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2007 MINUTES

General Assembly Cumberland Presbyterian Church

Vision of Ministry

Biblically-based and Christ-centered
born out of a specific sense of mission,
the Cumberland Presbyterian Church strives to be true to its heritage:
to be open to God's reforming spirit,
to work cooperatively with the larger Body of Christ,
and to nurture the connectional bonds that make us one.

The Cumberland Presbyterian Church seeks—to be the hands and feet of Christ in witness and service to the world and, above all, the Cumberland Presbyterian Church lives out the love of God to the glory of Jesus Christ.

Priority Goals

- **Recruit, educate and nurture clergy and laity for their specific ministries.**
- **Revitalize and equip congregations and presbyteries to fulfill the mission (vision) of the church.**
- **Establish new congregations.**

**ONE HUNDRED SEVENTY-SEVENTH MEETING
HOT SPRINGS, ARKANSAS**

**NEXT MEETING - JAPAN
JUNE 5 - 13, 2008**

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I. CHAPLAINS AND MILITARY PERSONNEL

- (2) Term Expires in 2008—REV. CHARLES MCCASKEY, 565 E. Tenth Street, Cookeville, TN 38501
- (3) Term Expires in 2009--REV. JEARL D. HUNLEY, 2618 Canterbury Road, Columbus, MS 39705
- (2) Term Expires in 2010—REV. PAUL COLLINS, 915 Warms Sands SE, Albuquerque, NM 87123

These three persons and the Stated Clerk also represent the denomination as members of the Presbyterian Council for Chaplains and Military Personnel, 4124 Van Ness Street NW, Washington, DC 20016.

II. ON THE MINISTRY

(Members whose terms expire in 2008)

- (1)REV. DAVID LANCASTER, 325 Cherry Avenue Box 3253, McKenzie, TN 38201
- (2)REV. GLENDA MELSON, 634 West Fremont Road, Lebanon, MO 65536
- (2)MRS. MARY JO TURNER, 12651 Wagon Wheel Circle, Knoxville, TN 37922

(Members whose terms expire in 2009)

- (2)REV. MARK DAVENPORT, 8828 Highway 119, Alabaster, AL 35007
- (3)REV. WILLIAM ROLMAN, JR., 602 Canyon Drive, Columbia, TN 38401
- (1)REV. ROBERT E. SHELTON, 10508 Royalwood Drive, Dallas, TX 75238

(Members whose terms expire in 2010)

- (3)REV. JAMES LIVELY, 201 North Main, Greeneville, TN 37745
- (1)MS. PAT OWEN, 605 Lake Scenic Drive, Eddyville, KY 42038
- (2)REV. TOMMY THOMPSON, 9160 Tchulahoma Road, Southaven, MS 38671

GENERAL ASSEMBLY COMMITTEES

I. JUDICIARY

(Members whose terms expire in 2008)

- (2)REV. JAMES F. BYRD, 1744 Perryville Road, Harrodsburg, KY 40330
- (3)MR. RONALD THURMAN, 4475 Bear Lake Road, Cookeville, TN 38506
- (2)REV. DWAYNE TYUS, 903 West Hickory Boulevard, Madison, TN 37115

(Members whose terms expire in 2009)

- (2)REV. HARRY CHAPMAN, 4908 El Picador Court, Rio Rancho, NM 87124
- (2)MR. CHARLES DAWSON, PO Box 904, Scottsboro, AL 35768
- (3)MR. JOSEPH STUDDARD, 1560 Hickory Lane, Columbus, MS 39705

(Members whose terms expire in 2010)

- (1)MS. KELLY GOOCH, 2220 Cornwall Street, Germantown, TN 38138
- (3)REV. GEOFF KNIGHT, 2119 Avalon Place, Houston, TX 77019
- (1)REV. SHERRY LADD, 4521 Turkey Creek Road, Williamsport, TN 38487

II. JOINT COMMITTEE ON AMENDMENTS

Five members of the Judiciary committee of the Cumberland Presbyterian Church.

Five of the seven members of the Judiciary Committee of the Cumberland Presbyterian Church in America listed below:

- +ELDER E. L. ALBEA, 289 China Grove Road, Rutherford, TN 38369
- +REV. WILLIAM GREENWELL, 225 East 7th Street, Sturgis, KY 42450
- +REV. WILLIE KATE McFIELD, 5157 Mimosa, Chattanooga, TN 37416
- +ELDER MABLE POINDEXTER, 5509 King Drive, Birmingham, AL 35228-2663
- +ELDER JOHN RAINEY, 8005 Elizabeth, Chicago, IL 60620
- +ELDER EDDIE SCRUGGS, 1627 Carroll Road, Harvest, AL 35749
- +MR. EARNEST L. WALLACE, 2018 Van Cleave, Dallas, TX 75216

III. NOMINATING

(Members whose terms expire in 2008)

- (1)MRS. KAREN AVERY, 9420 Layton Court Northeast, Albuquerque, NM 87111
- (1)DR. DAVID COLVARD, 428 Riverview Drive, Florence, AL 35630
- (1)REV. BRIAN HAYES, 9104 US Highway 68 West, Calvert City, KY 42029
- (1)REV. NATHAN SCOTT, 960 South Katy Road, Atoka, OK 74525

(Members whose terms expire in 2009)

- (1)MS. SALLY SAIN, 37 Hilton Road, Fayetteville, TN 37334
- (1)REV. LISA SCOTT, 4509 Rogers Street, North Little Rock, AR 72118

(Members whose terms expire in 2010)

- (1)MS. NANCY BEAN, 3510 Clubhouse Drive, Somerset, KY 42503
- (1)REV. MARK BARRON, 836 McArthur Street, Manchester, TN 37355
- (1)REV. EDDIE JENKINS, 826 S Miller Road, Valrico, FL 33594
- (1)MR. RONNIE PARKS, 62 Hughes Loop, Milan, TN 38358

*Non-Cumberland Presbyterians
 +Cumberland Presbyterians in America
 Numbers in parenthesis denote number of terms.

IV. PLACE OF MEETING

THE STATED CLERK OF THE GENERAL ASSEMBLY
 THE MODERATOR OF THE GENERAL ASSEMBLY
 THE DIRECTOR OF WOMEN'S MINISTRIES OF THE BOARD OF MISSIONS

V. UNIFIED COMMITTEE ON THEOLOGY AND SOCIAL CONCERNS

(Members whose terms expire in 2008)

+REV. MARK CHAPMAN, PO Box 8302, Paducah, KY 42002
 +REV. ROBERT GREENWELL, 225 East 7th Street, Sturgis, KY 42450
 +ELDER JOE JORDAN, 209 Burwell Road, Harvest, AL 35749
 +REV. JACQUELINE LANG, 904 35th Avenue, Tuscaloosa, AL 35491
 +REV. WILLIAM MONTAGUE, 417 Richwood North, Jackson, TN 38305
 (2)REV. STEVE MOSLEY, 1200 North Arkansas, Russellville, AR 72801
 +REV. BILLY TRIBBLE, 1202 South Everside Avenue, Henderson, TX 75654
 (1)MR. JOHN WILSON, 3705 A Ferndale Avenue, Nashville, TN 37215

(Members whose terms expire in 2009)

(2)REV. PAUL CRISS, 6813 Salem Road, Lakeland, TN 38002
 (2)REV. MITZI MINOR, 875 South Cox, Memphis, TN 38104
 (2)REV. HOWARD RODGERS, 336 County Road 1216, Vinemont, AL 35179

(Members whose terms expire in 2010)

(1)REV. LANNY JOHNSON, 317 Liberty Lane, McMinnville, TN 37110
 +ELDER READUS LINTON, JR., 1305 Lincoln Street SW, Birmingham, AL 35211
 (1)REV. JOHN LOVELACE, 814 Crestwood Drive East, Evansville, IN 47715
 (1)REV. JANICE OVERTON, 3320 Pipeline Road, Birmingham, AL 35243
 +ELDER MARY THOMPSON, 4208 Kings Court, Nashville, TN 37218

President of Memphis Theological Seminary - Ex-officio Member

OTHER DENOMINATIONAL PERSONNEL

REPRESENTATIVES TO:

American Bible Society: REV. ROBERT D. RUSH, 1978 Union Avenue, Memphis, TN 38104

Caribbean and North American Area Council, World Alliance of Reformed Churches:

STATED CLERK ROBERT D. RUSH, 1978 Union Avenue, Memphis, TN 38104

(Members whose terms expire in 2008)

(2)MS. CORNELIA SWAIN, 164 Alexander, Memphis, TN 38111

ASSEMBLY MEETINGS AND OFFICERS

Historical Review of the Stated Meetings and Officers of:

THE CUMBERLAND PRESBYTERY, 1810-1813

Date	Place	Moderator	Clerk	Members
1810, February	Sam McAdow's House	Samuel McAdow	Young Ewing	3
	Dickson Co., TN			
1810, March 20	Ridge Meeting-House,	Samuel McAdow	Young Ewing	14
	Sumner Co., TN.			
1810, October 23	Lebanon Meeting-House	Finis Ewing	Young Ewing	16
1811, March 19	Big Spring, Wilson Co., TN	Robert Bell	Young Ewing	19
1811, October 9	Ridge Meeting-House	Thomas Calhoun	David Foster	23
1812, April 7	Suggs Creek Meeting-House	Hugh Kirkpatrick	James B. Porter	28
1812, November 3	Lebanon, KY	Finis Ewing	Hugh Kirkpatrick	22
1813, April 6	Beech Meeting-House	Robert Bell	James B. Porter	34
	Sumner Co. TN			

THE CUMBERLAND SYNOD, 1813-1828

1813, October 5	Beech Meeting-House	William McGee	Finis Ewing	13
1814, April 5	Suggs Creek	David Foster	James B. Porter	27
1815, October 17	Beech Meeting-House	William Barnett	David Foster	15
1816, October 15	Free Meeting-House, TN	Thomas Calhoun	David Foster	22
1817, October 21	Mt. Moriah, KY	Robert Donnell	Hugh Kirkpatrick	27
1818, October 20	Big Spring, TN	Finis Ewing	Robert Bell	27
1819, October 19	Suggs Creek, TN	Samuel King	William Barnett	24
1820, October 17	Russellville, KY	Thomas Calhoun	William Moore	30
1821, Third Tues. in Oct.	Russellville, KY	Minutes not recorded		
1822, October 15	Beech Meeting-House	James B. Porter	David Foster	47
1823, October 21	Russellville, KY	John Barnett	Aaron Alexander	48
1824, October 19	Cane Creek, TN	Samuel King	William Moore	68
1825, October 18	Princeton, KY	William Barnett	Hiram McDaniel	76
1826, Third Tues. in Oct.	Russellville, KY	Minutes not recorded		
1827, November 20	Russellville, KY	James S. Guthrie	Laban Jones	63
1828, October 21	Franklin, TN	Hiram A. Hunter	Richard Beard	94

THE GENERAL ASSEMBLY, 1829-

1829, May 19	Princeton, KY	Thomas Calhoun	F. R. Cossitt	26
1830, May 18	Princeton, KY	James B. Porter	F. R. Cossitt	36
1831, May 17	Princeton, KY	Alex Chapman	F. R. Cossitt	34
1832, May 15	Nashville, TN	F. R. Cossitt	F. R. Cossitt	36
1833, May 21	Nashville, TN	Samuel King	F. R. Cossitt	35
1834, May 20	Nashville, TN	Thomas Calhoun	James Smith	48
1835, May 19	Princeton, KY	Sam King	James Smith	42
1836, May 17	Nashville, TN	Reuben Burrow	James Smith	43
1837, May 16	Lebanon, TN	Robert Donnell	James Smith	49
1838, May 15	Princeton, KY	Hiram A. Hunter	James Smith	47
1840, May 19	Elkton, KY	Reuben Burrow	James Smith	55
1841, May 18	Owensboro, KY	William Ralston	C. G. McPherson	56
1842, May 17	Owensboro, KY	Milton Bird	C. G. McPherson	57
1843, May 16	Owensboro, KY	A. M. Bryan	C. G. McPherson	68
1845, May 20	Lebanon, TN	Richard Beard	C. G. McPherson	95
1846, May 19	Owensboro, KY	M. H. Bone	C. G. McPherson	86
1847, May 18	Lebanon, Ohio	Hiram A. Hunter	C. G. McPherson	71
1848, May 16	Memphis, TN	Milton Bird	C. G. McPherson	100
1849, May 16	Princeton, KY	John L. Smith	C. G. McPherson	75
1850, May 21	Clarksville, TN	Reuben Burrow	Milton Bird	102
1851, May 20	Pittsburgh, PA	Milton Bird	Milton Bird	71
1852, May 18	Nashville, TN	David Lowry	Milton Bird	107
1853, May 17	Princeton, KY	H. S. Porter	Milton Bird	108
1854, May 16	Memphis, TN	Isaac Shook	Milton Bird	112
1855, May 15	Lebanon, TN	M. H. Bone	Milton Bird	101
1856, May 15	Louisville, KY	Milton Bird	Milton Bird	99
1857, May 21	Lexington, MO	Carson P. Reed	Milton Bird	106
1858, May 20	Huntsville, AL	Felix Johnson	Milton Bird	124
1859, May 19	Evansville, IN	T. B. Wilson	Milton Bird	131
1860, May 17	Nashville, TN	S. G. Burney	Milton Bird	168
1861, May 16	St. Louis, MO	A. E. Cooper	Milton Bird	51
1862, May 15	Owensboro, KY	P. G. Rea	Milton Bird	58
1863, May 21	Alton, IL	Milton Bird	Milton Bird	73
1864, May 19	Lebanon, OH	Jesse Anderson	Milton Bird	65
1865, May 18	Evansville, IN	Hiram Douglas	Milton Bird	78
1866, May 17	Owensboro, KY	Richard Beard	Milton Bird	155
1867, May 16	Memphis, TN	J. B. Mitchell	Milton Bird	176
1868, May 21	Lincoln, IL	G. W. Mitchell	Milton Bird	184
1869, May 20	Murfreesboro, TN	S. T. Anderson	Milton Bird	173
1870, May 19	Warrensburg, MO	J. C. Provine	Milton Bird	167

Date	Place	Moderator	Clerk	Members
1871, May 18	Nashville, TN	J. B. Logan	Milton Bird	173
1872, May 16	Evansville, IN	C. H. Bell	Milton Bird	182
1873, May 15	Huntsville, AL	J. W. Poindexter	John Frizzell	165
1874, May 21	Springfield, MO	T. C. Blake	John Frizzell	185
1875, May 20	Jefferson, TX	W. S. Campbell	John Frizzell	169
1876, May 18	Bowling Green, KY	J. M. Gill	John Frizzell	184
1877, May 17	Lincoln, IL	A. B. Miller	John Frizzell	171
1878, May 16	Lebanon, TN	D. E. Bushnell	John Frizzell	205
1879, May 15	Memphis, TN	J. S. Grider	John Frizzell	143
1880, May 20	Evansville, IN	A. Templeton	John Frizzell	194
1881, May 19	Austin, TX	W. J. Darby	John Frizzell	187
1882, May 18	Huntsville, AL	S. H. Buchanan	John Frizzell	188
1883, May 17	Nashville, TN	A. J. McGlumphey	T. C. Blake	204
1884, May 15	McKeesport, PA	John Frizzell	T. C. Blake	148
1885, May 21	Bentonville, AR	G. T. Stainback	T. C. Blake	185
1886, May 20	Sedalia, MO	E. B. Crisman	T. C. Blake	193
1887, May 19	Covington, OH	Nathan Green	T. C. Blake	187
1888, May 17	Waco, TX	W. H. Black	T. C. Blake	217
1889, May 16	Kansas City, MO	J. M. Hubbert	T. C. Blake	217
1890, May 15	Union City, TN	E. G. McLean	T. C. Blake	220
1891, May 21	Owensboro, KY	E. F. Beard	T. C. Blake	213
1892, May 19	Memphis, TN	W. T. Danley	T. C. Blake	229
1893, May 18	Little Rock, AR	W. S. Ferguson	T. C. Blake	226
1894, May 17	Eugene, OR	F. R. Earle	T. C. Blake	167
1895, May 16	Meridian, MS	M. B. DeWitt	T. C. Blake	208
1896, May 21	Birmingham, AL	A. W. Hawkins	J. M. Hubbert	200
1897, May 20	Chicago, IL	H. S. Williams	J. M. Hubbert	224
1898, May 19	Marshall, MO	H. H. Norman	J. M. Hubbert	221
1899, May 18	Denver, CO	J. M. Halsell	J. M. Hubbert	181
1900, May 17	Chattanooga, TN	H. C. Bird	J. M. Hubbert	230
1901, May 16	West Point, MS	E. E. Morris	J. M. Hubbert	226
1902, May 15	Springfield, MO	S. M. Templeton	J. M. Hubbert	255
1903, May 21	Nashville, TN	R. M. Tinnon	J. M. Hubbert	247
1904, May 19	Dallas, TX	W. E. Settle	J. M. Hubbert	251
1905, May 18	Fresno, CA	J. B. Hail	J. M. Hubbert	249
1906, May 17	Decatur, IL	Ira Landrith	J. M. Hubbert	279
1906, May 24	Decatur, IL	J. L. Hudgins	T. H. Padgett	106
1907, May 17	Dickson, TN	A. N. Eshman	J. L. Goodknight	140
1908, May 21	Corsicana, TX	F. H. Prendergast	J. L. Goodknight	136
1909, May 20	Bentonville, AR	J. T. Barbee	J. L. Goodknight	142
1910, May 19	Dickson, TN	J. H. Fussell	J. L. Goodknight	144
1911, May 18	Evansville, IN	J. W. Duvall	J. L. Goodknight	109
1912, May 16	Warrensburg, MO	J. D. Lewis	J. L. Goodknight	119
1913, May 15	Bowling Green, KY	J. H. Milholland	J. L. Goodknight	112
1914, May 21	Wagoner, OK	F. A. Brown	J. L. Goodknight	105
1915, May 20	Memphis, TN	William Clark	D. W. Fooks	116
1916, May 18	Birmingham, AL	J. L. Price	D. W. Fooks	125
1917, May 17	Lincoln, IL	F. A. Seagle	D. W. Fooks	102
1918, May 16	Dallas, TX	C. H. Walton	D. W. Fooks	117
1919, May 15	Fayetteville, AR	J. H. Zwingle	D. W. Fooks	101
1920, May 15	McKenzie, TN	J. E. Cortner	D. W. Fooks	123
1921, May 19	Greenfield, MO	Judge John B. Tally	D. W. Fooks	108
1922, May 18	Greeneville, TN	Hugh S. McCord	D. W. Fooks	102
1923, May 17	Fairfield, IL	P. F. Johnson, D. D.	D. W. Fooks	105
1924, May 15	Austin, TX	D. M. McNulty	D. W. Fooks	93
1925, May 21	Nashville, TN	W. E. Morrow	D. W. Fooks	114
1926, May 20	Columbus, MS	I. K. Floyd	D. W. Fooks	111
1927, May 19	Lakeland, FL	T. A. DeVore	D. W. Fooks	97
1928, May 21	Jackson, TN	J. L. Hudgins	D. W. Fooks	97
1929, May 16	Princeton, KY	H. C. Walton	D. W. Fooks	98
1930, May 15	Olney, TX	O. A. Barbee	D. W. Fooks	92
1931, May 21	Evansville, IN	J. L. Elliot	D. W. Fooks	98
1932, May 19	Chattanooga, TN	G. G. Halliburton	D. W. Fooks	104
1933, June 14	Memphis, TN	W. B. Cunningham	D. W. Fooks	94
1934, June 14	Springfield, MO	A. C. DeForest	D. W. Fooks	103
1935, June 13	McKenzie, TN	C. A. Davis	D. W. Fooks	104
1936, June 18	San Antonio, TX	E. K. Reagin	D. W. Fooks	100
1937, June 16	Knoxville, TN	George E. Coleman	D. W. Fooks	109
1938, June 16	Russellville, AR	D. D. Dowell	D. W. Fooks	117
1939, June 15	Marshall, MO	E. R. Ramer	D. W. Fooks	126
1940, June 13	Cookeville, TN	Keith T. Postlethwaite	D. W. Fooks	116
1941, June 19	Denton, TX	L. L. Thomas	D. W. Fooks	120
1942, June 18	McKenzie, TN	George W. Burroughs	D. W. Fooks	108
1943, June 17	Paducah, KY	A. A. Collins	D. W. Fooks	94
1944, June 15	Bowling Green, KY	I. M. Vaughn	D. W. Fooks	94
1945, May 31	Lewisburg, TN	S. T. Byars	Wayne Wiman	103
1946, June 13	Birmingham, AL	C. R. Matlock	Wayne Wiman	105
1947, June 12	Knoxville, TN	Morris Pepper	Wayne Wiman	108

