James L. Farver Jr., Tracy D. Haines, Eric E. Herb Jr., and Sandy H. Holbert, and

Whereas, the Ministerial Candidate Committee has recommended Richard L. Dobrowolski for recognition of previous ordination, and

Whereas, these brothers have served acceptably as ministers of the Bible Fellowship Church for the required period of time or the equivalent thereof, and

Whereas, after examination, the Ministerial Credentials Committee believes these men to be called of God to the gospel ministry and to be in accord with the Faith & Order of the Bible Fellowship Church, therefore be it

Resolved, that James L. Farver Jr., Tracy D. Haines, Eric E. Herb Jr., and Sandy H. Holbert be ordained to the gospel ministry of the Bible Fellowship Church, and that Richard L. Dobrowolski be recommended for recognition of previous ordination.

The Ministerial Credentials Committee has placed our Ordained Ministers in the following categories as of the date of this report. These men are eligible to serve a Bible Fellowship Church:

I. Ordained Ministers Working Under the Direction of the BFC (Voting Members)

Allen, David T.

Allison, Scott A.

Barnes, Andrew W.

Barninger, Mark E.

Benack, Jesse A.

Bertolet, Raymond R.

Bickel, Mark A.

Bickings, Richard F.

Boyer, Brad L.

Brush, R. Jerome

Bunting, Wesley H.

Burgess, Ronnie

Burkholder, Jared M.

Burton, William A. III

Chi, Freddy A.

Coffman, Beau E.

Crain, Adam K.

Crossgrove, Andrew T.

Cruise, Jarrod J.

Davies, Larry W.

DelDuco, Steven J.

Diaz, Stephen A.	King, Daniel W.	Ritter, Ralph E.
*Dobrowolski, Richard L.	Kirkpatrick, Kevin W.	Rissmiller, S. Wayne
Dupiche, Joshua A.	Klase, Joel B.	Rodriguez, Carlos G.
*Farver Jr., James L.	Kohl, Ronald L.	Schmoyer, Timothy J.
Filbert, Jason A.	Krall, Daniel Z.	Siegrist, Roger L.
Franklin, Neil J. Jr.	Long, Keith M.	Smith, Aaron D.
Gibson, Joshua P.	Mack, Ezekiel R.	Smith, David A.
Grossman, Randall A.	Madara, Ferdie R.	Soper, Ralph M.
Gundrum, David E.	Meadows, Michael C.	Strunk, Keith A.
*Haines, Tracy D.	Miller, Andrew J.	Susek, Aaron J.
Hanner, John J.	Miller, Joshua P.	Sweet, L. Marc
Harkins, Jeremy L.	Morales, Juan Carlos	Triestman, Benjamin J.
Harvey, Paul S.	Morrison, Mark L.	Verdon II, William C.
Hebel, Andrew R.	Morton, Steven J.	Von Holt, Christopher M.
*Herb Jr., Eric E.	Nessler, Timothy R.	Walker, Michael W.
Hoffstetter, Daniel J.	Notary, Michael J.	Wagner, R. Daniel
*Holbert, Sandy H.	Orton, Mark R.	Williams, Daniel L.
Hoy, Jason L.	Poland, David M.	Wright, R. Scott
Hull, Jules J. III	Radcliff, Timothy S.	Yerrington, Philip E.
Johnson, Robert A.	Ramirez, Marcos G.	Zuck, Timothy M.
Kauffman, Jeffrey A.	Reff, James D. II	

* Contingent upon approval of recommendation of their ordination in this report

V. Ordained Ministers Working Under the Direction of the Board of Missions of the BFC: (Voting Members)

Evans, Scott B.	Istrate, Daniel	Riddell, David W.
Head, Jim D.	Johnston, Walter M.	Studenroth, John C.
H., D.	Moyer, Jerry L.	

V. Ordained Ministers Working in the Chaplaincy Under the Sponsorship of the BFC: (May be voting members)

Mack, Ezekiel R. – Military	Susek, Jacob, J., Jr. – Fellowship Manor
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IV. Ordained Ministers Working in Other Christian Ministries: (May be voting members)

Bertolet, Timothy J.	Brandt, David E.	Dunn, William J.
Bomgardner, Clyde D., Jr.	Clineff, Kevin W.	Eyster, Jordan K.

V. Ordained Ministers Working in Non-BFC Churches: (Advisory Members)

Curcio, Louis S. (2015; 2025)	Ramos, Elliot H. (2020)
Peters, David J. (2023)	Vargas, Ricardo M. (2024)

VI. Ordained Ministers Between Calls: (Voting Members)

Hogan, Timothy S. (2024)

LeTowt, Nathaniel C. (2022, 2023; 2025)

Martin, Carl T. (2015; 2018; 2020; 2021;
2025)

Morrison, Thomas H. (2016; 2022; 2025)

VII. Ordained Ministers on Leave of Absence: (Advisory members)

Arcieri, James (2024)

VIII. Ordained Ministers in Retirement or on Permanent Disability: (May be voting members)

Aukamp, William A.

Baker, Delbert R. II

Barber, Kenneth F.

Bigley, T. James, Jr.

Boone, Clifford B.

Buck, Leonard E.

Cahill, Dennis M.

Clapier, G. Wayne

Cole, Charles E.

Coulbourn, Hugh C., Jr.

Dodson, Richard C.

Ellingson, Bruce A.

Erb, Ronald C.

Felty, Glenn R.

Fischer, Carl J., Jr.

Gehman, Richard J.

Harris, Richard D.

Heller, LeRoy S.

Herb, John H.

Hoyle, Ronald W.

Jones, David H.

Kappes, W. Scott

Kuntzman, Donald E.

Lawrence, Dennis J.

Lenahan, Frank E.

LoRusso, John R.

Mahurin, Ronald C.

Manney, David L.

Moyer, Duane E.

Moyer, Richard A.

Morrison, Philip E.

Norris, Philip G.

Paashaus, Richard T.

Parsons, Barry T.

Plows, Keith E.

Pollock, Thomas A.

Prontnicki, Louis

Ravis, Richard B.

Reed, Calvin T.

Reitz, Roger L.

Ruhl, Jeffery L.

Schlonecker, David K.

Schlonecker, William G.

Schoen, David N.

Shorb, Thomas P.

Sloan, Robert A., Jr.

Smith, Gene W.

Smith, Ronald B.

Spinney, Dennis W.

Tannous Michael J.

Taylor, Richard E.

Thomann, David A.

Uhrich, Gregory A.

Vandegriff, John C., Jr.

Way, David R.

Weller, Dana E.

Wells, Howard N.

Widger, Byron

Zimmerman, Paul G.

IX. Ordained Inactive Ministers: (Advisory members)

Fox, Sean A. (2022; 2025)

Annual Agreement with the Faith and Order of the Bible Fellowship Church

Each year all ordained men under the care of the Ministerial Credentials Committee are required to submit a form indicating their agreement with the Articles of Faith of the Bible Fellowship Church and any reservations they might hold. They are to state these reservations each year. The reservations reported this year are as follows:

- Article 20-1 – that we should be more inclusive on the mode of post-salvation baptism – 3
- Article 21 – Believe that the Lord’s Day is biblically mandated based on Creation ordinance – 1
- Articles 24-2; 25; 27-3 – pre-millennialism/millennialism –1 with serious reservations – 8

We have allowed the above reservations with caution. Our Faith & Order states what the Bible Fellowship Church believes. We have agreed, as a Conference (Fellowship of Churches) that what we have written is what we believe God’s word teaches.

Our Faith & Order states the following:

511-5.2(4.1) No minister shall be allowed to hold credentials in the Bible Fellowship

Church who does not subscribe to our Articles of Faith and endeavor to follow the Rules of Order except as allowed by the Ministerial Credentials Committee. Those who are allowed to hold reservations must teach in accordance with the Articles of Faith.

God is pleased when brothers work together; “Behold, how good and how pleasant it is for brothers to dwell together in unity!” (Psalm 133:1)

Therefore, our caution is that we do not allow these reservations to divide us. Having a different doctrinal view is not necessarily wrong or sinful but can be if it brings about division in the body of Christ. Where differences exist, God’s grace is to be shown in the body of Christ. A man may, and can, have a reservation with our Articles of Faith but they are essential, not only as our agreed-upon statement of doctrine, but as that which guides our teaching and unifies our churches. As our Faith & Order states, we “must teach in accordance with the Articles of Faith.” If a pastor cannot do that, he is to contact and meet with the Ministerial Credentials Committee.

The Credentials Committee Makes The Following Additional Recommendations:

1. **Resolved**, that an Ordination Service be held at the 142nd BFC Conference, and be it further
2. **Resolved**, that Pocono Mountain Bible Fellowship Church, Mt. Pocono, PA, Grace Community Bible Fellowship Church, Chestertown, MD, Lebanon Bible Fellowship Church, Lebanon, PA, and Kutztown Bible Fellowship Church, Kutztown, PA be encouraged to hold services in recognition of the ordinations of James L. Farver Jr., Tracy D. Haines, Eric E. Herb Jr., and Sandy H. Holbert, respectively, and that the Citylight Bible Fellowship Church, Allentown, PA, be encouraged to hold a service in recognition of previous ordination for Richard L. Dobrowolski and that each church be encouraged to invite the Ministerial Credentials Committee to send representation to be present at these services.

Ministerial Credentials Committee: S. Wayne Rissmiller, Chairman; Jason L. Hoy, Vice-Chairman; Ralph M. Soper, Secretary; Jesse A. Benack, Keith M. Long, Keith A. Strunk, R. Scott Wright.

Report of Church Extension Ministries

“And of the children of Issachar, men that had understanding of the times, to know what Israel ought to do...” I Chronicles 12:32

When the Israelites gathered at Hebron, the tribes provided thousands of men of war for David to turn the kingdom back to his rule. The smallest contingent of warriors came from the tribe of Issachar, yet the sons of Issachar understood the times with knowledge of what Israel should do. This understanding is also needed by the church in today’s culture. The church of Jesus Christ, especially the BFC, must understand the times that we live in and know what to do to glorify the Lord and, in the case of Church Extension Ministries, expand the kingdom of God and the BFC through evangelistic church planting.

Diversification and racial demographic shifts are two of the most important trends of our times of which we need to be aware. White people will soon comprise less than half of the total United States population—perhaps as soon as 2045.¹ Every urban, suburban, and rural demographic is experiencing this racial demographic shift. These trends are not future; they are happening right now in every BFC region, whether our churches understand it or not. We are thankful the Lord made us aware of these trends almost 20 years ago, motivating us to plant churches in the Hispanic communities of South Allentown and Reading and receive our first international BFC church in Merida, Mexico—a church which is now planting daughter BFC churches.

To continue this work, we must pray for Carlos G. Rodriguez, Church Extension’s part-time Hispanic Ministries Director. He is diligently seeking Hispanic church planters and pastors to become part of the BFC. We must also encourage our BFC churches to discern the times and be proactive in reaching the ethnic people groups in their target areas with energetic intentionality. Each individual can participate in this evangelistic outreach. “For most Christians, the most effective way to participate in the Great Commission is to love your literal neighbors. The fastest way to the nations is through our neighbors.”²

REVIEW OF 2024 MINISTRY ACCOMPLISHMENTS

The BFC Mission Churches recorded 18 people making professions of faith and while conducting 27 baptisms! All glory to God!

Financial and Administration

- The year 2024 began with the blessing of reaching our 2023 Christmas Gift Month goal and receiving over \$200,000.
- Church Extension pledged \$100,000 toward the purchase of a building for the Milford, DE Mission Church.
- Church Extension gave financial assistance to five other Mission Church projects.

¹ <https://www.brookings.edu/articles/the-us-will-become-minority-white-in-2045-census-projects/>

² <https://radical.net/article/reaching-immigrants-equips-church/>

- Church Extension gave financial assistance to Victory Valley Camp for its pool project.
- Our Summer 20 fundraiser reached its goal of \$30,000.
- Church Extension was blessed with reaching its budget need and was able to pay all the BFC church planters, even those who had deficits. The deficits totaled \$40,000.
- Some BFC churches were able to increase their contributions to support our church planters. Total financial giving from BFC churches decreased. Several BFC churches are not able to give any support for Church Extension.
- Our donor list and donor giving increased in 2024.
- Administrative Assistant Laurie Kuhns continues in her duties in the office. Rachel Schmoyer assists in the office and works on communications, prayer letters and other literature, marketing, and our branding. Ruth Richards remains an asset, assisting our plants with bookkeeping needs. They are a great team.
- The Development Committee met several times to monitor our invested funds and discuss funding strategies. Mark L. Morrison chairs the Committee.

Church Extension Ministries Team

- Timothy M. Zuck and Richard E. Taylor serve as Mentoring Assistants.
- Carlos G. Rodrigez serves as Hispanic Ministries Directory.
- The Church Extension staff presented at over 53 worship services and other gatherings in 2024.
- The Gary & Crystal Landes family, an Aquila & Priscilla Team, continued to serve at the Elverson, PA Mission Church.
- Mark L. Morrison, Development Committee Chairman, continued building our donor base, encouraged estate and legacy giving, and worked closely with Everence to learn about donor giving.
- Raymond R. Bertolet mentored James D. Reff II and Joshua A. Dupiche, reviewed the properties under CE, met with non-BFC churches seeking to connect with us, helped in several other assessments, and conducted numerous demographic studies.
- Several new men were added to our Transitional Leadership Teams (TLT).
- We held our two-day Annual Personnel Committee meetings with all our men. Mark E. Barninger led the meetings.
- The staff met monthly and worked on a number of projects.

Hispanic Ministries

- Pastor Carlos G. Rodriguez and the elders at La Roca in Reading, PA are planning for the church's future ministries.
- Freddy A. Chi and the Villa Magna Mission Church are looking for a new facility.
- Pastor Marcos G. Ramírez, Director of Church Planting in Mexico, is overseeing the Mission Church in Villa Magna. At this time, the Tapachula Mission Church is in a dormant state until a church planter is trained and sent by Merida BFC.

Graduations

- We assessed two Mission Churches for graduation at the April 2024 Conference: Adams County, PA and Topton, PA. These two Mission Churches were assessed, received, and chartered in 2024.

- Christ Alone Mission Church, Lancaster City, PA was prepped for graduation at the 2025 Conference and assessments were held.
- The Chestertown, MD Mission Church and possibly the Milford, DE Mission Church are preparing for graduation in 2026.

New Works/Prospective Works

- We assisted Grace BFC, Harrisburg with the launch of a daughter church on the West Shore of Harrisburg in Mechanicsburg, as led by Steven J. DelDuco.
- We formed daughter church planting partnerships via Memorandums of Understanding with New Life BFC, Oley, PA, Grace BFC, Harrisburg, PA, and Redeemer BFC, Topton, PA.
- We have been called upon by the Board of Church Health to consider assisting the Mission BFC in Townsend, DE to possibly restart the work there, and to assist Redeemer BFC in West Norriton, PA with revitalization.
- Daughter Church and Mission to Multiply regional multiplication contacts were made with the Berks Region (Topton, PA), Capitol Region (Harrisburg BFC), Lancaster Region (Lebanon BFC), Lehigh Valley Region, Bux-Mont Region, DELMARVA Region, and Merida, Mexico.

Prospective Planters and Interns

- We assessed (or have started the assessment process with) several men for church planting positions: Steven J. DelDuco, Shawn Rohrbach, Christian Lefko, Tirus Twayne, Will Turner, and Andrew Lintner.
- We interviewed and secured Judah Wise for a 2025 Summer Church Planting Internship.
- Church Extension conducted demographic studies in Selbyville, DE, Whitehall, DE, South Smyrna, DE, and Muhlenberg Township, PA.

Connection and Revitalization

- We continue to help Harmony BFC in Harmony, NJ with counsel and assistance. The church was presented at the 2024 Conference for graduation and was received as a Particular Church.
- We continue our partnership with Faith BFC in Harleysville, PA in revitalizing the Welsh Road Mission Church (formerly Maple Glen BFC).
- We held a Revitalization Summit with eight pastors and planters to talk about how to revitalize a struggling church. We are planning a BFC-wide Revitalization Conference.
- We held conversations with non-BFC churches regarding possible connection with the BFC, including churches in Lititz, PA and Phoenixville, PA.

Vision and Strategy Committee

- We compiled the results of a S.W.O.T. (Strengths, Weaknesses, Opportunities, Threats) analysis.
- We produced a video and digital marketing plan for recruitment of church planters.
- We are holding discussions on regionalization and the possibilities of what can happen at the regional level in the BFC.

Training/Counseling

- Timothy M. Zuck took Christian Lefko to the Passion4Planting Boot Camp for four days of training, including presenting a planting plan and receiving feedback in real time from current church planters.
- Several planters and wives received counseling and, praise God, they are doing well.
- We held two Training Days, one in Quakertown, PA and one in Newark, DE. We held a Roundtable Discussion with the planters at Victory Valley.

Special Events

- Held a Planters' Wives Month in June, focusing on the importance of church planters' wives and families. We honored the wives with a luncheon.
- Our Pentecost Sunday Prayer Day was promoted and numerous church partners participated by praying for Church Extension on Pentecost Sunday.
- Over 30 volunteers from the Calvary BFC, Coopersburg, PA and Fellowship Community assisted us with mailings and were thanked at a Volunteer Appreciation luncheon.

PROJECTIONS FOR 2025 IN CHURCH EXTENSION

Finances

- Church pledges show a net decrease of \$55,000 for 2025. This is a concern if we want the BFC to prioritize evangelistic church planting as the means to being an expanding fellowship of churches!

The DELMARVA Project

- We continue planning for a church plant in the Selbyville, DE area. We are considering ways to restart the Mission BFC in Townsend, DE.

Hispanic/Multi-Cultural Church Planting

- Pastor Marcos G. Ramirez is looking at sites around Merida as a possible planting sites.

Mission to Multiply Regional and Daughter Church Planting

- Lancaster Region – Christ Alone BFC Mission Church is looking to plant in the city of Lancaster.
- Bucks-Mont Region – Assisting the Welsh Road Mission Church and the Elverson Mission Church.
- Lehigh Valley Region – Discussing a new regional plant.
- Berks County Region – In process with church plant effort in Muhlenberg Township, PA, spearheaded by New Life BFC, Oley, PA.
- Harrisburg, PA – The Harrisburg West Shore plant in Mechanicsburg, PA.
- DELMARVA – Selbyville, DE.
- Topton, PA – A daughter church planting plan has begun.

Connectional Projects

- Staten Island, NY – Dormant.
- Lititz, PA – In discussion.
- Phoenixville, PA – Beginning discussions.

Recruitment/Training

- Hispanic – Carlos G. Rodriguez and Marcos G. Ramirez are looking for more Hispanic men to plant Hispanic churches.
- Church Planters – We are using the new video and an accompanying market plan to recruit and seek out qualified men to plant churches, as well as dialoguing with current men in the BFC about church planting.
- Passion4Planting Boot Camp – We will send three men to develop their church planting plan and receive immediate feedback and input from fellow church planters.

Graduation Preparations

- We will be prepping the Chestertown, MD and possibly the Milford, DE Mission Churches for graduation in 2026.

Many more things were accomplished by Church Extension in 2024. As we have for the past 75 years, Church Extension continues its active agenda to serve the BFC and its vision of becoming an expanding fellowship of churches. We are very thankful to the BFC churches for their prayers and financial support for this vital mission. Reaching people with the gospel and planting new churches will need to be prioritized and supported for the future of the Bible Fellowship Church. May all our BFC Mission Churches and our Particular Churches see a harvest of souls for the Kingdom in 2025.

Please pray for your BFC church plants and the BFC planters and their wives and families. Pray for the Church Extension team: the Board of Church Extension; Raymond R. Bertolet, Assistant Church Planter; Laurie Kuhns, Administrative Assistant; Ruth Richards, Bookkeeper; Rachel Schmoyer, Communications Assistant; Mark L. Morrison, Development Manager; Carlos G. Rodriguez, Hispanic Ministries Director; Richard E. Taylor and Timothy M. Zuck, Mentoring Assistants; Aquila & Priscilla Teams, and our volunteers. Please pray for me as I oversee and give vision to this vital mission of church planting.

In His Grace & Service, Respectfully Submitted,

David E. Gundrum, Director of Church Extension Ministries

Board of Church Extension Ministries: David E. Gundrum, Director; Richard E. Taylor, Chairman; Mark L. Morrison, Vice-Chairman; William G. Schlonecker, Secretary; Ken Klein, Treasurer; Mark E. Barninger, Eric Herb Sr., James D. MacArthur, Carlos G. Rodriguez, Aaron D. Smith, Timothy M. Zuck.



Thinking about church planting? View the video, *The Challenges of Church Planting: What to Know Before (and After) You Start*, at Church Extension's YouTube Channel @ChurchPlantingBFC.

Church Planter Directory

Please seek partnerships with one or more of these men, committing prayers and financial gifts.

Joshua A. Dupiche – Milford, DE Mission Church

Hope Community BFC
103 S. Maple Ave. Milford, DE 19963
scholarlyspirit@gmail.com or 267-273-4171
HopeBFC.church

Freddy A. Chi – Villa Magna, Mexico Mission Church

Tapachula, Mexico Mission Church
Email CEMoffice@bfc.org for more info

Jason A. Filbert – Naples, FL Mission Church

Covenant Bible Fellowship
11250 Tamiami Trail East, Naples, FL 34113
jason@cbfnaples.com or 239-910-0766
CBFnaples.com

James D. Reff II and Assistant Tracy D. Haines– Chestertown, MD Mission Church

Grace Community Church
400 Morgnec Rd, Chestertown, MD 21620
jamesreff81@gmail.com or 410-778-0390
tdhaines95@gmail.com
GCChestertown.org

Juan Carlos Morales – Lancaster, PA Mission Church

Christ Alone Fellowship Church
41 Caroline St. Lancaster, PA 17603
losmoral@me.com or 717-208-5686
ChristAloneFellowship.com

Timothy S. Radcliff - Elverson, PA Mission Church

CROSSroads, a Bible Fellowship Church
2672 Ridge Rd. Elverson, PA 19520
tsradcliff@gmail.com or 267-498-8266
crossroadselverson.org

Stephen J. Morton – Elkton, MD Mission Church

Elkton Bible Fellowship Church
Elkton Community Center, 121 East Stockton St
Elkton, MD 21921
SteveMorton@elktonbfc.org or 443-945-9480

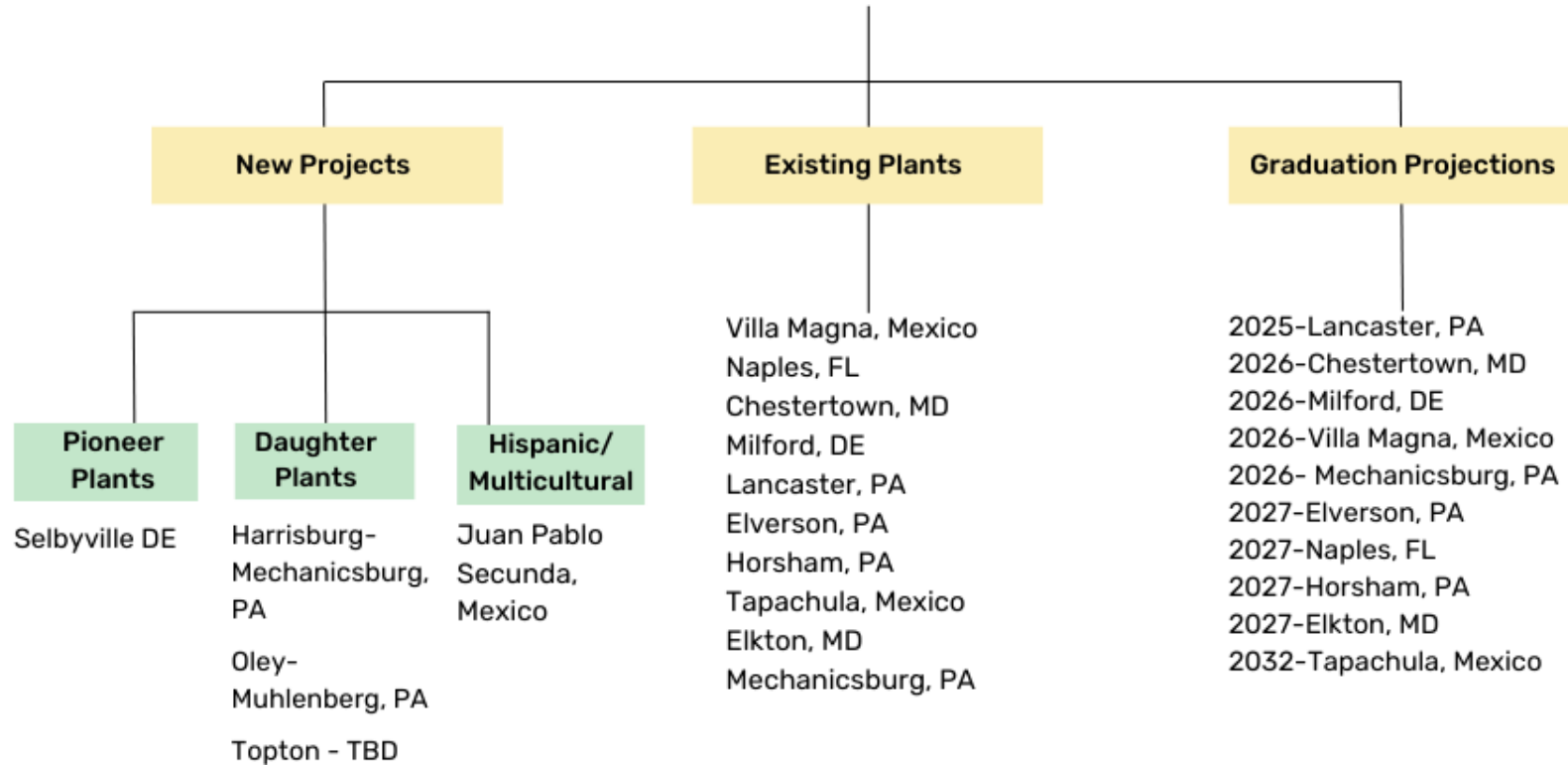
A.J. Miller – Horsham, PA Mission Church

Welsh Road Church
700 Welsh Road Horsham, PA 19044
AMiller@faithbfc.org or (215) 646-1220

Steven J. DelDuco – Mechanicsburg, PA Mission Church

Living Hope BFC
West Shore Elks, 108 St. John's Church Rd
Camp Hill PA 17011
sdelduco@livinghopebfc.org

CHURCH EXTENSION ACTIVITY CHART 2025



Regional Church Plants	Connectional Projects	Revitalization/Restarts
Lehigh Valley Berks County DELMARVA Capitol BuxMont	DELMARVA Harmony, NJ Lititz, PA Phoenixville, PA	Horsham, PA theMission, DE West Norriton, PA



Report of the Executive Board

It's been said that the only things in life that are certain are death and taxes. I might like to add a third—change! Life changes. We change. God never changes and we are grateful for that. As our lives change, as we get older, we notice the changes around us more often. Sometimes the changes are good and sometimes...not so much. When the changes directly impact your life, you find that you have to modify certain aspects of how you live. This is most prevalent when the things upon which you counted fall apart and the people with whom you worked or worshiped move away from your sphere of relationships. It's not wrong, just different.

That alteration in life describes the year 2024. The Executive Board and the BFC as a whole have seen changes in personnel and procedures that have altered our *modus operandi*. Our Board of Missions saw a change in directorship, determined that the software in use since 1986 was no longer relevant and began the process of converting to a new system (still in progress), and realized that in order to enlarge the scope of missions, it needed to change the parameters which are used to define missionaries. Our Church Extension Ministries saw a change in some of its Board members, added new church planters, and graduated three churches. Victory Valley Camp saw a growth in the number of children attending camp, a marked increase in summer staff, and the addition of two cabins to facilitate its new cook while replacing a worn-out cabin. The BFC Office has tried to keep up with the changes and trusts that they will all be benefits to the ministries of the Bible Fellowship Church

Another change that occurred was that for the first time in several years, we had five of our brethren make the transfer from this earth to heaven: Timothy S. Cowen, Austin G. Shelly, and Harold C. Weaber, along with pastors' wives Carla Norris and Ruth Shelly. The BFC Beneficiary Society was able to give each family a defined love gift from the dues that our pastors donate each year.

A big change that occurred was the Refreshed Vision for the BFC that should help us focus our efforts over the next eight years. BFCON150 includes a series of six specific items that represent goals and direction between now and the 150th BFC Conference. They are as follows:

1. Every church passionately focused on fulfilling the Great Commission and the BFC mission.
2. The leadership of each church spiritually and practically equipped to lead its people.
3. A harmonious unity in our shared beliefs with respect for local church autonomy.
4. An expanding influence of the Bible Fellowship Church.
5. The BFC empowering indigenous church planters who partner with the Bible Fellowship Church in planting churches that are contextually appropriate.
6. Expanded ministry opportunities for children and youth in evangelism and discipleship.

These were approved at our 141st BFC Conference and have guided our efforts to begin the process of fulfilling each vision.

The BFC Executive Board takes seriously its responsibilities to stay aware of the conditions of our Departments and churches, rejoicing when appropriate and taking steps to remedy situations that require our attention. Along with the regular regiment of the BFC

Denomination responsibilities, some of the more interesting events that occurred during the year include the following:

- The Executive Board loaned \$200,000 to Victory Valley Camp in order to offset the increase in interest costs from Quakertown National Bank (QNB) and encouraged the Departments to consider making a loan. One church and one individual also came forward with funds to loan to Victory Valley, enabling us to pay off the bank loan and reduce the interest expense that the camp paid in order to complete the Dining Hall renovations. This relates to # 6 of our BFCON150 goals.
- The public demeaning of the 141st BFC Conference on social media, the libel and slander of one of our pastors, and the refusal of the person who posted that material to remove the postings, led to formal charges being filed against the perpetrator, with the issue being turned over to the BFC Conference Judicatory for investigation and resolution. The Executive Director served as plaintiff on behalf of the Bible Fellowship Church. The Bible does have much to say about slandering others even when there is a disagreement between them, and it is a sin that requires repentance. The BFC Conference Judicatory met several times, conducted a preliminary trial, and then held a full trial in August. The entire ordeal lasted over four months before a verdict was determined and a blueprint for restoration was rendered.
- James Arcieri, Director of the BFC Board of Missions, proffered his resignation as of April 24, 2024. This began a search to find a new Director to replace him. The Lord led us to James D. MacArthur, who initially rejected the offer but later reconsidered and was hired as of July 1, 2024. He is doing an excellent job; his vision has re-energized the BOM as it considers new and updated methods of spreading the gospel both in the USA and abroad, finding men and women who the Lord is directing to lead the charge. This connects with # 4 of our BFCON150 goals.
- The sale of some vacant land owned by Community Bible Fellowship Church in Red Hill, PA needed the Executive Board to sign a Right of Reversion in order to release the property for sale.
- We have continued discussions with the Milford Park Association in Zionsville, PA concerning the transfer of its property to us so that we can expand our children's Day Camp ministry on that piece of land. The children who attend Day Camp are mostly non-churched children and need to hear the gospel. This connects with BFCON150 goal # 6.
- In late May 2024, the Executive Board met at Milford Park and toured the facilities along with Victory Valley Camp Director Curtis A. Cutler. Curt explained what it would take in order for that facility to become useable as a Day Camp for children—a need that Victory Valley is struggling to accommodate due to increasing numbers. Curt sees Victory Valley operating as one ministry with two locations but a shared mission, vision, and staff. This also connects with BFCON150 goal # 6.
- Upon the recommendation of Church Extension Ministries, a Letter of Intent to purchase a property near Milford, DE was approved and the negotiation of the price for a “turnkey” church building began in earnest. The Executive Board later offered to gift Hope Church mission church of Milford, DE \$50,000 to assist in acquiring this facility. This connects with # 4 of our BFCON150 goals.
- The Executive Board received notice that the elders and congregation of the Mission in Townsend, DE were planning to disband and accepted its corporate resolution to dissolve

its elder board effective December 31, 2025.

- The U.S. Department of Labor published a rule that increased the minimum threshold for salaries of full time employees exempt from overtime pay (not clergy) to take effect on July 1, 2024 and January 1, 2025. The Fair Labor Standards Act (FLSA) required that the first increase would go from \$35,568 per year to \$43,888 per year; the second increase was to \$58,656. Victory Valley has several employees to whom this would apply and this would be a huge burden for them since on-site housing cannot be considered as a part of a salary. Through investigation we discovered that a seasonal operation like Victory Valley Camp I exempted under the FLSA (providing that 66 % of its earned revenue comes within a six month period, which it does). So at our October meeting, we officially declared that Victory Valley Camp is a Seasonal Operation in order to comply with the IRS rules and regulations. Several weeks later, on November 15, 2024, a Texas federal judge found that the U.S. Department of Labor exceeded its authority in issuing the ruling and struck it down—for which we are grateful!
- During its October meeting, the Executive Board provided raises of approximately 3% to the staff—starting in January, 2025.
- Based on the recommendation of Church Extension Ministries, the Executive Board is pleased to present Christ Alone Fellowship of Lancaster, PA for reception as a Particular Church at this 142nd BFC Conference. This connects with # 4 of BFCCON150.
- In conversations with David E. Gundrum, Director of Church Extension Ministries, he informed us that 2025 would be his last year serving in that capacity. The Executive Board has begun to search for a new Director and, along with several members of the Church Extension Ministries Board, has compiled a Ministry Profile and Description. Interested applicants should contact the Executive Director for those documents.
- Recognizing our need for someone to serve as a Director of Development and Expansion, it is expected that the position will begin in January 2026 on a part time basis. Details of that position will be forthcoming.

As is our practice to be above reproach, we held ourselves accountable to the standards of the Evangelical Council for Financial Accountability (ECFA) by successfully completing an audit for 2023 and finishing an audit for 2024.

The Executive Board maintains a position of being above reproach in all of its dealings and has created a Conflict of Interest Policy, which each member has signed. The written policy may be found at our www.bfc.org website and would be worth considering for adoption by each local church's Board of Elders.

The officers of the Executive Board are as follows: William G. Schlonecker, President; Robert A. Sloan, Jr., Vice President; John W. Sullivan, Treasurer; and Ronald L. Kohl, Secretary.

L. James Roberts, Ronald W. Reed, and Gary E. Karch serve as the Personnel Committee while Byron D. Roth, John W. Sullivan, and William J. Walters comprise the Finance Committee.

During 2024, the Executive Board retained the following:

- Indicon, Inc. as our Health Insurance administrators
- iSolve as our payroll processing firm
- Brotherhood Mutual Insurance Company as the preferred church liability insurers
- American Bank of the Lehigh Valley as the major depository of our funds.
- Molinari, Oswald, LLC as our CPA firm

Based on the 2024 financial statements, the Executive Board requests the following:

Resolved, that the 2025 revised BFC Executive Board budget be adopted by the 142nd BFC Conference.

Based on the 2024 Statistical Report submitted by each church the Executive Board requests the following:

Resolved, that an assessment rate of two (2.0) percent be adopted by the 142nd BFC Conference for 2026 (based on assessable receipts from 2024).

Resolved, that the 2026 proposed Executive Board budget be adopted by the 142nd BFC Conference.

PENSIONS FUND (MRF) Report

2024 Review and Status: The total of Ministers' Retirement Fund (MRF) annuity payments to the 23 beneficiaries in 2024 was \$99,719 (an increase due to an under-payment to one of our widows which we caught), as compared to \$98,094 in 2023, \$96,005 in 2022, \$121,626 in 2021, \$131,839 in 2020, \$135,581 in 2019, \$141,175 in 2018, \$147,765 in 2017, \$153,735 in 2016, \$155,926 in 2015, \$168,000 in 2014, and \$170,830 in 2013. There were five beneficiaries who went home to be with the Lord in 2024: pastors Timothy S. Cowen, Austin G. Shelly, and Harold C. Weaber, and pastors' wives Carla Norris and Ruth Shelly. Based on current mortality assumptions, the final year of MRF payments to beneficiaries is still projected to be 2038. Between now and then, it is estimated that the MRF will distribute future benefits totaling nearly \$1,200,000.

Annual Funding: 2024 was the 14th year that the Executive Board funded the Board of Pensions on a monthly "pay as you go" basis in an amount roughly equal to each month's payments to beneficiaries. Funding for the Pension Fund is still the largest expenditure of the BFC Executive Board budget and is supported by a portion of the BFC Conference-wide assessments.

Planned Giving: The benefits of planned giving blessed us when we received a bequest of \$225,000 several years ago. The Executive Board urges other members of the Bible Fellowship Church to consider including the MRF in their estate planning arrangements. The simplest and most tax efficient method would be to name the MRF as a contingent or primary beneficiary (for married or singles, respectively) of a portion of an IRA or 403(b) account. This arrangement can be adjusted or revoked at any time and does not involve changing one's Will.

For more information, please contact the BFC Treasurer, John W. Sullivan, or the Executive Director.

The Executive Board recommends the following resolutions to 142nd BFC Conference:

Whereas, the MRF annuity rate for 2025 is \$221 per year of service, and
Whereas, cost-of-living adjustments no longer apply to MRF payments, therefore be it
Resolved, that the MRF annuity rate for calendar year 2026 be \$221 per year of service.

Resolution Relating to Rental/Housing Allowances for Retired or Disabled Ministers of this Conference for Calendar Year 2026:

Whereas, the religious denomination known as The Bible Fellowship Church has, and functions through, Ministers of the Gospel who are duly ordained or licensed, and

Whereas, the practice of The Bible Fellowship Church is to provide a parsonage or a rental allowance as part of the gross compensation for each of its active ordained or licensed ministers, and

Whereas, pensions paid to retired and disabled ordained or licensed ministers of The Bible Fellowship Church are considered as deferred compensation and are paid to said retired and disabled ordained or licensed ministers in consideration of previous, active service, and

Whereas, the Internal Revenue Service has recognized that The Bible Fellowship Church is the appropriate organization to designate a housing/rental allowance for retired and disabled ordained or licensed ministers who are members of this Conference, therefore be it

Resolved,

1. An amount equal to 100% of the pension payments received during the year of 2026 be and is hereby designated as a rental/housing allowance for each retired and disabled ordained or licensed minister of The Bible Fellowship Church who is or was a member of the Bible Fellowship Church Minister's Retirement Fund.
2. This rental/housing allowance shall apply to each retired and disabled ordained or licensed minister who has been granted the retired relationship or placed on disability leave by the BFC Conference and whose name and relationship to the conference is recorded in the Yearbook of BFC Conference and in other appropriate records maintained by the conference.
3. The pension payment to which this rental/housing allowance applies shall be the pension payment resulting from all service of such retired or disabled ordained or licensed minister from all employment by any local church, BFC Conference or institution of The Bible Fellowship Church or of any former denomination that is now a part of The Bible Fellowship Church, or from any other employer who employed the minister to perform services related to the ministry and who elected to make contributions to the pension funds of The Bible Fellowship Church for such retired minister's pension.

Note: The rental/housing allowance which may be excluded from a minister's gross income is limited to the lesser of (1) the amount of the rental/housing allowance designated by

the minister's employer or other appropriate body, (2) the amount actually expended by the minister to provide his housing, or (3) the legally-determined fair rental value of the parsonage or other housing provided. As specified in Rev. Rul. 71-290 C.B. 92, "the only amount that will qualify for exclusion under section 107(2) of the Code as a 'rental allowance' is an amount equal to the fair rental value of the home, including furnishings and appurtenances such as a garage, plus the cost of utilities."

The Bible Fellowship Church Executive Board has recognized that credentialed BFC pastors who were not members of the MRF at the time when the MRF was closed, but still receive pension benefits that were paid by their church into a 403(b) Retirement Plan, should be able to receive the same recognition as those who receive pension benefits under the MRF.

Whereas, the religious denomination known as The Bible Fellowship Church has, and functions through, Ministers of the Gospel who are duly ordained or licensed, and

Whereas, the practice of The Bible Fellowship Church is to provide a parsonage or a rental allowance as part of the gross compensation for each of its active ordained or licensed ministers, and

Whereas, contributions paid to an authorized 403(b) plan for the benefit of retired and disabled ordained or licensed ministers of The Bible Fellowship Church are considered as deferred compensation and are paid to said retired and disabled ordained or licensed ministers in consideration of previous, active service, and

Whereas, the Internal Revenue Service has recognized that The Bible Fellowship Church is the appropriate organization to designate a housing/rental allowance for retired and disabled ordained or licensed ministers who are members of this Conference, therefore be it

Resolved,

1. An amount equal to 100% of the proceeds drawn from a 403(b) plan during the year of 2026 be and is hereby designated as a rental/housing allowance for each retired and disabled ordained or licensed minister of The Bible Fellowship Church who is or was a member of the Bible Fellowship Church.
2. This rental/housing allowance shall apply to each retired and disabled ordained or licensed minister who has been granted the retired relationship or placed on disability leave by the BFC Conference and whose name and relationship to the conference is recorded in the Yearbook of BFC Conference and in other appropriate records maintained by the conference.
3. The pension payment to which this rental/housing allowance applies shall be considered the pension payment resulting from all service of such retired or disabled ordained or licensed minister from all employment by any local church, BFC Conference or institution of The Bible Fellowship Church or of any former denomination that is now a part of The Bible Fellowship Church, or from any other employer who employed the minister to perform services related to the ministry and who elected to make contributions to the pension funds of The Bible Fellowship Church for such retired minister's pension.

Note: The rental/housing allowance which may be excluded from a minister's gross income is limited to the lesser of (1) the amount of the rental/housing allowance designated by

the minister's employer or other appropriate body, (2) the amount actually expended by the minister to provide his housing, or (3) the legally-determined fair rental value of the parsonage or other housing provided. As specified in Rev. Rul. 71-290 C.B. 92, “the only amount that will qualify for exclusion under section 107(2) of the Code as a ‘rental allowance’ is an amount equal to the fair rental value of the home, including furnishings and appurtenances such as a garage, plus the cost of utilities.”

Bible Fellowship Church 403(b) Plan: Refer to the 2009 Yearbook for details or see the BFC Website under the “Resources” tab. There are no known changes in IRS requirements for 2025.

At the request of the Pinebrook Educational Foundation, the Executive Board resolved that Helen L. Gemmil and Byron D. Roth be ratified to serve as members of the Pinebrook Educational Foundation for the class of 2028.

Legislation Proposed by the BFC Executive Board

The BFC Executive Board proposes the following changes to the Principles of Order of the BFC for adoption at **Second Reading**. This resolution would replace the original Article 512-2.1, Purpose, and was adopted at First Reading last year by a 141-3 vote. See pp. 16-17 of the 2024 Yearbook for further details.

Church Extension Ministries

512-2.1 Purpose & Process

Church Extension Ministries exists to expand the Bible Fellowship Church by planting new churches and incorporating existing (non-BFC) churches.

New churches are planted by evangelizing in communities where Bible Fellowship Churches do not exist, forming and nurturing them to maturity.

Existing churches desiring to affiliate with the Bible Fellowship Church will meet with Church Extension Ministries to determine the church’s doctrinal and organizational compatibility and its future viability. If approval is granted, the church would come under the care of Church Extension Ministries until recommendation can be made that it be presented for recognition as a particular church to the BFC Conference

The BFC Executive Board proposes the following changes to Article 408 for adoption at **First Reading** at the 142nd BFC Conference:

Article 408 – Church Properties

(Strikeouts indicate current language of Article 408 that is to be removed. Proposed changes are indicated in bold face italics.)

408-1 The title of church property where the church is incorporated shall be conveyed directly to the Corporation. In cases in which the church is not incorporated, ~~the conveyance shall be made to a Board of Trustees duly elected according to the Rules of the BFC Conference (setting forth their names), their successors, and assigns.~~ ***the BFC Executive Board shall hold title to that property until the church becomes a Particular Church within the BFC, self-incorporates, and elects officers, after which the BFC Executive Board shall transfer the title to the Particular Church Corporation.*** Whether the title is conveyed to a corporation or ***is held by the BFC Executive Board*** to a Board of Trustees, the title shall contain a trust clause in the following words:

In trust for the use of the ministry and membership of the Church (name of the Bible Fellowship Church) at (location) subject to the doctrines, laws, usages, and ministerial appointments of the BFC Conference of the Bible Fellowship Church incorporated under the Commonwealth of Pennsylvania as from time to time established, made and declared by the lawful authorities of the said church, and if the said property shall be sold or encumbered, the proceeds of the sale or the encumbrance shall be applied for the use of the aforesaid, subject, however, to the provisions of the law of the church relating to abandoned church properties and of that forbidding mortgaging of real estate for current expenses. ***An incorporated church seeking to sell any property must obtain agreement from the BFC Executive Board prior to the execution of any sale. If the congregation controlling this property shall be disbanded or dissolved, the property and assets shall be controlled and disposed of according to the rules of the Bible Fellowship Church.***

408-2 The title to parsonages shall be conveyed in like manner as that for the churches and shall contain the following clause of trust:

In trust, that said premises shall be kept, maintained, and disposed of as a place of residence for the use and occupancy of the preachers of the Bible Fellowship Church who are from time to time duly appointed in said place according to the rules and usages of said church, and if sold, the proceeds to be used according to the rules of said church. If the congregation controlling this property shall be disbanded, the property shall be controlled and disposed of according to the rules of the Bible Fellowship Church.

408-3 In instances where a Particular Church loses its corporate officers, votes to close, and abandons its property ***and assets***, the BFC Executive Board is authorized to appoint surrogate elders ***who become the officers***, to settle its affairs in closing the church, and to ~~sell its properties~~ ***dispose of its assets***, with any residual proceeds going to the Bible Fellowship Church, ***Inc., a non-profit 501c3.***

The Executive Board also presents the following legislation to Article 508-5, Study Committees, for adoption at **First Reading** after approving it as a resolution at our October, 2024 Executive Board meeting:

Article 508-5, Study Committees

Whereas, the work of study committees has had a significant impact on the direction of our denomination, and

Whereas, the leadership of our denomination is given to ordained ministers and lay elders, and

Whereas, there is a history of study committees being formed that have included members who were not active elders or ordained ministers within the denomination, and

Whereas, some of these non-elder/minister study committee members have greatly influenced the acceptance of majority reports of study committees, therefore be it

Resolved, that the following change be made to Article 508-5 of the Principles of Order:

Add to the end of 508-5 (2): “Study committees shall be comprised of active BFC elders and credentialed BFC ministers. Study committees may add advisory (non-voting) members.”

In addition to our own report, several committees and funds report directly to the Executive Board. These reports, written and financial, have been reviewed and accepted by the Executive Board. They include the following: BFC Life Committee, Communications Committee, Historical Committee, Pinebrook Educational Foundation, and the Youth & Young Adults Committee.

In addition to our own report, the Departments of the Bible Fellowship Church report directly to the Executive Board. These reports, written and financial, have been reviewed and accepted by the Executive Board on a regular basis. They include the BFC Board of Missions, Church Extension Ministries, the Board of Church Health, Pinebrook Educational Foundation, and Victory Valley Camp.

Bible Fellowship Church Executive Board: William G. Schlonecker, President; Robert A. Sloan, Jr., Vice-President; John W. Sullivan, Treasurer; Ronald L. Kohl, Secretary; David T. Allen, Executive Director; Steven J. DelDuco, Randall A. Grossman, Gary E. Karch, Ronald W. Reed, L. James Roberts, Jr., Byron D. Roth, William J. Walters, Daniel L. Williams.

Bible Fellowship Church
Balance Sheet
As of December 31, 2024

	<u>Dec 31, 24</u>	<u>Dec 31, 23</u>	<u>\$ Change</u>
ASSETS			
Current Assets			
Checking/Savings			
100 - Executive Board			
1000 - American Bank - Checking	58,239.50	111,706.30	-53,466.80
1005 - American Bank - Payroll Account	45,428.22	39,321.73	6,106.49
1074 - American Bank - Pensions	11,645.81	12,029.95	-384.14
1075 - Ambk - 6 mth CD - 8-14-23	0.00	203,328.35	-203,328.35
1076 - Ambk - MoneyMarket - 12/2/22	327,788.15	215,590.20	112,197.95
Total 100 - Executive Board	<u>443,101.68</u>	<u>581,976.53</u>	<u>-138,874.85</u>
102 - BFC/ChExtn Co-signed Accounts			
1015 - PNC Bank (Cape May)	0.00	50.00	-50.00
1016 - PNC Bank (Elkton, MD)	100.00	100.00	0.00
1017 - Fifth Third Bank (Naples, FL)	50.00	50.00	0.00
Total 102 - BFC/ChExtn Co-signed Accounts	<u>150.00</u>	<u>200.00</u>	<u>-50.00</u>
103 - BFC ExBrd Committees			
1013 - American Bank - Medical	25,464.38	24,899.94	564.44
1030 - QNB - Youth & Young Adults	0.00	38,796.13	-38,796.13
1031 - AMBK- Youth & Young Adults-Chk	43,876.11	0.00	43,876.11
1032 - AMBK-Youth & Young Adult-MM	4,586.95	0.00	4,586.95
1048 - American Bank - BFC Life Comm	27,509.26	28,750.95	-1,241.69
Total 103 - BFC ExBrd Committees	<u>101,436.70</u>	<u>92,447.02</u>	<u>8,989.68</u>
105 - Pinebrook Education Foundation			
1050 - Fulton Bank- Checking	0.00	5,994.91	-5,994.91
1051 - American Bank-Checking	11,126.11	0.00	11,126.11
1055 - Brokerage Accounts			
1058-2 - Vanguard Cash Reserves	26,427.46	11,416.98	15,010.48
1058 - Vanguard Bond Funds	214,717.76	205,829.98	8,887.78
1059 - Vanguard Stock Funds			
1059-1 - Vanguard Stock Funds (Restr)	346,638.00	331,413.00	15,225.00
1059 - Vanguard Stock Funds - Other	72,175.12	42,504.69	29,670.43
Total 1059 - Vanguard Stock Funds	<u>418,813.12</u>	<u>373,917.69</u>	<u>44,895.43</u>
Total 1055 - Brokerage Accounts	<u>659,958.34</u>	<u>591,164.65</u>	<u>68,793.69</u>
Total 105 - Pinebrook Education Foundation	<u>671,084.45</u>	<u>597,159.56</u>	<u>73,924.89</u>
1060 - Petty Cash	30.00	18.00	12.00
1077 - Darlene Mahurin Mem. Fund	9,673.52	10,846.52	-1,173.00
Total Checking/Savings	<u>1,225,476.35</u>	<u>1,282,647.63</u>	<u>-57,171.28</u>
Accounts Receivable			
1100 - A/R Church Assessments	10,985.88	9,186.02	1,799.86
1110 - A/R Communications Publications	540.60	189.22	351.38
1120 - A/R Medical Insurance	206.80	-50.13	256.93
1130 - A/R Payroll	124.00	-2,597.85	2,721.85

Bible Fellowship Church
Balance Sheet
As of December 31, 2024

	<u>Dec 31, 24</u>	<u>Dec 31, 23</u>	<u>\$ Change</u>
1140 · A/R Workers Comp. Ins.	2,100.13	3,046.57	-946.44
1145 · A/R Credit Card	66.00	576.37	-510.37
1150 · Other Receivables	62.00	90.00	-28.00
Total Accounts Receivable	<u>14,085.41</u>	<u>10,440.20</u>	<u>3,645.21</u>
Other Current Assets			
12000 · Undeposited Funds	175.00	0.00	175.00
Total Other Current Assets	<u>175.00</u>	<u>0.00</u>	<u>175.00</u>
Total Current Assets	<u>1,239,736.76</u>	<u>1,293,087.83</u>	<u>-53,351.07</u>
Fixed Assets			
1450 · Real Estate - Victory Valley	1,864,566.14	1,913,141.34	-48,575.20
1460 · Real Estate - Lancaster City	219,903.51	224,645.37	-4,741.86
1470 · Real Estate - Allentown City	987,192.86	1,004,213.43	-17,020.57
1500 · Real Estate - Elverson, PA	71,281.47	72,798.10	-1,516.63
1520 · Real Estate - Adams County, PA	168,480.00	172,575.00	-4,095.00
1560 · Real Estate - Chestertown, MD	632,125.00	651,575.00	-19,450.00
1570 · Office Equipment Purchases	7,134.56	8,650.75	-1,516.19
Total Fixed Assets	<u>3,950,683.54</u>	<u>4,047,598.99</u>	<u>-96,915.45</u>
Other Assets			
1610 · Office Lease Security Deposit	2,990.00	2,990.00	0.00
1630 · C/P - Notes Receivable	30,224.39	30,224.39	0.00
1635 · Mortgage Rec - ChExtn	141,403.59	150,101.36	-8,697.77
1640 · Note Rec. - Victory Valley	200,000.00	0.00	200,000.00
1665 · Notes Rec - Welsh Road	80,000.00	80,000.00	0.00
1670 · Note Rec. - Long Neck, DE	175,000.00	175,000.00	0.00
1680 · Note Rec. - Beraca, Phila	23,035.03	26,731.97	-3,696.94
1685 · Note Rec. - Phila-Wissinoming	38,107.83	38,107.83	0.00
1697 · SLR/Pinebrook Ministry Reserve	89,295.10	120,761.10	-31,466.00
1698 · Less C/P - Notes Receivables	-30,224.39	-30,224.39	0.00
1699 · Bad Debt Reserve	-50,000.00	-50,000.00	0.00
3500 · Real Estate Loans due to BFC			
3610 · Principal Due - Cape May, NJ	0.00	10,145.90	-10,145.90
3620 · Principal Due - Adams Co., PA	146,868.00	150,000.00	-3,132.00
Total 3500 · Real Estate Loans due to BFC	<u>146,868.00</u>	<u>160,145.90</u>	<u>-13,277.90</u>
Total Other Assets	<u>846,699.55</u>	<u>703,838.16</u>	<u>142,861.39</u>
TOTAL ASSETS	<u><u>6,037,119.85</u></u>	<u><u>6,044,524.98</u></u>	<u><u>-7,405.13</u></u>
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable			
2000 · Accounts Payable	0.00	6,954.94	-6,954.94
Total Accounts Payable	<u>0.00</u>	<u>6,954.94</u>	<u>-6,954.94</u>
Other Current Liabilities	<u>5,942.32</u>	<u>-12,685.78</u>	<u>18,628.10</u>

Bible Fellowship Church
Balance Sheet
As of December 31, 2024

	<u>Dec 31, 24</u>	<u>Dec 31, 23</u>	<u>\$ Change</u>
Total Current Liabilities	5,942.32	-5,730.84	11,673.16
Long Term Liabilities			
2500 · C/P-LTD	13,465.69	13,465.69	0.00
2553 · Mortgages Owed by VV	484,445.77	492,567.97	-8,122.20
2555 · Bnk Mortgage Owed - City Light	409,776.09	409,776.09	0.00
2600 · Less C/P-LTD	-13,465.69	-13,465.69	0.00
Total Long Term Liabilities	<u>894,221.86</u>	<u>902,344.06</u>	<u>-8,122.20</u>
Total Liabilities	900,164.18	896,613.22	3,550.96
Equity			
3000 · General Equity	1,005,676.19	1,158,323.00	-152,646.81
3100 · Unrestricted-ExecBrd Designated			
3110 · Church Assistance Fund	4,990.92	4,990.92	0.00
3150 · Special Projects Fund	5,037.76	5,037.76	0.00
3197 · Future BFC Conference Arrangemt	15,000.00	0.00	15,000.00
Total 3100 · Unrestricted-ExecBrd Designated	<u>25,028.68</u>	<u>10,028.68</u>	<u>15,000.00</u>
3200 · Unrestricted Net Assets	715,553.47	-248,227.00	963,780.47
3201 · Unrestricted - Other Designated			
3210 · Pinebrook Education Foundation	252,271.33	159,267.00	93,004.33
Total 3201 · Unrestricted - Other Designated	<u>252,271.33</u>	<u>159,267.00</u>	<u>93,004.33</u>
3300 · Temporarily Restricted Funds			
3310 · Pinebrook Education Foundation	72,175.12	33,042.00	39,133.12
3330 · Education & Training Committee	24,266.00	24,141.00	125.00
3340 · Ministerial Convention Funds	0.00	-97.02	97.02
Total 3300 · Temporarily Restricted Funds	<u>96,441.12</u>	<u>57,085.98</u>	<u>39,355.14</u>
3350 · Darlene Mahurin Memorial Fund	9,673.52	10,846.52	-1,173.00
3400 · Permanently Restricted Funds			
3410 · Pinebrook Education Foundation	346,638.00	341,080.00	5,558.00
Total 3400 · Permanently Restricted Funds	<u>346,638.00</u>	<u>341,080.00</u>	<u>5,558.00</u>
3600 · Real Estate Equity			
3701 · Equity - Lancaster City	237,092.75	237,092.75	0.00
3702 · Equity - Elverson	75,831.36	75,831.36	0.00
3720 · Equity - Adams Co, PA	84,000.00	84,000.00	0.00
3600 · Real Estate Equity - Other	2,298,803.00	2,298,803.00	0.00
Total 3600 · Real Estate Equity	<u>2,695,727.11</u>	<u>2,695,727.11</u>	<u>0.00</u>
Net Income	-10,053.75	963,780.47	-973,834.22
Total Equity	<u>5,136,955.67</u>	<u>5,147,911.76</u>	<u>-10,956.09</u>
TOTAL LIABILITIES & EQUITY	<u><u>6,037,119.85</u></u>	<u><u>6,044,524.98</u></u>	<u><u>-7,405.13</u></u>

Bible Fellowship Church
Statement of Revenues & Expenses
January through December 2024

	<u>Jan - Dec 24</u>	<u>Jan - Dec 23</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
4000 · Church Assessments	447,432.00	438,182.94	9,249.06
4100 · Department Assessments	7,500.00	10,000.00	-2,500.00
4150 · Brotherhood Dividends/Credits	10,000.00	6,965.81	3,034.19
4200 · General Interest Income	10,351.18	11,676.05	-1,324.87
4201 · Revenues from Sub-Committees			
4210 · Communications Com. Revenues	6,871.06	4,015.63	2,855.43
4230 · Education & Training Committee	125.00	125.00	0.00
4240 · Youth & Young Adult Revenues	114,896.37	102,056.18	12,840.19
4250 · Day of Prayer	50.00	0.00	50.00
4290 · BFC Life Committee Revenues	11,348.31	11,553.22	-204.91
4450 · PEF Investment Income	15,127.56	12,154.96	2,972.60
4460 · PEF Contributions Received	18,000.00	10,700.00	7,300.00
Total 4201 · Revenues from Sub-Committees	<u>166,418.30</u>	<u>140,604.99</u>	<u>25,813.31</u>
4350 · BFC Coordinated Min - Income			
4352 · Min Conv Registrations	0.00	600.00	-600.00
Total 4350 · BFC Coordinated Min - Income	<u>0.00</u>	<u>600.00</u>	<u>-600.00</u>
4500 · Mortgages & Notes Paid			
4520 · Current Note Inc. - Adams Co	4,452.00	0.00	4,452.00
4560 · Current Mortgage Interest Rec'd	5,845.75	6,186.23	-340.48
Total 4500 · Mortgages & Notes Paid	<u>10,297.75</u>	<u>6,186.23</u>	<u>4,111.52</u>
4800 · Honorarium Income	200.00	0.00	200.00
4950 · Miscellaneous Inc	0.00	18,245.52	-18,245.52
Total Income	<u>652,199.23</u>	<u>632,461.54</u>	<u>19,737.69</u>
Gross Profit	652,199.23	632,461.54	19,737.69
Expense			
5010 · Executive Director Salary	93,760.08	91,029.85	2,730.23
5015 · Executive Director Benefits	13,409.48	12,249.22	1,160.26
5020 · Conference Pastor Salary	26,000.00	25,999.92	0.08
5025 · Conference Pastor Other	24,000.00	24,000.00	0.00
5050 · Executive Board Expenses			
5051 · Payroll Taxes & Processing	15,166.65	13,506.00	1,660.65
5052 · Administrative Assistants	51,010.56	48,899.62	2,110.94
5053 · 403B Employer Contribute-Admins	1,442.15	1,283.48	158.67
5060 · Executive Board Rent/Utilities	26,860.63	24,057.20	2,803.43
5070 · Executive Board Office Supplies	4,179.20	8,114.77	-3,935.57
5050 · Executive Board Expenses - Other	9,051.61	46,038.88	-36,987.27
Total 5050 · Executive Board Expenses	<u>107,710.80</u>	<u>141,899.95</u>	<u>-34,189.15</u>
5080 · Insurance & Accounting	24,498.35	30,950.45	-6,452.10
5085 · Legal Fees	5,956.31	8,977.70	-3,021.39
5090 · Dues & Subscriptions	1,651.25	2,675.14	-1,023.89

Bible Fellowship Church
Statement of Revenues & Expenses
January through December 2024

	<u>Jan - Dec 24</u>	<u>Jan - Dec 23</u>	<u>\$ Change</u>
5110 · BFC Conference Arrangements	4,543.81	2,489.82	2,053.99
5200 · BFC Committee Expenses			
5120 · BFC Conference Study Committees	245.78	22.27	223.51
5220 · Ministerial Credentials Comm	114.41	120.24	-5.83
5225 · Ministerial Candidate Comm	1,667.17	1,669.85	-2.68
5230 · Ministerial Relations Comm	0.00	-109.67	109.67
5241 · Prayer Committee	1,020.04	682.98	337.06
5242 · Conference Judicatory	104.52	0.00	104.52
5243 · Nominating Committee	30.79	137.72	-106.93
Total 5200 · BFC Committee Expenses	<u>3,182.71</u>	<u>2,523.39</u>	<u>659.32</u>
5201 · Expenses of Sub-Committees			
5204 · Youth & Young Adults	105,229.44	104,370.49	858.95
5205 · Historical Committee	0.00	265.66	-265.66
5210 · Communications	43,924.55	39,277.21	4,647.34
5290 · BFC Life Committee Expenses	10,910.08	4,454.55	6,455.53
5460 · PEF Scholarships Awarded	36,000.00	20,000.00	16,000.00
5465 · PEF Expenses	1,986.88	871.00	1,115.88
Total 5201 · Expenses of Sub-Committees	<u>198,050.95</u>	<u>169,238.91</u>	<u>28,812.04</u>
5240 · Board of Church Health Expenses	4,706.70	3,755.19	951.51
5245 · Beneficiary Society	500.00	500.00	0.00
5246 · Ministerial Convention Expense	0.00	5,434.55	-5,434.55
5247 · Annual Contribution-PEF	1,000.00	0.00	1,000.00
5350 · BFC Coordinated Ministries	3,554.00	2,932.25	621.75
5425 · Special Gifts - Churches/Others	0.00	20,000.00	-20,000.00
5500 · Ministerial Pensions	99,719.18	98,091.97	1,627.21
5950 · Miscellaneous Expenses	46.90	550.00	-503.10
66900 · Reconciliation Discrepancies	-0.08	-365.29	365.21
7105 · Budgeted Amount for Future Conf	6,648.00	0.00	6,648.00
Total Expense	<u>618,938.44</u>	<u>642,933.02</u>	<u>-23,994.58</u>
Net Ordinary Income	33,260.79	-10,471.48	43,732.27
Other Income/Expense			
Other Income			
4300 · Medical Insurance Fees	40,458.86	63,406.87	-22,948.01
4650 · Real Estate Transferred to BFC	8,011.45	1,077,532.02	-1,069,520.57
4975 · PEF Unrealized Gains (Losses)	78,784.21	85,173.56	-6,389.35
Total Other Income	<u>127,254.52</u>	<u>1,226,112.45</u>	<u>-1,098,857.93</u>
Other Expense			
5300 · Medical Insurance Prem	39,687.59	60,786.08	-21,098.49
5301 · Medical Insurance Expenses	0.02	446.43	-446.41
5600 · Real Estate Expense	2,450.00	3,446.00	-996.00
5650 · Bank Mortgage Interest	0.00	35,490.99	-35,490.99
5999 · Non-Operating Expenses			

Bible Fellowship Church
Statement of Revenues & Expenses
 January through December 2024

	<u>Jan - Dec 24</u>	<u>Jan - Dec 23</u>	<u>\$ Change</u>
6000 - Depreciation Expense	96,915.45	96,932.48	-17.03
6200 - Loans Forgiven	50.00	10,145.90	-10,095.90
Total 5999 - Non-Operating Expenses	<u>96,965.45</u>	<u>107,078.38</u>	<u>-10,112.93</u>
7100 - BFC Conference SLR Reduction	31,466.00	41,851.70	-10,385.70
7110 - Loss on Sale of Real Estate	0.00	2,760.92	-2,760.92
Total Other Expense	<u>170,569.06</u>	<u>251,860.50</u>	<u>-81,291.44</u>
Net Other Income	<u>-43,314.54</u>	<u>974,251.95</u>	<u>-1,017,566.49</u>
Net Income	<u><u>-10,053.75</u></u>	<u><u>963,780.47</u></u>	<u><u>-973,834.22</u></u>

2024 BFC Combined Statement of Assets, Liabilities, and Equity

2024	ExecBrd	BOM	ChExtn	VV	Totals
ASSETS					
Current Assets					
Cash & Cash Equivalents	\$ 565,519	\$ 145,466	\$ 542,811	\$ 153,648	\$ 1,407,444
Investments	\$ 313,320	\$ 720,358	\$ 823,516	\$ 5,202	\$ 1,862,396
Restricted Investments	\$ 346,638	\$ 84,135	\$ 25,638		\$ 456,411
Prepaid Expenses					\$ 0
Other Receivables	\$ 14,260			\$ 3,795	\$ 18,055
Total Current Assets	\$ 1,239,737	\$ 949,959	\$ 1,391,965	\$ 162,645	\$ 3,744,306
Property And Equipment					
Land	\$ 564,229				\$ 564,229
Buildings	\$ 4,199,885			\$ 484,446	\$ 4,684,331
Other Fixed Assets	\$ 11,166		\$ 34,373	\$ 437,293	\$ 482,832
Less Accumulated Depreciation	\$ (824,596)		\$ (26,118)	\$ (27,122)	\$ (877,836)
Property And Equipment, Net	\$ 3,950,684	\$ 0	\$ 8,255	\$ 894,617	\$ 4,853,556
Other Assets					
Notes Receivable	\$ 666,000	\$ 98,025	\$ 367,267		\$ 1,131,292
SLR/Pinebrook Ministry Reserve	\$ 89,295				\$ 89,295
Mortgages Receivable	\$ 141,404				\$ 141,404
Bad Debt Reserve	\$ (50,000)				\$ (50,000)
Total Notes Receivable, Net	\$ 846,699	\$ 98,025	\$ 367,267	\$ 0	\$ 1,311,991
TOTAL ASSETS	\$ 6,037,120	\$ 1,047,984	\$ 1,767,487	\$ 1,057,262	\$ 9,909,853
LIABILITIES					
Current Liabilities					
Accounts Payable		\$ 75	\$ 1,153	\$ 7,332	\$ 8,560
Advances and Deposits			\$ 138,499	\$ 20,530	\$ 159,029
Other Current Liabilities	\$ 5,942	\$ 265,387	\$ 50,000		\$ 321,329
Deferred Income			\$ (14)		\$ (14)
Total Current Liabilities	\$ 5,942	\$ 265,462	\$ 189,638	\$ 27,862	\$ 488,904
Long-Term Debt, less Current Maturities	\$ 894,222	\$ 0	\$ 0	\$ 484,446	\$ 1,378,668
Total Liabilities	\$ 900,164	\$ 265,462	\$ 189,638	\$ 512,308	\$ 1,867,572
EQUITY					
Unrestricted Net Assets	\$ 4,416,957	\$ 371,968	\$ 975,585	\$ 139,738	\$ 5,904,248
Unrestricted, But Designated Funds	\$ 286,974	\$ 332,010	\$ 432,590		\$ 1,051,574
Temporarily Restricted Funds	\$ 96,441	\$ 84,135	\$ 46,203	\$ 174,889	\$ 401,668
Restricted Funds	\$ 346,638		\$ 26,638		\$ 373,276
Net Income	\$ (10,054)	\$ (5,591)	\$ 96,833	\$ 230,327	\$ 311,515
Total Equity	\$ 5,136,956	\$ 782,522	\$ 1,577,849	\$ 544,954	\$ 8,042,281
TOTAL LIABILITIES & EQUITY	\$ 6,037,120	\$ 1,047,984	\$ 1,767,487	\$ 1,057,262	\$ 9,909,853

2024 Combined Statement of Revenues, Expenses, Change in Net Assets

	ExecBrd	BOM	ChExtn	VV	Totals
REVENUES					
Contributions					
Churches	\$ 447,432	\$ 59,098	\$ 676,658	\$ 45,200	\$ 1,228,388
Individuals	\$ 18,000	\$ 78,263	\$ 372,161	\$ 166,297	\$ 634,721
Other Gifts and Bequests	\$ 200	\$ 3,881	\$ 3,019	\$ 950	\$ 8,050
Total Contributions	\$ 465,632	\$ 141,242	\$ 1,051,838	\$ 212,447	\$ 1,871,159
Other Revenues					
Retreats and Conferences	\$ 126,420			\$ 336,144	\$ 462,564
Program Fees	\$ 7,500	\$ 6,017		\$ 7,592	\$ 21,109
Rental Income				\$ 163,575	\$ 163,575
Program Sales	\$ 6,874				\$ 6,874
Interest and Dividends	\$ 30,649	\$ 33,029	\$ 8,651	\$ 2,480	\$ 74,809
Net Realized and Unrealized					
Gains on Investments	\$ 93,909	\$ 50,830	\$ 64,000		\$ 208,739
Gain on Sale of Property					\$ 0
Medical Insurance Contributions	\$ 40,459				\$ 40,459
Other Income		\$ 3,087		\$ 234,850	\$ 237,937
Total Other Revenues	\$ 305,811	\$ 92,963	\$ 72,651	\$ 744,641	\$ 1,216,066
Net Assets Released from Restrictions and Other Transfers					
	\$ 8,011	\$ 0	\$ 0	\$ (31,872)	\$ (23,861)
Total Revenues	\$ 779,454	\$ 234,205	\$ 1,124,489	\$ 925,216	\$ 3,063,364
EXPENSES					
Salaries/Benefits/Payroll Taxes	\$ 200,788	\$ 168,550	\$ 155,125	\$ 268,634	\$ 793,097
Program Expenses	\$ 177,291	\$ 14,286	\$ 699,514	\$ 174,162	\$ 1,065,253
Program Food Expenses				\$ 76,478	\$ 76,478
Conference and Meetings	\$ 113,326	\$ 3,731	\$ 22,704	\$ 3,048	\$ 142,809
Marketing/Communications	\$ 43,925	\$ 6,033	\$ 22,662	\$ 11,094	\$ 83,714
Office Expenses	\$ 13,231	\$ 15,400	\$ 16,664	\$ 29,585	\$ 74,880
Rents/Real Estate Taxes	\$ 29,311	\$ 16,664	\$ 9,400	\$ 8,111	\$ 63,486
Buildings and Grounds Maintenance				\$ 86,034	\$ 86,034
Insurance	\$ 40,459	\$ 6,389	\$ 29,268	\$ 34,662	\$ 110,778
Designated	\$ 37,160	\$ 6,534	\$ 53,782		\$ 97,476
Legal/Accounting/Fees	\$ 30,454				\$ 30,454
Other Expenses	\$ 6,648	\$ 2,209	\$ 14,934	\$ 3,081	\$ 26,872
Total Expenses	\$ 692,593	\$ 239,796	\$ 1,024,053	\$ 694,889	\$ 2,651,331
Ordinary Gain (Loss)	\$ 86,861	\$ (5,591)	\$ 100,436	\$ 230,327	\$ 412,033
Depreciation	\$ 96,915	\$ 0	\$ 3,603	\$ 0	\$ 100,518
Net Gain (Loss)	\$ (10,054)	\$ (5,591)	\$ 96,833	\$ 230,327	\$ 311,515

Revised 2025 Budget

	Approved 2024 Budget	Actual 2024	Adopted 2025 Budget	Revised 2025 Budget	Plus Minus
Anticipated Receipts					
Assessment from Churches (2%)	410,000	447,432	445,000	450,000	\$5,000
Department Contribution	7,500	7,500	7,500	7,500	\$0
Investments\Dividends	12,000	10,351	12,000	10,000	(\$2,000)
Mortgage Interest	6,500	10,298	5,500	10,000	\$4,500
Communications Reimbursements	5,000	6,871	5,000	5,000	\$0
Miscellaneous/General Contributions	7,505	11,523	7,000	9,000	\$2,000
Other	1,000	10,200	1,000	1,000	\$0
Total Anticipated Receipts	449,505	504,175	483,000	492,500	\$9,500
Anticipated Expenses					
Minister's Retirement Fund	94,000	99,715	98,094	98,094	\$0
Board of Communications	30,000	43,925	30,000	30,000	\$0
Beneficiary Fund	500	500	500	500	\$0
<i>Ministerial Convention</i>	1,000	0	1,000	0	(\$1,000)
Pinebrook Educational Foundation		1,000	1,000	1,000	\$0
BFC Conference Expense	7,500	4,544	5,000	5,000	\$0
Chaplaincy Expenses	1,000	0	1,000	1,000	\$0
Committee Mtg Expenses	4,000	14,093	7,500	10,000	\$2,500
Church Health Director	30,000	4,707	30,000	30,000	\$0
Conference Pastor Salary	26,000	26,000	26,000	26,000	\$0
Conference Pastor Expenses/Benefits	24,000	24,000	24,000	24,000	\$0
Executive Director Salary	91,030	93,760	93,760	96,104	\$2,344
HealthCare & Benefits	14,000	13,409	13,000	13,302	\$302
Taxes & Administrative Costs	50,000	67,620	70,000	70,000	\$0
Rent & Office Expense	21,000	31,040	25,000	27,500	\$2,500
Dues & Subscriptions	1,500	1,651	2,000	2,000	\$0
Legal & Accounting	22,000	30,454	25,000	25,000	\$0
Reserved for Future BFC Conferences	9,975	6,648	7,146	10,000	\$2,854
Miscellaneous Board Expense	12,000	3,604	13,000	13,000	\$0
Executive Board Expense	10,000	9,052	10,000	10,000	\$0
	449,505	475,722	483,000	492,500	\$9,500