Date	Place Members	Moderator	Clerk	
1948, June 17	Nashville, TN	Paul F. Brown	Wayne Wiman	105
1949, June 16	Muskogee, OK	Blake Warren	Wayne Wiman	109
1950, June 15	Los Angeles, CA	L. P. Turnbow	Wayne Wiman	98
1951, June 14	Longview, TX	John E. Gardner	Wayne Wiman	105
1952, June 12	Memphis, TN	Emery A. Newman	Wayne Wiman	120
1953, June 18	Gadsden, AL	Charles L. Lehning, Jr.	Wayne Wiman	107
1954, June 17	Dyersburg, TN	John S. Smith	Wayne Wiman	124
1955, June 16	Lubbock, TX	Ernest C. Cross	Shaw Scates	118
1956, June 21	Cookeville, TN	Hubert Morrow	Shaw Scates	118
1957, June 21	Evansville, IN	William T. Ingram, Jr.	Shaw Scates	119
1958, June 18	Birmingham, AL	Wayne Wiman	Shaw Scates	116
1959, June 17	Springfield, MO	Virgil T. Weeks	Shaw Scates	120
1960, June 15	Nashville, TN	Arleigh G. Matlock	Shaw Scates	130
1961, June 21	Florence, AL	Ollie W. McClung	Shaw Scates	126
1962, June 20	Little Rock, AR	Eugene L. Warren	Shaw Scates	126
1963, June 19	Austin, TX	Franklin Chesnut	Shaw Scates	117
1964, June 17	Chattanooga, TN	Vaughn Fults	Shaw Scates	123
1965, June 16	San Francisco, CA	Thomas Forester	Shaw Scates	114
1966, June 15	Memphis, TN	John W. Sparks	Shaw Scates	124
1967, June 21	Paducah, KY	Raymon Burroughs	Shaw Scates	123
1968, June 19	Oklahoma City, OK	Loyce S. Estes	Shaw Scates	115
1969, June 18	San Antonio, TX	J. David Hester	Shaw Scates	116
1970, June 17	Knoxville, TN	L. C. Waddle	Shaw Scates	116
1971, June 16	Jackson, TN	E. Thach Shauf	Shaw Scates	116
1972, June 19	Kansas City, MO	Claude D. Gilbert	Shaw Scates	110
1973, June 18	Ft. Worth, TX	Thomas H. Campbell	Shaw Scates	101
1974, June 17	Bowling Green, KY	David A. Brown	Shaw Scates	116
1975, June 16	McKenzie, TN	Roy E. Blakeburn	Shaw Scates	120
1976, June 21	Tulsa, OK	Hubert W. Covington	T. V. Warnick	115
1977, June 30	Tampa, FL	Fred W. Bryson	T. V. Warnick	122
1978, June 19	McKenzie, TN	Jose Fajardo	T. V. Warnick	120
1979, June 18	Albuquerque, NM	James C. Gilbert	T. V. Warnick	126
1980, June 16	Evansville, IN	Robert L. Hull	T. V. Warnick	126
1981, June 15	Denton, TX	W. Jean Richardson	T. V. Warnick	126
1982, June 21	Owensboro, KY	W. A. Rawlins	T. V. Warnick	124
1983, June 20	Birmingham, AL	Robert G. Forester	T. V. Warnick	127
1984, June 11	Chattanooga, TN	C. Ray Dobbins	T. V. Warnick	125
1985, June 17	Lexington, KY	Virgil H. Todd	Roy E. Blakeburn	125
1986, June 23	Odessa, TX	James W. Knight	Roy E. Blakeburn	125
1987, June 15	Louisville, KY	Wilbur S. Wood	Roy E. Blakeburn	125
1988, June 6	Tulsa, OK	Beverly St. John	Robert Prosser	119
1989, June 12	Knoxville, TN	William Rustenhaven, Jr.	Robert Prosser	96
1990, June 25	Ft. Worth, TX	Thomas D. Campbell	Robert Prosser	88
1991, June 24	Paducah, KY	Floyd T. Hensley, Jr.	Robert Prosser	106
1992, June 22	Jackson, TN	John David Hall	Robert Prosser	102
1993, June 21	Little Rock, AR	Robert M. Shelton	Robert Prosser	100
1994, June 20	Albuquerque, NM	Donald C. Alexander	Robert Prosser	100
1995, June 19	Nashville, TN	Clinton O. Buck	Robert Prosser	102
1996, June 17	Huntsville, AL	Merlyn A. Alexander	Robert Prosser	95
1997, April 11	Nashville, TN	Merlyn A. Alexander	Robert Prosser	80
1997, June 16	Louisville, KY	W. Lewis Wynn	Robert Prosser	95
1998, June 15	Chattanooga, TN	Masaharu Asayama	Robert Prosser	97
1999, June 21	Memphis, TN	Gwendolyn Roddye	Marjorie Shannon	96
2000, June 19	Bowling Green, KY	Bob G. Roberts	Robert D. Rush	96
2001, June 18	Odessa, TX	Randolph Jacob	Robert D. Rush	88
2002, June 17	Paducah, KY	Bert L. Owen	Robert D. Rush	95
2003, June 23	Knoxville, TN	Charles McCaskey	Robert D. Rush	96
2004, June 21	Irving, TX	Edward G. Sims	Robert D. Rush	87
2005, June 27	Franklin, TN	Linda H. Glenn	Robert D. Rush	91
2006, June 18	Birmingham, AL	Donald Hubbard	Robert D. Rush	87
2007, June 18	Hot Springs, AR	Frank Ward, Rose Mary Magrill	Robert D. Rush	84

GENERAL REGULATIONS

A. The Assembly's Standing Rules

1. MEETINGS. The General Assembly shall meet annually on the third or fourth Monday of June at two o'clock in the afternoon to organize, elect a moderator and transact business. The Assembly shall close on Thursday or Friday of the same week.
2. ELIGIBILITY REQUIREMENT FOR ELDER COMMISSIONERS. Elder commissioners must be active members of the session of the church to which they belong.
3. YOUTH ADVISORY DELEGATES. Each presbytery is eligible to elect two non-voting youth advisory delegates. Advisory delegates have full rights as members of standing and select committees. Youth advisory delegates should be 15 through 19 years old.
4. OFFICIAL FORMS. The stated clerks of the various presbyteries may certify commissioners and youth advisory delegates to the General Assembly either by the form provided by the Office of the General Assembly or via electronic methods.
5. ELECTION OF MODERATOR. The procedure for electing a moderator shall be as follows: Nominations shall be from the floor. One nominating speech not exceeding ten minutes shall be permitted on behalf of each nominee. When there is more than one nominee the election shall be by ballot. A committee appointed by the Stated Clerk shall receive the ballots, count them under the supervision of the Clerk, and shall certify the vote. If there are more than two nominees and no nominee receives a majority of the votes cast, the vote shall be taken in the same manner on those leading nominees who together received a majority of the total vote cast on the preceding ballot.
6. ELECTION OF VICE MODERATOR. The General Assembly may elect a vice-moderator. Nominations may be made by any member of the Assembly. The vice-moderator shall perform the duties of the moderator in the absence or disability of the moderator or in the case of a vacancy in the office of moderator, and shall perform such other duties as may be assigned to the office of vice-moderator by the Moderator or the Assembly.
7. PROGRAM COMMITTEE. The Program Committee shall consist of the Retiring Moderator, Stated Clerk, Pastor Host, and an elected representative of each board, and a representative of the Cumberland Presbyterian Women's Ministry. The committee shall meet not later than February 15.
8. REFERRALS. The Stated Clerk, in consultation with the Retiring Moderator, shall refer all items before the Assembly. Commissioners and advisory delegates shall be provided with copies of referrals in advance of the Assembly.
9. STANDING COMMITTEES. The Retiring Moderator, in consultation with the Stated Clerk, shall appoint all standing committees. Committee reports duplicated and in the hands of commissioners shall be considered as having been presented. Those presenting committee reports shall have the opportunity to make remarks and give explanation, such presentations not to exceed ten minutes.
10. ORDER FOR CONSIDERING REPORTS. Reports of all standing and special committees, with the exception of the Nominating Committee, shall be considered in the order in which they are filed with the Stated Clerk. The Moderator and the Stated Clerk may recommend exceptions to this rule.
11. STANDING COMMITTEES NAMED. The standing committees of the General Assembly shall be as follows: Judiciary, Children's Home/Bethel College, Memphis Theological Seminary/Historical Foundation, Missions/Commission on Ministry/Commission on Chaplains, Christian Education/Stewardship, Program Planning, Theology and Social Concerns. The Moderator may, with the consent of the General Assembly, appoint such special committees as are needed. All General Assembly committees are required to hear board representatives and team leaders if such hearings are requested. When a General Assembly Standing Committee is seeking information regarding an issue dealt with in more than one report it may invite representatives of those agencies to be present at the same time. Committees shall write out all recommendations verbatim in their reports.
12. CHANGES AFFECTING THE WHOLE CHURCH. When far-reaching changes in programs and/or policies are recommended by a standing committee, the committee shall recommend that the proposals be referred for study by the Ministry Council and the agency affected before they become final. If serious consequences are discovered, the Ministry Council and the agency affected may delay implementation until the next General Assembly.
13. RESOLUTIONS. All resolutions related in any way to the general enterprise of the Church shall be referred to appropriate standing committees for recommendations to the Assembly. All such resolutions shall be presented for referral before the close of business on Tuesday morning.
14. AMENDING/SUSPENDING GENERAL REGULATIONS. No item of business in conflict with the

General Regulations shall be considered except by suspension of the same. The General regulations may be amended or suspended by a two-thirds vote of members voting. The vote of the Assembly on all questions requiring more than a majority vote shall be recorded in the minutes.

15. CASES NOT PROVIDED FOR IN THE GENERAL REGULATIONS. In cases not provided for in the General Regulations, the Assembly shall be governed by the Rules of Order of the *Confession of Faith* and by *Roberts Rules of Order* (Revised).

B. The Committee on Nominations

1. The Nominating Committee shall be composed of ten members, one minister and one lay person from each of the five synods. Members shall be selected from different presbyteries within the synod if possible.
2. Members will be elected by the General Assembly for one three year term and are not eligible for reelection.
3. Presbyteries and/or Synods may recommend persons to serve on the General Assembly's Committee on Nominations. Such recommendations shall reach the office of the Stated Clerk no later than February 1, and shall be presented to the existing Nominating Committee as recommendations for its consideration in making nominations for elections to the General Assembly's Nominating Committee.
4. The Nominating Committee shall meet not earlier than February 15 each year.
5. It shall be the duty of this Committee to:
 - a. Review the file of available personnel and to nominate to the General Assembly qualified persons to fill all vacancies. The Committee shall not be limited to persons named in data on file, but shall be expected to obtain as much information concerning prospective nominees as is available to them.
 - b. The personal consent of every new nominee must be obtained before nomination and election are valid. A signed consent form not more than one year old shall be considered personal consent.
 - c. The report of the Committee shall list the names of nominees, the presbytery if a minister, and the presbytery and local congregation if a lay person.
6. Any commissioner to the Assembly may make a nomination from the floor provided consent of the nominee has been obtained.
7. The Stated Clerk shall make available a suitable form on which recommendations may be made and on which background and qualifications of persons who qualify for board and agency membership may be stated.
8. Presbytery moderators and stated clerks shall be asked to assist in the securing of names and data concerning persons who may be qualified to serve on the Ministry Council, the Advisory Committees of Boards and Agencies, and the governing boards of Institutions. They shall file this information with the Stated Clerk of the General Assembly. The number of names shall not be less than one for every thousand active members, or a fraction thereof, in a presbytery. This file shall be available to the General Assembly for its use.

C. The Moderator

1. The Moderator of the General Assembly is the titular head of the Cumberland Presbyterian Church during the tenure of the office and has great opportunity for service in the Church. The Moderator receives a precious gift; i.e., the freedom to go anywhere and to listen to the mind, heart, and spirit of the denomination and to speak with and to the Church.
2. The office of Moderator has great honor and respect, and the person elected to the Office is a priest, prophet, and pastor of the Church at large. The Moderator prays with and for the work of the Spirit of God in the life of the denomination at every opportunity.
3. The Moderator of the General Assembly is a representative of the Cumberland Presbyterian Church wherever God leads. The Moderator participates in the life and work of the Denomination, as far as possible, and pays particular attention to ecumenical relations, especially with the Cumberland Presbyterian Church in America.
4. The Moderator represents the General Assembly as an officer of the Assembly and as an ordained person.
5. The Moderator speaks from knowledge of the actions of General Assembly and may interpret the actions of the Assembly as a responsible representative. The Moderator has authority to speak for the Church only as an ordained representative elected to the office of Moderator for one year.
6. The Moderator has the privilege of attending every meeting of General Assembly agencies and other

judicatories to observe the life and work of the Denomination at every level. The Moderator is an ex-officio member of every agency of the General Assembly. The Moderator is a member of the General Assembly Council for two years; during the tenure in office and for the year following the tenure.

7. The Moderator is the chair person of the General Assembly Program Planning Committee, a member of the Place of Meeting Committee, and serves wherever the Assembly requests.
8. The role and functions of the Moderator during the sessions of the General Assembly are described in the Constitution and Rules of Order of the Cumberland Presbyterian Church/ Cumberland Presbyterian Church in America.
9. The Moderator observes the places and times God is calling the Church to service, assesses the need for a Denominational response to God's call, and reports items that concern the General Assembly for his/her experience of service and capabilities for ministry.
10. Judicatories, congregations, and others are urged to invite the Moderator to represent the General Assembly and to share in the witness of the Church.
11. An allowance for part of the expenses of the Moderator is administered by the Stated Clerk. The Moderator and the person issuing an invitation will agree in advance on arrangements to pay travel expenses.
12. The Moderator wears the official cross and stoles of the office during the term of office. A gavel and a replica of the Moderator's cross is presented to the Moderator upon retirement from the office.

D. The Assembly Stated Clerk

1. The Definition and Authority of the Stated Clerk's Office
 - a. The Stated Clerk of the General Assembly shall be the Principal Executive Officer of the General Assembly.
 - b. The Stated Clerk shall be primarily concerned with the spiritual life of the Church and with maintaining and strengthening a united witness.
 - c. The Stated Clerk shall assume specific responsibility for assuring the orderly governance of the Church in accordance with the Constitution, Rules of Order and Rules of Discipline.
 - d. The Stated Clerk shall be the servant of the General Assembly and shall represent the interests of the General Assembly in regard to all judicatories, boards, and other agencies of the Church and organizations outside the Church by responding to requests for (1) official records of the General Assembly actions, (2) interpretations of its actions, and (3) personal representations where an official of the General Assembly is needed. In cases of emergency (when resignations of a committee, commission, or board impairs the ability of the entity to function) the Moderator may appoint the Stated Clerk to act, until the General Assembly Council or the General Assembly meets.
 - e. The Stated Clerk shall serve as the official representative of the Cumberland Presbyterian Church in ecumenical relationships.
 - f. The Stated Clerk shall be the officer authorized to sign all documents on behalf of the Cumberland Presbyterian Church with regard to litigation, to select and employ legal counsel and to enter into litigation on behalf of the church.
 - g. The Stated Clerk shall be elected by the General Assembly for a term of four years. The regular term of office shall begin on January 1 and expire on December 31. There shall be no limit to the number of terms to which one individual may be elected. The nominating committee shall make nominations when the Stated Clerk's term expires. Nominations may also be made from the floor. If the office becomes vacant, the clerk declines to be re-nominated or is unacceptable to the nominating committee for renomination, a search shall be conducted by the Ministry Council and a nominee reported to the General Assembly by the Ministry Council. If the Stated Clerk resigns or becomes unable to serve between meetings of the Assembly, the Ministry Council shall assume the responsibilities and authorities of the office and arrange for their fulfillment.
2. Duties of the Stated Clerk

The Stated Clerk shall perform such duties as prescribed in the Constitution. Additionally and/or specifically the Stated Clerk of the General Assembly shall:

 - a. Make suitable arrangements for General Assembly meetings.
 - (1) Call meetings of the place of meeting committee.
 - (2) Receive meeting invitations and research possible meeting sites.
 - (3) Contract for facilities.
 - (4) Call meetings of the program committee.

- (5) Prepare and distribute an information form to be completed by commissioners for the Moderator's use in making committee appointments.
 - (6) Prepare and distribute preliminary minutes and an agenda for the meeting.
 - (7) Advise the moderator in the appointment of committees.
 - (8) Refer all items before the Assembly to the appropriate committee.
 - (9) Schedule space for committee meetings and all general sessions of the General Assembly.
 - (10) Provide for printing and other communication needs of the General Assembly while in session.
- b. Maintain official records of the General Assembly.
 - (1) Supervise the recording of accurate minutes of General Assembly meetings and actions.
 - (2) Publish and distribute the minutes of each meeting.
 - (3) File the minutes of each meeting with the Historical Foundation as a permanent record.
 - (4) Respond to inquiries concerning actions of the General Assembly.
 - (5) Maintain and update annually the Digest of General Assembly actions.
 - c. Maintain a communications office for the General Assembly.
 - (1) Prepare and disseminate a summary of actions of the General Assembly.
 - (2) Receive, respond to and, when appropriate, refer to the proper judicatory, board, or other agency all communications to the Cumberland Presbyterian Church.
 - (3) Receive official memorials, resolutions, appeals, dissents, protests, references and other communications for presentation to the General Assembly.
 - d. Maintain a name and address file on congregations, session clerks, pastors and other leadership of congregations with statistical information about congregations, presbyteries and synods.
 - (1) Mail official report forms to session clerks by December 1 each year.
 - (2) Receive such reports and cause to be published a record of information received.
 - (3) Distribute such published information to all ministers, sessions clerks, and others who have an official relationship with the General Assembly.
 - (4) Provide information upon request to all who present a proper request.
 - e. Provide representation on the General Assembly Council and support services for all General Assembly agencies not represented by a principal executive officer on the General Assembly Council.
 - (1) Schedule meetings as requested or as required to fulfill General Assembly directives.
 - (2) Provide accounting support services for commissions, committees and task forces.
 - (3) Coordinate reporting to assure complete consideration of work and responsibilities assuring that budgeting procedures are followed and that reports are in proper form and adequately communicate essential information.
 - (4) Represent the interests of the General Assembly commissions, committees and task forces before the Ministry Council.
 - (5) Hold, report annually, and distribute as authorized by the General Assembly or the Ministry Council the Contingency Fund and all other General Assembly Funds not entrusted to the care of a General Assembly board or other agency.
 - f. Represent the Cumberland Presbyterian Church in establishing and maintaining relations with other churches particularly those of the presbyterian and reformed tradition.
 - (1) Serve as an official delegate to the Caribbean and North American Area Council of the World Alliance of Reformed Churches.
 - (2) Communicate with clerks of presbyterian and reformed churches about common concerns.
 - (3) Establish and maintain friendly relations with other churches to the extent possible.
 - (4) Give special attention to sustaining vital relationships with the Cumberland Presbyterian Church in America.
 - g. Represent the Cumberland Presbyterian Church in all litigation affecting the Cumberland Presbyterian Church.
 - (1) Sign all documents on behalf of the Cumberland Presbyterian Church with regard to litigation.
 - (2) Select and employ legal counsel.
 - (3) Enter into litigation or take such other appropriate action as is deemed necessary and proper to serve the best interests of the name and assets of the Cumberland Presbyterian Church.
 - (4) Call the Judiciary Committee into session or by other means secure the advice of the committee on weighty matters.
 - h. Communicate with presbyteries and synods on behalf of the General Assembly.
 - (1) Communicate to presbytery and synod clerks the actions and requirements of General Assembly that relate to those judicatories.

- (2) Provide training sessions for presbytery and synod clerks and orientations for General Assembly commissioners.
- (3) Attend meetings of presbyteries and synods periodically.
- (4) Be available upon the request of presbyteries or synods to explain General Assembly actions or requirements.
- i. Provide support services for the Moderator of the General Assembly.

E. Engrossing Clerk

An Engrossing Clerk shall be elected by the General Assembly for a term of four years to serve during meetings of the General Assembly and to serve as Stated Clerk pro tempore during the meetings of the Assembly in the event the Stated Clerk is absent or unable to serve. The regular term of office shall begin on January 1 and expire on December 31. There shall be no limit to the number of terms the Engrossing Clerk may serve. The Nominating Committee shall make nominations regarding the election of the Engrossing Clerk when the term expires or the office becomes vacant. This provision does not preclude nominations from the floor of the General Assembly.

F. The Assembly Year and Reporting

1. The General Assembly year shall be the same as the calendar year.
2. The Stated Clerk of the General Assembly shall mail to session clerks statistical forms for reporting congregational data on December 1 of each year. Session clerks shall mail the completed forms to presbytery clerks by February 1 of each year. The composite statistical report for all congregations of a presbytery shall be mailed by the presbytery clerk to the Clerk of the General Assembly by February 10 of each year.
3. All agencies of the General Assembly, with the exception of institutions on the academic year, are directed to close their books as soon after December 31 as possible, but not later than January 31 of the following year, and deliver 2 copies (letter size) of their report, along with a copy on computer diskette, if possible, to the Stated Clerk not later than March 15. Reports should be written as concisely as possible and yet reflect the total work of the agency and signed by two board/executive officers. Institutions on the academic year shall close their books at the end of their fiscal year and report by March 15 of the following year. Line item budgets for the forthcoming year shall accompany board reports. All agencies funded directly from OOU shall submit multi-year program budgets to the Ministry Council not later than November 1.
4. All supplementary board and agency materials and memorials shall be submitted to the General Assembly Office not later than thirty (30) days prior to the Assembly.
5. All financial reports are to be condensed as much as possible, but must convey all essential information on agency operation.
6. All financial records of monies or securities held by anyone in the name of the Cumberland Presbyterian Church shall be audited by a certified public accountant. The audit shall be sufficient and the records and securities are not to be submitted at the meeting of General Assembly. Two copies of the report of the accountant are to be delivered to the Office of the General Assembly for review by the Ministry Council. [Boards and agencies with budget income of \$100,000 or less are not required to have an audit but to submit their books and financial statements to the Ministry Council Audit Committee annually.]
7. Each agency or person whose financial records require an audit shall be required to furnish a fidelity bond of an adequate amount to protect all funds held by the agency or person, the cost of which shall be paid from the operation expenses of the agency.

G. Agencies of the General Assembly

1. Membership
 - a. The General Assembly shall fill all vacancies on its agencies.
 - b. The membership of the agencies of General Assembly shall be as follows:
 - The Ministry Council - 15 voting members (3 members from each Synod with no more than 9 clergy or laity members and no more than 9 members of either gender) and 6 Advisory members (Stated Clerk, Moderator, Immediate Past Moderator and 3 youth ages 16-19 when elected) Makeup of the Ministry Council should reflect that we are a Global Church.
 - Memphis Theological Seminary - 24 members (11 non-Cumberland Presbyterians)
 - Stewardship, Foundation, and Benefits - 11 Advisory members
 - Christian Education - 9 Advisory members
 - Cumberland Presbyterian Children's Home - 15 members (6 non-Cumberland Presbyterians)

Missions - 15 Advisory members (2 members from each of the 5 synods, 5 members elected at large, and no fewer than 6 of either sex)

Historical Foundation - 6 members (1 member from each of the 5 synods and 1 member elected at large, no two persons shall be elected from the same presbytery and the and representatives from the Cumberland Presbyterian Church in America)

The Cumberland Presbyterian - 5 Advisory members

General Assembly Commissions:

Military Chaplains and Personnel - 3 members

On the Ministry - 9 Advisory members

General Assembly Committees:

Joint Committee on Amendments - the members of the Judiciary Committee of the Cumberland Presbyterian Church, five members of the Judiciary Committee of the Cumberland Presbyterian Church in America.

Judiciary - 9 members (The Permanent Committee on Judiciary of the Cumberland Presbyterian Church will appoint five of its members to function on the Joint Committee on Amendments.)

Nominating Committee - 10 members

Place of Meeting - The Moderator, the Stated Clerk, & the Director of Women's Ministries

Unified Committee on Theology and Social Concerns - 8 members

- c. The tenure of office for agencies of the General Assembly shall be three years. Persons other than members of the Nominating Committee may be elected to succeed themselves twice, giving a total of not more than nine years. One year must elapse at the end of nine years before a non-Cumberland Presbyterian is eligible to serve on the same board or permanent agency; two years must elapse before a Cumberland Presbyterian is eligible to serve on the same board or permanent agency, and one year must elapse before a Cumberland Presbyterian may serve on another board or agency of the General Assembly.
 - d. No person shall be elected to serve concurrently on more than one agency.
 - e. No member who continues to meet the standard requirements for election or appointment to any agency of the church shall be removed from membership except for misfeasance.
 - f. The members of agencies may be any member of the Cumberland Presbyterian Church in good standing in the presbytery or local congregation where membership is held. Persons serving in executive capacities of the General Assembly, or a person employed by an agency of the General Assembly may not serve as a member of the board of the employing agency.
 - g. A majority of the membership of the Commission on the Ministry shall be active pastors.
 - h. At least one member of the Commission on Theology and Social Concerns shall be a Cumberland Presbyterian member of the faculty of Memphis Theological Seminary.
 - i. Resignations of members of General Assembly committees and commissions are effective when delivered in writing to the Stated Clerk of General Assembly. Resignations from the incorporated boards and agencies are effective when delivered in writing to the corporation's secretary or board chair, who shall immediately advise the Stated Clerk of the General Assembly of the resignation.
2. The Permanent Committee on Judiciary
 - a. The Committee shall be composed of nine members four of whom are to be ordained ministers and three of whom are to be attorneys. The Permanent Committee on Judiciary of the Cumberland Presbyterian Church will appoint five of its members to function on the Joint Committee on Amendments.
 - b. The Committee shall meet at least annually.
 - c. Stated Clerks of synods and presbyteries shall forward all memorials to the Stated Clerk of the General Assembly immediately following their adoption. All memorials considered by the Committee must be in the hands of the Clerk by April 15.
 - d. The opinion of the Committee on legal questions shall at any time be available to any agency, judicatory, or person in the church. The request for an opinion of the committee shall be presented in writing to the chairperson of the Committee. The chairperson shall secure the views of all members of the Committee and write an opinion based on the majority views of the members. The opinion given shall be advisory only.
 - e. The Committee shall have one of its members in attendance at each meeting of the General Assembly to advise with the Assembly, its officers and members, on all judicial questions. Upon request of the Moderator, a member of the Committee shall sit in advisory capacity during the business sessions of the assembly.

- f. The Committee when directed by the General Assembly, shall prepare proposed amendments to the Constitution, Rules of Discipline, General Regulations, and Rules of Order, and shall submit these in its report to the General Assembly.

H. The Assembly's Minutes

1. A copy of the Assembly Minutes shall be sent upon request to ordained ministers, licentiates, candidates, commissioners, clerks of sessions, agency members, schools of the church, synod and presbytery clerks and to the Stated Clerk's exchanges. Others desiring the minutes may purchase them from the Resource Center.
2. Church sessions, presbyteries and synods should study the Minutes of the General Assembly in order to implement actions and programs into the lower courts. Any errors found should immediately be called to the attention of the Stated Clerk.

I. General Assembly Rulings

The General Assembly is the authority on all judicial matters; therefore, it shall be the duty of the Stated Clerk to update the Cumberland Presbyterian Digest annually.

MEMORIAL ROLL OF MINISTERS



IN MEMORY OF THE FOLLOWING MINISTERS WHO DIED IN THE YEAR OF OUR LORD TWO THOUSAND SIX

<u>NAME</u>	<u>PRESBYTERY</u>	<u>DATE</u>
Appleby, Bob	del Cristo	05/06/06
Brown, LaRoyce	Red River	01/07/06
Brown, Paul B.....	West Tennessee	05/29/06
Buerhaus, Charles E.....	Grace	02/23/06
Dickey, David	Hope	02/11/06
Jolly, James H	Cumberland	05/20/06
McReynolds, Paul	West Tennessee	03/21/06
Moss, Greg	del Cristo	11/24/06
Pruitt, Charles F	Grace	03/29/06
Rogers, Melvin.....	Red River	??
Schreiber, Edwin D	Nashville	07/01/06
Smith, Leo.....	Arkansas	04/24/06
Woodall, Robert	Nashville	03/06
Wynne, Bill	Arkansas	07/25/06



LIVING GENERAL ASSEMBLY MODERATORS

- 2006—REV. DONALD HUBBARD, 2128 Campbell Station Road, Knoxville, TN 37932
2005—REV. LINDA H. GLENN, 619 N. 24th Avenue, Humboldt, TN 38343
2004—REV. EDWARD G. SIMS, 2161 N. Meadows Drive, Clarksville, TN 37043
2003—REV. CHARLES MCCASKEY, 679 Canter Lane, Cookeville, TN 38501
2002—REV. BERT OWEN, 605 Lake Scene Drive, Eddyville, KY 42038
2001—REV. RANDOLPH JACOB, 610 W. Adams Street, Broken Bow, OK 74728
1999—ELDER GWENDOLYN G. RODDY, 3728 Wittenham Drive, Knoxville, TN 37921-1080
1998—REV. MASAHARU ASAYAMA, 3-15-9 Higashi, Kunitachi-shi, Tokyo, JAPAN
1997—ELDER W. LEWIS WYNN, 102 Beverly Drive, Madison, TN 37115
1996—REV. MERLYN A. ALEXANDER, 80 N. Hampton Lane, Jackson, TN 38305
1995—REV. CLINTON O. BUCK, 4986 Warwick, Memphis, TN 38117
1994—REV. DONALD C. ALEXANDER, 2520 107 Cutoff, Greeneville, TN 37743
1993—REV. ROBERT M. SHELTON, 7128 Lakehurst Avenue, Dallas, TX 75230
1992—REV. JOHN DAVID HALL, 1407 Wellman Avenue NE, Huntsville, AL 35801
1990—REV. THOMAS D. CAMPBELL, 4032 Graham Oaks Court, Memphis, TN 38122
1989—REV. WILLIAM RUSTENHAVEN, Jr., 703 W. Burleson, Marshall, TX 75670
1988—ELDER BEVERLY ST. JOHN, 806 Evansdale Drive, Nashville, TN 37220
1987—ELDER WILBUR S. WOOD, Box 122, Palestine, AR 72372
1985—REV. VIRGIL H. TODD, 3095 E. Glengarry Road, Memphis, TN 38128
1982—REV. WILLIAM A. RAWLINS, 3100 Cook Lane, Longview, TX 75604
1981—REV. W. JEAN RICHARDSON, 7533 Lancashire, Powell, TN 37849
1980—REV. ROBERT L. HULL, Rt 2, 100 Timberlake Drive, McKenzie, TN 38201
1979—REV. JAMES C. GILBERT, 3720 West Biddison, Ft. Worth, TX 76109
1978—REV. JOSE FAJARDO, 101 Vanderbilt, Waxahachie, TX 75165
1975—REV. ROY E. BLAKEBURN, 111 Park Place, Greeneville, TN 37743
1969—REV. J. DAVID HESTER, 1212 Woodbury Court, Knoxville, TN 37922-6000
1968—REV. LOYCE S. ESTES, 502 S. Alley Street, Jefferson, TX 75657
1956—REV. HUBERT MORROW, 1320 S Miller Street, Apt 113, Wenatchee, WA 98801

PROGRAM SCHEDULE

Assembly Meetings: Arlington Resort Hotel & Hot Springs Convention Center

Retiring Moderator: The Reverend Donald Hubbard

Host: Arkansas Presbytery

Worship Director: The Reverend Steve Mosley
Arkansas Presbytery

Music Director:

Guitarist:

Pianist:

SUNDAY, JUNE 17, 2007

<u>Location</u>	<u>Time</u>	<u>Event</u>	
Arlington Hotel	3:00 p.m.	Orientation for Commissioners and Youth Advisory Delegates	
Hot Springs CPC 2891 Airport Rd	6:00 p.m.	Hot Springs CP Church BBQ	B or C

FIRST DAY - MONDAY, JUNE 18, 2007

	8:30 a.m.	Registration for Commissioners and Youth Advisory Delegates(GA Office Board Room)	
	- 1:30 p.m.		
	9:00 a.m.	Orientation for Chairs and Co-Chairs	Mercury
	11:00 a.m.	World Missions Luncheon	Crystal Ballroom
	12:30 p.m.	Youth Advisory Delegate Orientation - Frank Ward	Mercury
Convention Center	2:00 p.m.	Opening Worship The Retiring Moderator: The Reverend Don Hubbard Presbytery of East Tennessee Worship Director: The Reverend Steve Mosley	
	3:00 p.m.	Break for Commissioners to move to Commissioners' Section for business session	
	3:15 p.m.	Constitution of General Assembly Report of the Credentials Committee Election of Moderator Election of Vice-Moderator Presentation by the Stated Clerk, Robert D. Rush Communications Setting aside General Regulations, Stated Clerk, Robert D. Rush Committee Appointments and Referrals to Committees Welcome, Pastor Host, Local Officials Presentation by the Cumberland Presbyterian Resolutions by Commissioners Introduction of Board and Agency Representatives	
	5:30 p.m.	Break for dinner	

Evening Program

First Methodist Church 1100 Central Avenue	7:30 p.m.	Moderator's Reception honoring the Moderator of the General Assembly, the immediate past Moderator, the President-Elect and President of the Convention of Cumberland Presbyterian Women	
	8:30 p.m.	General Assembly committees meet	(Juno, Jupiter, Mars, Mercury)

SECOND DAY - TUESDAY, JUNE 19, 2007

8:30 a.m.	Devotional - Elder Mary Lyn Childs, Missouri Presbytery	
9:00 a.m.	Presentation - Organizational Task Force	
	Presentation - Commission on Chaplains	
10:30 a.m.	Committees Meet	(Juno, Jupiter, Mars, Mercury)
12:00 p.m.	Bethel College Luncheon	Crystal Ballroom
1:30 p.m.	General Assembly Committees Meet	(Juno, Jupiter, Mars, Mercury)
5:00 p.m.	Dinner Break	
5:00 p.m.	Christian Education Dinner	Crystal Ballroom

Evening Program

Convention Center	7:30 p.m.	Worship - The Reverend Ramon Garcia Murfreesboro Presbytery
	9:30 p.m.	Women Ministers Event

THIRD DAY - WEDNESDAY, JUNE 20, 2007

7:00 a.m.	Chaplains Breakfast	Crystal Ballroom
8:00 a.m.	Displays and Presentations	Exhibit Hall 2
8:30 a.m.	Devotions in Committee Rooms	(Juno, Jupiter, Mars, Mercury)
9:00 a.m.	Committees Meet	
12:30 p.m.	Memphis Theological Seminary Luncheon	Crystal Ballroom
5:00 p.m.	Conclusion of Committee Work/Dinner Break	

Evening Program

Convention Center	7:30 p.m.	Worship/Holy Communion - The Reverend Dee Ann Thompson Covenant Presbytery
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FOURTH DAY - THURSDAY, JUNE 21, 2007

	7:00 a.m.	Program of Alternate Studies Breakfast	Crystal Ballroom
	8:30 a.m.	Devotional, Youth Advisory Delegate Timothy Young, Presbytery del Cristo	
Convention Center	9:00 a.m.	Presentations Presentation - American Bible Society General Assembly Business	
	12:30 p.m.	CP Women's Ministry Luncheon	Crystal Ballroom
	2:00 p.m.	General Assembly Business	
	5:00 p.m.	Recess for Dinner	

Evening Program

Convention Center	7:00 p.m.	General Assembly Business Closing Worship Preacher: The Reverend Steve Mosley Arkansas Presbytery
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If business is not completed on Thursday, Friday's schedule will be as follows:

Arlington Hotel	8:30 a.m.	General Assembly Business Closing Worship - The Reverend Steve Mosley	Section C, Conference Center
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**COMMISSIONERS
to the
ONE HUNDRED SEVENTY-SEVENTH GENERAL ASSEMBLY**