2024 Assessment for 2026 Budget - 2% - Approved by 142nd BFC Conference

	Assessable Receipts	Assessment	Quarterly Amount
Church Name	2024	2026	
Allentown CC	\$ 2,093,494	\$41,870	\$10,467
Allentown, CityLight	\$ 210,259	\$4,205	\$1,051
Bethlehem	\$ 1,210,926	\$24,219	\$6,055
Blandon	\$ 730,110	\$14,602	\$3,651
Boyerstown, Harvest - Colebrookville	\$ 241,668	\$4,833	\$1,208
Breinigsville, Orchard Hills	\$ 592,314	\$11,846	\$2,962
Brick, NJ	\$ 63,171	\$1,263	\$316
Camden, DE	\$ 65,199	\$1,304	\$326
Cape May, NJ	\$ 130,958	\$2,619	\$655
Carmel, NY (ChHealth)	25000*		
Chestertown, MD (ChExtn)	80359*		
Clinton Corners, NY	\$ 34,774	\$695	\$174
Coopersburg	\$ 988,557	\$19,771	\$4,943
Dauphin	\$ 224,465	\$4,489	\$1,122
Denville, NJ	\$ 50,000	\$1,000	\$250
Depford/Woodbury Heights,NJ	\$ 40,000	\$800	\$200
Elkton, MD (ChExtn)	142210*		
Elverson (ChExtn)	46998*		
Emmaus	\$ 988,754	\$19,775	\$4,944
Ephrata	\$ 481,760	\$9,635	\$2,409
Exeter	\$ 421,339	\$8,427	\$2,107
Finesville, NJ	\$ 97,255	\$1,945	\$486
Forks Township	\$ 268,485	\$5,370	\$1,342
Gettysburg (2027)	79798*		
Graterford	\$ 317,909	\$6,358	\$1,590
Harleysville	\$ 597,369	\$11,947	\$2,987
Harmony, NJ (2027)	106501*		
Harrisburg	\$ 967,755	\$19,355	\$4,839
Harrisburg/Steelton	\$ 27,540	\$551	\$138
Hatfield	\$ 323,146	\$6,463	\$1,616
Hellertown	\$ 257,401	\$5,148	\$1,287
Kutztown (ChHealth)	50000*		
Lagrangeville, NY	\$ 98,250	\$1,965	\$491
Lancaster	\$ 1,095,486	\$21,910	\$5,477
Lancaster City (ChExtn)	154541*		
Las Cruces, NM	\$ 155,459	\$3,109	\$777
Lebanon	\$ 798,540	\$15,971	\$3,993
Lehighton	\$ 74,448	\$1,489	\$372
Longneck, DE	\$ 120,725	\$2,415	\$604
Maple Glen (ChExtn)	158637*		
Merida, Mexico (pesos?)	\$ 15,000	\$300	\$75
Milford, DE (ChExtn)	100000*		
Mt Carmel	\$ 128,828	\$2,577	\$644
Mt Pocono	\$ 99,022	\$1,980	\$495
Naples, FL (ChExtn)	100000*		
Nazareth	\$ 273,408	\$5,468	\$1,367
Newark, DE	\$ 1,262,966	\$25,259	\$6,315
Newark, NJ	\$ 73,157	\$1,463	\$366
Oley	\$ 1,527,171	\$30,543	\$7,636
Paradise	\$ 237,143	\$4,743	\$1,186
Philadelphia (ChHealth)	19730*		
Piscataway, NJ	\$ 293,995	\$5,880	\$1,470
Quakertown	\$ 1,183,499	\$23,670	\$5,917
Reading	\$ 878,077	\$17,562	\$4,390
Reading - La Roca	\$ 125,847	\$2,517	\$629
Red Hill	\$ 417,792	\$8,356	\$2,089
Royersford	\$ 201,382	\$4,028	\$1,007
Shamokin	\$ 164,402	\$3,288	\$822
Sinking Spring	\$ 2,052,235	\$41,045	\$10,261
Spring City	\$ 106,792		\$0
Stroudsburg	\$ 175,000	\$3,500	\$875
Sunbury	\$ 482,097	\$9,642	\$2,410
Terre Hill	\$ 132,792	\$2,656	\$664
Topton (2027)	224891*		
Townsend, DE (ChHealth)			
Wallingford	\$ 750,890	\$15,018	\$3,754
Walnutport/Northern Lehigh	\$ 163,476	\$3,270	\$817
West Norriton (ChHealth)	50000*	\$0	\$0
Whitehall	\$ 405,723	\$8,114	\$2,029
York	\$ 306,450	\$6,129	\$1,532
Zionsville	\$ 110,273	\$2,205	\$551
Totals	\$ 25,334,933	\$504,563	\$126,141

*exempt from assessment

Proposed 2026 Budget

	Adopted 2025 Budget	Revised 2025 Budget	Proposed 2026 Budget	Plus Minus
Anticipated Receipts				
Assessment from Churches (2%)	445,000	450,000	480,000	\$30,000
Department Contribution	7,500	7,500	7,500	\$0
Investments\Dividends	12,000	10,000	10,000	\$0
Mortgage Interest	5,500	10,000	10,000	\$0
Communications Reimbursements	5,000	5,000	5,000	\$0
Miscellaneous/General Contributions	7,000	9,000	10,000	\$1,000
Other	1,000	1,000	18,800	\$17,800
Total Anticipated Receipts	483,000	492,500	541,300	\$48,800
Anticipated Expenses				
Minister's Retirement Fund	98,094	98,094	98,094	\$0
Board of Communications	30,000	30,000	30,000	\$0
Beneficiary Fund	500	500	500	\$0
<i>Ministerial Convention</i>	1,000	0	0	\$0
Pinebrook Educational Foundation	1,000	1,000	1,000	\$0
BFC Conference Expense	5,000	5,000	5,000	\$0
Chaplaincy Expenses	1,000	1,000	1,000	\$0
Committee Mtg Expenses	7,500	10,000	10,000	\$0
Church Health Director	30,000	30,000	30,000	\$0
Conference Pastor Salary	26,000	26,000	26,000	\$0
Conference Pastor Expenses/Benefits	24,000	24,000	24,000	\$0
Executive Director Salary	93,760	96,104	96,104	\$0
HealthCare & Benefits	13,000	13,302	13,302	\$0
Development Director			26,000	\$26,000
Development Expenses			24,000	\$24,000
Taxes & Administrative Costs	70,000	70,000	70,000	\$0
Rent & Office Expense	25,000	27,500	27,500	\$0
Dues & Subscriptions	2,000	2,000	1,800	(\$200)
Legal & Accounting	25,000	25,000	25,000	\$0
Reserved for Future BFC Conferences	7,146	10,000	10,000	\$0
Miscellaneous Board Expense	13,000	13,000	12,000	(\$1,000)
Executive Board Expense	10,000	10,000	10,000	\$0
	483,000	492,500	541,300	\$48,800

Report of the Board of Church Health

The Board of Church Health was established to be available to help churches evaluate their overall ministry and to identify and help churches that are struggling. As the transition to Board status has taken place in the last 18 months, the Board has re-evaluated its approach to this challenge.

Last year, BFC Conference assigned the review of the minutes of particular churches to the Board of Church Health (BCH). Although there are several specific items our Principles of Order require a church to report, and those are dutifully inspected, the review of minutes, annual reports, and other submitted information is a helpful synopsis of the general condition of our churches—not only for indicating areas of concern but also identifying churches that may be in a position to offer help. This review, along with a general review of the statistical report, is the first step annually to review and assess the general state of our churches.

Several years ago, the then-Church Health Committee assigned each of our churches to a committee member for specific prayer and ongoing communication with the staff and an elder. Through this communication, in addition to the review of statistics and minutes, a number of churches were identified as struggling, which we define as trending downward in several measurable categories like attendance, membership, and offerings. In addition, some were identified as not meeting some of the criteria specified in Article 504-1.3:

If a Particular Church meets one of the following criteria for a period of two years, the Executive Board may place it under the supervisory care of the Board of Church Health (see 512-4.3 Duty 6) upon the recommendation of the Board of Church Health:

- It does not meet the standards of a Particular Church (Articles of Faith 18-4)
- It does not have at least 20 members
- It does not have at least two (2) lay elders
- It cannot financially support its work

When churches are placed under the care, the BCH, working with the Executive Board and Church Extension Ministries, will assign surrogate elders in order to maintain our standard of leadership through a plurality of elders, and will work with the church to stabilize finances. In some cases, we have facilitated a connection with another BFC church

As we continue to reorganize, we are praying about the role that our regions can take in supporting one another. One difficulty with this approach is that although we have several very strong regions with as many as 15 churches, we also have several very small regions. We are considering some suggestions for regional reorganization to address the lack of balance. One of the approaches we are considering for aiding regions in helping one another is the development of an assessment protocol. The idea would be to have a team from the region—perhaps as few as three people—interview members and attenders, review all publicly distributed materials, and visit worship services and some ministries of the church. After this, the team would present its observations to the local elders. This general approach has been utilized by many churches, using

outside consultants at a significant cost. It is our hope to facilitate this as another tool or opportunity to provide within the region.

There are currently eight churches that are under BCH care and a number of others that have asked for help or advice.

The board met four times since the 141st BFC Conference. Steady leadership and vision for the board's renewed direction was provided by Interim Director Robert A. Sloan, Jr., as well as by our BFC Executive Director, David T. Allen. Steven J. DelDuco, who has served on the board for many years, was elected chairman. Michael C. Meadows was approved to serve on the BCH by the Executive Board.

Board of Church Health: Steven J. DelDuco, Chairman; Beau E. Coffman, Vice Chairman; Daniel L. Williams, Secretary; Clyde D. Bomgardner Jr., Michael C. Meadows, Aaron D. Smith. *Ex-officio* members: David T. Allen, BFC Executive Director; Robert A. Sloan Jr., Interim Church Health Director.

Study Committee to Examine Articles of Faith 24-27

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 - i. Five hermeneutical principles we can unify around regardless of whether one arrives at an amillennialist or a premillennialist position**
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Appendix 1: A chart of the variations between premillennialism and amillennialism

Appendix 2: The BFC's division from some forms of premillennialism

Appendix 3: A note about theological triage

Appendix 4: Works cited

The BFC Committee met four times between 2024 and 2025 BFC Conference and submits the following report that has been unanimously adopted by the members of the committee. The final version of this report was approved by the committee on January 30, 2025.

Respectfully Submitted,
Timothy J. Bertolet, Secretary

Study Committee to Examine Articles of Faith 24-27: Andrew T. Crossgrove, Convener; Timothy J. Bertolet, Secretary; Daniel J. Hoffstetter, S. Wayne Rissmiller, Timothy J. Schmoyer, Keith A. Strunk, Aaron J. Susek.

Opening statement

This committee was formed by the 2024 BFC Conference with the assignment of examining our position on the millennium. We were instructed to “study Articles of Faith 24-27 with a view to possibly revising, moving, or removing our statements on the millennium and who will bring recommendations to the next BFC Conference.”

Our committee met four times during the 2024-2025 interim between BFC Conferences and studied our current articles and the issues of the millennium. We have unanimously arrived at the following proposal:

Proposal: *It is the unanimous finding of this committee that the BFC should modify its doctrine statement to allow men who affirm an amillennial position to serve as elders and pastors in the BFC, and that the new wording of the doctrinal statement be written in such a way that the amillennial and various premillennial positions could both affirm the statements on eschatology without needing to declare reservations.*

Due to the nature of our work, we have not yet arrived at precise wording to propose for this change and we will need another year to continue this work. This is because (a) the topic is very broad and detailed—too much to handle in one year; and (b) because we believe that we should allow time to convince the denomination that this is the right step to take. We submit this paper as a step forward in making the case before we submit proposed changes to the Articles of Faith in 2026. Following the amendment process laid out in Article 701 [Amendments to the Faith & Order], changes to the Articles of Faith require a two-thirds majority of Conference *and* a simple majority of the boards of elders of at least two-thirds of the churches. Therefore, our study committee wishes to provide opportunity for much dialogue between all parties. That dialogue begins with this paper. We desire your feedback so that we can begin to draft amendments that will be favorable to everyone.

This report will proceed along four major lines: (1) we will discuss the proposals we considered and why we did not choose others; (2) we will highlight the challenge of this presentation; (3) we will discuss the common cores of premillennialism and amillennialism that we believe we could unite around *without* losing or compromising the BFC’s commitment to the authority of the Word of God; and (4) we will end with a proposal of our recommended next steps as the committee continues its work.

1. Options considered

- a. Option 1:** Remain with our current Articles of Faith (AOF) on the millennium and instruct the Ministerial Credentials Committee that the exceptions granted to currently-ordained men were out of order. Rescind the credentials of men who were previously granted exceptions. This seemed to be rather divisive to the body since the men were ordained in the domination in good faith as those in complete agreement. It also undermines the delegated authority that the Ministerial Credentials Committee has been granted and could be seen as a rebuke of their faithful work. While this is an option in the sense of charting the spectrum of possibilities, it was not one the committee seriously considered since it is potentially the most divisive.

- b. Option 2:** Remain with our current AOF on the millennium. Continue to allow exceptions for ordained men if they change their view after they were ordained as men in full agreement with the doctrinal statement. Continue to instruct the Ministerial Candidate Committee to *only* accept men who are in full agreement with the BFC AOF. This would be the “status quo” option. *To continue this way perpetuates the inconsistency where we deny entry to men who could hold to the exact same position as a man presently ordained and granted an exception.* The longer this continues, the more it creates a scenario where we wink and grant an exception once you are in the club of ordained BFC men, but not before. If we do not question the fitness of men in the denomination who are granted an exception, why do we exclude them from being a fit on this issue when they come from the outside? We believe that going forward and continuing this way fails to address the issues in a meaningful way, potentially signals a lack of integrity, and shows a degree of favoritism not consistent with scriptural ethics.
- c. Option 3:** Remain with our current AOF. Continue to allow exceptions for ordained men if they change their view after they were ordained as men in full agreement with the doctrinal statement. Instruct the Ministerial Candidate Committee that they are allowed to grant exceptions on the issue of the millennium to men coming into the denomination, just as the Ministerial Credential Committee does. Instruct elder boards that they are allowed to appoint elders under the same exception granted to ordained men. These instructions could be included in the Principles of Order and probably not in the AOF.

In this scenario, on paper the doctrinal position of the BFC would remain premillennial. It would honor our heritage and doctrinal commitments that our forefathers considered an important feature of our eschatology and hermeneutics.

The difficulty is that this view makes us different on paper and in practice. We have changed our doctrinal statement many times in the past and have not considered it a dishonor to our forefathers but consistent to the principle that they instilled in us: above all else, to follow the Word of God.

Furthermore, before a larger world it signals a lack of integrity. We claim to have certain convictions as matters of doctrine and as a denomination, but we allow an ordained man to not be committed to a certain doctrine we have in writing. If a doctrine is a distinctive of the BFC, then it must certainly be a distinctive affirmed by her leaders and preached in the pulpits. The nature of doctrinal statements is to declare positions and mark boundaries for mutual church fellowship. We do not believe that we should, in the AOF, close a door to fellowship at the same time we all know in practice it is open in the Principles of Order (or wherever it might appear in writing). In other words, if we are a premillennial denomination, then it must be enforceable by the leaders of the denomination at the pastor and elder level. We do not believe that we should “split the difference” in this way.

- d. **Option 4:** Change the Articles of Faith to something that allows for more liberty on the matter of eschatology. The BFC would then enforce and hold ordained men and elders to the position as it is written. While it allows for a greater differences within the AOF than we presently have, it also allows us to strengthen the conviction of our enforcement of these boundaries.¹ We already believe that ordained men in the denomination who hold an existing exception remain a fit in the BFC, and we no longer would have to turn away men of the exact same conviction and caliber. We believe the same standard by which one retains credentials in the BFC should be the same standard by which you enter. *Of our four options, this is the option we are proposing.*

2. Introduction to the unique challenge of this presentation

The challenge of this study committee has been that (1) not all the members of committee would affirm or agree on one eschatological position; and thus (2) the committee is choosing to make an argument for denominational unity despite holding different positions. Usually when a study committee is formed, its primary focus is to exegete the texts and determine “what does the Scriptures say.” The history of the BFC is marked by key changes that were driven by careful exegesis where we left one position to affirm another more accurate position (e.g. from Arminian soteriology to Calvinist soteriology). In our case on this subject, given the nature of the question of the millennium, our committee cannot come and say before this Conference, “This is the right and proper understanding of the millennium and here is the exegesis to prove it.”

The larger question of framework for eschatology has always been, “What is your biblical theology of hermeneutics?” How one understands issues like the Abrahamic Covenant, the land promise to Israel, the Davidic Covenant, and the New Creation are factors in how one arrives at their particular eschatological conclusion.² Positions range from classic/revised dispensationalism to progressive dispensationalism³ (those holding to an “already/not yet”), to

¹ It would probably be wise for Conference to also make clear instruction to this effect to the Ministerial Candidate Committee, the Ministerial Credentials Committee, and local Boards of Elders that even broader exceptions to the new statement on eschatology are not to be granted (or perhaps not to be granted without expressed instructions from BFC Conference?). In other words, we would make clear we have opened the door a bit more but also prohibited anyone from going further without the approval of BFC Conference. It would effectively declare, “We really are united around these issues and we really choose to divide with leadership who are not in agreement.”

² For example, John Walvoord asserts that if you just get the Abrahamic Covenant right, everything in your eschatology is obvious and falls into place. He writes, “It is recognized by all serious students of the Bible that the covenant with Abraham is one of the important and determinative revelations of Scripture. It furnishes the key to the entire Old Testament and reaches for its fulfillment into the New. In the controversy between premillennarians and amillennarians, the interpretation of this covenant more or less settles the entire argument. The analysis of its provisions and the character of their fulfillment set the mold for the entire body of Scriptural truth” (*The Millennial Kingdom* [Grand Rapids: Dunham, 1959] 139; quoted in Keith Essex, “The Abrahamic Covenant,” *TMSJ* 10/2 (1999): 191). In other words, Walvoord argues if you don’t reach his *dispensational* premillennial conclusion, you haven’t taken the Abrahamic Covenant according to what God meant. This quickly becomes circular: if you use the right hermeneutics, you’ll arrive at my view; if you don’t arrive at my view, your hermeneutics were bad regardless of your actual exegetical arguments.

³ Craig A. Blaising and Darrell L. Bock, *Progressive Dispensationalism* (Wheaton, IL.: BridgePoint, 1993); Darrell L. Bock, “Progressive Dispensationalism,” in *Covenantal and Dispensational Theologies: Four Views on the Continuity of Scripture*, ed. Brent E. Parker and Richard J. Lucas (Downers Grove, IL: IVP Academic, 2022), 112–46.

progressive covenantalism,⁴ to Baptist covenant theologies⁵ or some unique variation in between. While all of the views are determined to understand the Word of God as He intended it (i.e., taking it “literally” or according to the “plain sense”), all the positions disagree on what exactly that should look like. The dispensationalist might say, “You aren’t taking the Abrahamic Covenant according to the literal sense given in Genesis” while a covenantal position might say, “But you aren’t taking this New Testament passage that interprets Genesis according to its plain sense.”⁶

Our committee has focused on asking and answering the question, “Where should the borders of our position on eschatology be?” We hope that BFC Conference will understand the distinct nature of the task at hand and recognize that it tasked this committee with exercising discernment beyond just faithfully interpreting Scripture. We must examine why a certain range of views is already allowed but another range of views is not allowed.⁷

Our goal, based on our wrestling with the implications of differing interpretations, is to convince BFC Conference that in the current theological milieu of the 21st century, there are enough broad similarities between premillennialism today and amillennialism today that the BFC can expand to allow amillennialism in a carefully-worded doctrinal statement that does not compromise our positions on the authority of the Word of God and our unstated⁸ but underlying commitment authorial intent.

Put another way, we grant that in past generations one can find amillennialists doing shoddy exegetical work on the Old Testament that was rightly accused as “spiritualizing” the text. We also grant that some dispensationalists have also done shoddy exegetical work, at times ignoring the figurative function of apocalyptic literature. In the past, some “literal” approaches to Revelation have so literalized the text that it ignored the apocalyptic imagery in the genre, where it is intentionally symbolic and intended by the original author to be understood figuratively. It will not do to say “the BFC takes a literal approach to the Bible, so *therefore* amillennialism is not a fit.”

⁴ Peter J. Gentry and Stephen J. Wellum, *Kingdom through Covenant: A Biblical-Theological Understanding of the Covenants* (Wheaton, IL: Crossway, 2012); Stephen J. Wellum and Brent E. Parker, eds., *Progressive Covenantalism: Charting a Course Between Dispensational and Covenant Theologies* (Brentwood, TN: B&H Academic, 2016); Stephen J. Wellum, “Progressive Covenantalism,” in *Covenantal and Dispensational Theologies: Four Views on the Continuity of Scripture*, ed. Brent E. Parker and Richard J. Lucas (Downers Grove, IL.: IVP Academic, 2022), 74–111. While this view uses the word “covenant,” they have been careful to distinguish themselves from historic versions of covenant theology.

⁵ Like the covenant theology found within the Second London Baptist Conventions of 1689.

⁶ The back-and-forth between views in Brent E. Parker and Richard J. Lucas, eds., *Covenantal and Dispensational Theologies: Four Views on the Continuity of Scripture* (Downers Grove, IL.: IVP Academic, 2022), is a good example of this. See Michael Horton’s remarks on pp. 183-189 to classic dispensationalism; Wellum’s remarks on dispensationalism (pp. 213-218); Darrell Bock’s progressive dispensationalist critique of covenant theology (p.222) and his critique of classic dispensationalism (pp.234-235, 237-238); and Snodgrass’s classical dispensationalist critique of everyone (pp. 239-250, but especially pp. 246-247).

⁷ See appendix 1 for a short survey of various positions of eschatology between premillennialism and amillennialism.

⁸ We simply mean we have no statement in the Articles of Faith or Book of Order on proper hermeneutics. We are not advocating that we should necessarily have one, but simply that if we allow for an amillennial view, what unites us would be greater than any difference between premillennialism and amillennialism differences inside the BFC.

In another era, we believe that allowing for different eschatological positions in the BFC during that time might have led us to compromise on grammatical-historical interpretation in a way that is no longer true today. With great admiration, we honor the past and the commitments of our forefathers. But like our forefathers, we are again led to ask the question, dare we change?⁹

Today we must ask anew, “When Christians brothers disagree, when do we divide in fellowship and when do we unify around greater biblical commitments despite our differences?”¹⁰ What are the ties that bind? Is the amillennial brother seeking to faithfully handle the Word of God through normative interpretative methods? Does his interpretation uphold the authority of the Word, the sufficiency of Scripture, and the unchanging character of God’s promises? While there are times when one must divide with those who hold these, the questions are when and why. The answers to our issues at hand lead us to believe that it is appropriate to move the boundaries of our doctrinal statement to allow like-minded believers to fellowship and lead alongside us.

3. Common commitments between premillennialists and amillennialists that the BFC can affirm

If we may be a bit transparent at this juncture, as we wrestled with the different eschatological positions held by committee members and teased out the implications, we were pleasantly surprised at regular points where we found ourselves saying, “I disagree with how you handle this passage specifically, but I see where you are zealous to guard the same underlying presuppositions that drive me to my view.” Some examples of common underlying presuppositions we all wholeheartedly affirmed together included (1) grammatical-historical interpretation,¹¹ (2) literal future reign, (3) Old Testament and kingdom promises that are not fulfilled in our present age, (4) balancing the already/not yet of inaugurated eschatology, (5) refusal to “spiritualize,” and (6) commitment to the ultimate end being the New Heavens and the

⁹ Here we are referencing brother Don Kirkwood’s seminal essay. We change not for novelty but only as lead by the Word of God and the faithful application of it. <https://bfchistory.org/writings-from-our-pastors/dare-we-change/>

¹⁰ See appendix three on theological triage.

¹¹ **Grammatical-historical interpretation definition:** for our purposes, we are defining it as taking the words as intended in their original context according to the normal rules of word meaning, grammar, syntax, and genre. Sometimes this is called “literal” or “plain sense;” all these terms can sometimes introduce confusion depending on how they are understood. We want to be clear that when something is intended by the author to be poetic, metaphor, expression, figure of speech, symbolism, etc., grammatical-historical interpretation acknowledges that and accounts for it—“literal” and “plain sense” should mean this. It does not “literalize” the text in a way that ignores the intent or the figure of speech. It strives to determine the author’s intent where the author intended not to be literalistic. Grammatical-historical interpretation must be used in conjunction with letting Scripture interpret Scripture because God is the ultimate author of the Scripture: not just the human in his setting. The ultimate context for any passage and its meaning is the whole of Scripture.

New Earth—a literal earth.¹² This leads us to believe that these are the types of things that we can unify around in the BFC whether one is premillennial or amillennial.¹³

a. Unifying around key hermeneutical convictions

It is a misunderstanding of the difference between premillennialism and amillennialism to simply state that the former holds to literal grammatical-historical interpretation and the latter abandons such principles in favor of “spiritualizing” or “allegorizing” the text.¹⁴ In fact, most modern amillennialists hold to their view precisely because they are following grammatical-historical interpretation. For example, G.K. Beale in his commentary on Revelation 20 argues at a highly detailed *textual level* for his interpretation.¹⁵ The premillennialist may disagree with his interpretation *but it will no longer do to dismiss amillennialists with the sweeping brush stroke of “it’s not grammatical-historical interpretation.”*¹⁶

Furthermore, the history of the church shows us that good, godly, evangelical, *and* Calvinist saints committed to faithfully interpreting the Scriptures have disagreed vigorously over the nature of the millennium. Historically, Baptist confessions, especially the ones that lean Calvinistic and come from English Puritanism, have not felt the need to delineate the precise nature of the millennium, and we believe the Bible Fellowship Church should heed this wisdom.

The premillennialist and the amillennialist share enough common theological and hermeneutical convictions that they can serve in ecclesiastical fellowship together. Each pastor should be allowed to follow these shared hermeneutical convictions in his preaching and teaching of God’s Word, knowing he is free to land on either the amillennial or premillennial side.

¹² In fact, part of what makes the BFC a unique blessing is that we already unify around these things without declaring a position on the dispensational vs. covenant theology debates of the last 100 years. In fact, we have avoided some of the root causes of the divisiveness over eschatology. This means the BFC already has an ethos that allows a range of nuance on the question of how one views the Bible’s overarching structure. Of course we have boundaries, but we allow positions that avoid the extremes of either. We don’t divide with dispensationalists simply because they are dispensationalists, or covenant theologians because they affirm a unity to the unfolding of the covenants. We have found a core to unite over. Our proposal merely continues this way forward into the premillennial and amillennial divide.

¹³ One cannot help but observe that perhaps we got entrenched in old battle lines that no longer apply in light of changes within both camps. On these shifts see Russell D. Moore, *The Kingdom of Christ: A New Evangelical Perspective* (Wheaton, Ill.: Crossway, 2004).

¹⁴ R. Todd Mangum writes, “Simply parroting the older dispensationalist canard that the dispensationalist-covenant theology debate is between those who take the Bible ‘literally’ and those who ‘allegorize’ or ‘spiritualize’ Scripture should come to an abrupt halt.” (*The Dispensational-Covenantal Rift* [Eugene, Oregon: Wipf and Stock, 2007], 210).

¹⁵ G.K. Beale, *The Book of Revelation* (Grand Rapids, Mich.: Eerdmans, 1999).

¹⁶ Sam Storms, in *Kingdom Come: The Amillennial Alternative* (Ross-shire, Scotland: Christian Focus, 2012), acknowledges that it may have been true of older amillennial interpretations that they did view Old Testament passages that speak to future, physical, and geo-spatial realities as referring to *spiritual* blessings for the church now but new amillennialists (like Anthony Hoekema) emphasize them as future, physical, geo-spatial *and* fulfilled on the New Earth (pp.426-27). Vern S. Poythress, *Understanding Dispensationalists*, Second Edition. (Phillipsburg, N.J.: P&R Publishing, 1994), 47, makes a similar remark. See our footnote 47 below.

Five hermeneutical principles we can unify around, regardless of whether one arrives at an amillennialist or a premillennialist position

First, Sola Scripture. The BFC is committed to the truth of Scripture and Scripture alone as the final authority. At first glance, this may not seem like a hermeneutical conviction, but it actually anchors hermeneutics. If Scripture is the final authority, then Scripture must be interpreted according to God's intent in the words written. This means we don't use methods to impose meaning on Scripture. "Hermeneutics is concerned with the practical application of *Scripture alone*."¹⁷

Second, Scripture interprets Scripture and is the final authority in interpretation. If Scripture is the final authority, then Scripture is going to be the proper interpreter of Scripture. When we find difficult passages, we interpret the unclear passages of Scripture by the clear passages of Scripture. This guards our interpretation from being widely speculative and fanciful when something is unclear. We don't read into the Scripture allegorical or spiritual meaning not intended by God.

Third, God has spoken in his Word, which is inerrant. If Scripture is God's revelation to us, then His intent in Scripture is of the utmost importance. He is not speaking to us in code or allegories. He is speaking to us in plain human language. He speaks to reveal and make known. Because God speaks and God does not err but is infallible, His speech will be inerrant and infallible. If God is speaking plainly and clearly, we then must listen plainly and clearly. We are not interpreting Scripture through some sort of divination or mystical methodology to get it to reveal its secret. God speaking in plain language without error means that we interpret according to the plain sense of the words and their meaning.

The inerrancy and infallibility of Scripture means that God does not break His Word. He makes unconditional covenants that do not change and are irrevocable (Heb. 6:13-20). If God has spoken something, He does not change it because He grounds His Word in who He is. God gave His promise to Abraham: "Surely I will bless you and multiply you" (Gen. 22:17; Heb. 6:14) and in that word He shows "more convincingly to the heirs of the promise the unchangeable character of His purpose" (Heb. 6:17). It is impossible for God to lie; His Word is inerrant and infallible.

While this third point is an area of similarity between the amillennialist and the premillennialist, where it gets "tricky" is how one balances the nature of progressive revelation and the use of the Old Testament and the New Testament (see below). Nevertheless, the amillennialist is not taking the previous words of God and overturning the meaning either by spiritualizing or allegorizing them. Both the amillennialist and the premillennialist believe that God's Word and its meaning do not change and God's promises do not change.

Context is always key in determining the meaning and the ultimate context of Scripture in the entirety of the Canon. Consider the English word "trunk." That term could mean (1) an elephant's trunk; (2) a suitcase-type box for packing; or (3) the trunk of a car. If I make a promise

¹⁷ Graeme Goldsworthy, *Gospel-Centered Hermeneutics* (Downers Grove, Ill.: IVP Academic, 2006), 49.

and say, “I will pack my trunk tomorrow,” you know in my original promise that I do not mean option #1. Let’s say I do not specify beyond that. But the next day, I come back to you and I say, “I packed my car like I promised.” Now, as I have progressively revealed my meaning, I have kept my word. You did not understand the entirety of what I was going to do but you had enough to know I would be packing my stuff. Later-added context helped clarify my original intent even if you did not fully understand all of it at the time. Thus it is with progressive revelation.

Progressive revelation is, in part, determinative for how we read the text of the Bible *especially since God’s one story unfolds progressively and God does not lie or mislead*. He also does not exhaust His full meaning all at once, even though He knows it for Himself. For example, with regard to the Abrahamic promises we see a shaping of progressive revelation where the New Testament argues (1) the seed promised is ultimately Christ and those in union with him (Gal. 3); (2) Abraham was ultimately promised he would be heir of the whole world (Rom. 4:13); and (3) there is also a sense in which Abraham was promised more than the land/country on earth—but a heavenly one (Heb. 11:16). Even more, it is the unfolding of progressive revelation that shows us how the Gentiles come to share in this promise as they are grafted in. In Ephesians, Paul speaks of this as a mystery made known (Eph. 3:1-6).

Fourth, we should read the words of Scripture in their intended meaning and that entails using grammatical-historical interpretation. Our commitment to grammatical-historical interpretation rests on the truth of who God is and what He does. He is the ultimate author of Scripture. The meaning of Scripture comes from the author who formed the words. Meaning is rooted in what is being said through the plain sense of the words. This means we do not engage in reader-response methodologies, critical theory hermeneutics, allegorical methods that find hidden meaning, or spiritualization of the text that goes beyond any spiritual and true meaning in God’s original intent. Grammatical-historical interpretation is not an authority over the text. God is the authority, and His Word is infallible, not our interpretation and methodologies. But right use of the grammatical-historical interpretation is a servant, under the authority of the text, that seeks to hear God as God intended to be heard and understood.

Grammatical-historical interpretation will also take into consideration the genre of Scripture (proverbs, poetry, narrative, apocalyptic). It will recognize poetic expressions, figures of speech, non-literal meaning, and figurative expressions *where that is what the author intended to convey*. It will not read symbolic meaning and allegories into the text where the author did not mean it as such. This, of course, can be tricky at times and this is why we continue to be careful students of Scripture.

We should allow freedom to the pastor and congregants to weigh out the nuances of apocalyptic literature and what symbolism might be inherent in the text itself. Taking the text as the author intended is the most basic point to all good interpretation. Expanding our doctrinal statement to allow for amillennialism is *not* an abandonment of the hermeneutical principle of grammatical-historical interpretation; rather, it allows believers to exegete the nuances of the text. It acknowledges the complex balancing act of putting the Scriptures together in determining

one's eschatology,¹⁸ *even when we are all committed to reading Scripture according to the intended meaning.*

It is a simple fact of the history of biblical scholarship that much more is understood today about the nature and nuances of the genre of apocalyptic literature than was recognized a century ago, when divisions over eschatology were at their high-water mark. A generation ago, it was easy to accuse interpreters of merely spiritualizing the text or merely being overly literalistic. These are old battle lines. Today we recognize the importance of literary criticism more broadly and the nuances of apocalyptic genre more specifically. *This means today, if one finds symbolic meaning in apocalyptic and prophetic texts, greater effort is made to show through grammatical-historical exegesis that the symbolic meaning was the intended meaning—or at least that is the argument the commentators labor to make.*¹⁹ Sometimes the “literal meaning” of the text is the non-literal referent. ***Only good exegesis and letting Scripture interpret Scripture determines this.*** It is irresponsible today to dismiss the amillennial position as one that is not consistently practicing grammatical-historical interpretation and is not committed to the original intent of the Scriptures.

Letting Scripture interpret Scripture means that we reject historical-critical methodology. While historical-critical methodology often uses grammatical-historical interpretation on particular passages, it does not see the Bible as one book from God. An historical-critical scholar might for example think that it is inappropriate to use Paul to help us understand something in Luke as we formulate an understanding of the whole Bible. He would also reject any notion that the New Testament and Old Testament are bound together as one book,²⁰ and that we can use the New Testament to help us understand the Old Testament and *vice versa*. This commitment that the Bible is one book is something all in the BFC firmly agree upon.

¹⁸ This gets complicated as numerous texts are synthesized together, but it also makes some divisions more of a razor's edge than ever before. For example, a premillennialist might say in Revelation that Text A is more symbolic and Text B is not symbolic and defend his position through grammatical-historical interpretation, whereas an amillennialist might say both Text A and Text B are symbolic and defend his position by grammatical-historical interpretation. Should this difference alone over Revelation 20 be a basis for denying ordination and pastoral call within the BFC?

¹⁹ A good example, outside of apocalyptic literature, of using grammatical-historical interpretation to argue the *original* intent of the statement “for the young man shall die a hundred years old, and the sinner a hundred years old shall be accursed” is figurative is G.K. Beale, “An Amillennial Response to a Premillennial View of Isaiah 65:20,” *JETS* 61.3 (2018): 461–92. One does not necessarily have to agree with his conclusion to acknowledge that Beale is doing the hard work of grammatical-historical interpretation to support his view.