PRESBYTERY	MINISTER	COMMITTEE	ELDER	COMMITTEE
Andes (2).....	Michele Gentry.....	M/M/C		
Arkansas (2).....	Bill Van Meter.....	CPCH/BC	Jammie Bonds.....	OTF
	Gordon Warren.....	M/M/C		
Cauca Valley (2).....	Boyce Wallace.....	OTF		
Choctaw (1).....	Hannah Bryan.....	MTS/HF	Mildred Ashalintubbi.....	J
Columbia (2).....	Tim Smith.....	J	Jim Ramsey.....	CE/S
	Charles "Buddy" Pope.....	PP	Robert Mullenix.....	M/M/C
Covenant (3).....	Hillman Moore.....	OTF	Ed Minton.....	MTS/HF
	Dee Ann Thompson.....	M/M/C	Mona Manley.....	J
	Paul Stone.....	CPCH/BC	Doug Phelps.....	PP
Cullman (1).....	Ray Latham.....	OTF	Richard Patterson.....	J
Cumberland (3).....	Freddie Norris.....	PP	Gerhard Veldman.....	CE/S
			David DeSpain.....	TSC
Del Cristo (3).....	Jimmy Braswell.....	OTF	Wayne Conover.....	CPCH/BC
	Harry Chapman.....	PP	Diane Sowell.....	MTS/HF
	Paul Collins.....	CE/S	Jerry Young.....	M/M/C
East Tennessee (3).....	Don Hubbard.....	MTS/HF	Lon Knight.....	OTF
	Michael Justice.....	CE/S	Frances McCarter.....	TSC
	Ronald Longmire.....	J		
Grace (3).....	Aaron McMillan.....	CE/S		
	Michael Wilkinson.....	OTF	Grace Whitfield.....	CPCH/BC
	Richard Brown.....	J	Scott Stewart.....	MTS/HF
Hong Kong (1)				
Hope (1).....	John Deaton.....	PP	Elizabeth Letsinger.....	CPCH/BC
Japan (1).....	Iwao Satoh.....	M/M/C	Nozomu Haga.....	CE/S
Liberia (1)				
Missouri (1).....	Walter "Pete" Palmer.....	CPCH/BC	Mary Lyn Childs.....	J
Murfreesboro (3).....	Lanny Johnson.....	TSC	Jan Bartlett.....	PP
	Ramon Garcia.....	CPCH/BC	Rebecca Davis.....	CE/S
	Jimmy Byrd.....	M/M/C	Mark Cowan.....	MTS/HF
Nashville (3).....	Ray DeVries.....	OTF	Charles Gregory.....	J
	Rickey Page.....	MTS/HF	Thomas Nash.....	PP
	Don Winn.....	CE/S	Ed Pinkston.....	TSC
North Central (2).....	Terra Sisco.....	CE/S	Roy Shanks.....	OTF
	Shirley Topar.....	CPCH/BC	Jerry Pataki.....	MTS/HF
Red River (3).....	Mario "Bud" Ruggia.....	M/M/C	Byron Kelley.....	CE/S
	Wendell Harris.....	TSC	Ann Williams.....	PP
	Keith Rice.....	CPCH/BC	Elizabeth Horsley.....	OTF
Robert Donnell (1).....	Mark Davenport.....	MTS/HF		
Tenn./Georgia (2).....	Jerry "Butch" Hullander.....	J	James Condra.....	M/M/C
	Robert "Butch" Tolley.....	TSC	Bobby Vinson.....	OTF
Trinity (2).....	Daryl Johnson.....	PP	Rose Mary Magrill.....	M/M/C
	Charles Smith.....	MTS/HF	Brian Martin.....	OTF
West Tennessee (5).....	Frank Ward.....	MTS/HF	Sara Morris.....	TSC
	Duwayne Pounds.....	M/M/C	Faye Cromwell.....	CPCH/BC
	Michael Walker.....	OTF	Joe Bone.....	M/M/C
	Marvin Wilkins.....	J	Mike Coleman.....	PP
	Robert Truax.....	TSC	Bethany Hollingsworth.....	CE/S

YOUTH ADVISORY DELEGATES
to the
ONE HUNDRED SEVENTY-SEVENTH GENERAL ASSEMBLY
 (Each Presbytery is eligible to send two Youth Advisory Delegates)

PRESBYTERY	DELEGATE	COMMITTEE
Arkansas.....	Andrew DuBose.....	CPCH/BC
	Whitney Dockins	PP
Choctaw		
Columbia.....	James Upshaw.....	M/M/C
	Travis Eckert	TSC
Covenant		
Cullman		
Cumberland		
del Cristo.....	Timothy Young.....	TSC
East Tennessee	Jessica Underwood.....	TSC
Grace		
Hope	Evan Colvard	J
	Whitney Cosby.....	CPCH/BC
Missouri		
Murfreesboro.....	Micah Watson	PP
Nashville	Morgan Keiser.....	CE/S
	Austin Agee.....	MTS/HF
North Central		
Red River	Chris Kerr.....	CE/S
Robert Donnell.....	Corey Faulkner.....	OTF
Tennessee-Georgia	Becka Wheeler	MTS/HF
Trinity	Michael Cucinotta.....	CPCH/BC
	Benjamin Daniel	OTF
West Tennessee	Courtney Barnett.....	MTS/HF

COMMITTEES ABBREVIATIONS AND MEETING ROOMS
Arlington Resort Hotel

ABBREV.	COMMITTEE	MEETING ROOM
CPCH/BC.....	Children's Home/Bethel College.....	Jupiter
CE/S	Christian Education/Stewardship	Mercury
J	Judiciary	Juno
MTS/HF	Memphis Theological Seminary/ Historical Foundation	Jupiter
M/M/C.....	Missions/Ministry/Chaplains.....	Mars
OTF	Organizational Task Force.....	Mercury
PP	Program Planning	Mars
TSC	Theology/Social Concerns.....	Juno

MINUTES OF THE GENERAL ASSEMBLY
COMMITTEE ASSIGNMENTS

- 1. CHILDREN’S HOME/BETHEL COLLEGE (Jupiter)**
Chair: Elder Grace Whitfield **Co-Chair:** Rev. Bill Van Meter
Ministers: Ramon Garcia, Keith Rice, Walter Palmer, Paul Stone, Shirley Topar
Elders: Wayne Conover, Faye Cromwell, Elizabeth Letsinger
Youth Advisory Delegates: Whitney Cosby, Michael Cucinotta, Andrew DuBose
- 2. CHRISTIAN EDUCATION/STEWARDSHIP (Mercury)**
Chair: Rev Paul Collins **Co-Chair:** Elder Rebecca Davis
Ministers: Terra Sisco, Michael Justice, Aaron McMillan, Don Winn
Elders: Nozomu Haga, Bethany Hollingsworth, Byron Kelley, Jim Ramsey, Gerhard Veldman
Youth Advisory Delegates: Morgan Keiser, Chris Kerr
- 3. JUDICIARY (Juno)**
Chair: Elder Mary Lyn Childs **Co-Chair:** Rev. Tim Smith
Ministers: Richard Brown, Jerry Hullander, Ronald Longmire, Marvin Wilkins
Elders: Mildred Ashalintubbi, Charles Gregory, Mona Manley, Richard Patterson
Youth Advisory Delegates: Evan Colvard
- 4. MEMPHIS THEOLOGICAL SEMINARY/HISTORICAL FOUNDATION (Jupiter)**
Chair: Rev. Mark Davenport **Co-Chair:** Elder Scott Stewart
Ministers: Hannah Bryan, Don Hubbard, Rickey Page, Charles Smith, Frank Ward
Elders: Mark Cowan, Ed Minton, Jerry Pataki, Diane Sowell
Youth Advisory Delegates: Austin Agee, Courtney Barnett, Becka Wheeler
- 5. MISSIONS/MINISTRY/CHAPLAINS (Mars)**
Chair: Elder Jerry Young **Co-Chair:** Rev. Duwayne Pounds
Ministers: Jimmy Byrd, Michele Gentry, Mario “Bud” Ruggia, Iwao Satoh, Dee Ann Thompson, Gordon Warren
Elders: Joe Bone, James Condra, Rose Mary Magrill, Robert Mullenix
Youth Advisory Delegates: James Upshaw
- 6. PROGRAM PLANNING (Mars)**
Chair: Rev. Harry Chapman **Co-Chair:** Elder Thomas Nash
Ministers: John Deaton, Daryl Johnson, Freddie Norris, Charles Pope
Elders: Jan Bartlett, Mike Coleman, Doug Phelps, Ann Williams
Youth Advisory Delegates: Whitney Dockins, Micah Watson
- 7. THEOLOGY/SOCIAL CONCERNS (Juno)**
Chair: Rev. Wendell Harris **Co-Chair:** Elder Sara Morris
Ministers: Lanny Johnson, Robert Tolley, Robert Truax
Elders: David DeSpain, Frances McCarter, Ed Pinkston
Youth Advisory Delegates: Travis Eckert, Jessica Underwood, Timothy Young
- 8. ORGANIZATIONAL TASK FORCE (Mercury)**
Chair: Elder Elizabeth Horsley **Co-Chair:** Rev. Ray Lathem
Ministers: Jimmy Braswell, Ray DeVries, Hillman Moore, Michael Walker, Michael Wilkinson, Boyce Wallace
Elders: Jammie Bonds, Lon Knight, Brian Martin, Roy Shanks, Bobby Vinson
Youth Advisory Delegates: Benjamin Daniel, Corey Faulkner
- 9. CREDENTIALS:**
Chair: Elder Doug Phelps
Members: Elder Elizabeth Letsinger, Rev. Terra Sisco

THE REPORT OF THE MODERATOR

I express appreciation to the General Assembly of the Cumberland Presbyterian Church for the honor of serving as your moderator this past year. I am indebted to the assembly boards/committees, presbyteries and churches for their gracious hospitality extended during my visits. I am especially grateful to the Stated Clerk of General Assembly, Reverend Robert Rush, for his assistance and guidance during this year.

There are many signs of vitality in the Cumberland Presbyterian Church. The miniversities received good response and sessions participating in this training event were very appreciative. Hopefully, the fruits of this training will continue to be evident in the years to come. The Denominational emphasis on tithing is a positive step for our Church, reminding us of the Biblical principle of tithing as it relates to our possessions. Cross cultural ministry has opened new frontiers to share the gospel for the Cumberland Presbyterian Church. This ministry includes new challenges and demands an expanded vision on the part of the church.

While visiting presbyteries and churches, I have seen signs of vitality. I have sensed an appreciation for the heritage of the Cumberland Presbyterian Church and a growing awareness for the need to preserve the documents and artifacts of our heritage. I have become aware that the discernment process, part of the Touch the Future Program, is bearing fruit. Programs of outreach, service ministries, and attention to facilities have resulted, touching all levels of our Denomination. I see signs of vitality in the number of probationers for the ministry. Every presbytery has its own personality, but in each presbytery I have been impressed by the sincere concern for the work of the church.

The health of our denominational institutions is also a sign of vitality in the church. The Cumberland Presbyterian Children's Home, in expanding its capacity to serve children and families, has implemented the Single Parent Program. Memphis Theological Seminary has one of the most diverse student bodies in relation to race and denomination of any seminary in the United States. The first five years of this decade saw the total enrollment reach an all time high and the Board of Trustees is in the process of developing a master plan for expansion. The Program of Alternate Studies is continuing to fill a vital roll in the preparation of probationers for the ministry. This program has been expanded to develop a Multi-Culture Ministry Track to assimilate ministers & candidates from the non-anglo heritage. Bethel College continues to grow and expand. Bethel has satellite campuses in Nashville, Jackson, Clarksville, Brownsville, Chattanooga and Memphis.

The dedication with which three important task forces are approaching their work is a sign of vitality in the church. The Task Force on Ordination is proposing significant changes in the process of preparation for ministry, recognizing the varieties of calls and ways of addressing the leadership needs of the Cumberland Presbyterian Church. The Center Task Force has worked tirelessly to fulfill the directive of both the 175th and 176th General Assemblies to sell the Center property and relocate the Center. The Organizational Task Force is working to evaluate how the denominational organization and structure work together; to recommend needed changes; and to discern new and innovative ways to meet priority goals and improve the total ministry for the church of the future.

Even though there are many signs of vitality in the church, there is an area that desperately needs attention. Data from the 2000 to 2006 Yearbooks of the Cumberland Presbyterian Church reflect that on the average, during that seven year period, it took between 29 and 30 active Cumberland Presbyterians to win one person to Christ and during those seven years we lost 4,831 active members. Is winning persons to Christ becoming a lost art in the Cumberland Presbyterian Church? I certainly hope not. As a Denomination one of our priority goals is to: "Revitalize and equip congregations and presbyteries to fulfill the mission (vision) of the church." The Great Commission, "...Therefore go and make disciples..." needs to be revisited at all levels of the Cumberland Presbyterian Church.

RECOMMENDATION 1: That the Denominational Board of Missions have as a priority reaching the non-Christian and unchurched.

RECOMMENDATION 2: That the Denominational Board of Missions regularly encourage presbyteries and churches to:

- Pray for the non-Christian and unchurched each Sunday.**
- Intentionally seek out and cultivate the non-Christian and the unchurched for invitation to Christian discipleship.**
- Invite the non-Christian and the unchurched to Christian discipleship**
- Provide support for new converts.**

RECOMMENDATION 3: That the Denominational Board of Missions assist presbyteries and churches by providing or recommending models for training persons to reach the non-Christian and the unchurched.

THE REPORT OF THE STATED CLERK

The Stated Clerk is elected by the General Assembly. Although the Confession of Faith, the Rules of Discipline, the Rules of Order and the General Regulations of the General Assembly list many responsibilities for the person who holds the office, the primary task is to focus on the spiritual life of the Church. The Stated Clerk is given specific responsibilities for the orderly governance of the Church.

It is necessary for the person who fills this office to be knowledgeable about the past, present and emerging policies, procedures, regulations and legal concerns. The Stated Clerk is often called upon to give interpretations of the Constitution and Rules of Discipline. Often local congregations and judicatories turn to the Stated Clerk for advice in matters of civil law also. In the event there is litigation affecting the Church, the Stated Clerk must sign all documents pertaining to the litigation, select and employ legal counsel if necessary. The Stated Clerk must protect the name and assets of the Cumberland Presbyterian Church, thus on occasion might have to initiate litigation after consulting with the Permanent Committee on Judiciary. The Stated Clerk shall represent the interest of the General Assembly in regard to all judicatories, boards and other agencies of the Church and organizations outside the Church by responding to requests for official records of the General Assembly actions and give personal representation when an official of the General Assembly is needed.

The Office of the General Assembly often receives communications, and inquiries which must be referred to the proper board/agency, or a lower judicatory of the Church. Invitations to host General Assembly, memorials from presbyteries, resolutions from General Assembly Commissioners, appeals, dissents, protests, references, resignations from board/agencies are received in the Office of the General Assembly, and the Stated Clerk must respond to the communication or refer it to the appropriate board, agency or committee. Throughout the year, the Stated Clerk must respond in an orderly manner to a variety of inquiries.

The Stated Clerk must make suitable arrangements for General Assembly, to provide preliminary minutes and agendas, and to assist the General Assembly in all areas needed for the General Assembly to run smoothly.

Official records of the General Assembly are kept by the Stated Clerk. Following the annual meeting, a summary of actions is provided to each minister, probationer, session clerk, members of boards/agencies, commissioners, youth advisory delegates and Stated Clerks of presbyteries and synods. Following each meeting of the General Assembly, revisions must be made to the Digest, and when Constitutional Amendments are passed, the Confession of Faith must be revised. The yearbook is mailed without charge to each minister, probationer, and session clerk. Other persons desiring the yearbook can order it through the resource center. The Minutes of the General Assembly are provided without charge to any person requesting the Minutes. Minutes are secured through the Office of the General Assembly.

The Stated Clerk must maintain an accurate file on congregations, session clerks, pastors and other leadership of congregations with statistical information about congregations, presbyteries and synods. In order to maintain an accurate file, it is essential that the Office of the General Assembly be notified of changes in session clerks, pastors, stated supplies, and the status of a minister or probationer. The Stated Clerk is grateful to those who are diligent in providing information to keep the records current. Although it is desirable to have the yearbook printed early in the year, it is possible only if each congregation and presbytery will observe the deadline of February 10th to have the reports filed.

The Stated Clerk provides representation on the General Assembly Council and support services for all agencies without a principal executive officer. The Stated Clerk plans the budget and provides accounting support services for commissions, committees, agencies without any executive. When task forces are named by the General Assembly, the Stated Clerk shall provide for funding.

The Stated Clerk holds, reports annually and distributes funds from the contingency fund when expenditures are authorized by the General Assembly or the General Assembly Council. When the General Assembly or the General Assembly Council approves an expenditure from the contingency fund, the Stated Clerk and the Executive Director of the Board of Stewardship, Foundation and Benefits, must sign the request for the disbursement. Funds which are not entrusted to a particular board or agency are under the supervision of the Stated Clerk.

The Stated Clerk represents the Cumberland Presbyterian Church in establishing and maintaining relations with other Denominations, particularly those of the Presbyterian and Reformed tradition. Common concerns must be shared with other Churches within the Reformed tradition. It is especially incumbent to sustain a vital relationship with the Cumberland Presbyterian Church in America. The Stated Clerk represents the Church in all ecumenical relationships.

Annually the Stated Clerk conducts a conference for the Stated Clerks of presbyteries and synods.

Manuals have been prepared and sent to Stated Clerks of presbyteries, synods and to the Session Clerk of local congregations. Each year the Stated Clerk provides orientation for commissioners and youth advisory delegates to the annual General Assembly. The Stated Clerk must attend meetings of presbyteries and synods periodically. When requested by presbyteries or synods, the Stated Clerk must be available to interpret the actions of General Assembly. The Stated Clerk provides support staff for the moderator.

I. EVALUATION OF THE STATED CLERK

Although the General Assembly has mandated that all executive staff must be evaluated every two years, there is no procedure in place to evaluate the Stated Clerk. The General Assembly developed a form for evaluating all executives. When the General Assembly Executive Committee and the Commission on the General Assembly Office were functioning, a process was in place. The General Assembly Council supervises only the Executive Director of the General Assembly Council. The Stated Clerk serves a limited term, and must be elected by the General Assembly for future terms, thus election may be the equivalent of evaluation. If the General Assembly desires an evaluation every two years, it will have to designate the persons responsible for it.

II. THE STAFF

Mrs. Elizabeth Vaughn, Assistant to the Stated Clerk and the Stated Clerk are the only employees in the Office of the General Assembly. A few years ago, there were three full time employees and one part time employee in the Office.

Mrs. Vaughn is to be commended for her excellent work in keeping statistical records updated, managing the budget of the Office of the General Assembly as well as the agencies for which funds are handled, and taking care of part of the correspondence. Mrs. Vaughn designs the covers for the yearbooks and the minutes, as well as maintaining the website.

Mr. Tommy Craig, Engrossing Clerk, is to be commended for the accuracy of the minutes of the General Assembly. Each committee chair person and co-chair person benefits from Mr. Craig's expertise in assisting in writing the reports at each meeting of the General Assembly.

III. ECUMENICAL RELATIONS

A. AMERICAN BIBLE SOCIETY

For almost 200 years, supporters of the American Bible Society have been energized by one guiding principle, to make the Bible's message available to every person in a format each can understand and afford. This has meant translating the Bible into plain English through the Contemporary English and Good News Versions, finding practical ways to distribute Bibles and making use of innovations like radio, television, and internet to bring the Word to the widest possible audiences. But more than that, it has meant a history of reaching out, crossing barriers of language and ethnicity, welcoming new technologies and partnerships, going beyond national boundaries and sharing fellowship across divisions of faith. (Record, Winter 2007, page 7)

The American Bible Society works in partnership with Bible societies in various countries, so that the Word may be available to all persons. Although distributing the Bible in China was once a clandestine operation, now millions of copies of the Bible are printed and distributed through the Bible House in China.

Congregations are encouraged to purchase copies of the Bible and give them away. A Bible a month club is another way of distribution; for \$4.00 per month sent to the American Bible Society, Bibles will be sent into various countries. Congregations can purchase the military Bibles and have them sent to troops throughout the world.

The American Bible Society is one of the Denomination's oldest ecumenical partnership. Congregations and individuals are encouraged to send annual contributions.

B. THE WORLD ALLIANCE OF REFORMED CHURCHES

The Reformed movement is shaped by a commitment to constant reformation in conformity with God's Word and the direction of the Holy Spirit. Although many denominations which are members of

the World Alliance of Reformed Churches do not have the word reform in their name, there is a commitment to constant reformation in response to the Holy Spirit. Cumberland Presbyterians are fully aware that there is one body and one Spirit, just as you are called to the one hope of your calling, one Lord, one faith, one baptism, one God and Father of us all, who is above all and through all in all. (Ephesians 4:4-6) In order to accomplish more in the kingdom than we can do alone, we are involved in various ecumenical relationships.

The World Alliance of Reformed Church meets in general session every seven years. Between meetings the work of the Alliance is carried out through area councils. The Cumberland Presbyterian Church has two delegates, one of which is the Stated Clerk, to the Caribbean and North American Council which usually meets every eighteen months between the general meetings of the World Alliance of Reformed Churches. The next meeting of the Caribbean and North American Council will be in Ghana on February 25-29, 2008. The meeting in Ghana coincides with the 200th anniversary of international slave trading. Although international slave trading has ended, there are still many people enslaved throughout the world. The Church Universal is called to work toward eliminating this practice and affirming the dignity of all people. Cornelia Swain is the other elected delegate to the area council; her term will expire in June of 2008 and her replacement must be a person who may be a delegate to the next general session of the World Alliance of Reformed Churches in 2011.

At the 2004 meeting of WARC, the various denominations entered into a covenant for justice, which involves a minimum of five years to implement. The covenant for justice involves confessing our faith together, coming together in relationships of mutual solidarity and accountability, working together for justice in the economy and the earth in local and global contexts. Through the World Alliance of Reformed Churches, and the World Council of Churches a variety of task forces are at work. Thus far, all the task forces have met outside the United States. The Cumberland Presbyterian Church is a member of WARC, but not the WCC.

IV. MODERATOR/WORSHIP DIRECTOR

Every commissioner and youth advisory delegate is appointed to serve on one of the committees of the General Assembly. The newly elected moderator and the worship director have always served on committees. Committees are appointed by the retiring moderator prior to the mailing of the preliminary minutes, in order that commissioners and youth advisory delegates can better prepare for their particular committees. When a presbytery endorses a person for moderator, the Moderator and the Stated Clerk attempt to assign the individual to a committee with a lighter work load and hopefully without any controversial subjects with which to deal. Both the moderator and the worship director may have to miss part of their respective committee meetings due to other responsibilities.

RECOMMENDATION 1: That the Moderator and the Worship Director be exempt from serving on a committee at General Assembly.

V. MODERATOR IN 2008

In 2008 the General Assembly will meet in Japan. In consultation with the Director of Global Missions, Robert Watkins, the Stated Clerk is of the opinion that a moderator should be elected from Asia. Since we have had a moderator from Japan and Cauca Valley Presbyteries, it would be good if a person from Hong Kong Presbytery could be elected. Although the Office of the General Assembly has some funds for travel for an overseas moderator, some additional funding may be needed.

RECOMMENDATION 2: That the General Assembly go on record as favoring the election of a Moderator from Asia in 2008.

VI. RULES OF DISCIPLINE

The 176th General Assembly submitted the Rules of Discipline to the presbyteries for ratification. The Rules of Discipline have been ratified by the Cumberland Presbyterian Church in America, but must also be ratified by the Cumberland Presbyterian Church in order to be placed in the Confession of Faith. When Constitutional Amendments, and/or Rules of Discipline, are referred to the presbyteries, 11.4c requires a vote within the first year of the referral. All constitutional changes are adopted when three fourths of the

presbyteries have voted in the affirmative.

The following presbyteries have voted in the affirmative on the Rules of Discipline: Andes, Arkansas, Cauca Valley, Choctaw, Columbia, Covenant, Cullman, Cumberland, del Cristo, East Tennessee, Grace, Hope, Missouri, Murfreesboro, Nashville, North Central, Red River, Robert Donnell, Tennessee-Georgia, Trinity, and West Tennessee. Japan Presbytery voted in the negative. The following presbyteries have not reported: Hong Kong, and Liberia.

RECOMMENDATION 3: That the 177th General Assembly affirm that the Rules of Discipline have been approved.

VII. STATISTICAL INFORMATION

Statistical information is not totally accurate as 68 congregations failed to file the annual report. It is important to have this information for our history and the accuracy of the statistical information. Each minister and session clerk is encouraged to file the report. If a congregation failed to file a report for 2006, it is encouraged to do so for future years.

	<u>1996</u>	<u>2005</u>	<u>2006</u>
Number of churches/fellowships	774	759	748
Total Membership	88,066	81,464	81,034
Active Membership	53,155	49,142	47,082
Professions of Faith	1,587	1,649	1,706
Members Added	5,030	3,527	3,833
Members Lost	4,860	4,131	4,281
Church School Enrollment	38,262	32,422	30,265
Given to Our United Outreach	2,027,711	2,646,750	2,652,872
Total Outreach Giving	5,487,460	8,379,379	8,331,581
Total Expenditures	34,821,064	45,769,458	46,396,330
Total Income Received	37,529,737	52,932,726	54,793,981
Value of Church Property (1 = 1000)	235,858	371,100	368,503

VIII. CONTINGENCY FUND

CONTINGENCY FUND
SUMMARY OF 2006 ACTIVITY

Balance Forward 1/1/06	\$ 54,559.98
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Income:

Our United Outreach	\$ 9,840.16	
Interest	<u>2,149.48</u>	
		<u>11,989.64</u>
		\$ 66,549.62

Expenditures:

General Assembly Office - Bethel College Task Force	\$ 538.17	
General Assembly Office - COM Ordination Task Force	9,866.53	
General Assembly Office - Organizational Task Force	3,215.92	
General Assembly Office - Organizational Task Force	2,791.76	
General Assembly Office - 2006 GA Facilities (over budgeted amount)	595.85	
General Assembly Office - Organizational Task Force	1,659.34	
General Assembly Office - 2010 Program Planning Committee	1,638.79	
General Assembly Office - 2010 Program Planning Committee	<u>714.14</u>	

\$ 21,020.50

Balance 12/30/06

**\$ 45,529.12

****Restricted** \$17,837.71 Priority Goals Programming (Approved in 1999 -Beg. Bal. \$59,756.55 less \$7500 used by BCE for curriculum introductory events, \$1000 used by BCE for camp directors' conference, and \$15,000 used by Board of Missions for Church Planter Training Program Curriculum through Alban Institute, \$3,500 used by BCE for miniversities. \$10,200 used by BCE for miniversities and \$4,718.84 used by Commission on Ministry to do workshops for presbyterial committees on ministry. The original designation for the Commission on Ministry was \$9000, thus \$4281.16 of this amount is designated leaving a balance of \$13,556.55 designated for priority goals programming.)

9,355.44 Catechism Revision Committee (Approved 6/99 - \$4,500 less \$882.93 spent in 2000, and \$699.90 spent in 2002, and \$691.18 spent in 2003, and \$370.55 spent in 2004. An additional \$7,500 was approved in 08/03 for \$7,500 for next 5 years)

5,133.47 Commission on Ministry (Approved 1/03 - Beg. Bal. \$15,000 less \$9,866.53 used for Ordination Task Force. The Commission requests that only \$1000 be kept in reserve.)

17,647.07 2010 Program Planning Committee (Approved 6/06 - Beg. Bal. \$20,000 less \$1638.79 and less \$714.14 spent in 2006.)

\$49,973.69

****Unrestricted:** (4,444.57) 12/30/06

\$45,529.12

RECOMMENDATION 4: That \$4,500 designated for the Catechism Committee be moved to unrestricted funds.

THE REPORT NUMBER ONE OF THE GENERAL ASSEMBLY COUNCIL

To the 177th General Assembly of the Cumberland Presbyterian Church in session in Hot Springs, Arkansas, June 18-22, 2007.

I. GENERAL INFORMATION

A. MEETINGS AND ORGANIZATION

The General Assembly Council (GAC) under the direction of its officers, President Reverend Tiffany McClung, First Vice President Reverend Thomas Sweet, Second Vice President Ladd Daniel, Secretary Jane Jennings, and Treasurer Davis Gray, Jr. met three times in regular session since the 176th General Assembly.

B. BOARD MEMBERS WHOSE TERMS EXPIRE

The terms of Reverend Ray Lathem, Ms. Dale Johnson, Ms. Betty Jacob, Reverend Howell G. Mims, Reverend Sam Romines, and Mr. Lee Webb expire in 2007 and all are eligible for re-election. However, Reverend Ray Lathem and Ms. Dale Johnson have asked not to be re-elected.

C. COUNCIL REPRESENTATIVES TO 177TH GENERAL ASSEMBLY

Reverend Tiffany McClung will be the Council's representative and Davis Gray Jr. will attend as executive director. Reverend Howell G. Mims is the alternate.

D. EVALUATION OF EXECUTIVE DIRECTOR

The General Assembly Council conducted the biennial evaluation of the executive director in its August 2006 meeting.

II. GENERAL ASSEMBLY COUNCIL ACTIVITIES

A. PURPOSE

The 165th General Assembly directed the General Assembly Council to report to future General Assemblies the Task Force Report creating the General Assembly Council in 1993, or the essence of that report in summary. The following is the purpose statement from the Bylaws which include eleven responsibilities. Also included, from the bylaws, are GAC Authority and Board and Agency Directives for Relationship with the General Assembly Council.

Article I.B.: The purpose of the General Assembly Council shall be:

1. To identify the Cumberland Presbyterian Church's vision for ministry and to help its General assembly boards and other agencies, synods, presbyteries, and congregations develop an understanding of their particular roles in the implementation of this ministry;
2. To be the primary long and short range planning agency for the Church, striving to assure that all segments will be working on a common mission and that duplications and gaps in the Church's ministry will be minimized;
3. To promote the effective distribution of human and material resources in order that the various facets of the Church's ministry be carried out in an effective and efficient manner;
4. To provide and/or insure that the General Assembly has all relevant information concerning programs, budgets, and the general work of the church in order that the General Assembly may make wise and informed decisions;
5. To unify the planning, programming/implementing, and budgeting of all General Assembly boards and other agencies for the purpose of achieving an integrated, coordinated, and prioritized Church program and to submit all such budgets to the General Assembly for approval,

6. To review the reports and coordinate the recommendations of all General Assembly boards and other agencies and to advise the General Assembly concerning such reports and recommendations in light of the Church's prioritized program;
7. To be responsible for Our United Outreach by planning and recommending Our United Outreach income, and distributing Our United Outreach in accordance with actions and budgets of the General Assembly
8. To have authority in management of Church Center property.
9. To participate through an active consultative role with General Assembly boards in the process of employing principal executive officers who serve on the General Assembly Council.
10. In the event the office of Stated Clerk is vacated by resignation, action or policy for General Assembly or for any other reason, the Coordinating Committee of the General Assembly Council will assume the responsibility for the oversight of the office until a Stated Clerk is elected by the General Assembly and begins work.
11. When the office of Stated Clerk is vacated, the General Assembly Council shall conduct the search for a candidate and subsequently present their nomination to the General Assembly. The Council may appoint a Search Committee which shall be composed of elected voting members of the Council.

Article II. B. Authority. The Authority of the General Assembly Council:

1. Is derived from the General Assembly of the Cumberland Presbyterian Church to which it is accountable to execute all functions assigned to it in these bylaws and all tasks committed to it by the General Assembly;
2.
 - (a) If a General Assembly board or other agency is faced with an emergency situation that seems to call for actions not clearly authorized by the General Assembly, the General Assembly Council is to act in an advisory capacity in the matter when requested to do so by such board or other agency;
 - (b) If the General Assembly Council is aware of an emergency situation in the work of a board or other agency, which the agency does not appear to be addressing in a timely manner, the board or agency is to enter into a joint meeting with the General Assembly Council to discuss the matter when requested to do so by the Council;
 - (c) If the emergency is of such magnitude as to threaten the work of all boards and other agencies of the General Assembly or the whole Church and requires action before the next meeting of the General Assembly, the General Assembly Council shall act with the power of the General Assembly in such emergency when such emergency has been declared by a three-fourths vote of the entire membership of the General Assembly Council.

Article VI. B. Board and Agency Directives for Relationships with the General Assembly Council:

The nature and purpose of the General Assembly Council is no different from any other agency of the General Assembly. Its responsibility is to serve the Cumberland Presbyterian Church under the authority of the General Assembly.

Just as each agency has assigned responsibilities by charter and authority of the General Assembly, so does the General Assembly Council.

To carry out these responsibilities, it will be necessary for the General Assembly Council to have opportunity to enter into areas that cover the spectrum of work of all the boards and other agencies of the General Assembly. This does not mean that a board or other agency will give up any work already assigned to it. Each will continue to serve the Church with the same concerns as in the past.

However, to facilitate the purpose assigned by the General Assembly, the General Assembly Council must have the cooperation of all agencies and staff.

For this reason, the General Assembly requires all of its boards and agencies to cooperate fully with the General Assembly Council by:

1. Instructing principal executive officers serving on the General Assembly Council to participate fully in the work of the General Assembly Council and in committees created by the Council to which the principal executive officer has been named;
2. Directing principal executive officers to release staff for assigned tasks by the General Assembly Council;
3. Granting full accessibility to providing any information that the General Assembly Council requests in order to do planning for the whole Church, including financial reports and information necessary for adequate budget planning and priority setting;

4. Seeking the support, help, and counsel of the Executive Director of the General Assembly Council in program and budget planning as needed to facilitate the particular work of the board or agency in order to carry out the total planning process for the whole work of the denomination;
5. Responding to requests of the General Assembly Council for a joint meeting when it becomes aware of an emergency situation in the work of a board or agency that the board or agency does not appear to be addressing in a timely manner, in keeping with the Council's Bylaws, Section II.B.2.(b).

It should be kept in mind that it is not the purpose of the General Assembly Council to take over the work of any of the boards and agencies of the Church, but to serve as the General Assembly's agency for planning and budgeting in order that the General Assembly may make reasonable choices among the ways of fulfilling the vision of the Church in both the short and long term.

B. STRATEGY FOR ACHIEVING PURPOSE

The primary function of the General Assembly Council is to do long and short range planning for the Church.

In response to this, in 1997 the GAC recommended a vision of ministry and three priority goals to guide and focus the Church as it begins the twenty-first century. The GAC's plan is and will be to continue working with denominational boards/agencies and institutions to coordinate plans and programs that support the General Assembly's vision and priority goals. The vision and priority goals are designed to focus programs to *strengthen congregations and presbyteries* as they engage in ministry within their communities. The GAC is committed to strengthening our *congregations and presbyteries* and finding ways to celebrate the ministries they provide.

To this end *Touch the Future: A New Frontier in Partnership* was adopted as the theme for the first decade to promote the *vision of ministry* and the *three priority goals* of the Cumberland Presbyterian Church. This theme provides for three basic elements in partnership with congregations and presbyteries to support the priority goals. These elements are: (1) to be intentional in a discernment process to enable congregations, presbyteries, boards & agencies and institutions in seeking God's will for their ministries; (2) to provide funding at all levels of the Church through a church-wide comprehensive giving campaign focusing on congregations and presbyteries; (3) to be very intentional in developing leadership at all levels of the Church.

1. Vision of Ministry

The vision of ministry states who we are to be as the Cumberland Presbyterian Church as a part of the body of Christ.

**Biblically-based and Christ-centered,
born out of a specific sense of mission,
the Cumberland Presbyterian Church strives to be true to its heritage:
to be open to God's reforming spirit,
to work cooperatively with the larger Body of Christ,
and to nurture the connectional bonds that make us one.**

**The Cumberland Presbyterian Church seeks—to be the hands and feet of Christ in
witness and service to the world and above all, the Cumberland Presbyterian Church lives out the
love of God to the glory of Jesus Christ.**

2. Priority Goals

In August of 1998 the General Assembly Council began discussion about the priority goals and recognized there would be funding requirements at all levels of the Church as we seek to meet these goals. The GAC appointed a steering committee to develop an overall strategy for determining funding requirements at all levels of the Church. The steering committee recommended a Church wide program to be observed over the next ten years called *Touch The Future, A New Frontier In Partnership*. In this interim time the GAC has provided some funding and other support to boards/agencies as they reallocate their resources and develop new programs to support the General Assembly's priority goals.

a. Recruit, educate, and nurture clergy and laity for their specific ministries.

Current Status: The following are new initiatives in support of this priority goal.

Church Planter Training Program: The GAC funded the development of a curriculum to aid in the development of persons to provide the leadership for NCD's. The Board of Missions staff with assistance from an Alban Institute consultant has developed a Manual for Church Planters. The Board of Missions has held two training events, one for three days and one for five days. The Board is continuing to evaluate this resource and the training events. The Board will continue to develop designs to provide for flexibility to be used in a variety of settings (week long, weekend, MTS, PAS, etc.).

Leader Development: The Board of Christian Education has developed two resources to aid congregations in their efforts to orient new members and develop church officers. These resources are, The Making of Disciples Called Cumberland Presbyterians and Development of Church Officers. These are available through the Board of Christian Education.