²⁰ David L. Baker, *Two Testaments, One Bible: The Theological Relationship Between Old and New Testaments*, Third Edition (Downers Grove, IL: IVP Academic, 2010). He helpfully notes six concepts that are fundamental to a biblical solution: (1) Christology; (2) Salvation history; (3) Typology; (4) Promise and fulfillment; (5) Continuity and discontinuity; and (6) Covenant. For our purposes: how one brings these together will have some impact on how one answers the question of premillennialism and amillennialism. But for the BFC, the other areas where we are united (including some of these areas) or where we allow for a range of nuances (e.g. promise and fulfillment, covenant) are what serve to unite us so that we do not need to make the dividing line over premillennialism and amillennialism. In other words, if we allow flexibility on continuity and discontinuity or promise and fulfillment within an acceptable range and avoid extremes, we see no biblically justifiable reason to consider amillennialism in itself as “a bridge too far.”

*Fifth, the Bible tells one story of God's mission to glorify His name and save the lost.*²¹ We believe in one God who speaks. Thus, while the Bible is a collection of books, we recognize the divine author and the God-breathed nature of the Scriptures (2 Tim. 3:16). The human authors were carried along by the Holy Spirit (2 Peter 1:21). As such, the Bible tells one overarching story of God glorifying His name within creation.

God created man in His image to have dominion over all creation as His vice-regents on His behalf. Man sinned and rebelled. Since Genesis 3, God's revealing Himself in creation for His glory has also been for the purpose of redemption. Saints in Old Testament Israel and in the church today believe the same gospel message (Gen. 15:6; Rom. 1:2; Gal. 3:8; Heb. 4:2). The gospel message is to the Jew first and also to the Greek (Rom. 1:16-17). This one story unfolds with nuances and distinctions of continuity and discontinuity, but is still one plan and purpose of God and is fulfilled in the person and work of Jesus Christ. In Adam all die and sin, and in Christ all will be made alive (Rom. 5:12, 17-20; 1 Cor. 15:22).

While there are distinctions in the unfolding of God's plan, God's plan has always been to bless the nations through Abraham (Gen. 12:1-3). Israel was God's firstborn son (Ex. 4:22), called to be the highest among the nations and God's own heritage (Deut. 26:19; 28:1; 32:8-9). She is the firstfruits of God's harvest (Jer. 2:3). The gospel was never just for Israel, but Israel's Messiah would bring the nations to know the living and true God. The dominion of the Messiah would extend to the ends of the earth and kings will bow to him (Ps. 72:8, 11, 17).²²

Jesus is this crucified and risen Messiah. While He is now being, in part, rejected by the Jewish people (His brothers according to the flesh), in the plan of God, it nonetheless remains that salvation is in the gospel and that gospel is going to the ends of the earth. God is fulfilling His plan to extend His glory into all creation and is saving people from every tongue, tribe, and nation. This does not mean God has broken His promises or rejected His people (Romans 11:1). But "a partial hardening has come upon Israel, until the full number of Gentiles has come in" (Rom. 11:25). "The gifts and calling of God are irrevocable" (Rom. 11:29). God will fulfill the promises He made to Israel in the Old Testament.²³

This reading of the unfolding story of Scripture in the way described would find broad agreement within the BFC and would be a unifying rallying point between amillennialism and premillennialism. Furthermore, reading the Bible as telling one story *is a hermeneutical commitment*. It arises from our reading of the text and using grammatical-historical methodology,

²¹ Craig G. Bartholomew and Michael W. Goheen, *The Drama of Scripture: Finding Our Place in the Biblical Story* (Grand Rapids, MI: Baker Academic, 2004) for a helpful introduction.

²² Christopher J.H. Wright, *The Mission of God: Unlocking the Bible's Grand Narrative* (Downers Grove, IL: IVP Academic, 2006) is a great thorough treatment of the narrative to Scripture and these themes without being either dispensational or covenantal.

²³ Everything in this paragraph could be affirmed by both covenant and dispensational views as well as amillennialist and premillennialist views. Even if one disagrees over the precise referent in view when Paul says "and thus all Israel will be saved" (Rom. 11:26a), all sides could affirm this broad outline.

but it is nonetheless a hermeneutical commitment that works in concert with grammatical-historical methodology (see Goldsworthy's *Gospel-Centered Hermeneutics*).²⁴

b. Areas of distinction between premillennialists and amillennialists

*The first area of difference between the premillennialist and the amillennialist is the following: How should we understand use of the Old Testament in the New Testament?*²⁵

The use of the Old Testament in the New Testament is difficult—the secondary literature is immense on this topic.²⁶ However, it cannot be maintained that the authors of the New Testament strictly practice the 20th century equivalent of “grammatical-historical exegesis.” They were not modernist, nor did such a notion exist in the ancient world. Put succinctly by two *conservative* evangelical scholars, “NT writers claim meanings for OT texts that cannot be demonstrated on the basis of the typical canons of modern grammatical-historical criticism.”²⁷ *This is not to say they interpreted the meaning of the text against the intended meaning. Instead, it is to say they did more than a bare grammatical-historical reading.*²⁸ They often saw the text as pointing to Christ, or located it in the progress of unfolding redemption. In other words, they

²⁴ Graeme Goldsworthy, *Gospel-Centered Hermeneutics*. Unfortunately, when it comes to hermeneutics many “grammatical-historical” interpretations only follow the methodologies of E. D. Hirsch (*Validity in Interpretation*) without questioning the modernist presuppositions that drive his formulation. He is correct on many things, including the meaning in the text grounded by the author. *But* the Christian recognizes that the Bible is *more* than a human book, and there is the divine author who inspires all the human authors in their particular contexts. We need to answer this question: In what way does the Bible teach us to read the Bible, and what are the theological commitments we must have that guide our hermeneutical process? The theological commitments themselves that arise from the text are shaped by it, so this process is a sort of “hermeneutical spiral.”

²⁵ Charles C. Ryrie, *Dispensationalism*, Revised and Expanded (Chicago: Moody, 1995), 87-88; Michael J. Vlach, *Dispensational Hermeneutics: Interpreting Principles That Guide Dispensationalists' Understanding of the Bible's Storyline* (Theological Studies Press, 2023), 35-39, 50-71. In the BFC, this is an important issue as we have already committed to an “already/not yet” reading of Scripture with regard to promise-fulfillment and the Kingdom of God. Ryrie repeatedly rejects any and all conceptions of the already/not yet, even when it is from premillennialists and progressive dispensationalism.

²⁶ For recommended introductions see: G.K. Beale, ed., *The Right Doctrine from the Wrong Texts?: Essays on the Use of the Old Testament in the New* (Grand Rapids, MI: Baker Books, 1994); G.K. Beale, *Handbook on the New Testament Use of the Old Testament: Exegesis and Interpretation* (Grand Rapids, MI: Baker Academic, 2012); Abner Chou, *The Hermeneutics of the Biblical Writers: Learning to Interpret Scripture from the Prophets and Apostles* (Grand Rapids, MI: Kregel Academic, 2018); C.H. Dodd, *According to the Scriptures* (London: Fontana Books, 1952); Douglas S. Huffman, *Understanding the New Testament Use of the Old Testament: Forms, Features, Framings, and Functions* (Grand Rapids, MI: Baker Academic, 2024); Walter C. Jr. Kaiser, Darrell L. Bock, and Peter Enns, *Three Views on the New Testament Use of the Old Testament* (Grand Rapids, MI: Zondervan, 2007); Richard N. Longenecker, *Biblical Exegesis in the Apostolic Period*, Second Edition. (Grand Rapids, MI: Eerdmans, 1999); Nicholas G. Piotrowski, *In All the Scriptures: The Three Contexts of Biblical Hermeneutics* (Downers Grove, IL: IVP Academic, 2021); Gary Edwards Schnittjer and Matthew S. Harmon, *How to Study the Bible's Use of the Bible* (Grand Rapids, MI: Zondervan, 2024); Michael J. Vlach, *The Old in the New: Understanding How the New Testament Authors Quoted the Old Testament* (Sun Valley, CA.: The Master's Seminary Press, 2021).

²⁷ Douglas J. Moo and Andrew Naselli, “The Problem of the New Testament's Use of the Old Testament,” in *The Enduring Authority of the Christian Scriptures*, ed. D.A. Carson (Grand Rapids, MI: Eerdmans, 2016), 746.

²⁸ For an introduction to this issue and a resolution to the apparent dilemma see the entire essay by Douglas Moo and Andrew Naselli, “The Problem of the New Testament's Use of the Old Testament.” It is available online at https://andynaselli.com/wp-content/uploads/Moo-Naselli_Problem-of-NT-Use-of-the-OT.pdf See also Dan G. McCartney, “The New Testament's Use of the Old Testament,” in *Inerrancy and Hermeneutic: A Tradition, A Challenge, A Debate*, ed. Harvie M. Conn (Grand Rapids, MI: Baker Books, 1988), 101–16.

were more attuned to the nature of the story coming to a climax in Christ than we sometimes are if we too narrowly focus only on the original context for the meaning. They saw Christ as the climax of the story and it shaped how they read the text, but not in a way that merely imposed meaning or invented things out of thin air. They understood typological patterns imbedded in the Scriptures themselves.²⁹ The Scriptures also convey concepts of corporate representation by figures like kings and priests, or Adam, Israel, and David—which also typologically point to the fulfillment.³⁰ Thus, they often took certain passages as being fulfilled in Christ because of the nature of the divine text and the concepts imbedded within it.

Take, for example, the use of Psalm 16—Peter in his Pentecost sermon in Acts 2 does not violate the meaning of the text; he pays attention to the words in the text and thus says, “This text can’t be about David because David’s body did decay.” However, if we practice the late 20th century variety of grammatical-historical interpretation, which locates meaning only in the original context, we are left with the text only being about David. In fact, some classical dispensational hermeneutics are so strict that one is not allowed to factor in progressive revelation or acknowledge that the divine author might have known more in what he said than the human author understood in the moment.³¹

The biblical authors of the New Testament practiced more than a bare-naked “grammatical-historical interpretation.” Their understanding of the text and its fulfillment was shaped by redemptive history and the inauguration of eschatology in Christ.³² *What the text is* (a progressive revelation of God that unfolded along history and came to a climax in Christ (Heb. 1:1-2) *was part of their hermeneutical method.*³³

In the Bible Fellowship Church, we would affirm that grammatical-historical interpretation is important and an essential part³⁴ of biblical interpretation. However, we should be wary of the dangers of turning grammatical-historical interpretation against the flow of progressive revelation or making it a vaunted idol that always assures proper results.³⁵ When we

²⁹ James M. Jr. Hamilton, *Typology: Understanding the Bible’s Promised-Shaped Patterns* (Grand Rapids, MI: Zondervan Academic, 2022).

³⁰ A good example of this is how Matthew (in Matt. 2:15) uses Hosea 11:1—“out of Egypt I called my son” with respect to something that is fulfilled in Jesus, the ultimate Son, recapitulating the experience of the original Israel (also God’s Son, Ex. 4:22-23) coming out of Egypt, so that Hosea 11:1 is read both as a referent to the original experience of Israel (the grammatical-historical interpretation) *and* seen as a prophetic pattern that naturally culminates and is fulfilled in Christ. This, then, goes beyond a single meaning original only to Hosea’s time.

³¹ See Walter C. Kaiser Jr., “Single Meaning, Unified Referents: Accurate and Authoritative Citations of the Old Testament by the New Testament” (Grand Rapids, MI: Zondervan, 2007), 45–89; Walter C. Kaiser Jr., *The Uses of the Old Testament in the New* (Eugene, OR: Wipf and Stock, 2001); also Vlach, *The Old in the New: Understanding How the New Testament Authors Quoted the Old Testament* and, to a lesser extent, Chou, *The Hermeneutics of the Biblical Writers: Learning to Interpret Scripture from the Prophets and Apostles*.

³² See Moo and Naselli’s discussion of “hermeneutical axioms” in “The Problem of the New Testament’s Use of the Old Testament,” 716-717.

³³ On this point see McCartney, “The New Testament’s Use of the Old Testament.”

³⁴ It is an essential *part* but must not be practiced in exclusion from other necessary elements.

³⁵ There can be a sort of modernist approach to words, meaning, and hermeneutical methodology. Used in exclusion, grammatical-historical interpretation can become a sort of factory machine to build widgets—I put in the text, run it through the factory of methodology, and out pops the right interpretation. But what interpretation involves

use the grammatical-historical method improperly, it can actually become something that “gets in the way of a canonical reading of Scripture in terms of promise and fulfillment, coalescing in Christ and His redemptive work.”³⁶ When some dispensational authors try to argue that this is not how the New Testament uses the Old Testament, they end up interpreting the text contrary to what the NT actually says—where is “literal” interpretation when one argues things like:

- (1) Joel 2 was not fulfilled in Acts 2 at Pentecost.³⁷
- (2) The New Covenant is not inaugurated, or is only for the millennium, or is not salvific.³⁸
- (3) James did not actually mean that Jesus’s house and kingdom was rebuilt in fulfillment of Amos 9.³⁹

In all these examples, the classical/revised dispensationalist hermeneutic⁴⁰ can be so committed to the single meaning that is only found at the point in time when the text was originally written that they do violence to the text and the literal meaning in the New Testament passage where the OT text was interpreted.⁴¹ They fail to see how the larger context of the biblical story helps us understand the meaning of the passage and God’s intent.⁴² *The meaning*

is both an art and a science. Furthermore, *biblical* interpretation should also be governed by biblical presuppositions. In other words: *what* the text is should also shape *how* we interpret it.

³⁶ Michael S. Horton, “A Covenant Theology Response,” in *Covenantal and Dispensational Theologies: Four Views on the Continuity of Scripture*, ed. Brent E. Parker and Richard J. Lucas (Downers Grove, IL: IVP Academic, 2022), 186.

³⁷ Mark A. Snoberger, “Traditional Dispensationalism,” in *Covenantal and Dispensational Theologies: Four Views on the Continuity of Scripture*, ed. Brent E. Parker and Richard J. Lucas (Downers Grove, IL: IVP Academic, 2022), 161. He writes, “Exactly *none* of the prophecies specific to Joel 2 were fulfilled in Acts 2.” Peter’s quotation is introduced with, “But this is what was uttered through the prophet Joel ἀλλὰ τοῦτο ἐστὶν τὸ εἰρημένον διὰ τοῦ προφήτου Ἰωήλ” (Acts 2:16). Peter is explicit in the contrastive “ἀλλὰ τοῦτο ἐστὶν” to make abundantly clear that what the audience was seeing was not drunken men but what Joel said would one day happen “in the last days.”

³⁸ Roy E. Beacham, “The Church Has No Legal Relationship to or Participation in the New Covenant,” in *Dispensational Understanding of the New Covenant*, ed. Mike Stallard (Arlington Heights, IL: Regular Baptist Press, 2012), 110-11, 137-38, 143. It is worth noting that the three views in this book are all representative of classical dispensationalism, and there are two other dispensational views that differ with these views of the New Covenant.

³⁹ Mark A. Snoberger, “Traditional Dispensationalism,” 161, says “he [James] was not suggesting that these events were presently unfolding (after all, the Amos prophecy first requires the reestablishment of the “house of Israel among all the nations”--v.9); rather he was suggesting that since the yet-future plan of God included Gentiles, the early church should not, by implication, withstand Gentile faith in their day.” when, in fact, James argues that from the reality to Christ’s kingdom now [the tent of David is reestablished in the Messianic fulfillment] to the not so obvious conclusion for the Jews that they conclude we must accept Gentiles as full members of God’s house without them being circumcised.

⁴⁰ See appendix 2 on where the BFC disagrees with some forms of premillennialism, particularly classical dispensationalism’s denial of the inauguration kingdom of God.

⁴¹ Stated differently, they are so committed to what they have determined the text must have meant in the original context that they then contort the obvious statements of NT testament passages because they “know” the NT author could not have seen his current situation as a fulfillment. It is much simpler and more faithful to Scripture to admit that the NT writers did know what they were talking about when they said the text is being fulfilled, and thus we must factor in the NT use of the OT into our hermeneutical understanding. Modernist philosophical presuppositions of what meaning means should not carry the day over Scripture. See Michael S. Horton, “A Covenant Theology Response,” 186 (footnote 2).

⁴² See Abner Chou, “The Hermeneutical Evaluation of the Christocentric Hermeneutic,” *TMSJ* 27.2 (2016): 127-133, for his rejection of biblical theology and the use of the Old Testament in the New Testament as having importance on our hermeneutical methodology.

did not change, rather the context of the later revelation clarified the meaning. This is how language works; the mystery is that God has spread His revelation out over thousands of years and brought it to completion as he spoke “in Son” (Heb. 1:2).

It is rather telling that interpretations from progressive dispensationalists and historic premillennialists have not fallen into the extreme errors sampled above. This is because they have allowed the NT use of the OT to shape their formulations and methodology. They recognize that typology is a feature of divine revelation. As Russell Moore has demonstrated, this also makes some of the overarching structural differences between newer forms (within the last 40 years) of premillennialism and amillennialism closer than the historical divisions of the 1930s-1970s.⁴³

The larger point remains: one does not do grammatical-historical exegesis in a vacuum, apart from how one understands what the Bible is and how God progressively reveals Himself to us. One cannot do grammatical-historical exegesis as a *tabula rasa* with no presuppositions. If we are going to arrive at the right understanding of Scripture, we have to hold to the hermeneutical commitment that Scripture alone is the final interpreter of Scripture *and* we must include in our hermeneutical convictions a notion of biblical theology that God has progressively revealed Himself.⁴⁴ Just as faith without works is dead, so grammatical-historical exegesis without a conception of the unfolding of redemptive-history is vacuous.

In the Bible Fellowship Church, we embrace grammatical-historical interpretation. Yet, for us, this has not been used in such a way that we deny the “already/not yet” nature of the Kingdom of God, promise and fulfillment, and biblical eschatology. While there are sharp differences between classical dispensationalism and amillennialism, we already land on a position that recognizes the unfolding story of redemption as something that climaxes in Christ with an “already/not yet”—something our amillennial brothers are also zealous to preserve.

The second area of difference between the premillennialist and amillennialist: to what extent should the nature of redemptive-history be incorporated into our hermeneutical method?

When it comes to the differences between amillennialism and premillennialism, often the main difference is, *How much weight should progressive revelation be given?* This is most obvious when it comes to how we consider Christ fulfilling Old Testament passages regarding His reign. Yet factoring in progressive revelation is, at its core, about letting Scripture interpret Scripture.

We are largely operating within the same frame of reference and the same set of rules, namely, “Read the text as God intended,” *but trying to balance out how much do I allow*

⁴³ Moore, *The Kingdom of Christ: A New Evangelical Perspective*; on the causes and history of the early rupture in the 1930s and 1940s; see also Mangum, *The Dispensational-Covenantal Rift*. Mangum shows that there was a lot of misunderstanding and entrenchment; dispensationalists in particular thought the covenant theologians were against premillennialism whereas covenant theologians could accept premillennialism but not some of the idiosyncrasies of Scofield and Chafer as they related to the people of God and soteriology. Unfortunately, the misunderstanding and talking past each other abounded.

⁴⁴ See especially McCartney, “The New Testament’s Use of the Old Testament,” 112-16.

Scripture to interpret Scripture and am I bringing the right text to bear in my understanding? This is largely why the premillennialist who believes in inaugurated eschatology feels like the amillennialist is doing too much “spiritualizing” but the amillennialist feels like the premillennialist is ignoring the climax of redemptive history and what the NT teaches us in understanding the OT. There are, of course, extremes on both sides even as we look for common ground.⁴⁵

It is an important difference but not one that requires us to cut across fellowship within the church *if we understand we are all largely playing by the same hermeneutical rules and more importantly have the same underlying theological commitments to Scripture, truth, and meaning.* We are wrestling with the data of Scripture and the way we see Scripture interpreting Scripture. We are also asking, To what extent do we factor that into our theology? We are seeking to focus the fulfillment of the Old Testament in the person and work of Christ while balancing the “already/not yet” tension that we (the BFC) find within the New Testament.⁴⁶ In more recent decades, premillennialists have learned from amillennialists to incorporate aspects of the “already” and amillennialists have recognized the need to be clear on aspects of the “not yet” and avoid the just defaulting to “spiritualizing.”⁴⁷

c. Apocalyptic literature and the Book of Revelation

One of the challenges of interpreting The Book of Revelation is the nature of apocalyptic literature.⁴⁸ As we noted above, the very nature of the genre intends for there to be symbolism.⁴⁹ But when does an interpreter press the symbolism for a more specific, more direct literal referent, and when is the literal referent vague, less precise, or even not intended?⁵⁰ There is no one answer and it depends upon the text one is studying.

Most responsible interpretations of The Book of Revelation acknowledge that the book combines the genre elements of epistle/letter,⁵¹ prophecy, and apocalyptic. It is the overlap of

⁴⁵ We have tried to illustrate the extremes on the premillennial side above.

⁴⁶ We already reject as extreme articulations that see no elements of the kingdom being inaugurated in Christ’s death, resurrection, and ascension. The very notion of proclaiming “Jesus is Lord” and the gospel echoes back to the Isaianic concept of *gospel* and proclaiming, “Your God reigns” (Isaiah 40:9; 41:27; 52:7; 60:6; 61:1).

⁴⁷ Sam Storms makes the following admission: “Among many amillennialists of the past, most Old Testament prophecies which appeared to teach an earthly kingdom were understood *not* as pointing to future, physical, geo-spatial realities, but were to be interpreted figuratively. In other words, they were viewed as *spiritual* blessings now being fulfilled in the Church. Recently, however, and as noted in a previous chapter, Anthony Hoekema has popularized (although he did not invent) a view which takes a more serious, or should I say *more literal and earthly*, perspective concerning these prophecies” (Emphasis original. *Kingdom Come: The Amillennial Alternative*, 426); he cites Anthony A. Hoekema, *The Bible and the Future* (Grand Rapids, MI: Eerdmans, 1979). Hoekema himself notes that in the past, amillennial exegetes have failed to keep the earth in mind, focusing on how kingdom promises are fulfilled in the church age or in heaven (206). He strenuously argues for these being fulfilled in the future on the new earth. “It is an impoverishment of the meaning of these passages to make them apply only to the church or to heaven” (206). This kind of future fulfillment *on earth* in the new heaven and new earth should be welcome in the BFC.

⁴⁸ See Grant R. Osborne, *Revelation* (Grand Rapids, MI: Baker Academic, 2002), 12-15 for a brief introduction to the genre and mind-set of apocalyptic.

⁴⁹ Beale, *The Book of Revelation*, 50-69.

⁵⁰ Osborne, *Revelation*, 15-18, on the false dichotomy between literal and symbolic.

⁵¹ Especially chapters 1-3.

these elements that lead Stephen Smalley to remark, “In terms of literary genre, Revelation stands all on its own.”⁵² The schools of interpretation can be broken down into the following: (1) historicist, (2) preterist, and (3) idealist,⁵³ though as Grant Osborne notes, most contemporary scholars offer an interpretation that blends these approaches.⁵⁴ Beale calls for a “redemptive-historical form of modified idealism.”⁵⁵ Osborne proposes a blend of the preterist, idealist, and futurist methods should maximize the strength and minimize the weaknesses of each approach.⁵⁶ How one answers the genre question will impact the nuances one sees in interpreting the text. On one level, the standard dispensational futurist reading is “simple” in how it views the structure, but one may rightly question, “Does it sufficiently understand the nature of apocalyptic literature and factor that into interpretation?”

Another hotly contested area of The Book of Revelation concerns the structure of the book. This is particularly pronounced when it comes to how we should structure the judgments of the seals, the trumpets, and the bowls: are they sequential or are they cyclical?⁵⁷ If they are sequential, are they a straight sequence⁵⁸ or is there a staggered start?⁵⁹ Further still, do they unpack progressively?⁶⁰ One can survey all the commentaries for the various options and note that all the commentators defend their views by standard grammatical-historical interpretation.⁶¹

The position one takes on the structuring of judgments will in some way impact how one sees the structure, not only the whole Book of Revelation but particularly the relationship between chapters 19 and 20. Does chapter 19, culminating with the Lord’s judgment and the marriage supper of the Lamb, indicate an end of a sequence(s), followed by chapter 20 turning a new page to survey what was covered in the whole of the book (an amillennial view)? Or does chapter 19 flow sequentially into chapter 20 (a premillennial interpretation)? Answering this question goes beyond just choosing between taking Revelation 20 “literarily” or “symbolically.” However, Eckard Schnabel remarks that everyone agrees that there is chronological order

⁵² Stephen S. Smalley, *The Revelation of Saint John: A Commentary on the Greek Text of the Apocalypse* (Downers Grove, IL: InterVarsity Press, 2005), 6. On p. 8 he calls it “apocalyptic deepened by prophetic insight, and also a prophecy intensified by apocalyptic vision.” This is helpful because some apocalypses in Second Temple Judaism are focused more on addressing the present suffering of the community and interpreting circumstances of the present in light of symbolism with less prophetic elements, even if they keep in view the final vindication of the people of God.

⁵³ Osborne, *Revelation*, 19-22; George Eldon Ladd, *A Commentary on the Revelation of John* (Grand Rapids, MI: Eerdmans, 1972), 10-14. Ladd also adds futurist but distinguishes in a different way from a historicist position, whereas Osborne considers the classic dispensation approach to the historicist approach. For Ladd, historicist limits its view to the church age, whereas Osborne is focusing on “historical” as real events that may or may not happen in future history. We won’t solve the debate here because it is more a matter of different labels.

⁵⁴ Osborne, *Revelation*, 21.

⁵⁵ Beale, *The Book of Revelation* 48.

⁵⁶ Osborne, *Revelation*, 21.

⁵⁷ Cyclical meaning seal 1, trumpet 1, and bowl 1 all referring to the same event, and so forth.

⁵⁸ Straight sequence would be seals 1-7, followed by trumpets 1-7, followed by bowls 1-7.

⁵⁹ Staggered sequence could be something like trumpet 1 starts somewhere in the midst of seals 1-7 and bowl 1 starts somewhere in the midst of trumpets 1-7 and may or may not overlap with the seals.

⁶⁰ In this scheme, bowl 7 is unpacked by trumpets 1-7, and trumpet 7 is unpacked by bowls 1-7.

⁶¹ Storms, *Kingdom Come: The Amillennial Alternative*, has a helpful overview of the variety of options on pp. 394-406.

between 19:11-21 (the Second Coming), 20:11-15 (the judgment), and the new heaven and new earth (21:1-22:5). “The question is where 20:1-6 /7-10 belongs.”⁶²

It is beyond the scope of this study committee to solve these issues and tease out the nuances of the apocalyptic prophecy in The Book of Revelation. But this is precisely our point. A doctrinal statement is designed in its nature to guard the boundaries, particularly between orthodoxy and heresy on one level *and* on another level between conditions of church fellowship and non-fellowship.⁶³ Doctrinal statements do not typically offer interpretations of individual passages or books of the Bible but scope out the boundaries that are within or without.⁶⁴

It would be our contention that a believer within the Bible Fellowship Church should be free to interpret the whole of Revelation in ways consistent with grammatical-historical interpretation. The method of grammatical-historical interpretation should prescribe the method, not dictate the interpretation one lands upon (assuming it is defended by handling the text). *If* the Bible Fellowship Church has a concern for proper hermeneutical methodology,⁶⁵ *then* we should not police this by a theological position on one issue in eschatology.

Given the nature of differences in the interpretation of Revelation as a whole, and Revelation 20 more narrowly, we do not see sufficient warrant for excluding someone serving as a minister in the Bible Fellowship Church over this issue. Furthermore, given the nature of the complexity and the presence of faithful, godly people on both sides of the debate, we do not find warrant for the BFC retaining an exclusively premillennial position in its doctrinal statement.

d. Should a millennial view be a singular distinction over which we divide church fellowship?

We do not believe that the Bible Fellowship Church should mandate that there is only one acceptable position for the interpretation of Revelation 20 and the millennium if one is going to be qualified to serve as a pastor or elder within the Bible Fellowship Church. The hermeneutical issue of Revelation is too complex, and the balance of reading all of Scripture is far weightier. The history of Protestant confessions (especially among English Puritans whether Baptist, Presbyterian, or Congregationalist) illustrates that a precise eschatological timing was never a basis for excluding fellowship within a church body.

⁶² Eckhard Schnabel, *40 Questions About The End Times* (Grand Rapids, MI: Kregel, 2011), 274.

⁶³ See appendix three on theological triage. As an example, our Presbyterian brothers are (in the conservative denominations, at any rate) considered to be orthodox in their beliefs on a host of issues such as the Trinity, Christology, justification by faith alone, etc. But because of their views on the ordinance of baptism, we part ways with them on church fellowship inside the local body.

⁶⁴ So, for example, a Calvinist might find that unconditional election is not mentioned or considered in Mal. 1:2-3—“I loved Jacob but Esau I hated”—but might interpret his larger doctrine based on other texts in ways that are thoroughly Calvinistic. We wouldn’t exclude them over one verse.

⁶⁵ Both in the history of the BFC and more broadly evangelical discussions, the hermeneutical principle is often cited as the reason to remain premillennial. But this lets the tail wag the dog. It becomes a position where, “If you don’t agree with my interpretation of the text, then you aren’t interpreting it with the right method.” Consider the debates between Calvinists and Arminians, we may disagree vigorously and debate the meaning of texts but typically neither Calvinists nor Arminians will accuse the problem as being a bad hermeneutical methodology: as in, “You don’t take the text literally.”

There are Baptist churches today that make premillennialism a doctrine to divide over in terms of church fellowship. Perhaps there are some who would wish the Bible Fellowship Church to continue in this tradition. We offer four points in response to the notion as to why it is not right for the BFC at this point in our history:

- (1) The Baptist churches today that divide over premillennialism often divide more strictly over dispensational premillennialism. This means that one cannot affirm other views on the timing of the rapture *and* one has to affirm more rigid dispensational views of biblical theology and the relationship between the Old and New Testaments. The BFC wisely allows for various views on the timing of the rapture and on the nature of biblical theology and OT/NT connection. We believe it would be a minor thing *for us to drop our strong stance of premillennialism*. Put another way, there are a number of issues where we are already closer to amillennialism than classical dispensationalism.⁶⁶
- (2) The reason premillennialists often will divide their church over premillennialism is precisely because they believe that grammatical-historical interpretation is at stake. In these scenarios, *if* one denies the millennium *then* one is denying the unchanging promises of God *and* one is undermining God's oaths/promises and the sufficiency of Scripture. We have already shown that this is not the case.
- (3) The BFC is already in a position where we have amillennialists as pastors and we affirm them as brothers and ministers competent to rightly handle the Word of God. In other words, their amillennialism does not exclude them from fellowship and retaining ministerial credentials.
- (4) Those who hold to a premillennial position could continue in their convictions and continue to faithfully preach and teach it. To keep true peace and unity, one would fairly represent opposing views without demonizing other positions ("They don't take God's Word seriously"), thus modeling brotherly charitable disagreement. Those holding to a premillennial stance could affirm that doing so is an important distinction while also upholding that we are united with the majority of our positions with the amillennialists in our denomination.⁶⁷ Eschatology is important, *but* we need to balance out that agreeing to disagree for the unity of the body is more important than dividing. Both doctrine and practice matter.⁶⁸ Pastors can model theological triage.⁶⁹ It is our belief that there is more that should unite us with amillennialists than should divide us in church fellowship.

⁶⁶ See appendix 1 and 2.

⁶⁷ This is especially true when we consider the scope of the doctrines in the AOF. But it is also true that all parties remain orthodox on eschatology and affirm positions that fit within historic Protestant confessions.

⁶⁸ Dissensions and factions are works of the flesh (Gal. 5:20). As Paul shows us in Galatians (see chapters 1-2), we must determine when a doctrine is something we should divide over and exclude someone from fellowship and when it is more important to pursue peace and avoid dissension and division.

⁶⁹ See appendix 3.

In short, *if a brother seeking ordination credentials in the Bible Fellowship Church aligns with us on all our other positions but is an amillennialist, we find no basis for making this position alone the sole criteria for exclusion.* If this is true, then we believe we should remove it as a defining position (a “boundary marker”) of the doctrinal position of the Bible Fellowship Church as expressed in our Articles of Faith.

We believe that if we remove our premillennial distinctive as being unnecessarily limiting, we could find a larger common core that we agree upon, one that is widely accepted as core elements of Protestant, Evangelical orthodoxy both today and throughout church history.

e. Elements a united eschatology would affirm together

- (1) Christ’s kingdom was inaugurated in His resurrection and ascension. We already hold this now. Psalm 2, Psalm 8, and Psalm 110 have all begun *now*. The “last days” have started and they were not postponed in Jesus’s ascent to heaven.
- (2) Christ has begun to fulfill the Abrahamic Covenant, Davidic Covenant, and New Covenant. The promises are not revoked or replaced, both in what has begun in the “already” fulfillment, and even as we await the “not yet” that will be fulfilled in the future. The future elements are fulfilled *on earth, in future, physical, and geo-spatial* categories.⁷⁰
- (3) The spread of the gospel is in some way an advancement of the kingdom as people are being set free from the kingdom of darkness and transferred to the kingdom of the Son (Col 1:13-14). The gospel continues to advance and spread until the end of this age.
- (4) Christ’s kingdom work will continue in this age until His return. Within the BFC, we acknowledge that the kingdom is growing and advancing now. We also realize the final and ultimate hope is judgment, handing over the kingdom to the Father (1 Cor. 15:24), and the New Heavens and New Earth.
- (5) The church is never promised an age of earthly peace and prosperity until the Lord returns and crushes His enemies (2 Thess. 1-2)—there is no “golden age” of the church triumphant until the Lord returns. While the gospel spreads through the whole world until Christ returns and, in the gospel, He saves people from every tongue, tribe, and nation until He returns, the church continues to preach Christ crucified and share in His sufferings, filling up “what is lacking in Christ’s affliction” (Col. 1:28). The only triumph of the church in this age is her bearing the cross, awaiting the future hope of glory. The church lives the entirety of the remainder of this present evil age as strangers and exiles whose citizenship is in heaven,

⁷⁰ Here we are borrowing the amillennialist words in Sam Storms, *Kingdom Come: The Amillennial Alternative*, 426. See also Hoekema *The Bible and the Future*, 274-79, on the importance of the new earth for fulfillment and that amillennialists do not “spiritualize” but see literal future fulfillments on earth. See footnotes 16 and 47 above. We do recognize the differences between how the future fulfillments unfold, but the common ground is future and literal. Vern Poythress writes, “The emphasis on the new earth helps to bring the traditional millennial positions closer to one another. If all are able to agree that the new earth represents the most intensive fulfillment, arguments about fulfillments of a lesser scope will seem to be less crucial” (*Understanding Dispensationalists*, 47).

waiting to be revealed. Until the return of Christ, believers are called to suffer with Christ and endure (Rom. 8:17; 2 Tim. 2:12) as all creation will continue to groan in birth pains until the resurrection of believers, their full adoptions as sons (Rom. 8:20-23).

- (6) Only the return of Christ is the liberation of God's people from the evil of this world, the deliverance of the saints from persecution of their enemies, the future aspect of our reign with Christ (2 Tim. 2:12), and the establishment of peace on earth. The return of Christ will manifest his kingdom and bring to fulfillment the unrealized aspects of the Abrahamic, Davidic and New Covenants.
- (7) The believer is to live in active anticipation of the nearness and imminence of Christ's return. Regardless of one's belief in the timing of the Rapture, we all hold that the Second Coming of Christ will lead to the judgment of the wicked (Rev. 19; 2 Thess. 1:5-12). The day of the Lord will not happen until the man of lawlessness is revealed, and only the return of the Lord will remove this final antichrist (2 Thess. 2:3-10). *The church is not promised an age of prosperity prior to the return of Christ.*

If we unite around these seven beliefs in our eschatology, we do not deny that there would be different nuances within the boundaries. The individual interpretive decisions would be a matter of personal liberty and conscience, to be held captive to the Word of God. One would faithfully preach them without demonizing differing views within the denomination.

Here is where lines of freedom would be allowed:

- (1) Imminence could be understood in a manner consistent with pre-tribulation premillennialism, historic premillennialism, or amillennialism. Living in expectation of Christ's return would continue to rule out postmillennialism, which sees a long age of peace and prosperity⁷¹ before Christ's return. Holding to imminence of Christ's return would mean that full preterism would continue to be excluded from our denomination.
- (2) Both the amillennialist and the premillennialist could affirm that in 2 Tim. 2:12, the "we will reign with Christ" remains future, after Christ's Second Coming, but differ on how the timeline plays out. Is it only in the New Heavens and New Earth? Or is there a phase between Christ's return and the final judgment and therefore before the New Heavens and the New Earth?

⁷¹ Different species of postmillennialism define it differently. For some reconstructionists and theologians, it is political and nationalist with the laws of Old Testament Israel being strictly obeyed around the world. Others hold to more neutered forms of a Christian nationalism that involves Christian ethics and affirms creedal orthodoxy by nations. This leads to an absence of wars and national conflicts. Still others would define it more in terms of triumph of gospel evangelism and general cultural ascendancy of Christians simply by virtue of the vast majority of the earth's population being regenerate and converted. Regardless of the flavor and nuances, the fact remains all postmillennialism directs our hope to something happening here on earth across the entire globe *before* the Lord's return. Anticipation of the Lord's return is not near in the conventional sense but marked with an ever-looming asterisk: *only after the church is sufficiently triumphant enough. This line of thinking runs contrary to the expectation we see throughout the New Testament as well as the assurance that the believers' *only* deliverance from bearing the cross in this life is the Lord's return.

- (3) Regarding the return of Christ leading to the liberation of God’s people: The pre-tribulation premillennialist sees this in stages: first for the church in the Rapture, and then for Israel and those saved in the tribulation. For premillennialists of various types, the kingdom is manifest and then is worked out even more progressively during the 1,000 years so that Adamic-Davidic dominion in the presence of His enemies happens during this phase. *Yet the premillennialist also realizes that the final enemy, death, has yet to be fully defeated during the millennium.* The amillennialist would see the return of Christ leading right into the final judgment.
- (4) One would be also free to adopt Tom Schreiner’s newer, more hybrid view of “new creational millennialism.”⁷² He argues that when Christ returns, He transforms the earth to the new creation with the resurrection of the saints. He argues that Revelation 19 is clear that all unbelievers are judged and cast away so that there are *no unrighteous present in the millennium.* He then argues that at the end of the millennium, the wicked dead are resurrected and, to show the depth of their hatred for God, they are allowed to rebel one more time.

The Bible Fellowship Church has always been a denomination that follows the Scriptures and corrects its tradition based on what the Scriptures say. This committee is not advocating one eschatological schema as *the* biblical one; rather, we are making a case that the Bible is not so clear so as to prevent the premillennialist and amillennialist from sharing fellowship in one body.⁷³ Opening up our eschatology to include an amillennialist interpretation lets people follow their conscience as it is captive to the Word of God in their application of careful study and exegesis. We would be determining that there is enough freedom within shared boundaries that we need not bind the denominational conscience to a single view of the millennium.

Since we have already granted exceptions to men in ministry *and* members are allowed to be in sympathy with our doctrinal statement, not full agreement, we believe that, as a matter of consistency and integrity, we declare openly that amillennialism is welcomed within the BFC, and we acknowledge that the amillennialist and premillennialist agrees on the same broad core commitments in the study of Scripture. We have more to unify over than we have to divide over.

It is the conclusion of this study committee that the Bible Fellowship Church should change its doctrinal statement to a position of a united eschatology that can include amillennialists who hold a firm commitment to an “already/not yet” doctrine of eschatology *and* recognize that until the end of this age, the church is to live expectantly for an imminent return and will, until His return, live in the tension of the overlap of the age since there is no peaceable age of the church until Christ returns to conquer His enemies. Regardless of one’s sequencing,

⁷² Thomas R. Schreiner, *Revelation* (Grand Rapids, MI: Baker Academic, 2023).

⁷³ The BFC takes the same approach to cessationism vs. continuism and the age of the earth/days of creation. We hold that the differences of position are not strong enough to divide the body.

the next major events in eschatology include Rapture,⁷⁴ the revealing of the man of lawlessness (2 Thess. 2:1-4), and the return of Christ.

4. Recommended Next Steps

We recommend the following next steps:

- (1) The 2025 BFC Conference receive the committee's work.
- (2) The 2025 BFC Conference instructs the committee to continue its work with a view toward bringing a recommended proposal for changes to the Articles of Faith in 2026.

Be it **Resolved**, that Conference instructs the Study Committee on the Millennium to continue its work. And be it further

Resolved, that Conference encourages the committee to bring to the 2026 BFC Conference proposed changes to the Articles of Faith consistent with the sentiments of the committee's 2025 report.

- (3) The Millennium Committee hosts a mini-conference of some kind in 2025 and invites interested pastors, elders, and laypersons to hear our research and engage the issue.⁷⁵ This allows those outside of BFC Conference to attend and to consider the issue and be persuaded.
- (4) The Millennium Committee presents proposed changes to the AOF in 2026. The normal process of AOF amendment approval commences (see Article 701, Amendments to the Articles of Faith).

⁷⁴ Historic premillennialism and amillennialism have the church's rapture as occurring at Christ's return.

⁷⁵ This would be similar to what the Kingdom of God Study Committee did in February, 2011.

Appendix 1: A chart⁷⁶ of the variation between premillennialism and amillennialism

A quick sketch of where various premillennialism and amillennialism differ and where they agree:⁷⁷

	Classic Dispensational	Progressive Dispensational	Historic Premillennial	Amillennial
Abrahamic Covenant fulfillment	Postponed to millennium	Inaugurated in Christ (Gal. 3); fulfilled in millennium and beyond	Inaugurated in Christ (Gal. 3); fulfilled in millennium and beyond	Inaugurated in Christ (Gal. 3); fulfilled literally ⁷⁸ now and beyond
Davidic Covenant	Postponed to millennium	Inaugurated; fulfilled literally in millennium and beyond	Inaugurated; fulfilled literally in millennium and beyond	Inaugurated; fulfilled literally in New Heaven and New Earth
Is Christ presently reigning on the Davidic throne?	No	Yes	Yes	Yes
New Covenant	Varied (some argue strongly for postponement; others for only spiritual benefits to the church)	Inaugurated; fulfilled literally in millennium and beyond	Inaugurated; fulfilled literally in millennium and beyond	Inaugurated; fulfilled literally in New Heaven and New Earth
Who is the New Covenant for?	Israel (some argue Christians partake; other say Israel only) ⁷⁹	Israel, with the church now grafted in	God's people both Jew and Gentile; church experiences now	God's people both Jew and Gentile; church experiences now

⁷⁶ Can you even do eschatology without making a chart of some kind?

⁷⁷ We are excluding postmillennialism here because our proposal is to expand our view to allow for amillennialism; we also have limited space. Classical dispensationalists who deny an inaugurated eschatology are not a fit for the BFC already, but we include them to illustrate their distinction from the other views and how some of our views are closer to being in a position that an amillennial interpretation would agree with. We are also excluding the view of full preterism.

⁷⁸ It is not a spiritualized blessing. Its fulfillment is future, physical, and geo-spatial over the whole earth.

⁷⁹ Charles C. Ryrie, *Dispensationalism*, Revised and Expanded (Chicago: Moody, 1995), 172, focuses on payment by the blood of Christ but denies inauguration or fulfillment of the New Covenant. The only thing the church administers today is the payment; the eschatology of the covenant is not inaugurated or fulfilled for Ryrie (172-174).

	Classic Dispensational	Progressive Dispensational	Historic Premillennial	Amillennial
Isaiah 11 (sample OT kingdom passage)	Future millennium	Future millennium	Aspect inaugurated; future millennium; New Heavens and Earth	Aspect inaugurated; New Heavens and Earth
Kingdom of God in the Gospels	Postponed	Inaugurated with “already/not yet”	Inaugurated with “already/not yet”	Inaugurated with “already/not yet”
Israel and Church ⁸⁰	Two peoples (very distinct)	Ultimately one people but modified typically with some kind of grafting in of Gentiles ⁸¹	Typically one people of God with distinction between Old Covenant and New Covenant	One people of God, sometimes with difference in administrative aspects between Old Covenant and New Covenant
Who is united to Christ and “in Christ”?	Only the church. Not Jews.	Old Covenant people of God and New Covenant people of God. ⁸²	Old Covenant people of God and New Covenant people of God	Old Covenant people of God and New Covenant people of God
Christ’s return	Imminent, as in “any moment;” pre-tribulation	Imminent, as in “any moment;” pre-tribulation	Varied (different definition of imminent; disagreement over if tribulation is 7 years of Daniel 9)	Imminent. The next phase eschatology

⁸⁰ As one moves further to the right, the options vary more on the nature of unfolding of biblical theology and the nature of the covenants. Not all historic premillennialists and amillennialists would be covenant theologians in the sense of the Westminster Confession of Faith or the Second London Baptist Confession of Faith (1689). However, even with progressive unfolding, there is general agreement of a soteriological unity between Israel and the church despite how one nuances the relationship to salvation in Christ prior to His coming and salvation in Christ after His coming, with the key eschatological fulfillment ideas of the Holy Spirit and the New Covenant.

⁸¹ Darrell L. Bock, “Progressive Dispensationalism,” 128, 136-37; Charles C. Ryrie, *Dispensationalism*, Revised and Expanded (Chicago: Moody, 1995) 176-77. One of Ryrie's big issues with progressive dispensationalism is that progressive dispensationalists do not keep the radical Israel/church distinction.

⁸² The progressive dispensationalist removes the hard wall between Israel and the church. He still holds some distinct future national elements for the future of Israel but holds that the Abrahamic Covenant promises have begun in the New Testament (per Gal. 3, etc.).

	Classic Dispensational	Progressive Dispensational	Historic Premillennial	Amillennial
“Rapture”	For church; separated by seven years from Second Coming	For church; separated by seven years from Second Coming	Rapture is Second Coming; we meet Christ in air and come down	Rapture is Second Coming; we meet Christ in air and come down
Tribulation	7 years; future; church is absent	7 years; future; church is absent	Varied; 7 years or this entire age (worsens towards end?); church participates in it	This entire age (worsens towards end?); church participates in it. ⁸³
Second Coming	Future, literal, bodily, after tribulation	Future, literal, bodily, after tribulation	Future, literal, bodily, after tribulation	Future, literal, bodily, after tribulation
1 Cor. 15:23-24	Gap between resurrection and the “then the end, when He hands over the kingdom”	Gap between resurrection and the “then the end, when He hands over the kingdom”	Gap between resurrection and the “then the end, when He hands over the kingdom”	No gap between resurrection and the “then the end, when He hands over the kingdom”
1 Thess. 4-5	Ch. 4 is Rapture and distinct from Ch. 5, which is Second Coming	Ch. 4 is Rapture and distinct from Ch. 5, which is Second Coming	Chapters 4 and 5 are the same events; meeting Christ in clouds and then we continue to earth with Him	Chapters 4 and 5 are the same events; meeting Christ in clouds and then we continue to earth with Him
2 Thess. 1	Second Coming; 1:6-10 can’t apply to church now since it relates to Second Coming	Second Coming; 1:6-10 can’t apply to church now since it relates to Second Coming	Second Coming; 1:6-10 applies to church now	Second Coming; 1:6-10 applies to church now

⁸³ In theory, an amillennialist position could take Daniel 9 as indicating a seven-year future tribulation before the Lord’s return, but this view is typically not associated with such a view—and we are unaware of a published scholar in the amillennial camp who takes this position.

	Classic Dispensational	Progressive Dispensational	Historic Premillennial	Amillennial
2 Thess. 2	Day of the Lord is Second Coming; speaks to tribulation as man of lawlessness is revealed; church raptured before it happens	Day of the Lord is Second Coming; speaks to tribulation as man of lawlessness is revealed; church raptured before it happens	Day of the Lord is Second Coming; speaks to tribulation as man of lawlessness is revealed; something church can anticipate	Day of the Lord is Second Coming; speaks to tribulation as man of lawlessness is revealed; something church can anticipate
How many future bodily resurrections? ⁸⁴	Three (at Rapture; at return; resurrection of wicked before judgment)	Three (at Rapture; at return; resurrection of wicked before judgment)	Two; at return of Christ and before judgment	One; at return of Christ
Rev. 19-20	Sequential	Sequential	Sequential	Rev. 20 starts over to summarize whole of church age
Binding of Satan	Future/Millennium	Future/Millennium	Future/Millennium	Present activity as gospel is for nations. ⁸⁵

⁸⁴ It is interesting that on this point, the amillennialist will strongly emphasize that he is taking Daniel 12:2-3 literally, that there is one resurrection, while the premillennialists have to place emphasis on the unfolding of progressive revelation for multiple phases of the resurrection.

⁸⁵ Typically connected to Jesus' binding of the strong man in the Gospels.

	Classic Dispensational	Progressive Dispensational	Historic Premillennial	Amillennial
Rev. 20:4 “They came alive”	Future before Millennium	Future before Millennium	Future before Millennium	Varied; but typically ⁸⁶ their life in heaven as they cry out under the throne after martyrdom (Rev. 6:9-11)
Is there a sense that the saints reign now with Christ?	No	Yes, spiritually in union with Christ	Yes, in union with Christ	Yes, in union with Christ
Main emphasis on when the saints reign with Christ on earth?	Jews: in the millennium; church: varies	Millennium	Millennium and New Heavens and New Earth	New Heavens and Earth
Armageddon	Future	Future	Future	Future
Judgment	Future/literal	Future/literal	Future/literal	Future/literal
Hell ⁸⁷	Literal	Literal	Literal	Literal
New Heavens & New Earth	Future/literal	Future/literal	Future/literal	Future/literal

Appendix 2: The BFC’s division from some forms of premillennialism

It is worth noting that we often do ourselves a disservice when we treat all premillennial positions as basically variations within the same broad camp. This ignores deep divisions that are far more important than a position on the millennium.

For example, one issue that is of deep concern for how we view salvation and union with Christ is whether or not there are one people of God (all saints through all time) or two people of God (Israel and the church).

Premillennialists who are covenant theologians or progressive covenantalist (different than covenant theology!) are much closer to amillennialists on a point like this. Both covenant theology and progressive covenantalism allow you to be amillennial or premillennial. However, classic

⁸⁶ At least this is typical of new views like those of Sam Storms and G.K. Beale. The classical Augustinian perspective is that 20:4-6 is spiritual regeneration (cf. Beale, *Revelation*, 1011). The modern amillennialist interpretation of these verses is further proof they are not “spiritualizing” it. They are not equating it with regeneration or the spiritual life of Eph. 2:4 *but* they are saying that the believer who dies during this age is alive in the presence of God (even though his body is dead). One may disagree with the interpretation without taking a cheap shot at the interpretation by calling it “non-literal.” They are seeking to understand the right meaning that God intended.

⁸⁷ There are certainly non-literal views that could adopt any one of the timing positions; our point is that we would all be unified around this as conservatives are.

dispensationalist premillennialists hold to a very different species of premillennialism when they affirm two ever-distinct peoples of God (Israel and the church). It ends up being quite different from a historic premillennialist who sees Gentiles and the church as one redeemed people with Old Testament Israelites all in union with Christ the Messiah—a deep common commitment they share with amillennialists. Unfortunately, we gloss over the depths of the divide between types of premillennialism when making the least common denominator the label “premillennialism.” Sometimes the steps you take before you get to premillennialism are more important than your premillennial conclusion.

As another example, the historic premillennialism of G.E. Ladd has much in common with amillennialism in terms of its inaugurated eschatology and is vastly more different than the classic dispensationalism of Ladd’s day. Ladd was premillennial but much closer to the amillennialist in the broader overarching reading of Scripture with an “already/not yet” eschatology. The BFC has already aligned itself around a view of inaugurated eschatology that would reject extreme views of premillennialism which see the kingdom of God postponed until the millennium. We intentionally exclude classical dispensationalism after we adopted the work of the Kingdom of God study committee and the changes made to the AOF from that study.

We have already recognized we are very distinct, as a denomination, from some of the extreme features of older dispensationalism. The framing of our AOF is already a type of premillennialism that is closer to amillennialism on other core issues like the nature of the people of God and the structure of inaugurated eschatology. Our approach to redemptive history and the unity of the Old Testament and New Testament rejects some of the extreme elements of classical dispensationalism.

Appendix 3: A note about theological triage

The study committee has found recent works on the concept of theological triage to be very helpful in our thinking. These works include the following:

Albert Mohler “A Call for Theological Triage and Christian Maturity”
<https://albertmohler.com/2004/05/20/a-call-for-theological-triage-and-christian-maturity-2/>

Gavin Ortlund, *Finding the Right Hills to Die On: The Case for Theological Triage* (Wheaton, IL: Crossway, 2020)

Gavin Ortlund, “What is Theological Triage?” <https://ps.edu/what-is-theological-triage/>

Joe Rigney, “Triage in the Trenches: When Do Second-Tier Issues Divide?”
<https://www.desiringgod.org/articles/triage-in-the-trenches>

Trevin Wax “Theological Triage in the 21st Century”
<https://www.thegospelcoalition.org/blogs/trevin-wax/theological-triage-in-the-21st-century/>

Theological triage as an idea draws on an analogy from the medical field. In a hospital emergency room, when a patient comes in one must quickly assess the patient’s level of medical crisis. If, for example, if one is having chest pains, he is treated immediately because it is a matter of life or death. If, however, one has a serious wound like a broken leg, such a patient may

be moved into a room and looked over by a nurse but have to wait for a doctor and a cast. If one is suffering a sickness that is serious but not a matter of life and death, he may end up waiting in the lobby until there is an open room and time for treatment. The point is that the severity of the issues determines the level of the response.

So it is with theological triage. Proponents have typically broken the issues up into three tiers: (1) matters of orthodoxy & salvation; (2) matters of church fellowship; and (3) matters of brotherly disagreement within the church. Examples of the tiers could be as follows:

- (1) Creeds, Trinity, Deity of Christ, justification by faith alone. Denial of a doctrine in this area means you are not a Christian or saved.
- (2) Issues like baptism and ecclesiology. Lutheran vs. Reformed vs. Baptist vs. Anglican. We might consider Calvinism vs. Arminianism in this category. Brothers in Christ can disagree *but* their mutual salvation is not questioned, though such issues are important enough to divide churches over them.
- (3) Issues of particular passages or interpretation. For the BFC, we would include age of the earth in this category. We would include distinction between dispensationalism and covenant theology as Tier 3 issues.

The question before us is, “Should the issue of the Millennium be a tier 2 issue or a tier 3 issue?”

The particular challenge in the BFC as it is right now is that the Millennium technically falls into a tier 2 issue *but only for pastors and elders, and only if they are refused an exception*. Right now, the Millennium is an issue for which we exclude one from coming into the denomination as a pastor. Right now, a member may not be elected as an elder if they are not premillennial. But right now, the Millennium is Tier 3 for the person in the pew, who is not excluded from membership over this issue.⁸⁸

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⁸⁸ This might be akin to how a Presbyterian views baptism. He will accept various modes of baptism but pastors must affirm infant baptism as a sign of the covenant. But for a Baptist, baptism is a Tier Two matter for all members, as you cannot join a church unless baptized as a believer.

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Report of the Study Committee to Strengthen Our Position on Abortion

The 139th BFC Conference instructed our committee to review Article 152 (Abortion) of our Biblical Principles for Living and consider ways in which the article might be strengthened. Our committee presented legislation to the 140th BFC Conference in 2023 which was adopted at First Reading by the required two-thirds majority. At the second reading at the 141st BFC Conference in 2024, the proposed legislation failed to pass. It was referred back to the committee with the additional directive to include a clarifying statement on what to do when the life of the mother would almost surely be lost by carrying the baby to term. The committee reorganized in this past year, requesting that additional members be added. We also request a continuation of our committee's work with the intention of presenting a report at the 143rd BFC Conference.

Study Committee on Strengthening our Position on Abortion: Beau E. Coffman, Chairman; Ronald W. Reed, Secretary; W. Scott Kappes, Juan Carlos Morales, John C. Studenroth, Mary Tannous.

Committee to Review Biblical Principles for Living

Since it is our understanding that the current Committee to Review Biblical Principles for Living, having been appointed by the 135th BFC Conference, remains active until the 142nd BFC Conference (April 2025) votes upon proposed study committees from our schedule of motions, and that the 142nd BFC Conference is then required to appoint a new Committee to Review Biblical Principles for Living in compliance with the requirement for said committee to be appointed every seven years, this committee presents its final motions to BFC Conference as part of our report to BFC Conference.

Resolved, that the BFC Conference appoint a committee to examine Article 104-3 – Civil Government, and prepare a statement on the issue of Christ’s church and national politics by considering the following questions:

3. How does nationalism/patriotism function in view of Christ’s love for the world and His present/coming kingdom?
4. How can leaders in Christ’s church address and promote biblical conduct regarding political issues without polarizing the body of Christ?

Resolved, that the BFC Conference appoint a committee to re-examine its statement on Stewardship (104-1) by considering the following questions:

4. What should be the church’s position with regard to climate change, its causes, and cures?
5. Are current environmental concerns consistent with the biblical concept of human stewardship of the earth and its resources?
6. Should the church express environmental concerns? If so, to what extent?

In conclusion, the Committee to Review the Biblical Principles for Living presents this final resolution:

Whereas, the current Committee to Review the Biblical Principles for Living has presented its final two motions to the 142nd BFC Conference, therefore be it

Resolved, that the 142nd BFC Conference recognize the work of the current Committee to Review the Biblical Principles for Living as being completed and dissolve the committee, according to the *Faith & Order*, in preparation for the Moderator to appoint a new Committee to Review the Biblical Principles for Living.

Study Committee to Review the Biblical Principles for Living: Timothy M. Zuck, Chair; R. Daniel Wagner, Secretary; Timothy S. Radcliff, Michael Zettlemoyer.

Petition from the Ebenezer BFC (Bethlehem, PA) Congregation



Proposed Amendment to Conference Voting Procedure

(Note: the following petition from the Ebenezer Bible Fellowship Church congregation was sent in March, 2024 – too late to be included in the agenda for the 141st BFC Conference. The deadline for petitions from congregations is March 1 while the deadline for requests from boards of elders is April 1.)

Whereas, the elders of Ebenezer BFC are petitioning BFC Conference regarding the requirement in Article 701-4 of the Faith and Order which requires the elder boards of Particular Churches to provide their approval of changes to the Articles of Faith within 24 months of the BFC Conference that previously passed at First Reading, and

Whereas, before BFC Conference will consider the issue for Second Reading, two-thirds of the churches need to be in support of the resolution, and

Whereas, the current process does not require every church to vote, as only those who are affirming need to provide their vote. This current article assumes that a non-vote is a “no” vote, where it could be a no, lack of action or the vote was not received. Rationale for these resolutions is as follows:

1. **Enhanced Accountability:** Since this is being done for the Articles of Faith, we should want every church to be heard from. The modification will require active participation and encourages elder boards to engage in discussions and make informed decisions rather than passively abstaining.
2. **Effective Decision-Making:** By disregarding the votes of non-participants, the decision reflects the genuine consensus of those actively involved in the process, thus enhancing the effectiveness of the decision-making process.
3. **Prevention of Stalemates:** In situations where a two-thirds majority is required, disregarding abstentions prevents situations where a minority can block decisions by simply abstaining from voting.

In conclusion, the proposed resolution ensures a more robust and representative decision-making process within the conference by encouraging all churches to provide a vote on the proposed change to an Article of Faith.

Therefore, be it

Resolved, that Article 701-4 be modified to require all churches to provide a vote either for or against the resolution, and as such, the 2/3 count is from the churches that provide the vote, and be it further

Resolved, that the time frame for such vote be reduced from 24 months to 12 months and that BFC Conference may, if voted and affirmed by a two-thirds majority, extend each individual resolution/change to a second year. This is to ensure that things move at a pace that is necessary,

but with the understanding that there are times that might require an extension to bring necessary clarity to an issue. And be it further

Resolved, that Article 704-1 be modified to the following (proposed changes in bold face):

Before BFC Conference can consider a Second Reading of the proposed amendment of change to the Articles of Faith, approval **or non-approval** of the proposed change must be reported within **12** months to the Secretary of BFC Conference by the Board of Elders, **with** at least two-thirds of the churches **providing votes approving of the resolution. BFC Conference may by a two-thirds majority extend the duration to 24 months.**

Request from Northern Lehigh BFC (Walnutport, PA) Board of Elders

This request from the Board of Elders of Northern Lehigh BFC, Walnutport, PA, was presented to the Conference Secretary well before the April 1, 2025 deadline.

Whereas, the elders of Northern Lehigh BFC want to make sure our members abide by the BFC Faith and Order without failure while not hindering anyone from becoming a member who is faithful in the Lord, therefore be it

Resolved, that we make these changes to Section 202-3, Qualifications and Duties of Church Membership in the Faith & Order:

Resolved, that we change the fifth duty from “To pray daily for the elders and ministries of the church” to “To pray consistently for the elders and the ministries of the church.”

Resolved, that we change the seventh duty from “To submit to those God has ordained as rulers in the Church” to “To submit to those God has ordained as overseers in the church.”¹

¹ The idea of ruling, in an authoritative sense, is certainly applicable when it comes to elders (1 Tim. 5:17 and perhaps Titus 3:1); however, overseer encompasses a more thorough perspective of the elders’ role as the ones to whom a member is submitting. It also avoids the domineering idea Peter warns against in 1 Peter 5:2-3 and Paul does in Titus 1:7. We also think it sets a better tone because of the negative connotation that is sometimes applied with the term “elder,” even in Scripture (Matt. 20:25; Luke 13:14; 14:1; 18:18; 23:35; 24:20; John 12:31; 14:30; 16:11; Acts 3:17; 4:5, 26; 7:27; 13:27; 14:5; 16:19; Rom. 8:38; 1 Cor. 2:6, 8; 15:24; Eph. 6:12; Col. 2:15).

Report of the Board of Missions

The purpose of the Board of Missions (BOM) is laid out in Article 512-3.1 in the BFC Principles of Order. In general, we are tasked by Conference to develop and oversee the missions program of the Bible Fellowship Church. I was accepted to be the director at the 2024 BFC Conference and began serving in my new role on July 1, 2024. Since starting, I have focused on being a learner; I wanted to get to know our supported workers as well as learn what our BFC churches are wrestling with in missions and ministry in order to find ways the BOM may be able to come alongside them in their responsibility of fulfilling the Great Commission. The immensity of the task before us is clearly expressed in Mark 16:15—“Go into all the world and proclaim the gospel to the whole creation.”

Here are some highlights of activities covering various areas of our responsibilities.

Missionary care

Because I am new to this role, I needed to get to know our BFC supported workers and to have time to let them get to know me. Through email, phone calls, texts, and in-person visits, I have been connecting with our workers and getting to know them and their prayer needs. At each BOM meeting I update our board members on specifics in the lives of the missionaries I was able to touch base with since our previous meeting. We also spend time praying for them.

To pray more effectively for our missionaries, we started weekly reminders to our missionaries for them to send in prayer requests for inclusion in the Friday Prayer email. As a result, we have seen an increase in prayer requests submitted by our missionaries. If you would like to receive the Friday Prayer email, please email office@bfc.org to be added to the list. There are over 500 people who receive Friday Prayer each week.

The BOM also talks with potential candidates coming through our Board of Missions process. In 2024 we had four conversations with new applicants and many casual conversations with potential applicants. The board accepted Katie Madara and Nate Reimer to be BFC missionaries. The other conversations are still ongoing. We have also had conversations about creating or supporting missions internship opportunities through the BOM.

Church connections

One of our goals is to build strong relationships between the BOM and our churches. I reached out to all the BFC regions and have been attending the BFC pastors' regional prayer meetings. We have a great set of brothers serving at our churches.

We also began building a network with our strong missions-minded churches and asked how we can include other BFC churches in opportunities which they are already offering. For example, Cedar Crest BFC in Allentown was willing to do the legwork for taking a group of BFC young adults to CrossCon25, a conference focused on global missions. Also, Bob Finley from Grace BFC in Harrisburg organized Disaster Relief Trips for January, February, and March 2025. Bob has organized short term trips in the past and was glad to organize and run these relief

trips. The BOM promoted participation in these trips to all the BFC churches; many have signed up to go from a number of our churches.

I also was able to attend a number of our churches, often unannounced, on a Sunday. One of my objectives when visiting a church is to observe how global ministry is part of their overall mission. This is evidenced by displays and things said (or not said) during worship services. Seeing each of our churches, learning what makes them tick, and what their struggles are helps the BOM know better how to relate to them in trying to help them in developing their missions focus. When I have been asked to speak, I present the work of the BOM; but more importantly, I seek to promote God's heart for the world. I am thankful for these opportunities.

As an observer, I have asked to attend BFC church missions committee meetings. Having attended a number of them to date, I have found my time well spent as I have learned how the BFC as a whole is focusing on global missions and where challenges exist. We are on the same team and I'd like to see us working together better.

Mission organization connections

On October 1, 2024 we invited 13 missions agencies with which we already have relationships to send representatives for a brainstorming and connection meeting. Attendees ranged from church representatives to the International Director of an agency. We brainstormed how the BOM and agencies can better work together. We gleaned ways the BOM can add value to their ministries and how we can benefit from them. We walked away with some strategic points of how we can better work together for the furtherance of God's global work. Based on the review responses, the time was well spent.

Administration and finances

Accounts Manager Julie Sebastian and Administrative Assistant Jodi Shorb did a wonderful job in acclimating me to what we do administratively in the BOM. We have been looking at the policy manual in order to update it. Jodi and I have also been working on getting the missionaries' on-file paperwork up to date. This year we reinstated annual reports. An online form was created with the help of Communications Coordinator Rachel Schmoyer. Reading the annual reports has been helpful for the BOM.

Julie and Jodi are also working on updating to a new donor system, which has been a frustrating process with some unexpected challenges. We are thankful for Julie and Jodi's work on this.

We need to pray that God will guide us in the area of finances so that we can find ways to make the needs of the BOM known. We sent out a letter in November for a Thanksgiving offering, but it did not result in what we were hoping for. We thank God that our budget deficit at the end of 2024 was less than last year and lower than budgeted for this year. Continue to pray for the Lord to provide financially for our area of ministry.

Strategic Think Tank

On November 2, we held a Think Tank meeting, to which all of our churches were invited to send representatives. We are grateful for the 17 people who attended, representing 10 of our churches. We were hoping for twice as many to attend, but providentially this is who the Lord wanted there. This meeting was run by professional facilitator Dick Schultz. The purpose of the Think Tank was to identify where we are and where we want to go in working toward fulfilling the Great Commission. We also considered the question, “What can we do better together than what we are presently doing independent of each other?”

Toward the end of the meeting, on behalf of the BOM, I presented the idea of BFC Global. BFC Global is a strategic idea which would move us toward becoming a church-based sending agency. The idea had previously been presented to the Executive Board, receiving their support for me to continue to develop; since then, we have been sharing the concept with various groups within the BFC and asking for input. I invite your feedback too; let’s start the conversation!

Here are the takeaways from November 2:

Top ideas for strengthening BOM’s role

1. The Director of BOM will connect with senior pastors to create a passion for missions. The pastor’s communication of his fervor for missions could be from the pulpit or through conversations over dinners or coffees.
2. Encourage open communication between our churches for short-term mission trips planned and executed together.
3. Facilitate regular collaboration between churches working together.
4. Clearly define terms, roles, and our commission as the BFC.
5. Significantly improve communication for all of our BFC members and missionaries, utilizing our websites, videos, and other tools.

Key actions we can take to encourage collaboration between churches

1. Change the mindset of local leadership and members of local churches regarding missions.
2. Actively create plans for local congregations to build relationships with other churches.
3. Talk to pastors about workers that they can support. Awareness leads to interest.
4. Collaborate together in special community events to share the gospel, including events for kids, ESL, Victory Valley Camp, SnoGlo, etc.

The BOM will continue to develop BFC Global and will continue to follow up on the action steps in order to accomplish these goals. Further input will be sought throughout the process. The overarching need for all these ideas is prayer! The BOM is committed to prayer and asks others to join us.

Along the way, I have met so many people in whom God is at work: people who are passionate about God and His Word. They have a great desire to serve Him and further His kingdom work. God is working in the BFC and I believe has people in whom He is working that we can come alongside, to help develop and to send out. I am reminded of Paul's words in Romans 10:14-15—"How then will they call on Him in whom they have not believed? And how are they to believe in Him of whom they have never heard? And how are they to hear without someone preaching? And how are they to preach unless they are sent?"

In the next year, will you join me in praying earnestly to the Lord of the harvest to send forth laborers into His harvest? I have been sharing a faith goal of asking God for 30 new workers from the BFC family in the next five years. Impossible maybe, but if God is in this, we might just succeed!

Grateful to serve,

James D. MacArthur, Director

BFC Board of Missions

Board of Missions: James D. MacArthur, Director; Sean McNamara, Chairman; Craig Tress, Vice-Chairman; Sue Figard, Secretary; Stephen Large, Treasurer; John Elias, Swannie Griffin, Kevin W. Kirkpatrick, Barry Miller, Lesa Miller, Thomas H. Morrison, Kim Stengele.

Board of Missions Facts

	2023	2024
Adult Envoys In Active Service		
• Couples	43	42
• Singles	13	15
Total Envoys in Active Service	99	99
New Envoys Deployed	2	1
Appointees	2	1
Applicants Under Consideration	2	4
Agencies fielding BFC missionaries	32	30

Distribution of our Missionary family

ACTIVE ENVOYS ONLY

Area	Households	Adults	Countries
North America	28	52	United States Canada
Latin America	6	10	Mexico Costa Rica Bolivia Ecuador
Europe	10	19	France Italy Greece Germany Czech Republic Romania Serbia Canary Islands
Africa	6	8	Chad Kenya Morocco South Sudan Togo
Asia	7	10	Thailand Indonesia Malaysia Central Asia Kazakhstan Japan

Financial Facts 1/1/2024-12/31/2024

Number of churches supporting missionaries through the Board of Missions:	49
Contributions of churches through the BFC BOM:	\$1,376,636
Contributions of individual donors through the BFC BOM:	\$311,470
Total contributions to Missions projects through the BFC BOM:	\$1,688,106
Total disbursements to Missions projects during 2024:	\$1,520,166
Buttress disbursements:	\$6,534

List of BFC Missionaries

Name	Agency	Location & Ministry
Sam & Melissa Adams	CMTS	Pennsylvania - Providing needed supplies and vehicles to missionaries.
Lisa Barnshaw	Christar	Pennsylvania – Mobilizing students and future missionaries on college campuses, in Perspective courses, missions conferences, and local churches in the Northeast and Midwestern US
Bruce & Heather Beal	Wycliffe Bible Translators	Texas - Training linguists, caring for missionary children, and linguistic consulting for translators working in Mexico.
Glenn & Leah Ruth Blauser	Wycliffe Bible Translators / JAARS	North Carolina - Warehouse manager handling shipping and hand deliveries of needed supplies to missionaries around the world.
Mark & Jasmin Campbell	Disciplemakers	PA - Campus ministry at East Stroudsburg University
Steven & Bethany Chmil	ABWE	Togo - Medical evangelism at Hospital of Hope, Mango, Togo.
Sanjay & Keren Dalavai	Life Change Ministries International	Pennsylvania – Reaching children through Christian camping and ministering to families and pastors through training ministries in India, Nepal and South Asia.
Fernando & Margot DeSouza	Africa Inland Mission	Chad - Ministering to the Kanembu people of Chad through English teaching, sports and community health
Francisco & Eliane DeSouza	Fellowship International Mission	Pennsylvania - Director for Missionary Personnel, responsible for the care of FIM missionaries.
Mary (Elmore) Diede	Africa Inland Mission	Canada - Partnering with a ministry serving international refugees through ESL, friendship evangelism, relationship building, hospitality and discipleship in downtown Calgary.
Bill Early	Trans World Radio	Pennsylvania - On-air announcing and technical services for Trans World Radio's site in Bonaire, Netherlands Antilles.
Jaroslav & Natalija Elijas	Yugoslavian Evangelistic Society	Serbia - evangelism, discipleship, church planting, relief work and radio ministry
Scott & Robin Evans	Coalition for Christian Outreach	Pennsylvania - Campus ministry to student athletes and coaches at Franklin and Marshall College in Lancaster, PA.
Theresa Faust	Overseas Missionary Fellowship	Malaysia - Ministering to physically and mentally impaired persons and their families
Ondrej & Milina Franka	Yugoslavian Evangelistic Society	Serbia - Evangelism, discipleship, church planting, relief work and radio ministry
Andy & Trisha Gudeman	Kingdom Air Corp	Alaska - Repair, maintenance and modification of aircraft serving missionary aviation needs around the world.