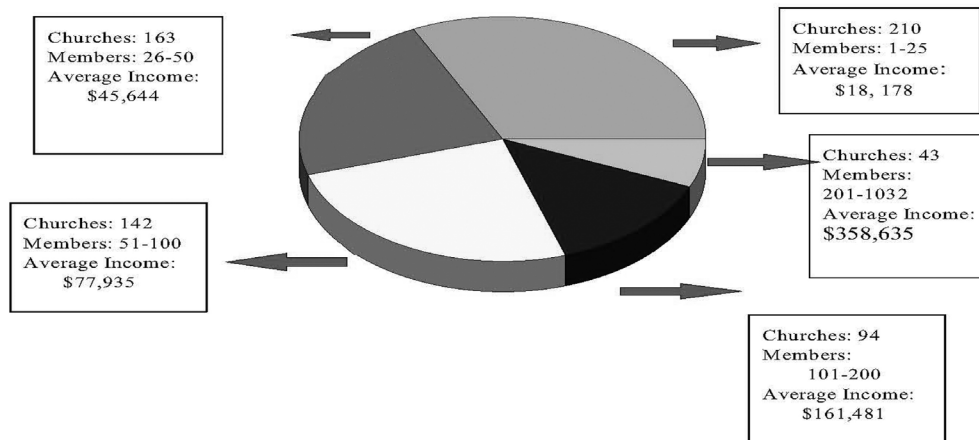
Conference on Christian Philanthropy: The Board of Stewardship Foundations and Benefits provides scholarships for NCD and other laity to attend this conference which meets every two years. The Conference covers topics such as: The Annual Stewardship Campaign, Clergy-Personal Finances, Fund-raising, Capital Campaigns, Building Donor Relationships, etc.

Miniversity 2007: The Board of Christian Education held 19 events with approximately 750 participants. These events focused on Elders planning for their church for this current year. There were 41 consultants leading these events and boards and staff members served as host. For more details on these events see Board of Christian Education Report.

Youth Evangelism Conference: This conference was held by the Board of Missions at Orange Beach, Alabama on December 28-30 with almost 200 youth and adults from 30 churches. The theme of the conference was "The Discomfort Zone" and the conference speaker was Steve Sjogron, author of numerous books on the topic of servant evangelism. For more information see the Board of Missions Report to G.A.

Youth Worker Summit: The Board of Christian Education joined with other member denominations of the Ecumenical Youth Ministry Staff Team of the National Council of Churches to host this event November 12-15 at Coronado Springs Resort, Walt Disney World in Orlando Florida. There were 31 persons registered from the CPCA and CPC Churches. For more information see the Board of Christian Education report to G.A.

CHURCH AVERAGE INCOME 2007 YEARBOOK



CLERGY COMPENSATION SURVEY, SPRING, 2006

By Church Income						
Income	Average	Average	Clergy Compensation			Percent
Ranges	Members	Income	Minimum	Maximum	Average	of Income
\$10,000 or Less	12	\$5,727	\$600	\$38,000	\$8,749	52.8%
\$10,001 - \$20,000	22	\$15,263	\$400	\$11,700	\$6,438	42.2%
\$20,001 - \$30,000	35	\$24,562	\$250	\$19,328	\$10,291	41.9%
\$30,001 - \$40,000	48	\$34,455	\$1,768	\$37,490	\$19,754	57.3%
\$40,001 - \$50,000	53	\$44,526	\$12,120	\$38,150	\$24,898	55.9%
\$50,001 - \$75,000	64	\$61,031	\$6,500	\$61,902	\$30,274	49.6%
\$75,001 - \$100,000	97	\$85,366	\$14,100	\$62,912	\$41,615	48.8%
\$100,001 - \$150,000	112	\$121,345	\$4,200	\$77,458	\$46,383	38.2%
\$150,001 - \$200,000	148	\$175,575	\$37,800	\$70,750	\$53,853	30.7%
<u>\$200,001 or More</u>	<u>305</u>	<u>\$342,425</u>	<u>\$47,741</u>	<u>\$103,847</u>	<u>\$69,813</u>	<u>20.4%</u>
All Ranges Combined	89	\$100,923	\$250	\$103,847	\$32,470	39.1%
By Church Members						

CLERGY COMPENSATION SURVEY, SPRING, 2006

By Church Income						
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Ranges	Members	Income	Minimum	Maximum	Average	Income
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All Ranges Combined	89	\$100,923	\$250	\$103,847	\$32,470	39.1%

By Church Members						
Member Ranges	Average Members	Average Income	Clergy Compensation			Percent of Income
			Minimum	Maximum	Average	
25 or less	16	\$14,891	\$250	\$30,213	\$6,228	41.8%
26 through 50	37	\$28,675	\$1,440	\$38,150	\$13,481	47.0%
51 through 100	74	\$47,698	\$1,768	\$62,912	\$23,740	49.8%
101 through 200	144	\$94,828	\$2,500	\$77,458	\$40,521	42.7%
201 through 300	241	\$160,136	\$15,600	\$67,912	\$51,803	32.4%
301 or More	502	\$318,677	\$34,500	\$103,847	\$66,617	20.9%
All Ranges Combined	89	\$100,923	\$250	\$103,847	\$32,470	39.1%

Clergy Compensation has been raised as important information for churches and presbyteries throughout the Church and in the Leadership Task Force.

b. Revitalize and equip congregations and presbyteries to fulfill the mission (vision) of the church.

Rationale: One element of *Touch The Future, A New Frontier In Partnership* calls for each level of the Cumberland Presbyterian Church to enter into a discernment process to seek God's will for its ministries. This program was assigned to the Board of Stewardship, Foundations, and Benefits (BOSFB) which has reallocated some of its human and financial resources for support. The BOSFB has assigned the Reverend Elinor Brown as director of the program. The steering committee authorized a part time position to work with Rev. Brown on the discernment process and a Memphis Theological Seminary student, has been employed.

(i). Discernment Process

Current Status: The Discernment Process was implemented in 2000 with the training of thirteen Vision Bearers. They then met with each state side presbytery and denomination board/agency and presented the concept, and asked each entity to prepare for the discernment process by appointing a Task Force. Each entity was asked to send the names of Task Force members to Ms. Brown who would provide materials and assign someone to work with each Task Force as they prepare to implement a discernment process. To date 157 people in nineteen presbyteries have been trained, as Vision Enablers, to lead congregations, boards and presbyteries through a discernment process. We plan to provide periodic area seminars for those who have been trained.

A discernment process may or may not lead to a Capital Campaign but from the FutureTrends survey we know there were a number of churches who had identified Capital needs. Therefore, in May of 2000, as a part of *Touch The Future, A New Frontier In Partnership*, we offered a Capital Campaign School using Holliman Associates as leaders. Seventeen people attended this school.

The discernment program is off to a very good start and has the potential, if utilized, to more focus our attention to God's will for our faith communities. There were two discernment training events held in 2004, one in July and one in September. For more in depth reporting on *Touch The Future, A New Frontier In Partnership*, refer to the Board of Stewardship, Foundations, and Benefits report, to the General Assembly.

Discernment Statistics

Active Membership	Number Churches	Number in Discernment	Percent Participating	Total Income	Total Outreach Including OUO	%of Total Income
0-25	230	42	18.2%	\$ 848,300	\$ 207,598	24.5
26-50	168	45	26.7%	1,733,055	393,275	22.7
51-100	156	56	35.8%	3,832,265	818,594	21.4
101-200	96	37	38.5%	6,230,154	1,353,805	21.7
201-above	44	22	50.0%	7,812,535	1,637,623	21.0

(ii). Planned Giving

Rationale: In the FutureTrends survey analysis, Dr. Reginald Bibby states that the survey has documented widespread receptivity to planned giving programs, but an alarming level of unawareness of their nature and range, and that this has to change quickly. Planned giving programs represent a very significant source of revenue for the church, but they need to be given extremely high priority, and pursued with urgency.

Current Status: This program has been placed under the Board of Stewardship, Foundations, and Benefits. The GAC began to provide for funding through OUO in the year 1998 with a line item of \$30,000 per year. The Board of Stewardship has reallocated funds of \$15,000 per year to this program for a total of \$45,000 which began in year 2000. The GAC is very excited about the short and long range benefits of this program for congregations and presbyteries.

There are currently three Planned Giving Coordinator positions with the following employed currently: Carolyn Harmon, for the presbytery of East Tennessee and consultant to Tennessee Georgia, Nadara Jones for presbyteries of Tennessee Synod, and Gaye Wood for presbyteries of Arkansas, Missouri, Red River, and Trinity.

For more in depth information on Planned Giving plans refer to the Board of Stewardship, Foundations, and Benefits report to General Assembly.

(iii). Investment Loan

Rationale: This program is designed to increase substantially the amount of capital available for loans within the Cumberland Presbyterian Church. The FutureTrends survey identified capital needs over the next ten years to range from \$57 to \$97 million for existing churches. New church developments over this same period of time will likely require an additional \$30 million. Based on the experience of other denominations we expect \$50 million or more to be invested over time. *The motivation for investors is Mission and the strengthening of our church in response to God's call---even though the return on investment will be less than could be realized with a pure dollar motivation.* This program will pay out to investors an amount equal to or greater than the average on demand CD rate of area banks. Funds will be loaned to churches or presbyteries based on a two point spread above the amount paid to investors. This program was assigned to the Board of Stewardship, Foundations, and Benefits.

Current Status: The Board of Stewardship operates this program through a Subsidiary Corporation. We had a long delay in getting our tax exempt status from the IRS, but now we have the charter and bylaws approved and the prospectus completed. The BOSFB merged the Cash Funds Management Program and assets into the Investment Loan Program as of January 1, 2001. The Investment Loan Program as of January 1, 2007, had \$13,247,000 in assets.

We have filed with Kentucky and Tennessee and have received approval to offer the prospectus to persons who belong to the Cumberland Presbyterian Church. We will be offering the prospectus in Tennessee, Texas, Kentucky, and New Mexico. While this program will help existing congregations in obtaining loans, it will also benefit NCD's and therefore support two of the priority goals. For more about this program see BOSFB report to General Assembly.

c. Establish New Congregations

Rationale: In his analysis of the FutureTrends survey, Dr. Reginald Bibby concludes, *"There is considerable support for the establishment of new churches, with a strong preference for these churches being created in the United States, versus elsewhere."* This will require much planning and coordination in all parts of our denomination.

Current Status: A constitutional change was adopted by presbyteries in 2000 and ratified by the 171st General Assembly. The interpretation and constitutional change has allowed provisional Korean churches to begin assimilation into the Tennessee Georgia Presbytery. There are NCD projects underway in other presbyteries. For further information on NCD's refer to the Board of Missions report.

3. Leadership Task Force

In 1998 GAC appointed a task force to study the leadership needs of the denomination at all levels of the Church. This task force of ten people was made up of laity and clergy from small, medium, and large churches. The GAC received their report in January 2001 and deferred action until the April 2001 meeting. The Task Force report contained twenty-seven recommendations which were referred to denominational boards/agencies for study and program development. Boards/Agencies and Institutions have developed programs and have worked with presbyterial clerks and session clerks over the past four years and reported their current progress to the GAC in its April 2006 meeting. The Task Force report and Board/Agency and Institutions reports on progress are in a supplementary report.

Leadership within the Cumberland Presbyterian Church is one of the General Assembly's priority goals for this decade and boards/agencies and the GAC will continue to focus resources on this goal.

The GAC believes the church must begin to place more emphasis on a Tent Making Ministry. Based on the size of a majority of our churches and their average annual income, the only way to provide pastoral leadership is to have and promote Tent Making Ministry. The Board of Missions has promoted this type ministry and other models for churches to have leadership. However, until Presbyteries become more proactive in helping congregations acquire pastoral leadership and until the church at large calls persons to a Tent Making Ministry, we will continue to have inadequate leadership for many of our churches. Tent Making Ministry needs to be a major emphasis within the Cumberland Presbyterian Church for the remainder of this decade and beyond.

III. TOUCH THE FUTURE DISCERNMENT AND A COMPREHENSIVE GIVING CAMPAIGN

A. BACKGROUND

From 1995-1997 the General Assembly Council was engaged in a discernment process seeking God's will for the Cumberland Presbyterian Church. Based on our belief that God speaks clearer through the Covenant Community,

Confession of Faith 1.17 God's providence embraces the whole world, but is especially evident in the creation of the Church, the covenant community. Through patient discipline, God guides this chosen community in her mission of witness and service in the world.,

we gathered input from the Church in a variety of settings and methods. In 1995 the GAC held a forum at the General Assembly which engaged 500 leaders, in 1996 we appointed a task force to study funding options, presbyteries held forums in 1996 and 1997, and we engaged Dr. Reginald Bibby in 1996 to provide a survey to help understand what our Church community believed was important for them as disciples and for the Church and its institutions. Through this gathering of information, study and prayer, the GAC recommended a *Vision of Ministry* and three *Priority Goals* to the 1997 General Assembly as its emphasis for the first decade of the 21st Century. The 1997 General Assembly approved the *Vision of Ministry* and the three *Priority Goals* for the Church.

In 1997 after General Assembly the GAC Appointed an NCD task force to study that Priority Goal. The task force reported to GAC in April of 1998. From that report the GAC recommended to the 1998 General Assembly a goal of 75 New Church starts by 2010. The task force also identified the need of \$2 Million dollars at the General Assembly level to provide funds to presbyteries in support of this goal. This \$2 Million in no way will fund the entire cost of 75 NCD starts.

In August 1998 the GAC appointed a steering committee to develop a strategy to determine funding needs at all levels of the Church as we focus on the *Vision of Ministry* and three *Priority Goals*. To this end, *Touch the Future: A New Frontier in Partnership* was developed to provide a structure to support congregations, presbyteries, boards/agencies and institutions as they seek to discern God's will for them and to provide resources to carry out that will.

Touch the Future: A New Frontier in Partnership is a process which has three basic elements to support congregations, presbyteries, boards/agencies and institutions. As mentioned in II B. above, these elements are, (1) a discernment process, (2) funding through a Church-wide giving campaign, and (3) intentionality in developing leadership at all levels of the Church.

The 1999 General Assembly authorized the Board of Stewardship to make a loan to the General Assembly Council, not to exceed \$400,000 at any one time, to cover up front expenses of the campaign, all expenses (and the loan) to be repaid from the proceeds of the campaign. Since the 1999 General Assembly, the GAC has been planning for a campaign. The General Assembly also adopted a plan for Cumberland

Presbyterian New Church Development 2000-2010 which called for a Church wide campaign (*see 1999 GA Minutes*, pp. 103-119).

In the fall of 1999 the steering committee, in conjunction with Mr. Roger Ricketts, developed a formal curriculum and training process to lead congregations, presbyteries, boards/agencies and institutions through discernment of God's will for their covenant communities. This overall discernment process was introduced to boards/agencies, institutions and presbyteries in 2000 by Vision Bearers. Then in 2001 a special service and presentation was made at the General Assembly in Odessa, Texas. Those persons being trained to lead these communities of faith through the discernment process are called Vision Enablers. As of May 1, 2005, we have trained 147 people as Vision Enablers in 19 presbyteries.

There are other discernment processes available and a number of good books from the Alban Institute. Most of these suggest that the Church needs to be intentional in discerning God's will. During our training we encourage Vision Enablers to help churches modify the discernment process to fit their particular structures and needs.

In preparation for the Comprehensive Giving Campaign the GAC reported to the 2002 General Assembly that it had authorized the Coordinating Committee (this is a standing committee of the GAC consisting of all board/agency and institution executives and the executive of the GAC) to do another survey and feasibility study. Dr. Reginald Bibby worked with the Coordinating Committee to develop the survey instrument. Mr. Roger Ricketts worked with the Coordinating Committee to identify major Cumberland Presbyterian donors. This was a very comprehensive survey targeting primarily the active membership of the Church. The survey covered four major areas: (1) Congregational Characteristics, (2) Personal Participation in Church Life, (3) The Role of the Denomination and (4) Financial Participation in Church Life. Dr. Bibby has also included a survey conclusion (following this section) where he summarizes each area and then gives his opinion as to what the survey means for Ministry, Resources and the Future. This survey was distributed to each commissioner, youth advisory delegate and board/agency representative to the 2003 General Assembly.

There were 120 major donors identified by board/agency executives to receive the survey. Forty of these major donors were selected for personal visits by Mr. Roger Ricketts (1) to determine the level of understanding of the three priority goals of the denomination, (2) to determine the viability of a proposed Church wide campaign for endowment and capital projects for congregations, presbyteries, denominational boards, agencies & institutions, (3) to test the dollar goal amount for the proposed campaign, and (4) to identify potential leadership gifts for the campaign. *Some of the findings from these personal visits were: eighty-six percent of those interviewed were familiar with or aware of the three priority goals of the denomination; two thirds of those interviewed were aware or were not surprised that a campaign was being planned; ninety-six percent of those interviewed would support a denomination-wide campaign for endowment of programs; eighty-six percent selected goals from \$15 million to \$30 million; only six of those interviewed would suggest a dollar figure without specific programs defined.* The results from these interviews are further verified in the results from the Future Trends 2002 survey by Dr. Reginald Bibby. The following is the Conclusion section extracted from the Future Trends 2002 survey.

B. FUTURE TRENDS 2002 SURVEY CONCLUSION

1. The Situation in Summary

A good survey will be in touch with reality, confirming some things that are well-known. It should also provide us with information about issues and questions where the answers are not clear. In addition, it should provide some surprises. Confirmation, information, stimulation: Cumberland Presbyterian readers should have all three responses to the findings of this new church-wide survey.

Congregational characteristics. Cumberland Presbyterian churches tend to be somewhat older and smaller with slightly older age structures than those of other American denominations as a whole. Almost 75% of CP churches were founded more than fifty years ago, compared to just over 60% of other denominationally-affiliated congregations. Some 80% of Cumberland churches have 150 or fewer active participants, and 30% have 50 or fewer; nation-wide, the two figures are around 65% and 25%. People over the age of 65 comprise at least 40% of the congregation in almost five in ten Cumberland churches, compared to only three in ten other Protestant congregations. CP churches also differ somewhat from other churches in the U.S. in the proportion of their pastors who either have been with their congregations for shorter periods of time or longer periods of time.

However, the proportion of Cumberland churches founded since the early 1980s is similar to that of other denominations, offering the prospect of the denomination as a whole experiencing an increase in younger individuals and younger families that may have an impact on its demographic patterns. In addition, although Cumberland Presbyterians remain fairly racially and culturally homogeneous, greater

diversity can be seen in the increased presence of Asian Americans, women, and divorced individuals, especially in larger churches. Although congregations are willing to attempt to do a number of things by way of ministry, their size and ensuing resources limit many to carrying out worship, Sunday School, and fellowship basics, in contrast to the diversified ministries of larger churches.

Personal participation in Church life. People who are actively involved in the Cumberland Presbyterian Church exhibit deep commitment to the faith and church that extends, in most cases, back to childhood. Nine in ten attended services on a weekly basis when they were growing up, frequently accompanied by their parents. Close to five in ten were raised in CPC homes with close to another three in ten coming from other Mainline denominations; most of the remaining two in ten have had evangelical Protestant backgrounds. Their widespread loyalty to the Cumberland Presbyterian Church can be seen in the fact that 85% have been with the denomination for more than ten years, almost 60% for more than thirty years; the corresponding figures for laity specifically are around 80% and 55% respectively. Most endorse traditional Christian beliefs, engage in private devotions, and feel they experience God's presence. Beyond regular service attendance, Cumberland Presbyterians are typically actively involved in their local churches and, in the case of many, their denomination. They maintain that their faith and their involvement are enriching their lives, and they look to the church for ministry to themselves and their families.