Alex Hartranft	Africa Inland Mission	Chad - Ministering to the Kanembu people of Chad through English teaching, sports and community health
James & Lynne Head	World Team	North Carolina – Training and counseling missionaries serving with World Team, Wycliffe and JAARS.
D&A	Global Serve	PA - Researching next steps and location
Daniel & Ana Istrate	Yugoslavian Evangelistic Society	Romania - Training leaders through teaching in Bible college / seminary and through shepherding a church within the Roma community
Walter & Susan Johnston	Coalition for Christian Outreach	Pennsylvania - Outreach to international students at Penn State University main campus.
David & Kristy Kelly	Word of Life	Canada - Director WOL Quebec, Coordinating summer and winter camps, and discipleship with students at Word of Life Bible Institute in Quebec oversee language institute
Cheryl Kline	Bethany Fellowship Missions	Thailand - Teacher at Bethany Fellowship International School
Kimberly Knaub	Pioneers International	Administrative work for Pioneers East Africa, children's and discipleship ministry African International University
Kyle & Rebecca Koval	Team Expansion	Italy - Working to establish a disciple-making movement in Ancona, Italy.
Brian & Carol Ann Lawrence	Christar	Canada - Church planting among Kurds in Hamilton, Ontario.
Katie Madara	ABWE	Japan - Moving to Japan in early 2025 to continue language learning to eventually engage in evangelism and discipleship.
Kyle & Jenny Merkey	Wycliffe Bible Translators	North Carolina - Aircraft maintenance
Chris & Beckie Merrick	BFC Board of Missions	Pennsylvania - Coordinator small group missions trips and projects.
Hannah Merrick	Christar	Texas - Administrative support in Christar's home office
Stephen & Ali Merrick	Ethnos 360 (formerly New Tribes Mission)	Mexico - maintenance of mission properties and construction, support of tribal missionaries
Matt & Kristy Messick	World Venture	Ecuador - Engaging the unreached and discipling believers at a point of felt need through Bible-centered marriage counseling and seminars.
Karena Miller	Crossworld	Canary Islands - Community outreach for evangelism and discipleship, Mentoring, shepherding, preparing new missionaries prior to initial field deployment and equipping churches for cross-cultural ministry, supporting and encouraging others in language and cultural adaptation.

Joseph & Thana Moussa	World Team	Pennsylvania - Arabic language evangelism in Eastern and Central Pennsylvania
Jerry & Carolyn Moyer	World Team	France - Leadership development, temporarily assigned to recruit church planters from Australia.
Tony & Joanna Murrin	International Tribal Ministries	Bolivia - Missionary aviation, evangelism and discipleship
John & Judy Nicely	The Evangelical Alliance Mission	Illinois - Global Services Projects, training and caring for TEAM MKs
Tim & Michelle Obarow	Missionary Maintenance Services Aviation	Ohio - Missionary aviation production manager.
G.P.	WT	Central Asia
Nelson & Robyn Randolph	BFC Board of Missions	Pennsylvania - Assisting BFC churches with short-term mission projects, creating opportunities to serve through Operation Christmas Child shoeboxes.
Joshua & Rebekah Rauch	Wycliffe / JAARS	NC - Rebekah manages their home and family life while Josh uses his God-given abilities as an aircraft mechanic to maintain the aircraft JAARS uses to train missionary pilots and mechanics before they depart to their overseas assignments.
Art & Vicki Reyes	The Evangelical Alliance Mission	Mexico - Church planting through disciple-making in La Playa.
David & Becky Riddell	World Team	France - International Director of World Team. Mentoring, coaching, leading workers throughout World Team in multiplying disciples and communities of believers.
Laura Robison	Wycliffe Bible Translators / SIL	South Sudan - Working with Bible translation teams, developing materials, training people and developing ways that every member of a community can engage meaningfully with the Scripture.
R & A	C*	Central Asia
David & Denise Schlonecker Jr.	TEAM	Germany - Black Forest Academy House Parents
Dan & Jackie Scott	Pi	Central Asia
Mark & Jocelyn Scott	Campus Crusade (CRU)	New Jersey - Coaching college students to lead Acts 2 type movements on individual campuses across the state of New Jersey.
Nathan & Cindy Sefiane	MissionGO	Morocco - Maintenance, teaching and house parents at Children's Haven
David & Sherry Shelly	Missionary Maintenance Services Aviation	Ohio - Preparing people and planes for worldwide mission service. Dave in building maintenance, OSHA safety and IT, and Sherry in the Accounting Department

Gary & Karen Shogren	World Venture	PA - Professors of New Testament and Women's Ministries at Seminario ESEPA, and ministry to victims of sexual abuse.
Efthemes & Irene Sioukiouroglou	Fellowship International Mission	Greece - Outreach to Muslim refugees and church planting
Lillian Solt	United World Mission	Costa Rica - Medical ministry, community service, and evangelism in support of church planting.
Jeremiah & Briana Stokes	Ethnos 360 (formerly New Tribes Mission)	Indonesia - Pioneer church planting
John & Laura Studenroth	BFC Board of Missions	Pennsylvania - Reaching faculty, staff, and graduate and undergraduate students at Kutztown University.
Haleigh (Ott) Vargas	International Tribal Ministries	Bolivia - part of a church planting initiative in a tribal village (working with the Murrins).
Ondra & Melissa Zikanovi	The Evangelical Alliance Mission	Czech Republic - Disciple makers & church developers amongst a predominantly atheistic people.

Appointees:

Nathan Reimer	Disciplemakers	Pennsylvania - Campus evangelism in the Lehigh Valley
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Report of the Ministerial Candidate Committee

The Ministerial Candidate Committee met seven times since the last BFC Conference in order to interview 13 men. The list of men under the care of the committee stands at 53. Several men are working through the Equivalency Training Program.

An orientation seminar was held at Victory Valley Camp on June 4-5, 2024. Seven men participated in this seminar, which was recorded so that men who are unable to attend the seminar in person will be able to complete the seminar via video at the approval of the Candidate Committee.

The following men were approved as probationers eligible to receive a call: Jonathan Limm, James D. MacArthur, Nathaniel A. Miller, Steven K. Myers, Brandon D. Olbrys, David J. Parsons, Shawn C. Rohrbach.

The following men were licensed as probationers: Peter C. Bogert, Daniel A. Cali, Daryl A. Crawford, Jacob B. Dearmon, Eric E. Herb, Jr., James D. MacArthur, Brandon D. Olbrys, Richard Paquette, Benjamin C. Ross, John P. Sullivan, Nathan G. Trommler, Andrew J. Vasel.

The following men were recommended to the Ministerial Credentials Committee for ordination or recognition of previous ordination: Richard L. Dobrowolski, James L. Farver, Jr., Tracy D. Haines, Eric E. Herb, Jr., Sandy H. Holbert, Benjamin C. Ross.

Probationers

(Probationers have completed all preliminary testing and are approved for service in a Bible Fellowship Church. Licensed probationers are serving under a call and are indicated by the year of their licensure in parentheses.)

Beltran, Luis E.	Reading, PA
Bogert, Peter C. (2024)	Center Valley, PA
Cali, Daniel A. (2024)	Denville, NJ
Crawford, Daryl A. (2024)	New Tripoli, PA
Dearmon, Jacob B. (2024)	Hellertown, PA
Dobrowolski, Richard L. (2023)	Allentown, PA
Farver Jr., James L. (2023)	Easton, PA
Haines, Tracy D. (2022)	Chestertown, MD
Haruna, John D. (2022)	Harleysville, PA
Herb Jr, Eric E. (2023)	Lebanon, PA
Hitchcock, Benenz J. (2023)	Zionsville, PA
Holbert, Sandy H. (2022)	Reading, PA
Limm, Jonathan	Newark, DE
MacArthur, James D. (2024)	Oley, PA
Miller, Nathaniel A.	Columbia, PA
Myers, Steven K.	Topton, PA
Olbrys, Brandon D. (2024)	Phillipsburg, NJ
Paquette, Richard J. (2024)	Reading, PA
Parsons, David J.	Denver, PA
Rohrbach, Shawn C.	Fleetwood, PA
Ross, Benjamin C. (2023)	Shillington, PA
Sullivan, John P. (2024)	Nazareth, PA

Trommler, Nathan G. (2024)
Vasel, Andrew J. (2024)

Allentown, PA
Pottstown, PA

Candidates

(Candidates have been interviewed and approved to take the Open Book Examination.)

Berger, Andrew	Macungie, PA
Cooley, Wayne V.	Lancaster, PA
Crosley, James	Dover, PA
Diffenderfer, Ryan J.	Reading, PA
Falzarano, Jason D.	North Brunswick, NJ
Folks, Jayonn C.	Harrisburg, PA
Giampa, Jeffrey G.	Cuba, NY
Hard, Michael E.	Saylorsburg, PA
Heath, Todd P.	Reading, PA
Herb, Benjamin M.	Newhall, CA
Lefko, Christian D.	Lancaster, PA
Lintner, Andrew	Millsboro, DE
Lockhart Jr, William T	Fleetwood, PA
Mease, Jordan T.	Oley, PA
Molina, Immer N. M.	Tapachula Chiapas, Mexico
Noll, Matthew	Denver, PA
Onody, Laszlo	Catasauqua, PA
Orlowski, Nathanael	Harleysville, PA
Roskowski, Connor A.	Stowe, PA
Solórzano, L. Daniel	Tapachula Chiapas, Mexico
Swanson, Thomas J.	Denver, PA
Vega, Isaias	Wernersville, PA
Vetterani, Thomas A.	Coopersburg, PA
Von Holt, Joshua P.	Catasauqua, PA
Weber, Kevin M.	Reading, PA
Welsh, Stephen M.	Lancaster, PA
Wise, Judah E.	Myerstown, PA
Zettlemoyer, David M.	Hatfield, PA

Applicants

(Applicants have indicated their interest in serving in a Bible Fellowship Church.)

Kabakjian, Daniel M. Quakertown, PA

Ministerial Candidate Committee: Joshua P. Miller, Chairman; Andrew T. Crossgrove, Secretary; Andrew W. Barnes, Applications Secretary; David E. Gundrum, David A. Smith, Richard E. Taylor, Christopher M. Von Holt.

Report of the Ministerial Relations Committee

The Ministerial Relations Committee assists churches and pastors during transitions in ministry. The committee normally holds three regular meetings per year. We met three times in 2024 and conducted the remainder of our normal business via email. In addition, committee representatives conversed throughout the year with pastors and churches seeking a pastor. We also met with elders and pastors to seek the strength of the relationship between them.

The following **resignations** occurred according to our rules this year:

Church	Pastor	Effective Date
Boyertown, PA	Barry T. Parsons	July 28, 2024

The following **calls** were issued according to our rules this year:

Church	Pastor	Effective Date
Topton, PA	Daniel J. Hoffstetter	May 5, 2024
Topton, PA	Larry W. Davies	May 5, 2024
Adams County, PA	John J. Hanner	June 30, 2024
Finesville, NJ	Brandon D. Olbrys	June 16, 2024
Nazareth, PA	John P. Sullivan	June 23, 2024
Harmony, NJ	Richard J. Paquette	June 30, 2024
Boyertown, PA	Andrew J. Vasel	June 30, 2024
Allentown, PA (Cedar Crest)	Nathan T. Trommler	April 22, 2024
Ephrata, PA	David J. Parsons	September 9, 2024

The following churches are in need of a Senior Pastor as of the writing of this report: Carmel, NY; Clinton Corners, NY; LaGrangeville, NY; Piscataway, NJ; West Norriton, PA; Harrisburg City, PA.

Pulpit supply and interim pastoral ministry have been graciously provided by the Lord to each of these churches. At the same time, the committee routinely prays for God's provision of a pastor for each church, and we ask the Conference to do the same.

As a reminder to boards of elders during times of pastoral transition, the board of elders needs to obtain the approval of the Ministerial Relations Committee before hiring an interim pastor who does not hold BFC credentials (see Article 409-1.1(1)).

Conference Pastor

Conference Pastor Ralph M. Soper continues his ministry to our pastors; he is now in his ninth year in this role. We commend him for his compassionate support to our ministering brothers and their families.

Pastoral Compensation Proposals

The committee reminds our churches of three resource booklets: *Guidelines for the Pastoral Relations Committee*, *Guidelines for the Pastoral Search Committee*, and *Guidelines for Preparing for Pastoral Retirement*. Copies of each are available online at <https://www.bfc.org/resources/documents-for-pastors-and-churches/>

The committee reminds churches' Pastoral Relations Committees to meet twice a year with each of its pastors, and once a year to consider the adequacy of his compensation package and to adjust where necessary (see Article 402-1.1, Duties 1 and 2). The committee reminds each church of its responsibility to fulfill the terms of the pastor's call with respect to Social Security tax, parsonage and/or housing allowance, health insurance, and reimbursement for car and professional expenses. The committee recommends that the church structure the pastor's salary package to provide maximum tax advantage to him.

Ministerial Relations Committee: Timothy J. Schmoyer, Chairman; Daniel Z. Krall, Secretary; Randall A. Grossman, Glen LeSuer, Ronald W. Reed, William G. Schlonecker, Ralph M. Soper, J. Robert Vaughn.

Report of the Conference Pastor

“I thank my God in all my remembrance of you, always offering prayer with joy in my every prayer for you all, in view of your participation in the gospel from the first day until now.”

Philippians 1:3-5

I am truly thankful for the privilege of serving alongside each one of you, my fellow pastors. Serving together brings glory to God. He is pleased when we are united to make disciples of Jesus Christ. Thank you for your faithfulness, in good and tough times, in shepherding the people the Lord has given you. Loving others as Christ loves us is not always easy but it is possible as we lean on Him for His grace and mercy.

Sharon and I thank you for the blessing it has been over the last nine years to get to know you a little more, to pray for you and your families, and to assist in whatever way the Lord has allowed. We enjoy worshiping and fellowshiping with you.

I appreciate attending the regional prayer meetings when I can and I am delighted to see your care and concern for one another. These regional prayer groups can be so helpful in ministry and personal growth, and they can be an encouragement in our service to the Lord. I want to again strongly suggest that each of you include these regional meetings in your schedules and attend them as often as you can. They give us an opportunity to pray for and encourage others in the group and to build relationships that please the Lord.

It is a joy to have five men being ordained or having their previous ordinations recognized this year at Conference. I encourage you to attend and support each man in your region, if you can, when he has his local church ordination service. I know it's an encouragement to him and his family.

At the time of this writing, we have four churches without senior pastors: Clinton Corners Cornerstone, NY; Carmel, NY; West Norriton, PA; and Piscataway, NJ. We also have some churches that are looking to add to their staffs. Please remember the body of Christ at each of these churches and give thanks for the Lord's faithfulness as these churches continue to serve their communities and to seek the Lord's wisdom to identify the man He leads to each of these churches. Please also be praying for those men seeking where the Lord would have them serve.

After many years of serving the Lord, Timothy S. Cowen and Harold C. Weaber are now worshiping with the one true God. It is bittersweet as we miss their presence, but they are present with the Lord. I am thankful for their years of service and their love for Jesus. Please pray for Tim's and Harold's families and friends to know God's grace and comfort.

We also have fellow pastors and wives who have had loved ones pass away and/or have been struggling with health issues this last year. Please pray for them in the loss of these dear ones, and for comfort in times of physical trial.

I would like to remind you again of the Darlene J. Mahurin Memorial Fund and the assistance it provides for our ministers. This is a tax-deductible fund under the umbrella of the BFC. Any donations can be made by check payable to "Bible Fellowship Church" with a notation it is for the Memorial Fund. If you have a financial need or know of another BFC pastor who has a need, please contact me.

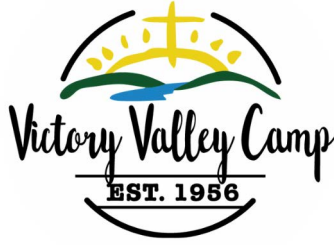
I am thankful that, since our last Conference, the memorial fund was able to financially assist some pastors and their families to the amount of \$2,785.00. We would like to help when needs arise, so please get in touch with me. Thank you for contributing to this fund to provide help to fellow pastors.

Sharon and I are grateful we can serve our Lord and you men and your wives. We look forward to how God will use us for His glory and to be of help to you.

Blessings,

Ralph M. Soper

Conference Pastor



Report of Victory Valley Camp

"So neither he who plants nor he who waters is anything, but only God who gives the growth."

1 Corinthians 3:7

What a joy it is to watch the Lord at work! How incredible is His love, faithfulness, and provision year upon year! I am tremendously blessed and amazed by the work of the Lord through His ministry here at Victory Valley, and overwhelmed by the opportunity for that ministry to multiply should He choose to make a way.

Each year, as the ministry at Victory Valley continues to grow, I am reminded that we are rapidly running out of space. This summer we needed every cabin we have for staff and campers, and we needed every tent we have, and while we increased the number of spots available for Day Campers, we still had a significant ongoing waitlist. We still have room to grow in Cabin Camp and Outpost, but that space is limited. Our Day Camp ministry continues to reach hundreds of unchurched campers in the name of Jesus, and it needs a lot of room to grow. This summer alone, 28 campers in the Day Camp program accepted Christ as their Savior! Several other campers who started in Day Camp years ago transitioned to Cabin Camp, where they accepted Jesus as Savior this past summer. Praise the Lord! Yet, due to a lack of additional space, we are forced to continue to turn away many unchurched kids every year. This was the third straight summer with a significant waitlist.

We need to plant a camp.

God has given us a once-in-a-generation opportunity in making the space we need available. Yet that space, like an unplowed field filled with rocks, weeds, shrubs, and small trees, needs a lot of work. We need our BFC brothers and sisters to join us in this expensive and hard work to prepare the ground for the Lord to plant many more seeds and bring in His harvest. We estimate that the Day Camp program could easily triple in size, ministering to hundreds of additional campers each year, if the space were prepared. Will you join us in prayer, asking the Lord to show us what He would have us do and, if it is His will, that He would provide the needed funds and laborers?

Winter 2024

We started the year with great praise. For two years we had been praying for the Lord to call the right person to camp as our full-time cook and kitchen manager. In January 2024, He

answered that prayer. Coree Walker, known at camp as “Montana,” has been involved in Christian camping since she was a teen. She has spent most of her summers working in the kitchen of Trail’s End Ranch, a camp very similar to Victory Valley that is located in Ekalaka, MT. Her 25-plus years of experience, heart for camping ministry, commitment to the discipleship of students in the kitchen, and her love for the Lord are an ideal fit. Praise the Lord!

Winter Blast began just two weeks later, running all four weekends in February. With 258 registrations, this was our largest Winter Blast in history, slightly surpassing the record from 2023—which had surpassed the record attendance established in 2022. God is up to something, and we’re thrilled to be part of it!

Our theme for Winter Blast this year was, “God Calling: Will You Answer?” We looked at the account of Jonah and the themes of God’s calling that are present throughout. Campers heard about God’s call to Jonah and about how we should (and shouldn’t) respond to God’s call to love others, even those we don’t like, by sharing with everyone their need for a Savior. Campers also heard about God’s call to the wicked Ninevites, who deserved God’s judgment but received God’s mercy when they repented of their wickedness, and learned that we, just like the Ninevites, need the same mercy in our own lives. Campers and staff alike were encouraged to examine their response to a God who loved them enough to send His own Son to proclaim the love of the Father and then demonstrate His love by taking our punishment for sin on the cross. By God’s grace, we were blessed to see five campers respond to God’s call to repentance over these four weekends! We were also blessed to have intentional discipleship conversations with staff, showing God’s fruit in their lives as well. It was a beautiful time of teaching, discipleship, and calling to go into the world and share the gospel.

For the first time since I joined VVC in 2021, we were fully staffed for Winter Blast with 48 staff members, 39 of whom returned from the previous year. It has been amazing and deeply encouraging to watch as the Lord has grown our staff each year. This growth includes so much more than the number of staff, as each year our summer missionaries have become more missional and intentional. To put it in perspective, in 2021 we only had 51 summer missionaries to run three programs for 900+ campers over seven weeks. God is truly faithful, not only to multiply the little that we are able to bring to accomplish His mission, but also to call more and more staff to camp each year and grow them in incredible ways.

Spring 2024

As Winter Blast wrapped up and we turned our attention to summer, we were excited to see God provide the needed funding to replace the cabin of Timbers with a new prefabricated log cabin. This new cabin was a major blessing and was necessary for ministry, allowing us the room we needed to house all of the campers and staff that the Lord would bring over the summer. Thank you to all of the churches and individuals that gave sacrificially to make this cabin possible. Through you, God continued in His faithfulness, providing for our needs just in time.

We were also able to add a new obstacle course, placed where the old low ropes course used to be (in the early 1990s when I was a camper) above the upper pasture. We also added a new campout site, affectionately known as the “Hammock Forest,” and a new basketball court where the old pool used to be. And, through a generous donor, we were able to build a new

prayer walk area designed to host many donated prayer benches. This new designated area of prayer is situated in the trees between the basketball court and the archery shelter. Our first donated bench has already been installed and we hope for many more to be donated over the years to come.

A wrench in the system...

As summer approached, a significant challenge arose beyond our control that would impact camp more than we realized at the time. In late 2023, we learned about state legislation that would require us to register camp with the PA Department of Agriculture, Amusement Rides and Attractions, in order to continue to operate Goliath, Giant Swing, Climbing Tree, and Climbing Wall. This change would require camp to have trained and certified amusement ride inspectors as well as state-approved High Ropes elements. We began the process in late February, sending Program Director Grayson Ausley and Facilities Manager Travis Shane to a state training and certification course, while working with our nationally accredited ropes course specialists to determine a pathway to approval. In mid-May, a state quality assurance inspector visited camp and informed us that while we were one of the best maintained, trained, and prepared sites they had visited, and while we had two accredited inspectors on staff, they were required to inform us that we could not operate any of our climbing elements until our paperwork had been approved by the state.

Unfortunately, this process proved exceptionally long, and we were not permitted to use any of our High Ropes elements until July 24—more than halfway through the summer. Over that time, many parents called, emailed, and even spoke with me in person to emphasize their displeasure that their campers would not be able to climb Goliath in particular. Several parents cancelled their registrations and many more indicated that if Goliath wasn't back for 2025, they wouldn't be, either. This strong reaction solidified the need for Goliath, specifically for our unchurched campers who are drawn to camp by the exciting activities, indicating that it is one of our most effective outreach tools.

Summer 2024

God is so good. I can't do justice to what the Lord has done, and continues to do, through the staff at Victory Valley. We had over 100 staff applications for the summer—the highest number of applications in recorded history. This led to my first summer where we were fully staffed with 78 summer missionaries (another record high), and we were even overstaffed for one week, requiring us to ask a few staff members to stay home! We also were blessed to have the highest number of returning staff in history, including the highest number of three-years-plus returning staff members in history (tied with 2023), thereby demonstrating the commitment our staff have to the Lord's ministry here at camp. We went from 51 summer missionaries in 2021 to 78 summer missionaries in 2024. The Lord has increased our laborers by over 50 percent!

More importantly, the shift in mission to focus on the training, equipping, and discipleship of our staff, set in place in the fall of 2021, is bearing fruit with eternal significance. This was the first year that we had a significant number of staff who deeply desired to work in our Day Camp program because they knew it was attended by overwhelmingly unchurched kids.

It was such a blessing to see staff excited to be counseling in Day Camp, working with unchurched kids, with a passion to share the gospel. It was a joy to see God at work through them this summer with incredibly intentional conversations and gospel focus. And it was both heart-wrenching and heart-warming to see staff deeply impacted by the struggles of their campers. I will never forget seeing a group of day camp counselors gathered in a circle in our pavilion at the end of the day, crying over the brokenness that they discovered in their campers' lives. Tears and prayers mingled as they brought their hurts and their hearts before the Lord, the only One who could truly help and heal.

We are tremendously blessed to be given the privilege to lead this amazingly unique and effective discipleship and outreach ministry in the name of Jesus for the sake of this next generation. I continue to see staff grow in their relationships with the Lord, grow in their likeness to Jesus, and grow in their passion for others to know Jesus the way they do. I am regularly encouraged by the ongoing “ripples” that impact so many additional lives through summer missionaries sent out as ambassadors for Christ at the end of the summer--missionaries whose lives were changed here at camp and who the Lord is now using to change the lives of their friends and family.

This was the most intentional staff I have ever worked with, which is seen in the camp culture statement for the summer, drafted and developed by our summer leadership team of eight college students: Evan Carey, Cadence Geyer, Andrew Orton, Jaeden Sistrunk, Matthew Schwenke, Sadie Shane, Josh Severs, and Savanna Jacobus. It encompasses a beautiful picture of the body of Christ: ***“A Humble Camp Culture that is Achieved By Consistently Abiding In The Father, Exemplifying Christ-Like Discipleship, Joyfully Taking Selfless Initiative”***

These leadership members were incredibly invested in the discipleship of their staff, developing Bible studies each week in addition to the discipleship program that we offer to all staff. For the first year since I arrived, our staff was regularly seeking ways to help each other beyond their assigned responsibilities—without being asked, and with joy!

This is true “fruit that will last,” and it is a testament to the investments made by our incredibly devoted staff as Grayson Ausley (Program Director), Travis Shane (Facilities Manager), Coree Walker (Kitchen Manager), and Lois Amos (Administrative Assistant), as well as Karen Shane and Mandi Cutler, continue to embody the mission of Christ by loving our staff toward Jesus in every opportunity and encouraging and equipping them to love their campers in the same way.

Through this devotion to Christ, to His Word, and to helping others to know Him more, we were blessed to see the Lord rescue 48 campers this summer alone! Please join us in praying for these campers who have been brought from death to life in Jesus: Damian, Ben, Kevin, Ezra, Caleb, Layla, Adelai, Gavin, Owen, Sophia, Levi, Graham, Cora, Ella, Nathan, Myla, Jeffery, Savannah, Maddie, Piper F., Charlie, Leah, Piper I., Will, Piper P., Eden, TK, Posey, Athena, Amelia, Abby, Amelia, Reagan, Erin, Ethan, Emma, Brantley, Wyatt, Livia, Elise, Amayan, Theodore, Sienna, Lily, and Angelina.

"I am so thankful that the Lord allowed us to come alongside Him in ministry this summer. It was a joyful experience to walk alongside this staff as they saw campers brought from death to life. I've been able to find joy myself in pouring into this staff and watching them grow, and I am excited for how God is moving in this ministry, in these kids, and in the lives of these students. I am seeing a passion for the ministry and mission in our staff and a desire to bring their friends in future years, as well as excitement for what the Lord is doing next at the Valley."

– Grayson Ausley, VVC Program Director

Fall 2024

As we entered Fall, work began in earnest to finalize the design of the replacement for Goliath. In the process of completing the required paperwork for our High Ropes elements, we were made aware that Goliath may not pass inspection in 2025 due to its age, and even if it did pass, it would require extensive repairs. Once again, we found ourselves in a place of needing to replace an expensive element of camp without the needed funds in the bank, and once again we felt that the Lord was asking us to walk in faith. In September, the board held a special meeting to decide the future of Goliath. Given the choice of trying to repair Goliath with the significant possibility of it not passing inspection and not being available for summer 2025 or completely replacing the structure with a more effective ministry tool with a high likelihood of the new Goliath being ready for Summer 2025, the board decided to move forward with the new design. As of the writing of this report, we have raised around \$160,000 of the anticipated \$300,000 cost, which is needed by early April. I am reminded of the Lord's faithfulness in 2023 as work was underway for the new pool, with a similar amount needed before that summer began. May the Lord continue to bless us with the needed funds to complete this critical outreach tool.

We were also blessed to continue our Internship/Gap-Year program this past Fall. Andrew Orton (Media Intern), Noah Hess (Program Intern), and Emma Walker (Kitchen Intern) joined us in mid-September and were a huge blessing to camp. With lessons learned in Fall 2023-Spring 2024, this program has begun to thrive, with students growing in their faith and understanding of their calling while blessing the full-time staff by handling many of the logistics of rental season. We are excited by the growth of our interns and the growth of this program and are hopeful that the Lord will do even more through this ministry in the years to come.

Closing thoughts

Almost 70 years ago, God gave the BFC a vision and passion for ministering to the next generation in Jesus' name. Victory Valley is the result of this denomination-wide desire to see children and youth come to know Jesus in an eternal and transformative way. Praise the Lord for those who went before us and followed His call!

Yet each year, as our staff grows, the percentage of BFC summer missionaries working at VVC has decreased. In 2024, more than 40% of our staff came from non-BFC churches. The overwhelming majority of campers are not from BFC churches. In fact, the majority of BFC churches don't have campers or staff connected with VVC in any way. While we rejoice in God's

provision through His family, even outside of the BFC, it is concerning to see a low overall level of investment from our BFC brothers and sisters. Will you join us in asking God to increase the investment from our churches in staff, campers, and financial giving in order to enable the ministry to accomplish all that God desires?

Curtis A. Cutler, Director
Victory Valley Camp

Victory Valley Camp Board: Curtis A. Cutler, Director; Timothy J. Schmoyer, Chairman; Colin Bartholomew, Vice-Chairman; Kelly Moono, Treasurer; Carolyn Cruise, Secretary; James Crosley, Jason J. Englehart, Rachel Kessler, John Masters, Mark R. Orton, Craig Peoples, Michael W. Walker, Ricky D. Whitmire.



Pinebrook Educational Foundation

*140 Harleysville Pike, Harleysville, PA 19438
(215) 256-6026*

Report of the Pinebrook Educational Foundation

The Board of Directors of the Pinebrook Educational Foundation met two times in 2024. The foundation received gifts from individuals and BFC churches totaling \$15,250 in 2024.

The Board approved funding for scholarship grants totaling \$36,000 as listed on Attachment (A).

The Board continues to rejoice in the privilege of being able to encourage Christian students to use their gifts and interests for the glory of Christ in their particular vocations. Since the Foundation was established, by God's grace, over 310 scholarships have been awarded, totaling over \$285,550 in scholarships.

In 2023, the board approved the policy of allowing students who have previously received a scholarship from the Pinebrook Educational Foundation to be eligible for another scholarship, though preference will be given to first time scholarship applicants. Repeat scholarships will be awarded to qualified applicants as funds are available at the discretion of the PEF Board. We were able to award 11 repeat scholarships in 2024.

We are thankful to those churches that have prayed for and supported the Pinebrook Educational Foundation.

Pinebrook Educational Foundation Board: Stephen C. Cassel, Chairman; Andrew T. Crossgrove, Director; John W. Sullivan, Vice-Chairman; Helen L. Gemmill, Secretary/Treasurer; John J. Hanner, Byron D. Roth, Rachel Schmoyer.

Attachment A

Applicant	Church	College/ University	Expected Degree/Major	Award Amount	PEF Fund
Emily Adams	Grace Capital City Church, Washington, DC	Frontier Mission School	Certificate Program in Missions	\$1,250	The Pinebrook Junior College Scholarship Fund
Danielle Danver	Calvary BFC, Spring City, PA	Lancaster Bible College	Master's Degree/ Ministry	\$1,000	PEF General Scholarship Fund
Jacob Dearmon	Calvary BFC, Coopersburg, PA	Midwestern Bapt. Theo. Seminary	Master's Degree/ Divinity	\$1,250	The Daniel K. Ziegler Scholarship
Jacob Diaz	Citylight Church, Allentown, PA	Lancaster Bible College	Bachelor's Degree/Early Childhood Educ.	\$1,250	The Charles D. Weaver Scholarship Fund
Joshua Diaz	Citylight Church, Allentown, PA	Lancaster Bible College	Bachelor's Degree/Business Administration	\$1,250	The Charles D. Weaver Scholarship Fund
Michael Feliciano	Grace BFC, Harrisburg, PA	Puritan Reformed Theo. Seminary	Master's Degree/ Divinity	\$1,250	The Rev. & Mrs. R.C. Reichenbach Fund
Calvin Gerber	Hope Community BFC, Milford, DE	Reformation Bible College	Bachelor's Deg./ Biblical Studies.	\$1,250	The Ungerer Memorial Fund
Sydney Herb	Lebanon BFC, Lebanon, PA	Moody Theo. Seminary	Master's Degree/ Biblical Studies	\$1,000	PEF General Scholarship Fund
Zachariah Herb	Lebanon BFC, Lebanon, PA	Lancaster Bible College	Bachelor's Degree/ Pastoral Studies	\$1,000	The Rev. & Mrs. R.C. Reichenbach Fund
Samuel Kauffman	Faith BFC, Spring City, PA	Reformation Bible College	Bachelor's Deg./ Theology	\$1,250	The Charles D. Weaver Scholarship Fund
Julia McLean	Grace BFC, Wallingford, PA	East Stroudsburg Univ.	Bachelor's Deg./ Early Education	\$1,250	The Charles D. Weaver Scholarship Fund
Madeline Miller	Grace BFC, Harrisburg, PA	Cedarville University	Bachelor's Deg./ Mathematics	\$1,250	The Charles D. Weaver Scholarship Fund
Lillian Morton	Elkton BFC, Elkton, MD	York College of PA	Bachelor's Degree/Nuclear Medicine	\$1,000	The Luke 10:33 Nursing/Healthcare Fund
Belinda Olmo	Ebenezer BFC, Bethlehem, PA	Messiah University	Graduate Degree in Clinical Mental Health Counsel.	\$1,250	The Charles D. Weaver Scholarship Fund
Andrew Orton	Graterford BFC, Graterford, PA	Lancaster Bible College	Bachelor's Deg./ Communications & Biblical Studies	\$1,000	PEF General Scholarship Fund
James Orton	Sovereign Grace Church, Louisville, KY	Boyce College	Bachelor's Deg./ Worship & Pastoral Ministry	\$1,000	PEF General Scholarship Fund
Timothy Powlison	Newark BFC, Newark, DE	Lancaster Bible College	Bachelor's Deg./ Intercultural Studies	\$1,250	The Charles D. Weaver Scholarship Fund

Applicant	Church	College/ University	Expected Degree/Major	Award Amount	PEF Fund
Melissa Renzi	Bethel BFC, Emmaus, PA	Lancaster Bible College	Bachelor's Deg./ Psychology	\$1,250	The Charles D. Weaver Scholarship Fund
Rebekah Salti	Grace BFC, Reading, PA	The Master's University	Bachelor's Deg./ Biblical Counseling	\$1,000	PEF General Scholarship Fund
Cayla Seetoo	Good Hope Pres. Church, Fulton, MD	Lancaster Bible College	Bachelor's Deg./ Early Childhood Education	\$1,250	The Berean Bible School Fund
Olivia Seetoo	Good Hope Pres. Church, Fulton, MD	Geneva College	Bachelor's Deg./ Sports Management	\$1,250	The Berean Bible School Fund
Sadie Shane	Trinity BFC, Blandon, PA	Lancaster Bible College	Bachelor's Degree/Counseling	\$1,250	The Charles D. Weaver Scholarship Fund
Sydney Sipple	Trinity BFC, Blandon, PA	Lancaster Bible College	Bachelor's Deg./ Biblical Studies	\$1,250	PEF General Scholarship Fund
Jaeden Sistrunk	Whitehall BFC, Whitehall, PA	Lebanon Valley College	Master's Degree/ Speech & Lang. Pathology	\$1,000	The Ungerer Memorial Fund
Connor Stoltzfus	New Life BFC, Oley, PA	Grove City College	Bachelor's Degree/Mechanical Engineering	\$1,250	PEF General Scholarship Fund
William Verdon	Faith BFC, Lancaster, PA	Regent University	Doctoral Degree/ Strategic Leadership	\$1,250	The Daniel K. Ziegler Scholarship
Robert Westlake	Southwest Baptist Church, Lake Havasu City, AZ	West Coast Baptist College	Bachelor's Degree/ Missions	\$1,000	PEF General Scholarship Fund
Daniel Williams	Trinity BFC, Blandon, PA	Lancaster Bible College	Doctoral Degree/ Strategic Leadership	\$1,000	The Daniel K. Ziegler Scholarship
Daniel Wirth	Faith BFC, Harleysville, PA	Penn State University	Bachelor's Degree/ Electrical Engineering	\$1,250	PEF General Scholarship Fund
Gideon Wise	Lebanon BFC, Lebanon, PA	Liberty University	Bachelor's Degree/ Early Education	\$1,250	The Charles D. Weaver Scholarship Fund
Philip Zettlemoyer	Grace BFC, Quakertown, PA	Liberty University	Bachelor's Degree/ Financial Planning	\$1,000	PEF General Scholarship Fund

Pinebrook Educational Foundation
 Statements of Financial Position
 December 31, 2023 and December 31, 2024

	2023	2024
ASSETS		
Cash	\$ 5,995	\$ 11,126
Investments	591,165	659,958
Verizon Stock	0	0
Total assets	\$ 597,160	\$ 671,084
NET ASSETS		
Without donor restrictions		
Undesignated	\$ 916	\$ 921
Board designated	157,762	251,350
Total net assets without donor restrictions	158,678	252,271
With donor restrictions		
Temporarily restricted	107,069	72,175
Permanently restricted	331,413	346,638
Total net assets with donor restrictions	438,482	418,813
Total net assets	\$ 597,160	\$ 671,084

Pinebrook Educational Foundation
 Statements of Revenues, Expenses, and Other Changes in Net Assets
 Years Ended December 31, 2023 and December 31, 2024

	2023	2024
REVENUES AND EXPENSES		
Investment income (loss)	89,374	93,911
Contributions received	10,700	18,000
Scholarships awarded	-20,000	-36,000
Administrative expense	-871	-1,987
Other (prior yr. award)		
INCREASE (DECREASE) IN NET ASSETS	79,204	73,924
NET ASSETS, BEGINNING	517,956	597,160
NET ASSETS, ENDING	\$ 597,160	\$ 671,084

Report of the BFC Life Committee

The BFC Life Committee continues its work toward “promoting spiritual growth and fellowship within the BFC by providing ministry, retreat/advancement, and recreational opportunities within the denomination.”

During the past year, several ministries were planned and implemented by the BFC Life Committee:

1. The Ladies Retreat was held in the spring with increased attendance, positive response, and encouraging times of worship, teaching, and fellowship. Sharon Hurst and Melody Good were the featured speakers. Niki Morton and Becca Lorenzi have done a wonderful job in planning and developing the Ladies Retreat in ways that enhance the weekend. They have also given it a new name: *Selah Ladies Retreat – Pause, Rest, and Rise*.
2. The three weeks of Summer Bible Conference were held at Pinebrook. Speakers/Host Pastors for the three respective weeks were as follows: Dennis M. Cahill and Michael W. Walker for Week 1; Eric Stortz and S. Wayne Rissmiller for Week 2; and Michael C. Meadows and Ronald L. Kohl for Week 3. The camps were well attended and enjoyed. We are working with Pinebrook to address some issues that may enhance the overall experience of the campers.
3. The Senior Saints Retreat was held in the fall with William G. Schlonecker speaking and Cristabelle Braden leading in worship. This retreat is a highlight for those who attend.

The following upcoming events are on the agenda for 2025:

1. The Spring Ladies Retreat is scheduled for May 2-4 with speaker Krista Harmuth. The theme is “Abide.” Melody Good will serve as musical worship leader.
2. Three Summer Bible Conferences will be held at Pinebrook. Speakers/Host Pastors for the three weeks are as follows: July 6-11 – Aaron J. Susek and Michael W. Walker; July 13-18 – Michael C. Meadows and S. Wayne Rissmiller; July 20-25 – Brian Cooper and Ronald L. Kohl. We strongly urge folks to consider these wonderful times of worship, teachings in the Word, and fellowship—whether for the entire week or even for a day or two.
3. A Tour of Biblical Proportions: a bus trip to Ark Encounter and Creation Museum in Kentucky. This is a senior saints trip and is scheduled for September 15-18.
4. No Other Foundation: Reformation and Anabaptist Tour with Optional Rhine River Cruise from Basel to Amsterdam – October 29 thru November 7. Join Pastors Randall A. Grossman and David T. Allen on a journey to the places where our Reformed heritage began.

More detailed information for all of the above-mentioned events can be found on the BFC website: BFC.org.

In light of the two trips being offered this fall, the Committee has decided to forego the Senior Saints Retreat for this year. In this hiatus year, we are considering changes that will enhance the retreat experience, including location and facilities. Dana E. Weller has done a

superb job in coordinating and planning senior saints activities for several years. The committee is seeking someone—either an individual(s) or a couple—who would be willing to assume this responsibility on behalf of the senior saints of the BFC. If interested, please contact William G. Schlonecker at Schlonwg@aol.com or 302-383-4067.

The Committee is grateful for the continued support of various BFC churches. While some of our BFC-sponsored activities are self-funded, others need additional support to offer quality opportunities for the people of the Bible Fellowship Church. If your desire is to support these BFC-sponsored ministry opportunities, donations should be earmarked for the BFC Life Committee and sent to BFC Life Committee, P.O. Box 3555, Allentown, PA, 18106.

The Committee is discussing other opportunities for denomination-wide fellowship and welcomes suggestions. Special thanks go to Rachel Schmoyer and Julie Sebastian in the BFC office for their administrative contributions. If you have interest in being a part of this committee and planning for BFC Life activities, please contact Rachel Schmoyer in the BFC Office at (rschmoyer@bfc.org).

BFC Life Committee: William G. Schlonecker, Chairman; Rachel Schmoyer, Secretary; David T. Allen, Treasurer; Niki Morton, Richard T. Paashaus, S. Wayne Rissmiller, Dana E. Weller, Jeanna Werner.

Report of the Communications Committee

There was a time when USA Today newspaper used to be commonly known by a pejorative term: *McPaper*. That is, it was like a journalistic version of a certain fast food chain marked by golden arches. You could turn to its pages for lots of news in short, punchy articles, but if you wanted substance—meaty, substantive stories—you largely needed to look elsewhere.

In an era when communication comes in miniature social media bursts without regard to things like spelling, grammar, or punctuation, the work of the Communications Committee continues to be, as noted on the masthead of every issue of *OneVoice* magazine, “to connect, inform, and promote.” We want to be the Bible Fellowship Church’s informational and connectional arm, letting our people know what’s happening in our churches, among our people. And it is our attention to do this with substance. We don’t want to be a BFC *McPaper*. People and churches have stories to tell, and we want to find those stories and “get the word out” to our members and regular attenders.

This committee met five times in 2024—in February, April, May, August, and December. Much of our attention continues to be on content and deadlines for *OneVoice*, which normally reaches our churches four times per year. Ralph E. Ritter serves as editor; he assembles content, seeks contributions from our various churches, and arranges what he receives into an attractive layout for publication.

It’s quite a variety, really. When a pastor goes home to be with the Lord, we want to honor him with a story that goes beyond an obituary to the heart of the man. When a church has something to celebrate, we want to blow that horn and share in the party favors. When someone does something interesting, we want to be there for a feature story. Over the past year or so, for instance, we told the story of Cristabelle Braden, who overcame a serious brain injury to become a Nashville recording artist as well as the musical worship leader at Bethel BFC in Emmaus. We ran a story about new BFC Board of Missions director Jim MacArthur. By the time you read this, you should have access to an edition with an article about Brandon Olbrys, the new pastor at our Finesville, NJ church who was a state championship-winning high school baseball coach before being called by God to pastoral ministry. And we highlighted Laura Conway, a young lady from our Emmaus church who has written several fiction books.

So it’s a well-rounded magazine with news stories, features, editorials, doctrinal content. If you’re not yet reading it, give *OneVoice* a try. And please promote it to your own congregations.

Ralph’s wife Carolyn Ritter continues to serve as editor of the *Fellowship News* bulletin insert, which is sent to the church secretary or another designated individual in each church for copying and distribution. Churches also receive an email version which can be used as an alternative. To receive *Fellowship News* please contact fellowshipnews@bfc.org and specify the appropriate church contact person. Carolyn is always looking for content, so if your church has held a baptismal service or has received new members, or has an upcoming event it wants to promote, please let her know. Church news should be reported by the Monday preceding the first Sunday of the month in order for an event to be published in *Fellowship News*.

We’re a busy committee, with Rachel Schmoyer regularly updating our online resources and monitoring our social media profiles and usage. Several members of our committee regularly

provide material for OneVoice publication, and the committee chair is thankful for the participation of all our members.

Please do not hesitate to make contact with any Communications Committee member if you have questions, want to offer advice, or want to tell us about someone who would make a good story for us to tell. We're all ears!

Communications Committee: Ronald L. Kohl, Chairman; Matthew Printz, Secretary; Ralph E. Ritter, Editor, *BFC OneVoice*; Rachel Schmoyer, Communications Coordinator; Greg Alderfer, David T. Allen, Kaylena Radcliff, Jeff Tintle.

Report of the Historical Committee

We aren't what we were. And we are not what we will be. Practices change. Communities change. Even precious-held beliefs change as we understand the Scriptures more completely. It is good and instructive to look back so that we can glory in a changeless God who has led us through so many changes in ourselves and in our churches. The work of the Historical Committee is to preserve and communicate the story of the Bible Fellowship Church.

As we announced at last year's BFC Conference, our completely redesigned website, BFCHistory.org, is a treasure-trove of content whether you want to learn more about an individual, a local church, our departments, or the whole conference. Did you know that we formed a study committee in 1892 to see whether a preacher should be allowed to be the president of a milk association? Spoiler alert: no. In 1908 and 1912, we wrestled against the nationwide influence of the tongues movement and its effect on our leaders and congregants. On a more serious note, we want to encourage you to utilize this online library because the issues we face today were so often already addressed by our church leaders in the past; we can learn from their studies and conclusions even if we reach different conclusions than they did.

The committee continues to work on digitizing our entire catalog of yearbooks so that you can search through them on our website. That project is detailed and tedious, but will be invaluable when completed. Another project we plan to start in 2025 is the digitization of our Gospel Banner newspaper. It is our plan to post this collection to the website as well so that you can search it for articles written by our pastors and laity.

One perpetual project that every person in every church can participate in is the preservation of local church history. You are living tomorrow's history right now. Minutes of congregational meetings, board meetings, reports written to your congregation or to conference are all capturing a snippet of what will later be history. You can join us in preserving the history of your local church by sending copies or originals of these publications to the Historical Committee. Correspond with us by email at Society@BFCHistory.org so that we can make arrangements to pick up hard copies OR you can email us digital files. The same is true for Conference departments and committees.

Each October, our Committee organizes the annual meeting of the BFC Historical Society. Most recently, the Society met at Bethany BFC in Hatfield, PA on October 26, 2024 to hear two presentations. The first was "Little Heaven: The History of Bethany Bible Fellowship Church of Hatfield, Pennsylvania," presented by Jill Davidson. The afternoon featured "Nuts and Bolts: The History of the Executive Board" by Richard E. Taylor. Both papers are now available, along with video recordings, on our website. We will again meet this coming October 25 in Blandon, PA. On that day we will hear the story of God working in Blandon and then learn about denominational mergers that our church was a part of and proposed mergers that were considered but dismissed. We welcome all to attend our Society meetings; membership in the Society is encouraged, but not required, in order to attend.

This past year we said farewell to a dear longtime member of our committee, Andrew Geissinger. Andy was a driven researcher and had served on the committee since 2014. From our

Zionsville church, Andy wrote several papers on early families of our church as well as early music of our denomination. His presence and contribution will be missed but we take comfort in knowing that he is now at home with the Lord.

We do welcome historically-interested men and women to join the Historical Committee in this important work; please email the Committee to begin a discussion about how you can participate.

Historical Committee: Jill Davidson, Chairperson; Timothy J. Schmoyer, Secretary and acting Archivist; Ronald W. Hoyle, Jason Musselman, C. Robert Roth, Richard E. Taylor.

Report of the Prayer Committee

The Prayer Committee exists to demonstrate the BFC's dependence on God, to express our desire to seek His face, and to encourage greater prayerfulness in and among our churches.

The 2024 Day of Prayer was held in two locations for the first time. The northern day was held at Cedar Crest on May 18 while the southern day was at the BFC of Newark, DE on June 1. Despite two different dates, the two events shared the same theme and overall structure. The theme, "Recounting the Great Goodness of God," came from Isaiah 63:7. Total attendance between the two events was approximately 80 people. The committee felt that the decrease was largely a result of the later dates, which we took into account when planning the Day of Prayer for 2025.

The 2025 Day of Prayer will again be held in two locations, both on March 22, from 9 a.m. until noon. The theme comes from Romans 10:1—"Brothers, my heart's desire and prayer to God for them is that they may be saved." Registration and promotional materials may be found at bfc.org/prayer. The page also contains information on weekly Zoom prayer gatherings held on Tuesday mornings and Wednesday afternoons.

Dennis Spinney and Gregg Cromeans joined the prayer committee in 2024. If you or someone from your church would like to become a part of the committee, please contact Mike Walker.

Finally, the Prayer Committee desires to support our BFC pastors in cultivating a deeper prayer culture within their local church or region. If you are interested in further training or support, please contact any of the committee members.

The Prayer Committee is presenting the following legislation for adoption at First Reading at the 142nd BFC Conference:

Whereas, the composition of the BFC Prayer Committee as specified in the Principles of Order currently states, "(1) The BFC Prayer Committee shall be composed of four ministers and three laypersons. Laypersons must be members in good standing at a BFC church," and

Whereas, it also states that, "(3) No member of the committee may serve more than two consecutive terms. A member may be elected to a new term after a minimum of one year's time following two consecutive terms," and

Whereas, the Committee has found it difficult to find laypersons who are both passionate about prayer and are able/willing to serve on the committee, and

Whereas, the current composition of the committee consists of six ministers and two laypersons, and

Whereas, the Committee is seeking to undertake two separate Days of Prayer (North and South) and needs more members in order to facilitate the Days of Prayer effectively, therefore be it

Resolved, that 511-1.7 (6), under "Composition and Election" be changed to:

(1) The BFC Prayer Committee shall be composed of members in good standing of a BFC church.

(2) The committee shall elect its own members, subject to the ratification of the BFC Executive Board.

(3) No member of the committee may serve more than two consecutive terms. A member may be elected to a new term after a minimum of one year's time following two consecutive terms.

(4) The members of the committee shall be elected for a term of three years.

(5) The committee shall organize itself at the call of the chairman of the previous year, at which time new officers shall be elected.

Whereas, the BFC Office has adequate personnel to effectively administrate the finances of the Prayer Committee, and the BFC Executive Board prefers to have the BFC Office administrate such funds of the BFC Committees; and

Whereas, the duties of the Prayer Committees treasurer have been absorbed by the BFC office for the past few years, therefore be it

Resolved, that the BFC Prayer Committee no longer be required to have a member serve in the role of treasurer, and that the Committee will have sufficient communication with the BFC office in regards to the administration of funds.

BFC Prayer Committee: Michael W. Walker, Chairman; Daniel W. King, Secretary; Gregg Cromeans, Kevin W. Kirkpatrick, Stephen J. Morton, James D. Reff II, Michelle Sallee, Dennis W. Spinney.

Report of the Youth and Young Adults Committee

Over the course of 2024, the Youth and Young Adults Committee met four times to conduct its business, and its work teams met on an as-needed basis. Our committee has again seen some personnel changes throughout the year. Two committee members (Jeremy L. Harkins and Sandy H. Holbert) stepped down while we welcomed one new committee member (Curt Cutler).

Our Vision Work Team has worked diligently to help us refine our vision, mission, and purpose as the BFC Youth & Young Adults Committee. The current purpose statement in the BFC Principles of Order reads as follows:

511-1.7 (3) Youth and Young Adult Committee

Purpose: To bring glory and honor to God as it ministers to adult youth leaders, teens, and young adults of the BFC. This will be done by:

- (1) Promoting unity in youth and young adult ministry with the BFC
- (2) Providing training and resources for youth and young adult ministries of Particular Churches within the BFC
- (3) Being a catalyst for networking of youth and young adult ministries of Particular Churches within the BFC.

As a committee, we present the following resolution for adoption at First Reading:

Whereas, the Youth and Young Adults Committee does not feel the current purpose statement is specific enough in supporting the local church ministries, and

Whereas, the Youth and Young Adults Committee desires to serve the local church ministries more effectively and practically, therefore be it

Resolved, that we adopt the following resolution, replacing current purpose statement 511-1.7 (3):

Purpose: The Youth and Young Adults Committee exists to glorify and honor God by primarily equipping churches to effectively reach and disciple students and young adults for Christ. This includes (1) training leaders, (2) providing relevant insights and trends in culture, (3) hosting discipleship and outreach events, and (4) promoting unity among the churches.

Sno-Glo 2024 recap

We ran two weekends of Sno-Glo in January 2024 at Pinebrook Bible Conference. Our theme was “Christ or Chaos,” taught by Dr. Mark Farnham, Professor of Apologetics at Lancaster Bible College. Our worship through song for both weekends was led by The Cedar Routes. Ben Armstrong continues to lead the program of Sno-Glo and does an excellent job. We

had a total of 676 attendees representing 32 churches (six of which are non-BFC churches). Sno-Glo 2024 had a surplus of approximately \$3,200. For 2025, we used that surplus to hire a videographer to come to Sno-Glo and create new promo videos.

Youth and Young Adults Committee: Jules J. Hull III, Chairman; Cory E. Arnold, Vice-Chairman; Bekah Manwiller, Secretary; Jared M. Burkholder, Jarrod J. Cruise, Curt Cutler, Loren Skinker, Josh Von Holt.

Report of the Ministerial Convention Committee

After several years of decreasing attendance on the part of both pastors and wives at the Ministerial Convention, the Ministerial Convention Committee made the hard call not to schedule a Ministerial Convention for 2024. With guidance from the Executive Board, we will revisit the feasibility of the Ministerial Convention and will explore possible options. We seek your prayers and suggestions.

Due to time constraints, Jeffrey A. Kauffman stepped off the committee earlier this year. The Committee would like to publicly thank past and present committee members for their input and work in lining up speakers and making the Ministerial Convention an encouragement to those who have attended.

Ministerial Convention Committee: R. Scott Wright, Chairman; Beau E. Coffman, Michael C. Meadows, Barry T. Parsons, Ralph M. Soper, Advisor.

Report of the Beneficiary Society

The Beneficiary Society was founded in 1899 to coordinate the love and concern that the pastors in the denomination had for one another as brothers serving the Lord together. Because of the culture and lack of speed of communication, our forefathers set up this society to provide some quick assistance to grieving families of pastors or their wives who the Lord called to be with Himself but left a hole in both a church's and family's life. This combined effort of the ministering brethren enabled one of the Beneficiary Society members to both attend the funeral service of the departed and to give a financial gift to the widow/widower on behalf of the rest of the pastors who serve in the denomination. It was, and is, a *love gift* to a bereaved comrade in the service of the Lord. These gifts have always been received with thankfulness and gratitude for the love we share with and for one another.

This past year the Beneficiary Society was able to give gifts of \$6,000 each to the widows/families of our serving brother Timothy S. Cowen (Karen), along with retired brothers Austin G. Shelly (Ruth), and Harold C. Weaber (Joan). We also were able to give a gift to the widowers/families of Carla Norris (Philip G. Norris) and Ruth Shelly (Austin's family). As fellow members of the Society, we are sure that your integrity would want to stay true to the Word of God and the written tenants of the BFC, and would not ignore the written requirement of the BFC Faith & Order (Principles of Order, p. 205) that states, "*On becoming licensed as a probationer in the ministry of the BFC, one shall become a member of the Beneficiary Society beginning at the succeeding BFC Conference, at which time one shall be responsible to pay into the fund. Every probationer, ordained man licensed or ordained by the BFC must be a member of the Beneficiary Society of the BFC ...*"

The assets of the BFC Beneficiary Society continue to be managed by Asset Planning Management of Harleysville, PA. We are grateful to them for their expertise in overseeing these investments.

The officers of the Beneficiary Society are committed to retaining the current dues of \$100 per year, which can be contributed in either one (\$100 in April) or two (\$50 in April and \$50 in October) payments during the year. Checks should be made payable to the BFC Beneficiary Society and sent to the BFC Headquarters, PO Box 3555, Allentown, PA 18106. Credit Card payments may also be made at www.bfc.org/beneficiarysociety or by contacting our Administrative Assistant, Jodi Shorb; she can be reached at jshorb@bfc.org or 610-398-8776. Remember, this is a prepaid love gift to your brothers—which has a reciprocal benefit to you and to your family!

Beneficiary Society: Philip G. Norris, Chairman; David T. Allen, Secretary/Treasurer; Daniel L. Williams.

Beneficiary Society Financial Statements

	Dec 31, 23	Dec 31, 24	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
American Bank - Checking	21,106.18	4,757.10	-16,349.08
Fidelity Investments	207,476.46	238,234.97	30,758.51
Wells Fargo Investment Accounts			
Wells Fargo Securities	32,444.19	28,641.60	-3,802.59
Wells Fargo Cash	23,478.82	26,684.14	3,205.32
Total Wells Fargo Investment Accounts	55,923.01	55,325.71	-597.27
Total Checking/Savings	284,505.65	298,317.78	30,161.24
Accounts Receivable			
Dues Receivable	4,250.00	4,000.00	-250.00
Total Current Assets	288,755.65	302,317.78	13,562.13
TOTAL ASSETS	288,755.65	302,317.78	13,562.13
LIABILITIES & EQUITY			
Equity			
Retained Earnings	257,898.90	288,355.65	30,456.75
Net Income	30,856.75	13,962.13	-16,894.62
	30,856.75	13,962.13	13,562.13
TOTAL LIABILITIES & EQUITY	288,755.65	302,317.78	13,562.13

Income and Expenses

	Jan - Dec 23	Jan - Dec 24	\$ Change
Receipts			
Dues Received	12,000.00	9,600.00	-2,400.00
Other Receipts	500.00	520.00	20.00
Investment Income			
Checking Account Interest	91.71	85.90	-5.81
Investment Account Interest	12,052.03	10,878.55	-1,173.48
Total Investment Income	12,143.74	10,964.45	-3,559.29
Investment Inc/Dec Market Value	18,472.98	20,957.38	2,484.40
Total Revenues	43,116.72	42,041.83	-1,074.89
Expense			
Board Expenses	271.97	79.70	-192.27
Benefits Distributed	12,000.00	28,000.00	16,000.00
Reconciliation Discrepancies	-12.00	0.00	12.00
Total Expense	12,259.97	28,079.70	-15,819.73
Net Income	30,856.75	13,962.13	-16,894.62

Conference Statistics

	A	B	C	D	E	F	G	H	I	J	K
1	Name of Church	Senior/Lead Pastor	Ordained and Licensed	Elders	Deacons	Baptisms	2023 Membership	New Members	Members Lost	Net Gain/Loss	2024 Membership
2	Allentown, PA: Cedar Crest BFC	Jason Hoy	9	12	12	21	563	45	28	17	580
3	Allentown, PA: Citylight Bible Church	Rick Dobrowolski	2	5	2	4	0	45	0	45	45
4	Bethlehem, PA: Ebenezer BFC	Scott Wright	5	12	11	16	326	21	35	-14	312
5	Blandon, PA: Trinity BFC	Dan Williams	3	8	12	8	241	17	12	5	244
6	Boyetown, PA: Harvest Fellowship	Andrew Vasal	2	3	7	3	48	4	0	4	52
7	Breinigsville, PA: Orchard Hills Church	Benjamin Triestman	3	5	7	4	101	17	3	14	115
8	Brick, NJ: Growing Faith Church	L. Mare Sweet	1	4	4	2	28	7	1	6	34
9	Camden, DE: BFC of Camden	R Daniel Wagner	1	3	1	0	47	0	27	-27	20
10	Carmel, NY: New Life Bible Church	Joe Waldvogel (interim)									
11	Cape May, NJ: Cape Community Church	Brad Boyer	1	3	3	7	22	16	2	14	36
12	Clinton Corners, NY: Cornerstone BFC	David Way	1	2	1	0	12	0	0	0	12
13	Coopersburg, PA: Calvary BFC	Peter Bogert	4	9	10	3	224	25	35	-10	214
14	Dauphin, PA: Freedom BFC	Mark Barninger	1	2	3	1	0	0	2	-2	-2
15	Denville, NJ: Denville BFC	Daniel Cali									
16	Emmaus, PA: Bethel BFC	David Smith	5	8	9	15	236	13	13	0	236
17	Ephrata, PA: BFC of Ephrata	Daniel Krall	4	6	10	4	175	25	15	10	185
18	Exeter, PA: Exeter BFC	Bill Burton	1	4	7					0	84
19	Finesville, NJ: Finesville Church	Brandon Olbrys	2	3	3	2	41	7	0	7	48
20	Forks Twp, PA: Forks Community Church	Timothy Zuck	1	3		5	25	2	1	1	26
21	Gettysburg, PA: Living BFC	John Hanner	1	2		0	0	22	0	22	22
22	Graterford, PA: Graterford BFC	Mark Orton	1	5	6	2	85	0	5	-5	80
23	Harleysville, PA: Faith BFC	Andrew Crossgrove	4	9	6	9	129	6	3	3	132
24	Harmony, NJ: Harmony BFC	Richard Paquette	1	4		1		20	0	20	20
25	Harrisburg City, PA: Grace Fellowship	Jayonn Folks	1	3	2	0	18	0	6	-6	12
26	Harrisburg, PA: Grace BFC	Joshua Miller	4	7	5	9	148	11	9	2	151
27	Hatfield, PA: Bethany BFC	Joel Klase	3	6	6	4	89	6	6	0	89
28	Hellertown, PA: Saucon Community BFC	Keith Strunk	1	4	1	0	63	2	2	0	63
29	Horsham, PA: Welsh Road Church	Andrew Crossgrove	2	9	6	3	43	11	4	7	50
30	Kutztown, PA: Kutztown BFC	Sandy Holbert									
31	LaGrangeville, NY: Valley BFC	Evan Climpson (interim)	1	2	6	0	21	0	3	-3	18
32	Lancaster, PA: Faith BFC	Keith Long	4	9	13	1	318	7	52	-45	273
33	Las Cruces, NM: Grace Bible Church	David Poland	1	3	1	3	40	4	8	-4	36
34	Lebanon, PA: Lebanon BFC	Jarrod Cruise	5	11	7	5	223	11	8	3	226
35	Lehigh, PA: Salem BFC	Robert Johnson	1	3	3	9	30	0	0	0	30
36	Long Neck, PA: New Life BFC	Richard Bickings	1	3	2	4	53	6	1	5	58
37	Merida, Mexico: Iglesia Biblica La Roca	Marcos Ramirez	1	3	3	1		9	6	3	3
38	Mt. Carmel, PA: Bethany BFC	Roger Siegrist	1	2	0	0	50	0	3	-3	47
39	Mt. Pocono, PA: Pocono Mountain BFC	James Farver	1	3	3	3	33	4	1	3	36
40	Nazareth, PA: Grace BFC	John Sullivan	3	4	1	2	65	1	11	-10	55
41	Newark, DE: BFC of Newark, DE	Andrew Hebel	2	9	9	15	301	23	13	10	311
42	Newark, NJ: Newark BFC	Ronnie Burgess	2	4	2	0	41	0	3	-3	38
43	Oley, PA: New Life BFC	Scott Allison	2	10	32	12	321	51	15	36	357
44	Paradise, PA: Paradise BFC	Jesse Benack	3	4	4	3	79	3	2	1	80
45	Philadelphia, PA: Wissinoming BFC	Ralph Ritter	2	3	0	0	22	0	5	-5	17
46	Piscataway, NJ: Christ Community Church	Dave Gehret (interim)	2	4	5	0	110	6	3	3	113
47	Quakertown, PA: Grace BFC	Ron Kohl	5	8	6	0	141	10	11	-1	140
48	Reading, PA: Grace BFC	Randall Grossman	3	10	11	1	251	17	54	-37	214
49	Reading, PA: La Roca	Carlos Rodriguez Gonzalez	1	4	0	2	44	0	0	0	44
50	Red Hill, PA: Community BFC	Mike Meadows	2	5	6	11	110	20	2	18	128
51	Royersford, PA: Royersford BFC	Dan King	2	3	3	1	64	0	4	-4	60
52	Shamokin, PA: Calvary BFC	Ferdie Madara	3	5	0	2	83	0	0	0	83
53	Sinking Spring, PA: Calvary BFC	Wayne Rissmiller	2	9	20	66	651	41	11	30	681
54	Spring City, PA: Faith BFC	Jeff Kauffman	1	3	2	0	40	7	8	-1	39
55	Stroudsburg, PA: Berean BFC	Beau Coffman									
56	Sunbury, PA: Emmanuel BFC	Joshua Gibson	3	8	11	13	233	9	7	2	235
57	Terre Hill, PA: Terre Hill BFC	Kevin Kirkpatrick	2	3	3	0	56	2	2	0	56
58	Topton, PA: Redeemer BFC	Daniel Hoffstetter	4	6	6	11	55	14	2	12	67
59	Wallingford, PA: Grace BFC	Aaron Susek	3	10	10	8	169	8	11	-3	166
60	Walnutport, PA: Northern Lehigh BFC	Aaron Smith	1	3	6	10	49	10	6	4	53
61	West Norriton, PA: Redeemer BFC	vacant									
62	Whitehall, PA: Whitehall BFC	Timothy Schmoyer	4	10	12	9	124	6	2	4	128
63	Woodbury Heights, NJ: New Beginnings BFC	Tim Nessler									
64	York, PA: Faith BFC	Wesley Bunting	2	4	4	9	62	26	7	19	81
65	Zionsville, PA: BFC of Zionsville	Benenz Hitchcock	1	4	0	4	37	0	3	-3	34
66	TOTAL		135	313	325	328	6,540	617	473	144	6,767
67											
68	Chestertown, MD: Grace Community Church	James Reff	1			7	37	8	0	8	45
69	Elkton, MD: Elkton BFC	Stephen Morton	1			2				0	0
70	Elverson, PA: CROSSroads, a BFC	Timothy Radeliff				2				0	0
71	Lancaster City, PA: Christ Alone Fellowship	Juan Carlos Morales									
72	Mechanicsburg, PA: Living Hope BFC	Steve DelDuco	1			2	0	0	0	0	0
73	Milford, DE: Hope BFC	Josh Dupiche									
74	Naples, FL: Covenant Bible Fellowship	Jason Filbert									
75	Tapachula, Mexico	vacant									
76	Villa Magna, Mexico	Freddy Chi									
77	TOTAL		3			13	37	8		8	45
78	GRAND TOTAL		138	313	325	341	6,577	625	473	152	6,812

	A	B	C	D	E	F	G
1	Name of Church	Average Worship Service Attendance	Total Church Family Size	Total number of small groups (include adult Sunday School classes, Bible studies, etc)	Total number of people who regularly attend a small group	Number of laypeople who volunteer for at least one aspect of church life ministry	Maximum seating capacity for weekly worship service
2	Allentown, PA: Cedar Crest BFC	679	1250	36	300	200	900
3	Allentown, PA: Citylight Bible Church	96	132	12	107	50	160
4	Bethlehem, PA: Ebenezer BFC	453	721	35	479		380
5	Blandon, PA: Trinity BFC	285	420	20	200	225	300
6	Boyertown, PA: Harvest Fellowship	78	105	3	45	30	200
7	Breinigsville, PA: Orchard Hills Church	175	298	13	117	111	196
8	Brick, NJ: Growing Faith Church		50	3	23	15	180
9	Camden, DE: BFC of Camden	15	25	8	7	10	90
10	Carmel, NY: New Life Bible Church						
11	Cape May, NJ: Cape Community Church	52	81	5	29	38	199
12	Clinton Corners, NY: Cornerstone BFC	12	18	2	10	7	125
13	Coopersburg, PA: Calvary BFC	241	350	31	270	97	275
14	Dauphin, PA: Freedom BFC	86	115	4	45	48	125
15	Denville, NJ: Denville BFC						
16	Emmaus, PA: Bethel BFC	288	523	25	280	175	485
17	Ephrata, PA: BFC of Ephrata	230	300	12	150	115	320
18	Exeter, PA: Exeter BFC	149	243	9		130	400
19	Finesville, NJ: Finesville Church	39	75	5	20	14	80
20	Forks Twp, PA: Forks Community Church	81	127	2	30	50	95
21	Gettysburg, PA: Living BFC	27	36	5	23	16	85
22	Graterford, PA: Graterford BFC	108	151	7	20	76	238
23	Harleysville, PA: Faith BFC	211	327	14	155	170	335
24	Harmony, NJ: Harmony BFC	26	31	3	12	20	
25	Harrisburg City, PA: Grace Fellowship	20	16	3	8	8	100
26	Harrisburg, PA: Grace BFC	236	371	20	240	107	278
27	Hatfield, PA: Bethany BFC	85	128	9	35	43	200
28	Hellertown, PA: Saucon Community BFC	121	182	6	85	65	225
29	Horsham, PA: Welsh Road Church	48	70	5	35	40	182
30	Kutztown, PA: Kutztown BFC						
31	LaGrangeville, NY: Valley BFC	20	36	2	8	8	99
32	Lancaster, PA: Faith BFC	300	400	18	140	150	506
33	Las Cruces, NM: Grace Bible Church	49	72	3	45	40	100
34	Lebanon, PA: Lebanon BFC	232	398	8	50	148	500
35	Lehigh, PA: Salem BFC	65	75	3	40	12	200
36	Long Neck, DE: New Life BFC	53	65	1	12	40	80
37	Merida, Mexico: Iglesia Biblica La Roca	100	120	5	50	20	100
38	Mt. Carmel, PA: Bethany BFC	51	80	6	45	30	300
39	Mt. Pocono, PA: Pocono Mountain BFC	39	55	5	22	21	220
40	Nazareth, PA: Grace BFC	80	100	4	65	64	250
41	Newark, DE: BFC of Newark, DE	480	503	34	117	153	680
42	Newark, NJ: Newark BFC	28	50	4	22	20	75
43	Oley, PA: New Life BFC	608	1100	44	753	250	340
44	Paradise, PA: Paradise BFC	90	119	11	65	45	225
45	Philadelphia, PA: Wissinoming BFC	8	19	3	10	6	
46	Piscataway, NJ: Christ Community Church	62	65	7	48	40	250
47	Quakertown, PA: Grace BFC	162	211	16		75	350
48	Reading, PA: Grace BFC	159	225	12	90	90	350
49	Reading, PA: La Roca	90	120	6	14	35	300
50	Red Hill, PA: Community BFC	220	240	19	115	41	250
51	Royersford, PA: Royersford BFC	80	120	0	0	52	265
52	Shamokin, PA: Calvary BFC	88	100	6	12	25	
53	Sinking Spring, PA: Calvary BFC	1028	2509	29	544	477	635
54	Spring City, PA: Faith BFC	45	50			30	250
55	Stroudsburg, PA: Berean BFC						
56	Sunbury, PA: Emmanuel BFC	214	400	12	70	110	750
57	Terre Hill, PA: Terre Hill BFC	59	75	4	30	40	250
58	Topton, PA: Redeemer BFC	125	200	10	105	100	225
59	Wallingford, PA: Grace BFC	251	450	26	180	200	340
60	Walnutport, PA: Northern Lehigh BFC	89	130	11	90	42	160
61	West Norriton, PA: Redeemer BFC						
62	Whitehall, PA: Whitehall BFC	250	375	12	132	110	300
63	Woodbury Heights, NJ: New Beginnings BFC						
64	York, PA: Faith BFC	145	184	13	58	60	210
65	Zionsville, PA: BFC of Zionsville	40	59	4	20	59	120
66	TOTAL	9,151	14,850	635	5,677	4,453	14,833
67							
68	Chestertown, MD: Grace Community Church	45	46	5	35	15	150
69	Elkton, MD: Elkton BFC	36	46	2	15		75
70	Elverson, PA: CROSSroads, a BFC	33	41	5	29	23	200
71	Lancaster City, PA: Christ Alone Fellowship						
72	Mechanicsburg, PA: Living Hope BFC	55	66	6	30	20	85
73	Naples, FL: Covenant Bible Fellowship						
74	Tapachula, Mexico						
75	Villa Magna, Mexico						
76	TOTAL	169	199	18	109	58	510
77	GRAND TOTAL	9,320	15,049	653	5,786	4,511	15,343