The Role of the Denomination. For most, the starting place for church commitment is the local church. It then extends for many to the denomination and for a majority to local presbyteries as well. No less than around 90% of leaders and 85% of active laity maintain "being Cumberland Presbyterian" is important to them. All but a small number think they are reasonably familiar with what goes in to being "CP." That said, large numbers readily acknowledge that they do not have a very high level of awareness of the ministries being carried out. Such unfamiliarity frequently extends beyond average laity to leaders as well — despite the fact people in both categories feel they receive sufficient information about what the Church is doing.

Cumberland Presbyterians place foremost importance on their local churches, and tend to look to the denomination for two things: resources for ministry and the effective carrying out of some key activities on their behalf. These activities include clergy training and assistance, new church development, the preservation of denominational beliefs, history and culture, and lay educational opportunities.

In assessing their denomination, Cumberland Presbyterians indicate that they have a high level of satisfaction overall with how the CPC is currently serving individuals and congregations. None of the denominational entities are seen as unimportant by as many as 20% of respondents. They reaffirm the ongoing importance, for example, of Memphis Theological Seminary and Bethel College, the Board of Christian Education, and the Children's Home, and give very high ratings to the denomination's leaders, emphasis, various programs, and divisions. Two asterisks: to the extent dissatisfaction with the Church that does exist, it is most commonly found among a minority of ministers; it needs to be addressed. Second, the importance of the Touch the Future initiative is questioned by three in ten people. However, its ministry goals are solidly endorsed, suggesting leaders and laity need be much better informed of the nature of the initiative.

Financial participation in Church life. Cumberland Presbyterians who are active in their congregations assume that commitment to God and the Church has financial implications. Almost all see giving as returning to God what has been entrusted to them. Some 80% maintain that an important

Table C1. Receptivity to Giving More by Age, Gender, and State

		ALL Laity	General Leaders	Lay	Ministers
Age	18-34	87%	88	***	***
	35-54	79	74	80	85
	55+	62	53	65	70
Gender	Male	74	72	74	76
	Female	62	57	68	73
Region	West	73	69	76	78
	Gulf South	69	70	66	71
	Tennessee	69	58	73	80
	Kentucky	60	56	52	71
	Other	68	64	67	74

***Sample sizes too small to permit stable percent aging.

facet of local church involvement is "contributing financially" and back up what they say by giving to their churches regularly. Close to seven in ten tithe, including about 55% of active laity. Virtually all congregations contribute to denominational ministries through Our United Outreach and responses to special appeals. Beyond contributing because of their beliefs, Cumberland Presbyterians are motivated to give at the local church level primarily by awareness of financial needs, ongoing church expenses, believing the expenditures are worthwhile and credible, and — of course — their financial situations. Most are extremely satisfied with how funds are being spent locally.

Table C2. Major Donors Profile

Age	18-34	4%
	35-54	22
	55+	74
Gender	Female	57
	Male	43
State	Tennessee	45
	Texas	21
	Kentucky	17
	Alabama	9
	Other	8
Total of each:		100%

With respect to denominational giving, the worthwhile/credible combination is crucial, whereby they believe what's involved warrants their money and they have confidence in how the funds will be used. And again, their financial situation is a key variable. These factors tend to hold for both individuals and congregations. Generally speaking, people are happy with distributing funds to various ministries through Our United Outreach yet, at the same time, some six in ten feel the ministries themselves might be better served by people being able to both contribute to them through OOU and by giving to them directly. Most people are "very" to "fairly" satisfied with how their money is spent at the presbytery level as well as by the Cumberland Presbyterian Church as a whole, if not as unreservedly so as they are with their local churches.

Of considerable importance, laity and leaders see some ministries of the CPC as financially healthier than others — their local churches and the Children's Home, for example, versus their presbyteries, MTS, and especially Bethel College. Yet, that doesn't mean that a need necessarily translates into a funding priority. Instead, the pecking order of funding priorities both in general principal and on a personal level starts with their local churches, which is far and away number 1. After that, priority rankings take the form of the three priority goals of the Touch the Future Initiative, followed in order by the Children's Home, MTS, their presbyteries, and Bethel College.

It is clear that the giving potential of Cumberland Presbyterians has not been realized. First, with respect to regular giving, close to one in ten of these active laity and leaders acknowledged that they could have given more to the Church in 2002 than they did in 2001: three in ten respondents said they could have given up to 10% more, and close to one in ten over 10% more. Second, survey respondents solidly endorse planned giving and endowments, but large numbers of active laity in particular indicate they have limited familiarity with these programs. Nonetheless, appreciable numbers of laity and leaders alike indicate that they either are already contributing or are receptive to doing so.

Third, regarding additional giving, when asked pointedly to estimate the range of an additional gift they would consider making over a three-year period if the need was demonstrated, about 70% of these active Cumberland Presbyterians were willing to provide a projection. Some 40% said that they felt they could give at least \$500 and the remaining 30% between \$500 and \$3,000 — including 5% who suggested they could contribute anywhere from \$5,000 to more than \$250,000.

2. What It All Means for Ministry, Resources, and the Future

These survey findings point to a denomination that continues to demonstrate considerable vitality and tenacity — traits that do not come by accident. Many an observer would have expected that the members and offspring of that small Presbyterian breakaway group born in Dickson County, Tennessee, in 1810 would have been gradually absorbed by larger bodies. Such is the fate of most splinter efforts. Ironically, when its membership grew to around 200,000 members around the time of its one hundredth anniversary, the Cumberland Presbyterian Church almost disappeared in 1906 when it voted in favor of merger with the forerunner of the Presbyterian Church (USA). Those who dissented wanted the CPC to continue. Today the denomination lives on with close to 800 churches and more than 80,000 members — someone miraculously not swallowed up by other groups, notably Presbyterians, even though Cumberland Presbyterian congregations number only one-tenth of the PCUSA's 11,000 churches and its members just one-thirtieth of the PCUSA's approximate 2.5 million members.

Two centuries of survival indicate that the Cumberland Presbyterian Church is here to stay. In market terms, the CPC is a small but long-established regional religious company, centered in the southeast with outlets in a number of other states and abroad. Some 85% of its members are found in five states — Tennessee, Kentucky, Texas, Alabama, and Arkansas. In addition, its diaspora and recent immigrants have founded congregations in about fifteen additional states, while missionaries have established congregations in countries including Colombia, Hong Kong, Japan, and Liberia.

Those brief historical and contemporary facts are raised by the sociologist who sees them as important to understanding something of the denominational loyalty that characterizes Cumberland Presbyterians, and the willingness with which so many are prepared to contribute more money to the denomination.

But the survey findings point to a number of provisos on the financial front.

- a. *First*, Cumberland Presbyterians have to be shown that the need is there, that the expenditure is worthwhile, and that the funds are going to be used well. After all, no one has any intention of throwing their money away.

- b. *Second*, for most people, the local congregation comes first. A logical deduction is that if funds are going to be earmarked for the denomination, people want to know what's in it for their local congregations. They have told us that they are looking for the denomination for help in the form of resources. They also expect the denomination to carry out ministry on their behalf. Consequently, a major dimension of defining something as worthwhile is seeing what benefits it has for local congregational ministry.
- c. *Third*, not all causes are equal. Cumberland Presbyterians have their personal "top ten lists." Financial urgency on the part of a given entity does not necessarily constitute financial urgency in their individual cases. As readers know well, what creates passion for one person will be greeted by apathy by another. A major task will be finding those good fits between financial need and willing donor.
- d. *Fourth*, avenues of additional giving are clearly diverse. Some think in terms of increasing their annual giving. Others are also open to making additional, above-and-beyond contributions to the Church. In the latter case, people are variously receptive to such possibilities as pledging a given amount of money over time, participating in planned giving programs, and contributing to endowments. Currently, a serious limitation documented by the survey is that large numbers of laity in particular are unfamiliar with giving options; that needs to change. People obviously will choose different giving pathways; they need to have access to a wide range. And that includes letting them use VISA!

The laity and leaders who have participated in this survey are not only committed. They also are enthused about the potential for good ministry both locally and denominationally. In recent years, one in three of them have seen their congregations grow in size, while another one in three have seen their churches remain about the same; only about one in three people have seen the size of their congregations shrink. Beyond sheer numbers, there is a widely-reported sense that things are changing for the better in the form of growing culture and social diversity. New Korean and Hispanic congregations, for example, are becoming part of the denomination in places like New York, New Jersey, and Maryland, as well as the south. New church development is seeing new congregations coming into being in both the United States and elsewhere. In many congregations, the social composition of churches has been changing, highlighted by growing numbers of young people and women in leadership positions.

Table C.3. Outlook on Congregations and the Denomination by Church Role

% Who Indicate They Have "A Great Deal" or "Quite a Bit of Enthusiasm" Regarding...

	ALL	Laity	GABDS	PRBDS	MINS	C&Ls
MDS						
Works & programs: their congregation	87%	84	91	90	87	83
Works & programs: the denomination	74	68	85	78	74	80
The future of the CP Church	79	79	89	82	74	82

Given the willingness on the part of Cumberland Presbyterians to give more money to ministry and the general upbeat outlook that appears to be characterizing so many of those most involved in the Church, what seems to be needed now are some clear-cut goals that are in touch with what laity and leaders value most about ministry.

As "an outsider" looking on, I have been taken by the superb timing of the denomination's effort to introduce and implement your *Touch the Future* initiative.

- e. The goal of *revitalizing and equipping congregations*, along with presbyteries, to fulfill the mission of the church clearly resonates with congregationally-minded laity and ministers.
- f. The emphasis on *recruiting, educating, and nurturing clergy and laity* for specific ministries also is consistent with the desire of laity to have the denomination both provide resources and carry out important tasks on their behalf.
- g. The third goal of *establishing new congregations*, if emphasized along with revitalizing and equipping existing congregations, can only help to stimulate morale and contribute to greater

social and cultural diversity, as well as eventually add to the human and financial resources of the Church.

As the survey shows, Cumberland Presbyterians strongly endorse all three objectives. These are goals that are consistent with what they say they regard as purposeful, goals that they indicate are worthy of their time and financial support. *If the three goals of the Touch the Future initiative can be clearly operationalized in terms of spelling out to people some of the specific ways in which they are being pursued, the survey findings suggest that significant numbers will respond financially.*

The survey also shows that as of late 2002 and early 2003, there is limited awareness of the initiative; presumably that will soon change.

Some of you may remember that, in my summary report of the 1996 survey, I concluded by reminding you that “the relatively fixed size and fixed financial resources of the Cumberland Presbyterian Church means that it will face limitations as it attempts to minister.” I added, “There’s no reason, however, why the Church...cannot be known as a denomination that does fewer things extremely well.”

I am not so glib as to recant seven years later. As a well-established “little denomination” complete with highly committed people, you are capable of doing a number of things extremely well. My research and that of others shows that many North Americans are receptive to greater involvement with groups that are able to touch their lives with effective ministry. With a clear vision of what you want to accomplish and the willing support of a significant number of highly committed people, you are “well-positioned” to do a number of things very well — to genuinely “touch the future.”

To the extent you succeed, it will make for quite the two-hundredth anniversary celebration in 2010...and well beyond.

C. THE WORKING PLAN

After general plans were made and adopted by the 2003 General Assembly, the GAC hired the Reverend Mr. Roger Ricketts as the Director of the Comprehensive Giving Campaign of Touch the Future. A graduate of Marycrest College and the University of Dubuque Theological Seminary, Roger was ordained in the United Methodist Church. He has served in several pastorates and in the administration of Monmouth College and Culver-Stockton College. In 1997 Roger founded Ricketts Associates. His clients have included colleges, seminaries, private schools, denominational judicatories, and churches.

The results from the Future Trends 2002 survey and the personal interviews project a very positive outlook about the Cumberland Presbyterian Church from its active membership. These results show that a majority of active members are willing to commit additional funding to programs that provide support and resources for local congregations. The results also show a strong commitment by active members to the three Priority Goals of the denomination.

The following is the working plan for the *Touch the Future* Comprehensive Giving Campaign (2003 to 2006).

Touch the Future A comprehensive giving campaign (2003 through 2006).

This campaign plan incorporates the following assumptions:

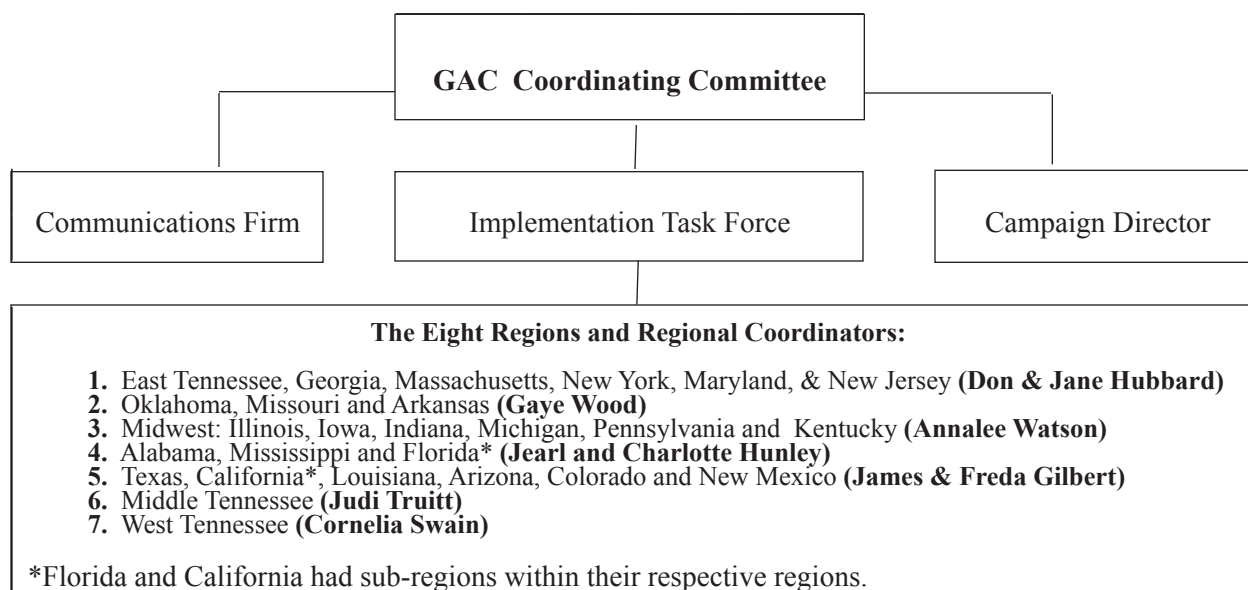
1. The campaign will invite virtually every individual and family in the Cumberland Presbyterian Church to make a pledge to the campaign.
2. It will encourage gifts and pledges to help endow and fund programs for local congregations, presbyteries, denominational priorities, boards/agencies and institutions.
3. Our goal is the participation of over 25,000 active members in the giving of pledges and gifts. This figure is to reflect the total number of individuals who give, including all members of families who pledge under a family name.
4. Every option to give will be employed during the campaign: gifts and pledges of cash, transfer of stocks and securities and Planned Gifts: charitable trusts, annuities, bequests, real estate and personal property.
5. All calls on individuals will be conducted in the highest spirit of Christian love and respect.

6. No Cumberland Presbyterian church or congregation will be assigned a “fair share” pledge. The focus of the campaign will be on individual gifts and pledges from Cumberland Presbyterians.
7. All campaign pledges are to be above and beyond any individual pledge to an annual congregational budget and in addition to any pledge that is designated for OUO.
8. Gifts at every level of the Cumberland Presbyterian denomination will be celebrated as they help to Touch the Future of the Church through its local congregations, presbyteries, denominational boards and agencies, and institutions.

D. ORGANIZATION

The campaign incorporates two phases with each unfolding separately but simultaneously. For effective management of the campaign, the denomination was divided into seven regions and Campaign Coordinators were retained to manage the daily work of the campaign in each particular region.

The following chart outlines the organizational structure of the Touch the Future Comprehensive giving campaign:



E. TOUCH THE FUTURE: A NEW FRONTIER IN PARTNERSHIP SUMMARY

Touch the Future: A New Frontier in partnership, was adopted by the General Assembly to promote its Vision of Ministry and the three priority goals for the first decade of the twenty-first century. Those priority goals are to:

- Recruit, educate and nurture clergy and laity for their specific ministries.
- Revitalize and equip congregations and presbyteries to fulfill the mission (vision) of the church.
- Establish new congregations.

Touch the Future has developed into an initiative that provides the structure to educate congregations, presbyteries, and denominational boards/agencies and institutions about the vision and three priority goals. More importantly, the program has begun to strengthen congregations helping to fulfill the priority goal to revitalize congregations. Three of five phases have been completed, with PHASE 4 to begin in September 2005.

During PHASE 4, the *Regional Coordinators* will continue to work through 2005 with follow-up visits to congregations and some individuals. Major donor visits and follow-up will be conducted by the Coordinating Committee of the General Assembly Council. Roger Ricketts will be available to congregations for feasibility studies and capital campaigns on a consultant basis. The discernment process will continue to be presented throughout this phase.

PHASE 5 began in 2006 and carry *Touch the Future* through the decade. The General Assembly Council sub-committee on *Touch the Future* and staff will conduct regional events to train anyone interested in leading congregations through the discernment process. The Coordinating Committee will continue to direct activities of *Touch the Future* with Elinor Brown continuing her work as Director of the program with the help of a part-time assistant in the *Touch the Future* office. All other staff will be on a volunteer basis. The *Touch the Future* newsletter will continue telling stories of congregations who are intentionally discerning God's will either through the TTF discernment process or another program. A major celebration of the ministries God has revealed to congregations, presbyteries and the boards/agencies and institutions will be planned for the 2010 General Assembly.

PHASE 1 was begun in 1999 by the Board of Stewardship lending the leadership of Elinor Brown as the Director of the *Touch the Future :Discernment*. That same year, Elinor, Davis Gray and Roger Ricketts developed a structure for a discernment process and a communication plan to inform all congregations and presbyteries. In 2000 they trained thirteen *Vision Bearers* who made presentations to all state-side presbyteries and boards/agencies and institutions, about the Vision of Ministry and the three priority goals and invited them to engage in a discernment process seeking God's will for their ministries. In 2001, two special services and presentations were made at General Assembly in Odessa, Texas.

PHASE 2 was begun in 2001 by training *Vision Enablers* to lead congregations, presbyteries and denominational boards/agencies and institutions through a discernment process. The leadership training team of Lisa Anderson, Jay Earheart-Brown, Chris Joiner, Margaret McKee, Nancy McSpadden, Bill Ramsey, Fran Vickers, and Frank Ward, have worked with staff to train 147 *Vision Enablers* as of May 1, 2005. Currently there are 118 congregations engaged in some phase of a discernment process. The *Touch the Future* newsletter has been mailed twice per year since 2003 to twenty-five thousand households. This newsletter is designed to celebrate what congregations are doing through the discernment and giving campaigns, and promotes the three priority goals.