	A	B	C	D	E	F
1	Name of Church	Rent or Own	Parsonages	Total debt on facilities	Unrestricted Offerings	Total Income from All Sources
2	Allentown, PA: Cedar Crest BFC	Own	0	\$ -	\$ 1,887,607	\$ 2,213,330
3	Allentown, PA: Citylight Bible Church	Own	0	\$ 398,000	\$ 136,226	\$ 246,489
4	Bethlehem, PA: Ebenezer BFC	Own	0	\$ -	\$ 1,144,744	\$ 1,321,131
5	Blandon, PA: Trinity BFC	Own	0	\$ 1,450,000	\$ 727,813	\$ 1,225,978
6	Boyetown, PA: Harvest Fellowship	Own	0	\$ -	\$ 229,310	\$ 241,668
7	Breinigsville, PA: Orchard Hills Church	Own	0	\$ 419,763	\$ 582,313	\$ 592,314
8	Brick, NJ: Growing Faith Church	Other	0	\$ -	\$ 31,700	\$ 63,171
9	Camden, DE: BFC of Camden	Own	0	\$ -	\$ 64,585	\$ 68,794
10	Cape May, NJ: Cape Community Church	Own	1	0	\$ 117,108	\$ 130,957
11	Carmel, NY: New Life Bible Church					
12	Clinton Corners, NY: Cornerstone BFC	Own	0	\$ -	\$ 30,974	\$ 34,774
13	Coopersburg, PA: Calvary BFC	Own	0	\$ 359,347	\$ 897,003	\$ 1,076,151
14	Dauphin, PA: Freedom BFC	Own	0	0	\$ 215,215	\$ 215,215
15	Denville, NJ: Denville BFC					
16	Emmaus, PA: Bethel BFC	Own	0	\$ 700,000	\$ 932,248	\$ 1,223,575
17	Ephrata, PA: BFC of Ephrata	Own	0	0	\$ 481,760	\$ 481,760
18	Exeter, PA: Exeter BFC	Own	2	\$ -	\$ 346,917	\$ 463,413
19	Finesville, NJ: Finesville Church	Own	1	\$ -	\$ -	
20	Forks Twp, PA: Forks Community Church	Rent	0	\$ -	\$ 253,485	\$ 268,485
21	Gettysburg, PA: Living BFC	Own	1	\$ 147,000	\$ 79,798	\$ 83,070
22	Graterford, PA: Graterford BFC	Own	2	\$ -	\$ 302,648	\$ 317,909
23	Harleysville, PA: Faith BFC	Own	2	\$ -	\$ 561,208	\$ 597,369
24	Harmony, NJ: Harmony BFC	Own	0	\$ -	\$ 106,501	\$ 106,906
25	Harrisburg City, PA: Grace Fellowship	Own	0	\$ -	\$ -	
26	Harrisburg, PA: Grace BFC	Own	1	\$ -	\$ 827,315	\$ 967,755
27	Hatfield, PA: Bethany BFC	Own	1	\$ -	\$ 268,853	\$ 346,869
28	Hellertown, PA: Saucon Community BFC	Own	0	\$ -	\$ 245,550	\$ 257,401
29	Horsham, PA: Welsh Road Church	Own	0	\$ 80,000	\$ 158,637	\$ 170,662
30	Kutztown, PA: Kutztown BFC					
31	LaGrangeville, NY: Valley BFC	Own	1	\$ -	\$ 98,250	\$ 98,250
32	Lancaster City					
33	Lancaster, PA: Faith BFC	Own	0	0	\$ 1,095,486	\$ 1,216,380
34	Las Cruces, NM: Grace Bible Church	Rent	0	\$ -	\$ 154,541	\$ 155,459
35	Lebanon, PA: Lebanon BFC	Own	0	\$ 1,493,851	\$ 791,047	\$ 798,540
36	Lehighon, PA: Salem BFC	Own	1	\$ -	\$ 74,448	\$ 74,448
37	Long Neck, DE: New Life BFC	Own	0	\$ -	\$ 114,737	\$ 120,725
38	Merida, Mexico: Iglesia Bíblica La Roca	Own	0			
39	Mt. Carmel, PA: Bethany BFC	Own	1	\$ -	\$ 97,979	\$ 128,828
40	Mt. Pocono, PA: Pocono Mountain BFC	Own	0	\$ -	\$ 91,832	\$ 140,592
41	Naples, FL					
42	Nazareth, PA: Grace BFC	Own	1	\$ -	\$ 263,512	\$ 273,408
43	Newark, DE: BFC of Newark, DE	Own	0	\$ 963,028	\$ 1,165,358	\$ 1,262,966
44	Newark, NJ: Newark BFC	Own	0	0	\$ -	\$ 73,157
45	Oley, PA: New Life BFC	Own	1	\$ -	\$ 1,321,538	\$ 1,536,209
46	Paradise, PA: Paradise BFC	Own	0	\$ -	\$ 229,875	\$ 237,058
47	Philadelphia, PA: Wissinoming BFC	Own	1	\$ -		\$ 19,730
48	Piscataway, NJ: Christ Community Church	Rent	0	0	\$ 293,995	\$ 314,235
49	Quakertown, PA: Grace BFC	Own	1	\$ -	\$ 543,685	\$ 1,239,885
50	Reading, PA: Grace BFC	Own	1	\$ -	\$ 535,660	\$ 878,077
51	Reading, PA: La Roca	Other	0	\$ -	\$ 121,918	\$ 125,847
52	Red Hill, PA: Community BFC	Own	0	\$ -	\$ 402,765	\$ 417,792
53	Royersford, PA: Royersford BFC	Own	1	\$ -	\$ 198,830	\$ 201,382
54	Shamokin, PA: Calvary BFC	Own	0	\$ -	\$ 164,392	\$ 180,382
55	Sinking Spring, PA: Calvary BFC	Own	0		\$ 2,052,235	\$ 2,052,235
56	Spring City, PA: Faith BFC	Own	1	\$ -	\$ 106,792	\$ 128,839
57	Stroudsburg, PA: Berean BFC					
58	Sunbury, PA: Emmanuel BFC	Own	0	\$ -	\$ 475,725	\$ 482,097
59	Terre Hill, PA: Terre Hill BFC	Own	1	\$ -	\$ 132,591	\$ 143,172
60	Topton, PA: Redeemer BFC	Rent	0	\$ -	\$ 224,891	\$ 251,154
61	W. Norriton, PA: Redeemer BFC					
62	Wallingford, PA: Grace BFC	Own	2	\$ -	\$ 715,293	\$ 815,012

	A	B	C	D	E	F
1	Name of Church	Rent or Own	Parsonages	Total debt on facilities	Unrestricted Offerings	Total Income from All Sources
63	Walnutport, PA: Northern Lehigh BFC	Own	0	\$ 81,318	\$ 149,238	\$ 183,853
64	Whitehall, PA: Whitehall BFC	Own	0	\$ 365,000	\$ 386,894	\$ 445,668
65	Woodbury Heights, NJ: New Beginnings BFC					
66	York, PA: Faith BFC	Own	1	\$ -	\$ 305,490	\$ 306,490
67	Zionsville, PA: BFC of Zionsville	Own	0	0	\$ 108,222	\$ 110,273
68	TOTAL		25	\$ 6,457,307	\$ 23,046,737	\$ 27,127,290
69						
70	Chestertown, MD: Grace Community Church	Own	0	\$ -	\$ 80,359	\$ 80,359
71	Elkton, MD: Elkton BFC	Rent			\$ 142,210	\$ 142,210
72	Elverson, PA: CROSSroads, a BFC	Own	0	\$ 72,000	\$ 42,388	\$ 46,988
73	Lancaster City, PA: Christ Alone Fellowship					
74	Mechanicsburg, PA: Living Hope BFC	Rent	0	0	\$ -	\$ -
75	Milford, DE: Hope BFC					
76	Naples, FL: Covenant Bible Fellowship					
77	Tapachula, Mexico					
78	Villa Magna, Mexico					
79	TOTAL		0	\$ 72,000	\$ 264,957	\$ 269,557
80	GRAND TOTAL		25	\$ 6,529,307	\$ 23,311,694	\$ 27,396,847

	A	B	C	D	E	F	G	H
1	Name of Church	BFC Assess.	Board of Missions	Church Extension	BFC Life	Victory Valley	PEF	Total Conference Disbursements
2	Allentown, PA: Cedar Crest BFC	\$ 40,916	\$ 120,360	\$ 27,200	\$ -	\$ 27,000	\$ -	\$ 215,476
3	Allentown, PA: Citylight Bible Church							\$ -
4	Bethlehem, PA: Ebenezer BFC	\$ 23,388	\$ 80,880	\$ 21,800	\$ 3,600	\$ 3,600	\$ -	\$ 133,268
5	Blandon, PA: Trinity BFC	\$ 11,820	\$ 35,811	\$ 28,745	\$ -	\$ 620	\$ 150	\$ 77,146
6	Boyetown, PA: Harvest Fellowship	\$ 5,280	\$ -		\$ -	\$ -		\$ 5,280
7	Breinigsville, PA: Orchard Hills Church	\$ 7,124	\$ 2,500	\$ 1,500		\$ 1,700		\$ 12,824
8	Brick, NJ: Growing Faith Church	\$ 1,490	\$ 800					\$ 2,290
9	Camden, DE: BFC of Camden	\$ 1,672	\$ 2,712	\$ 3,000	\$ -	\$ -	\$ 500	\$ 7,884
10	Carmel, NY: New Life Bible Church							
11	Cape May, NJ: Cape Community Church	\$ -	\$ -	\$ 3,600	\$ -	\$ -	\$ -	\$ 3,600
12	Clinton Corners, NY: Cornerstone BFC	\$ 728	\$ 4,475	\$ 2,880	\$ -	\$ -	\$ -	\$ 8,083
13	Coopersburg, PA: Calvary BFC	\$ 15,700	\$ 86,952	\$ 8,000	\$ -	\$ 3,300	\$ 500	\$ 114,452
14	Dauphin, PA: Freedom BFC	\$ 3,560	\$ 3,990	\$ 3,300	\$ -	\$ -	\$ -	\$ 10,850
15	Denville, NJ: Denville BFC							
16	Emmaus, PA: Bethel BFC	\$ 18,704	\$ 43,510			\$ 1,000		\$ 63,214
17	Ephrata, PA: BFC of Ephrata	\$ 6,960	\$ 56,463	\$ 6,500				\$ 69,923
18	Exeter, PA: Exeter BFC	\$ 7,948	\$ -	\$ 1,800	\$ -	\$ -	\$ -	\$ 9,748
19	Finesville, NJ: Finesville Church	\$ 3,200	\$ 14,000	\$ 1,000	\$ -	\$ 1,000	\$ -	\$ 19,200
20	Forks Twp, PA: Forks Community Church	\$ -	\$ 500	\$ 1,000	\$ -	\$ -	\$ -	\$ 1,500
21	Gettysburg, PA: Living BFC	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
22	Graterford, PA: Graterford BFC	\$ 6,264	\$ 53,100	\$ 12,000	\$ -	\$ 2,800	\$ 125	\$ 74,289
23	Harleysville, PA: Faith BFC	\$ 12,544	\$ 40,530	\$ 17,300	\$ 1,000	\$ 1,500	\$ 500	\$ 73,374
24	Harmony, NJ: Harmony BFC	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
25	Harrisburg City, PA: Grace Fellowship			\$ 300				\$ 300
26	Harrisburg, PA: Grace BFC	\$ 11,708	\$ 72,181	\$ 11,500	\$ 500	\$ 1,000	\$ 500	\$ 97,389
27	Hatfield, PA: Bethany BFC	\$ 6,444	\$ 18,528	\$ 3,430	\$ 700	\$ 1,000	\$ -	\$ 30,102
28	Hellertown, PA: Saucon Community BFC	\$ 7,453	\$ 3,200	\$ 12,000				\$ 22,653
29	Horsham, PA: Welsh Road Church	\$ -	\$ 10,800	\$ 1,500	\$ -	\$ -	\$ -	\$ 12,300
30	Kutztown, PA: Kutztown BFC							
31	LaGrangeville, NY: Valley BFC	\$ 1,528	\$ 3,375	\$ 1,500	\$ -	\$ -	\$ -	\$ 6,403
32	Lancaster, PA: Faith BFC	\$ 19,912	\$ 80,260	\$ 12,600	\$ -	\$ 700	\$ 2,500	\$ 115,972
33	Las Cruces, NM: Grace Bible Church	\$ 2,272		\$ 300				\$ 2,572
34	Lebanon, PA: Lebanon BFC	\$ 19,808	\$ 55,709	\$ 19,400		\$ 1,000		\$ 95,917
35	Lehighon, PA: Salem BFC	\$ 1,545	\$ -	\$ 660	\$ -	\$ 660	\$ -	\$ 2,865
36	Long Neck, DE: New Life BFC	\$ 1,668		\$ 3,404				\$ 5,072
37	Merida, Mexico: Iglesia Bíblica La Roca							\$ -
38	Mt. Carmel, PA: Bethany BFC	\$ 2,316	\$ 9,600	\$ 200	\$ -	\$ 500	\$ -	\$ 12,616
39	Mt. Pocono, PA: Pocono Mountain BFC	\$ 1,896	\$ 4,260	\$ 2,160	\$ -	\$ -	\$ -	\$ 8,316
40	Nazareth, PA: Grace BFC	\$ 4,240	\$ 15,017	\$ 500	\$ -	\$ -	\$ -	\$ 19,757
41	Newark, DE: BFC of Newark, DE	\$ 25,172	\$ 18,150	\$ 54,600	\$ 1,000	\$ 7,500	\$ -	\$ 106,422
42	Newark, NJ: Newark BFC	\$ 1,830	\$ 75	\$ 50	\$ -	\$ -	\$ -	\$ 1,955

	A	B	C	D	E	F	G	H
1	Name of Church	BFC Assess.	Board of Missions	Church Extension	BFC Life	Victory Valley	PEF	Total Conference Disbursements
43	Oley, PA: New Life BFC	\$ 29,608	\$ 104,762	\$ 13,582		\$ 1,000		\$ 148,952
44	Paradise, PA: Paradise BFC	\$ 4,264	\$ 46,284	\$ 2,608	\$ 400	\$ 750	\$ -	\$ 54,306
45	Philadelphia, PA: Wissinoming BFC	\$ -	\$ 200	\$ 20	\$ -	\$ -	\$ -	\$ 220
46	Piscataway, NJ: Christ Community Church	\$ 6,000	\$ 37,774	\$ 500	\$ 350	\$ 350	\$ 200	\$ 45,174
47	Quakertown, PA: Grace BFC	\$ 9,544	\$ 85,000	\$ 20,000		\$ 1,500	\$ 5,000	\$ 121,044
48	Reading, PA: Grace BFC	\$ 9,793	\$ 57,700	\$ 12,400	\$ -	\$ 2,000	\$ -	\$ 81,893
49	Reading, PA: La Roca	\$ 2,408	\$ -	\$ 13,000	\$ -	\$ -	\$ -	\$ 15,408
50	Red Hill, PA: Community BFC	\$ 5,756	\$ 2,400	\$ 2,400		\$ 1,500		\$ 12,056
51	Royersford, PA: Royersford BFC	\$ 4,596	\$ 505	\$ 1,000	\$ -	\$ -	\$ -	\$ 6,101
52	Shamokin, PA: Calvary BFC	\$ 2,908	\$ 6,800	\$ 200	\$ -	\$ 200	\$ 200	\$ 10,308
53	Sinking Spring, PA: Calvary BFC	\$ 41,045	\$ 58,008	\$ 4,800				\$ 103,853
54	Spring City, PA: Faith BFC	\$ 2,720	\$ 3,300	\$ 2,000				\$ 8,020
55	Stroudsburg, PA: Berean BFC							
56	Sunbury, PA: Emmanuel BFC	\$ 9,360	\$ 21,000	\$ 6,000	\$ 500	\$ 1,500	\$ -	\$ 38,360
57	Terre Hill, PA: Terre Hill BFC	\$ 2,549	\$ 4,300	\$ 3,500	\$ -	\$ -	\$ -	\$ 10,349
58	Topton, PA: Redeemer BFC	\$ -	\$ 1,200	\$ 5,200	\$ -	\$ 1,000	\$ -	\$ 7,400
59	Wallingford, PA: Grace BFC	\$ 13,920	\$ 5,400	\$ 11,200	\$ -	\$ 800	\$ -	\$ 31,320
60	Walnutport, PA: Northern Lehigh BFC	\$ 3,312	\$ 3,600	\$ 1,200	\$ -	\$ -	\$ -	\$ 8,112
61	West Norriton, PA: Redeemer BFC							
62	Whitehall, PA: Whitehall BFC	\$ 7,860	\$ 24,793	\$ 7,100	\$ -	\$ 1,250	\$ -	\$ 41,003
63	Woodbury Heights, NJ: New Beginnings BFC							
64	York, PA: Faith BFC	\$ 5,068	\$ 21,300	\$ 15,000	\$ -	\$ -	\$ -	\$ 41,368
65	Zionsville, PA: BFC of Zionsville	\$ 1,800	\$ 1,000	\$ 2,000	\$ -	\$ 1,000	\$ -	\$ 5,800
66	TOTAL	\$ 437,601	\$ 1,323,064	\$ 387,439	\$ 8,050	\$ 67,730	\$ 10,175	\$ 2,234,059
67								
68	Chestertown, MD: Grace Community Church			\$ 37,000	\$ -			\$ 37,000
69	Elkton, MD: Elkton BFC			\$ 24,000				\$ 24,000
70	Elverson, PA: CROSSroads, a BFC							\$ -
71	Lancaster City, PA: Christ Alone Fellowship							
72	Mechanicsburg, PA: Living Hope BFC	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
73	Milford, DE: Hope BFC							
74	Naples, FL: Covenant Bible Fellowship							
75	Tapachula, Mexico							
76	Villa Magna, Mexico							
77	TOTAL	\$ -	\$ -	\$ 61,000	\$ -	\$ -	\$ -	\$ 61,000
78	GRAND TOTAL	\$437,601	\$1,323,064	\$448,439	\$8,050	\$67,730	\$10,175	\$2,295,059

	A	B	C	D	E	F
1	Name of Church	Senior Pastor's Salary	Senior Pastor's Benefits (including Health)	Senior Pastor's Housing Allowance	Other Church Ministry Staff Salaries and Benefits	Total Church Ministry Staff Salary and Benefits
2	Allentown, PA: Cedar Crest BFC	\$ 68,185	\$ 22,079	\$ 35,000	\$ 585,924	\$711,188
3	Allentown, PA: Citylight Bible Church	\$ 37,664	\$ 5,500	\$ 36,000	\$ 75,107	\$ 154,271
4	Bethlehem, PA: Ebenezer BFC	\$ 59,359	\$ 20,299	\$ 40,000	\$ 493,311	\$ 612,969
5	Blandon, PA: Trinity BFC	\$ 64,800	\$ 5,850	\$ 27,000	\$ 179,688	\$277,338
6	Boyertown, PA: Harvest Fellowship	\$ 43,545	\$ 40,990	\$ 30,747	\$ 22,750	\$ 138,032
7	Breinigsville, PA: Orchard Hills Church	\$ 45,816	\$ 32,554	\$ 35,000	\$ 30,855	\$ 144,225
8	Brick, NJ: Growing Faith Church	\$ 25,560		\$ 19,500		\$ 45,060
9	Camden, DE: BFC of Camden	\$ 11,008	\$ 7,200	\$ 21,000	\$ -	\$39,208
10	Carmel, NY: New Life Bible Church					
11	Cape May, NJ: Cape Community Church	\$ 60,000	\$ -	\$ -	\$ 17,640	\$ 77,640
12	Clinton Corners, NY: Cornerstone BFC	\$ -	\$ -	\$ -	\$ -	\$0
13	Coopersburg, PA: Calvary BFC	\$ 77,846	\$ 6,316	\$ 6,000	\$ 147,768	\$237,930
14	Dauphin, PA: Freedom BFC	\$ 61,644	\$ 9,926	\$ 18,000	\$ 22,000	\$ 111,570
15	Denville, NJ: Denville BFC					
16	Emmaus, PA: Bethel BFC	\$ 41,723	\$ 3,189	\$ 38,000	\$ 155,912	\$ 238,824
17	Ephrata, PA: BFC of Ephrata	\$ 25,000	\$ 6,000	\$ 64,000	\$ 90,000	\$ 185,000
18	Exeter, PA: Exeter BFC	\$ 48,635	\$ 11,155	\$ 5,000	\$ 147,000	\$211,790
19	Finesville, NJ: Finesville Church	\$ 42,000	\$ 20,000	\$ 4,500	\$ -	\$ 66,500
20	Forks Twp, PA: Forks Community Church	\$ 49,920	\$ 6,650	\$ 24,000	\$ 50,432	\$131,002
21	Gettysburg, PA: Living BFC	\$ 32,200	\$ -	\$ -	\$ -	\$ 32,200
22	Graterford, PA: Graterford BFC	\$ 70,675	\$ 21,621	\$ -	\$ 20,322	\$112,618
23	Harleysville, PA: Faith BFC	\$ 81,545	\$ 31,319	\$ 17,630	\$ 197,687	\$ 328,181
24	Harmony, NJ: Harmony BFC	\$ 37,400	\$ 3,752	\$ 11,600		\$ 52,752
25	Harrisburg City, PA: Grace Fellowship	\$ 22,000	\$ -	\$ -	\$ -	\$22,000
26	Harrisburg, PA: Grace BFC	\$ 111,930	\$ 2,407		\$ 233,171	\$347,508
27	Hatfield, PA: Bethany BFC	\$ 48,327	\$ 19,937	\$ -	\$ 56,160	\$ 124,424
28	Hellertown, PA: Saucon Community BFC	\$ 72,040	\$ 3,930	\$ 26,200	\$ 21,643	\$ 123,813
29	Horsham, PA: Welsh Road Church	\$ 43,710	\$ 22,414	\$ 18,500	\$ 12,695	\$97,319
30	Kutztown, PA: Kutztown BFC					
31	LaGrangeville, NY: Valley BFC	\$ 42,000	\$ 5,516		\$ 3,520	\$51,036
32	Lancaster, PA: Faith BFC	\$ 58,590	\$ 33,585	\$ 28,055	\$ 378,224	\$ 498,454
33	Las Cruces, NM: Grace Bible Church	\$ 35,304	\$ 9,962	\$ 12,000		\$57,266
34	Lebanon, PA: Lebanon BFC	\$ 28,100	\$ 33,297	\$ 32,383	\$ 147,264	\$ 241,044
35	Lehighton, PA: Salem BFC	\$ -	\$ 282	\$ 20,812	\$ -	\$21,094
36	Long Neck, DE: New Life BFC	\$ 25,000	\$ 315	\$ 35,000	\$ 17,375	\$77,690
37	Merida, Mexico: Iglesia Bíblica La Roca	\$ 4,104				\$ 4,104
38	Mt. Carmel, PA: Bethany BFC	\$ 39,556	\$ 19,834	\$ -	\$ -	\$59,390
39	Mt. Pocono, PA: Pocono Mountain BFC	\$ -	\$ 7,852	\$ 19,377	\$ -	\$27,229
40	Nazareth, PA: Grace BFC	\$ 79,910	\$ 11,729	\$ 11,625	\$ -	\$ 103,264

	A	B	C	D	E	F
1	Name of Church	Senior Pastor's Salary	Senior Pastor's Benefits (including Health)	Senior Pastor's Housing Allowance	Other Church Ministry Staff Salaries and Benefits	Total Church Ministry Staff Salary and Benefits
41	Newark, DE: BFC of Newark, DE	\$ 51,046	\$ 27,633	\$ 50,000	\$ 355,338	\$484,017
42	Newark, NJ: Newark BFC	\$ 30	\$ -	\$ 7,200	\$ 3,300	\$ 10,530
43	Oley, PA: New Life BFC	\$ 61,654	\$ 18,835	\$ 31,154	\$ 406,633	\$518,276
44	Paradise, PA: Paradise BFC	\$ 47,913	\$ -	\$ 25,000	\$ 11,262	\$ 84,175
45	Philadelphia, PA: Wissinoming BFC	\$ -	\$ 3,400	\$ -	\$ -	\$3,400
46	Piscataway, NJ: Christ Community Church	\$ 101,438	\$ -	\$ -	\$ 15,340	\$ 116,778
47	Quakertown, PA: Grace BFC	\$ 70,926	\$ 44,682	\$ 14,400	\$ 117,452	\$247,460
48	Reading, PA: Grace BFC	\$ 48,975	\$ 24,279	\$ 21,580	\$ 18,095	\$112,929
49	Reading, PA: La Roca	\$ 27,081	\$ 938	\$ 29,035	\$ 7,200	\$64,254
50	Red Hill, PA: Community BFC	\$ 65,333	\$ 3,507	\$ 35,000	\$ 52,348	\$156,188
51	Royersford, PA: Royersford BFC	\$ 58,200	\$ 8,800	\$ -	\$ 26,400	\$ 93,400
52	Shamokin, PA: Calvary BFC	\$ 48,500	\$ 12,707	\$ -	\$ -	\$61,207
53	Sinking Spring, PA: Calvary BFC	\$ 89,109	\$ 25,140	\$ 25,000	\$ 533,142	\$ 672,391
54	Spring City, PA: Faith BFC	\$ 51,894		\$ 20,769	\$ 5,400	\$78,063
55	Stroudsburg, PA: Berean BFC					
56	Sunbury, PA: Emmanuel BFC	\$ 70,000	\$ 5,139	\$ 23,000	\$ 11,510	\$109,649
57	Terre Hill, PA: Terre Hill BFC	\$ 34,214	\$ 16,751	\$ -	\$ -	\$50,965
58	Topton, PA: Redeemer BFC	\$ 39,050	\$ 16,729	\$ 22,000	\$ 70,304	\$148,083
59	Wallingford, PA: Grace BFC	\$ 65,830	\$ 29,203	\$ 18,000	\$ 234,888	\$347,921
60	Walnutport, PA: Northern Lehigh BFC	\$ 46,000	\$ 22,382	\$ 20,000	\$ 24,800	\$113,182
61	West Norriton, PA: Redeemer BFC					
62	Whitehall, PA: Whitehall BFC	\$ 56,190	\$ 20,098	\$ 24,000	\$ 53,531	\$153,819
63	Woodbury Heights, NJ: New Beginnings BFC					
64	York, PA: Faith BFC	\$ 65,851	\$ 10,724	\$ -	\$ 48,756	\$ 125,331
65	Zionsville, PA: BFC of Zionsville	\$ 57,000	\$ 6,161	\$ 23,000	\$ -	\$ 86,161
66	TOTAL	\$ 2,751,331	\$ 722,568	\$ 1,026,067	\$ 5,102,146	\$ 9,602,112
67						
68	Chestertown, MD: Grace Community Church					\$ -
69	Elkton, MD: Elkton BFC	\$ 25,000	\$ 27,231	\$ 45,000		\$ 97,231
70	Elverson, PA: CROSSroads, a BFC	\$ 24,000	\$ 14,000	\$ 24,000	\$ 1,000	\$ 63,000
71	Lancaster City, PA: Christ Alone Fellowship					
72	Mechanicsburg, PA: Living Hope BFC	\$ -	\$ -	\$ -	\$ -	\$ -
73	Milford, DE: Hope BFC					
74	Naples, FL: Covenant Bible Fellowship					
75	Tapachula, Mexico					
76	Villa Magna, Mexico					
77	TOTAL	\$ 49,000	\$ 41,231	\$ 69,000	\$ 1,000	\$ 160,231
78	GRAND TOTAL	\$ 2,800,331	\$ 763,799	\$ 1,095,067	\$ 5,103,146	\$ 9,762,343

	A	B	C	D	E	F	G	H
1	Name of Church	Debt Service	Other Missions	Benevolence	Operating Costs	Total Operations Disbursements	Total Disbursements	GRAND TOTAL DISBURSEMENTS
2	Allentown, PA: Cedar Crest BFC	\$ -	\$ 311,345	\$ 90,000	\$ 1,346,533	\$ 1,747,878	\$ 2,674,542	\$ 2,674,542
3	Allentown, PA: Citylight Bible Church	\$ 33,000	\$ 1,643	\$ 4,233	\$ 93,979	\$ 132,855	\$ 287,126	\$ 287,126
4	Bethlehem, PA: Ebenezer BFC	\$ -	\$ 59,799	\$ 30,655	\$ 386,807	\$ 477,261	\$ 1,223,498	\$ 1,382,308
5	Blandon, PA: Trinity BFC	\$ 553,543	\$ 41,047	\$ 33,145	\$ 103,768	\$ 731,503	\$ 1,085,987	\$ 1,125,406
6	Boyertown, PA: Harvest Fellowship	\$ -	\$ 9,783	\$ 3,740	\$ 71,604	\$ 85,127	\$ 228,439	\$ 228,439
7	Breinigsville, PA: Orchard Hills Church	\$ 21,391	\$ 14,160	\$ 3,000	\$ 61,727	\$ 100,278	\$ 257,327	\$ 257,327
8	Brick, NJ: Growing Faith Church			\$ 500	\$ 62,004	\$ 62,504	\$ 109,854	\$ 62,504
9	Camden, DE: BFC of Camden	\$ -	\$ 7,362	\$ 300	\$ 13,463	\$ 21,125	\$ 68,217	\$ 69,654
10	Carmel, NY: New Life Bible Church							
11	Cape May, NJ: Cape Community Church	\$ -	\$ 927	\$ 4,890	\$ 62,959	\$ 68,776	\$ 150,016	\$ 150,016
12	Clinton Corners, NY: Cornerstone BFC	\$ -	\$ -	\$ 38		\$ 38	\$ 8,121	\$ 29,245
13	Coopersburg, PA: Calvary BFC	\$ 13,213	\$ 55,582	\$ 9,675	\$ 563,171	\$ 641,641	\$ 994,023	\$ 1,162,718
14	Dauphin, PA: Freedom BFC	\$ -	\$ 3,200	\$ 2,646	\$ 248,049	\$ 253,895	\$ 376,315	
15	Denville, NJ: Denville BFC							
16	Emmaus, PA: Bethel BFC	\$ 102,561	\$ 97,799		\$ 431,652	\$ 632,012	\$ 934,050	\$ 1,092,362
17	Ephrata, PA: BFC of Ephrata	\$ -		\$ 20,000	\$ 120,810	\$ 140,810	\$ 395,733	\$ 395,733
18	Exeter, PA: Exeter BFC	\$ -	\$ 34,975	\$ 7,529	\$ 147,233	\$ 189,737	\$ 411,275	\$ 447,850
19	Finesville, NJ: Finesville Church	\$ -	\$ 8,000	\$ 600	\$ 15,000	\$ 23,600	\$ 109,300	\$ 66,000
20	Forks Twp, PA: Forks Community Church	\$ -	\$ 8,353	\$ 100	\$ 94,828	\$ 103,281	\$ 235,783	\$ 235,783
21	Gettysburg, PA: Living BFC	\$ 7,584	\$ -	\$ -	\$ 27,992	\$ 35,576	\$ 67,776	\$ 67,776
22	Graterford, PA: Graterford BFC	\$ -	\$ 19,272	\$ -	\$ 88,243	\$ 107,515	\$ 294,422	\$ 327,668
23	Harleysville, PA: Faith BFC	\$ -	\$ 23,309	\$ -	\$ 166,929	\$ 190,238	\$ 591,793	\$ 591,793
24	Harmony, NJ: Harmony BFC	\$ -	\$ 13,200	\$ 3,500	\$ 42,574	\$ 59,274	\$ 112,026	\$ 112,026
25	Harrisburg City, PA: Grace Fellowship	\$ -				\$ -	\$ 22,300	\$ 52,500
26	Harrisburg, PA: Grace BFC	\$ -	\$ 6,950	\$ 10,354		\$ 17,304	\$ 462,201	
27	Hatfield, PA: Bethany BFC	\$ -	\$ 23,090	\$ 35,734	\$ 115,643	\$ 174,467	\$ 328,993	\$ 328,993
28	Hellertown, PA: Saucon Community BFC			\$ 5,193	\$ 132,196	\$ 137,389	\$ 283,855	\$ 289,048
29	Horsham, PA: Welsh Road Church	\$ -	\$ 7,700	\$ -	\$ 52,695	\$ 60,395	\$ 170,014	\$ 170,014
30	Kutztown, PA: Kutztown BFC							
31	LaGrangeville, NY: Valley BFC	\$ -	\$ 5,625	\$ 3,550	\$ 29,594	\$ 38,769	\$ 96,208	\$ 96,208
32	Lancaster, PA: Faith BFC	\$ -	\$ -	\$ 157,308	\$ 160,770	\$ 318,078	\$ 932,504	\$ 1,089,812
33	Las Cruces, NM: Grace Bible Church		\$ 9,867	\$ 1,600	\$ 45,206	\$ 56,673	\$ 116,511	\$ 116,511
34	Lebanon, PA: Lebanon BFC	\$ 170,000	\$ 8,500	\$ 7,000	\$ 282,230	\$ 467,730	\$ 804,691	\$ 804,691
35	Lehighon, PA: Salem BFC	\$ 12,475	\$ -	\$ 1,638	\$ 67,852	\$ 81,965	\$ 105,924	\$ 67,852
36	Long Neck, DE: New Life BFC				\$ 31,083	\$ 31,083	\$ 113,845	
37	Merida, Mexico: Iglesia Bíblica La Roca					\$ -	\$ 4,104	
38	Mt. Carmel, PA: Bethany BFC	\$ -	\$ 2,400	\$ 454	\$ 52,192	\$ 55,046	\$ 127,052	\$ 127,052
39	Mt. Pocono, PA: Pocono Mountain BFC	\$ -	\$ 27,491	\$ 2,950	\$ 57,318	\$ 87,759	\$ 123,304	\$ 165,076

	A	B	C	D	E	F	G	H
1	Name of Church	Debt Service	Other Missions	Benevolence	Operating Costs	Total Operations Disbursements	Total Disbursements	GRAND TOTAL DISBURSEMENTS
40	Nazareth, PA: Grace BFC	\$ -	\$ 9,648	\$ 13,415	\$ 132,182	\$ 155,245	\$ 278,266	\$ 278,266
41	Newark, DE: BFC of Newark, DE	\$ 410,954	\$ 171,693	\$ 20,067	\$ 325,158	\$ 927,872	\$ 1,518,311	\$ 1,518,311
42	Newark, NJ: Newark BFC	\$ -	\$ -	\$ -	\$ 4,358,655	\$ 4,358,655	\$ 4,371,140	\$ 8,498,655
43	Oley, PA: New Life BFC	\$ -	\$ 91,653	\$ 30,101	\$ 251,511	\$ 373,265	\$ 1,040,493	\$ 1,258,538
44	Paradise, PA: Paradise BFC	\$ -	\$ 500	\$ -	\$ 54,385	\$ 54,885	\$ 193,365	\$ 217,442
45	Philadelphia, PA: Wissinoming BFC	\$ -			\$ 21,184	\$ 21,184	\$ 24,804	
46	Piscataway, NJ: Christ Community Church	\$ -	\$ 16,256	\$ 15,650	\$ 108,047	\$ 139,953	\$ 301,905	\$ 317,555
47	Quakertown, PA: Grace BFC	\$ -		\$ 3,397	\$ 180,120	\$ 183,517	\$ 552,022	\$ 597,772
48	Reading, PA: Grace BFC	\$ -	\$ 36,000	\$ -	\$ 200,056	\$ 236,056	\$ 430,878	\$ 430,878
49	Reading, PA: La Roca	\$ -	\$ 550	\$ 2,408	\$ 43,227	\$ 46,185	\$ 125,847	\$ 125,847
50	Red Hill, PA: Community BFC	\$ -	\$ 34,436	\$ 4,000	\$ 107,714	\$ 146,150	\$ 314,394	\$ 314,394
51	Royersford, PA: Royersford BFC	\$ -	\$ 23,990	\$ -	\$ 78,767	\$ 102,757	\$ 202,258	\$ 199,789
52	Shamokin, PA: Calvary BFC	\$ -	\$ 16,350	\$ 650	\$ 80,540	\$ 97,540	\$ 169,055	\$ 169,056
53	Sinking Spring, PA: Calvary BFC		\$ 115,280	\$ 55,697	\$ 745,955	\$ 916,932	\$ 1,693,176	\$ 1,930,271
54	Spring City, PA: Faith BFC	\$ 5,220	\$ 1,500		\$ 56,476	\$ 63,196	\$ 149,279	
55	Stroudsburg, PA: Berean BFC							
56	Sunbury, PA: Emmanuel BFC	\$ -	\$ 118,430	\$ 612	\$ 99,565	\$ 218,607	\$ 366,616	\$ 366,616
57	Terre Hill, PA: Terre Hill BFC	\$ -	\$ 2,500	\$ 2,000	\$ 45,880	\$ 50,380	\$ 111,694	\$ 112,094
58	Topton, PA: Redeemer BFC	\$ 13,770	\$ 1,745	\$ 3,500	\$ 62,491	\$ 81,506	\$ 236,989	\$ 260,149
59	Wallingford, PA: Grace BFC	\$ -	\$ 119,698	\$ 9,315	\$ 232,574	\$ 361,587	\$ 740,828	\$ 755,061
60	Walnutport, PA: Northern Lehigh BFC	\$ 13,532	\$ -	\$ 3,797	\$ 149,210	\$ 166,539	\$ 287,833	\$ 186,691
61	West Norriton, PA: Redeemer BFC							
62	Whitehall, PA: Whitehall BFC	\$ 63,090	\$ 2,850	\$ 11,252	\$ 169,749	\$ 246,941	\$ 441,763	\$ 441,763
63	Woodbury Heights, NJ: New Beginnings BFC							
64	York, PA: Faith BFC	\$ -	\$ 18,364	\$ 12,094	\$ 230,312	\$ 260,770	\$ 427,469	\$ 427,469
65	Zionsville, PA: BFC of Zionsville	\$ -	\$ 9,800	\$ 4,724	\$ 28,654	\$ 43,178	\$ 135,139	\$ 135,139
66	TOTAL	\$ 1,420,333	\$ 1,592,622	\$ 633,011	\$ 12,938,516	\$ 16,584,482	\$ 28,420,653	\$ 32,615,788
67								
68	Chestertown, MD: Grace Community Church					\$ -	\$ 37,000	\$ 37,000
69	Elkton, MD: Elkton BFC					\$ -	\$ 121,231	\$ 121,231
70	Elverson, PA: CROSSroads, a BFC					\$ -	\$ 63,000	
71	Lancaster City, PA: Christ Alone Fellowship							
72	Mechanicsburg, PA: Living Hope BFC	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
73	Naples, FL: Covenant Bible Fellowship							
74	Tapachula, Mexico							
75	Villa Magna, Mexico							
76	TOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 221,231	\$ 158,231
77	GRAND TOTAL	\$ 1,420,333	\$ 1,592,622	\$ 633,011	\$ 12,938,516	\$ 16,584,482	\$ 28,641,884	\$ 32,774,019