PHASE 3 was the implementation of a Comprehensive Giving Campaign to help congregations raise funds for their ministries and to raise up ministry needs at all of the judicatory levels. Roger Ricketts was hired by the General Assembly Council to organize and direct the campaign. There were seven Regional Coordinators trained and they held 27 events in 2004, 218 congregations and 1,050 people in attendance. During 2005, Roger concentrated on working with major donors, while the Regional Coordinators have made presentations for congregations and clusters of congregations. Roger developed a congregational information form which was mailed out by the Office of the General Assembly in 2004. From a combination of this mailing, Roger's visits, and input from the Regional Coordinators, we celebrate \$22,505,551 raised for various ministries in the Cumberland Presbyterian Church. This amount represents funds raised by congregations and individuals both as part of Touch the Future and campaigns outside the TTF program.

F. TOUCH THE FUTURE 2006 & BEYOND

We will continue to promote the discernment process and comprehensive giving at the congregational and presbyterial level for the remainder of this decade as a way to achieve the three priority goals of the General Assembly.

In 2007 we will publish two *Touch the Future* newsletters. These newsletters will provide updates on activities in congregations, presbyteries and denominational boards/agencies.

We are also aware that a number of churches are finishing the discernment process and need to raise funds to meet the goals. While the Reverend Mr. Roger Ricketts is not employed by the GAC, we have arranged for him to provide consulting services to Cumberland Presbyterian Churches at a reduced fee structure. This fee structure is as follows:

Feasibility Study:

Annual budget of the church,
congregation or presbytery:

up to \$99,999	\$ 2,000
\$100,000 to 250,000	\$ 4,000
\$251,000 to 499,000	\$ 7,500
over \$500,000	\$10,000

Travel expenses are an additional expense. These expenses will be travel, lodging and meals. Meal expenses will not normally exceed \$35 per day. Lodging is at the average Hampton Inn rate for your community. Air fare is the Southwest Airlines average ticket price.

An additional expense will be the design and printing of Case Statements, survey forms, envelopes and postage to mail survey to every household in the church. These cost would be approximately \$1,000 up to \$5,000.

Capital or Building Campaign

Annual budget of the church,
congregation or presbytery:

up to \$99,000	\$ 3,000
from \$100,000 to \$250,000	\$ 5,000
from \$251,000 to \$499,000	\$ 7,500
over \$500,000	\$10,000

Travel expenses are an additional expense. These expenses will be travel, lodging and meals. Meal expenses will not normally exceed \$35 per day. Lodging is at the average Hampton Inn rate for your community. Air fare is the Southwest Airlines average ticket price.

Reverend Mr. Roger Ricketts can be contacted at (573)288-4474 or E-mail: rogericketts@centurytel.net

G. BUDGET

The following budget was approved by the 2003 General Assembly:

Budget Touch the Future Comprehensive Giving Campaign (2003–2006)

Director of <i>Touch the Future</i> Comprehensive Giving Campaign	\$198,000
Campaign Coordinator (Memphis Campaign Office) (\$12,500 annually = 4 years)	50,000
Communications Professional Fees (The assumption is 3 days work per month x 12 months x 4 years or \$85hr x 8hrs x 3days x 12months x 4 years)	
Campaign Presentation Materials	198,000
Brochures, Videos, Pledge Cards, (All Communication materials)	
Travel, meals and lodging	172,000
Regional Coordinators (stipend)	292,200
Campaign events, meetings	30,000
Training Events	15,000
Contingencies	7,500
Office Supplies	7,500
Postage (UPS, FedEx)	55,000
Electronic service:	5,000
(Phone, email, Internet, Fax)	<u>\$1,013,820</u>

1. Comprehensive Giving Campaign Expenses

TOUCH THE FUTURE: A NEW FRONTIER IN PARTNERSHIP CUMBERLAND PRESBYTERIAN CHURCH

EXPENSES

1999 & 2000

General Expenses	\$35,505.74
Discernment Events	<u>40,939.31</u>
Subtotal	76,445.05

2001

Discernment Assistant	\$11,379.12
Office Supplies/Equipment	7,499.58
Discernment Events	8,410.96
Communication	<u>946.74</u>
Subtotal	28,236.40

2002

Discernment Assistant	\$11,720.64
Office Supplies/Equipment	9,785.92
Discernment Events	13,616.16
Communication	<u>4,284.84</u>
Subtotal	39,407.56

2003

Giving Director	\$62,018.00
Discernment Assistant	11,547.00
Office Supplies/Equipment	20,367.63
Regional Giving Coordinators	35,000.00
Giving Travel	17,993.37
Discernment Events	15,965.47
Communication	<u>84,899.12</u>
Subtotal	247,790.59

2004

Giving Director Salary	\$58,131.12
Giving Director Health Insurance	4,728.00
Giving Director Travel	1,595.05
Discernment Assistant	10,703.20
Office Supplies/Equipment	4,651.06
Regional Giving Coordinators	
Salaries	88,590.24
Expense	42,468.54
Regional Giving Events	9,868.78
Discernment Events	12,194.87
Communication–Giving	44,979.69
Communication–Discernment	3,651.52
Communication–Combined	6,989.00
Loan Interest	<u>8,920.36</u>
Subtotal	297,471.43

2005

Giving Director– Salary	\$28,615.56
Giving Director– Retirement	1,575.00
Giving Director– Health Insurance	2,975.00
Giving Director– Travel	576.09
Discernment Assistant	10,519.30

Office Supplies/Equip. Combined	2,278.27
Regional Giving Coordinators–Salaries	88,590.24
Regional Giving Coordinators–Expense	13,205.97
Communication–Combined	72,745.92
Loan Interest	<u>38,726.59</u>
Subtotal	259,807.94

2006

Discernment Assistant	\$12,333.12
Office Supplies/Equipment	2,464.86
Communication– Newsletter	11,953.68
Loan Interest	<u>47,249.97</u>
Subtotal	74,001.63

Total Expenses \$1,023,160.60

PAYMENTS ON EXPENSES

Board of Stewardship

2000 Budget	-40,939.31
2001 Budget	-51,742.14
2002 Budget	-43,407.56
2003 Budget	-39,000.00
2004 Budget	-37,000.00
2005 Budget	-48,000.00
2006 Budget	-31,608.26
Subtotal	(291,697.27)

Comprehensive Giving Campaign

2004 Gifts	\$-1,152.00
2005 Gifts	-4,270.00
2005 Fees	-1,500.00
2006 Fees	-1,853.00
Subtotal	(8,775.00)

Our United Outreach

2006 Allocation	\$-47,688.33
Subtotal	(47,688.33)

Total Payments \$(348,160.60)

* Due from Comprehensive Giving Campaign \$675,000.00

OTHER BOARD OF STEWARDSHIP SUPPORT

Discernment Director 2000	46,890.00
Discernment Director 2001	48,767.00
Discernment Director 2002	52,242.00
Discernment Director 2003	52,426.00
Discernment Director 2004	53,856.00
Discernment Director 2005	56,062.00
Discernment Director 2006	<u>43,450.00</u>
**Total	\$353,693.00

**Represents the service of the Coordinator of Stewardship as the Director of Touch the Future Discernment Process. (Based on 80% of personnel costs.)

* The General Assembly Council has an Endowment Program Growth/Income

Fund loan in the amount of \$675,000 which funded the unrecovered expenses. The balance on this loan at the end of 2006 was \$675,000. The *Our United Outreach* allocation for 2006 of \$47,688.33 covered the \$47,249.97 in 2006 interest on the loan plus \$438.36 in other 2006 expenses. For 2007-2011 the guaranteed OOU allocation is \$168,493. This allocation is expected to cover the interest and principle repayment of the loan. The Board of Stewardship 2006 payment of \$31,608.26 paid \$24,460.03 in 2006 expenses and plus \$7,147.96 on expenses from 2005 not funded by the loan. The Board of Stewardship hopes to cover any 2007 expenses related to the continuation of *Touch the Future* Discernment and Communication.

The expenses for the *Touch the Future* Comprehensive Giving Campaign are being paid through a line item in the OOU budget.

IV. REFERRALS FROM THE GENERAL ASSEMBLY

A. Memorial from West Tennessee Presbytery concerning establishing a Care, Healing, Action and Response Team (pp 364-5, 2003 minutes). The GAC submits the following to the 177th General Assembly for its consideration.

1. Defining Crisis in the Church

Crisis is defined as the point that determines a good or bad outcome. Jeffrey T. Mitchell and George S. Everly, Jr. in their book and study guide for Critical Incident Stress defines crisis as: “a response to an event wherein (a) an individual’s psychological homeostasis is disrupted, (b) one’s usual coping mechanisms have failed, and (c) there is evidence of distress and significant functional impairment.” To understand what brings individuals and groups to the point of crisis we must discuss the “Critical Incident.” Critical Incident is the event which has the potential to engender a crisis response. The Task Force views the “Memorial from West Tennessee Presbytery” as expressing a need in the Cumberland Presbyterian Church for Crisis Response Teams to deal with the aftermath of a Critical Incident. We agree.

2. Response to a Critical Incident

Response to a Critical Incident in the Church or any other area is to be responded to by a team trained in “Critical Incident Stress Management” (CISM). (see appendix on brief steps) Good intentional untrained response is never to be done, because more stress and further crisis could be caused. It should be noted that “Crisis Intervention” made by trained CISM teams is not a fix all or full cure. Crisis Intervention is psychological “first aid”, with the following goals:

- a. Symptom stabilization, i.e., prevent the symptoms of distress/impairment from worsening.
- b. Symptom reduction
- c. Re-establish functional capacity, or
- d. Seek further assessment and/or a higher level of care.

In order for the Crisis Intervention (first aid) to be effective, timely response is critical. As in first aid the response must be within the first few hours of the Critical Incident. Other responses may be made two to three days after the Critical Incident.

3. Putting a CISM Team in Place for the Cumberland Presbyterian Church

The Memorial called for the General Assembly to development a Team to respond. One team would be difficult in terms of the time factor to mobilize the team. However having several teams throughout the Church would be expensive to train. The Task Force believes that each Presbytery should place this concern jointly with their Committees on the Ministry and Boards of Missions since the Critical Incidents will effect both the Clergy and the Congregations.

The Task Force believes that there are people with in the bounds of each Presbytery already trained in CISM techniques. Fire, Police, EMS and Military Chaplains, along with Public School Crisis Response Teams are located in most communities. These people may be able to pull a team together for the Church to use, or at least direct a Presbytery where to get information on CISM Teams.

Therefore we offer the following information for Presbyteries to use in setting up or locating teams.

Federation of Fire Chaplains

Foundation, Inc.

Ed Stauffer, Executive Director
185 County Road 1602
Clifton, TX 76634
Phone: (254) 622-8514
Web site: www.firechaplains.org

International Critical Incident Stress Foundation, Inc.

10176 Baltimore National Pike, Unit 201
Ellicott City, MD 21042
Phone: (410) 750-9600

International Conference of Police Chaplains

P. O. Box 5590
Destin, FL 32546-5590
Phone: (850) 654-9736
Email: icpc@icpc.gccoxmail.com

*International Critical Incident
Stress Foundation, INC.
10176 Baltimore National Pike, Unit 201
Ellicott City, MD 21042
410-750-9600
Fax 410-750-9601
Emergency 410-313-2473*

A PRIMER ON CRITICAL INCIDENT STRESS MANAGEMENT (CISM)

**George S. Everly, Jr., Ph.D., C.T.S. and Jeffrey T. Mitchell, Ph.D., C.T.S.
The International Critical Incident Stress Foundation**

As crises and disasters become epidemic, the need for effective crisis response capabilities becomes obvious. Crisis intervention programs are recommended and even mandated in a wide variety of community and occupational settings (Everly and Mitchell, 1997). Critical Incident Stress Management (CISM) represents a powerful, yet cost-effective approach to crisis response (Everly, Flannery, & Mitchell, in press; Flannery, 1998; Everly & Mitchell, 1997) which unfortunately is often misrepresented and misunderstood.

What is CISM? CISM is a comprehensive, integrative, multicomponent crisis intervention system. CISM is considered comprehensive because it consists of multiple crisis intervention components, which functionally span the entire temporal spectrum of a crisis. CISM interventions range from the pre-crisis phase through the acute-crisis phase, and into the post-crisis phase. CISM is also considered comprehensive in that it consists of interventions which may be applied to individuals, small functional groups, large groups, families, organizations, and even communities. The 7 core components of CISM are defined below and are summarized in TABLE 1.

1. Pre-crisis preparation. This includes stress management education, stress resistance, and crisis mitigation training for both individuals and organizations.
2. Disaster or large-scale incident, as well as, school and community support programs including demobilizations, informational briefings, "town meetings" and staff advisement
3. Defusing. This is a 3-phase, structured small group discussion provided within hours of a crisis for purposes of assessment, triaging, and acute symptom mitigation.
4. Critical Incident Stress Debriefing (CISD) refers to the "Mitchell model" (Mitchell and Everly, 1996) 7-phase, structured group discussion, usually provided 1 to 10 days post crisis, and designed to mitigate acute symptoms, assess the need for follow-up, and if possible provide a sense of postcrisis psychological closure.
5. One-on-one crisis intervention/counseling or psychological support throughout the full range of the crisis spectrum.
6. Family crisis intervention, as well as, organizational consultation.
7. Follow-up and referral mechanisms for assessment and treatment, if necessary.

TABLE 1

**CRITICAL INCIDENT STRESS MANAGEMENT
(CISM) :
THE SEVEN CORE COMPONENTS**
(Adapted from: Everly and Mitchell, 1997)

INTERVENTION	TIMING	ACTIVATION	GOALS	FORMAT
1. Pre-crisis preparation.	Pre-crisis Phase.	Anticipation of crisis.	Set expectations. Improve coping. Stress mgmt.	Group Organization
2. Demobilization & Post-crisis; or Event driven. Staff Consult.(rescuers); ShiftGroup Info. Briefing for disengagement. civilians, schools, businesses.	Post-crisis; or Shift disengagement.	Event driven.	To inform, consult. Allow psychological decompression Stress mgmt.	Large group. Organization
3. Defusing	Post-crisis. (Within 12 hrs)	Usually symptom driven.	Symptom mitigation. Possible closure. Triage.	Small group.
4. Critical Incident Stress Post-crisis. Usually symptom Debriefing (CISD)	Post-crisis. (1 to 7 days)	Usually symptom driven. Can be even driven.	Facilitate Small group. psychological closure. SX mitigation. Triage.	
5. Individual crisis intervention (1 : 1)	Anytime. Anywhere.	Symptom driven.	Symptom Mitigation. Return to function, If possible. Referral if needed.	Individual
6. Family CISM; Org. consultation	Anytime.	Either symptom driven or event driven.	Foster support, communications. Symptom mitigation. Closure, if possible. Referral, if needed.	Families; Organizations.
7. Follow-up; Referral.	Anytime.	Usually symptom driven.	Assess mental status. Access higher level of care.	Individual. Family.

[From: Everly, G. & Mitchell, 3. (1997) Critical Incident Stress Management (CISM). A New Era and Standard of Care in Crisis Intervention. Ellicott City, MD: Chevron Publishing.]

As one would never attempt to play a round of golf with only one golf club, one would not attempt the complex task of intervention within a crisis or disaster with only one crisis intervention technology.

As crisis intervention, generically, and CISM, specifically, represent a subspecialty within behavioral health, one should not attempt application without adequate and specific training. CISM is not psychotherapy, nor a substitute for psychotherapy. CISM is a form of psychological “first aid.”

As noted earlier, CISM represents an integrated multicomponent crisis intervention system. This systems approach underscores the importance of using multiple interventions combined in such a manner

as to yield maximum impact to achieve the goal of crisis stabilization and symptom mitigation. Although in evidence since 1983 (Mitchell, 1983), this concept is commonly misunderstood as evidenced by a recent article by Snelgrove (1998) who argues that the CISD group intervention should not be a stand alone intervention. This point has, frankly, never been in contention. The CISD intervention has always been conceived of as one component within a larger functional intervention framework. Admittedly, some of the confusion surrounding this point was engendered by virtue of the fact that in the earlier expositions, the term CISD was used to denote the generic and overarching umbrella program system, while the term "formal CISD" was used to denote the specific 7-phase group discussion process. The term CISM was later used to replace the generic CISD and serve as the overarching umbrella program system, as noted in Table 1 (see Everly and Mitchell, 1997).

The effectiveness of CISM programs has been empirically validated through thoughtful qualitative analyses, as well as through controlled investigations, and even meta-analyses (Everly, Boyle, & Lating, in press; Flannery, 1998; Everly & Mitchell, 1997; Everly & Boyle, 1997; Mitchell & Everly, in press; Everly, Flannery, & Mitchell, in press; Dyregrov, 1997), unfortunately, this is a fact often overlooked (e.g. see Snelgrove, 1998).

Similarly, there is a misconception that evidence exists to suggest that CISD/CISM has proven harmful to its recipients (e.g. see Snelgrove, 1998), this is a misrepresentation of the extant data. There is no extant evidence to argue that the "Mitchell model" CISD, or the CISM system, has proven harmful! The investigations that are frequently cited to suggest such an adverse effect simply did not use the CISD or CISM system as prescribed, a fact that is too often ignored (e.g. see Snelgrove, 1998).

In sum, no one CISM intervention is designed to stand alone, not even the widely used CISD. Efforts to implement and evaluate CISM must be programmatic, not unidimensional (Mitchell & Everly, in press). While the CISM approach to crisis intervention is continuing to evolve, as should any worthwhile endeavor, current investigations have clearly demonstrated its value as a tool to reduce human suffering. Future research should focus upon ways in which the CISM process can be made even more effective to those in crisis.

While the roots of CISM can be found in the emergency services professions dating back to the late 1970s, CISM is now becoming a "standard of care" in many schools, communities, and organizations well outside the field of emergency services (Everly & Mitchell, 1997).

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Snelgrove, T. (1998). Debriefing under fire. *Trauma Lines*, 3 (2),3,11.

B. The 176th General Assembly referred Recommendation 3 (pp 406, 2006 minutes) of the Report of the Committee on Memphis Theological Seminary/ Historical Foundation to the General Assembly Council.

The GAC Submits the following to the 177th General Assembly for its consideration. We concur with the great need of the church to recruit Cumberland Presbyterian scholars and would hope that funds could be made available to help recruit and support scholars for the church and all its institutions (MTS, Bethel College, Children's Home, and other positions of denominational leadership).

We note that there are currently two endowments (Grace Beasley Johnson and Ed Mikels) reported by the Board of Stewardship with a purpose similar in nature to our directive. These funds produce roughly \$3,000 a year based on 4- 4.5% interest. In order to give resonable financial support for PH. D. students, it would seem that a good target level support would be around \$10,000.

A \$600,000 endowment, placed in the new Total Return Fund of the Board of Stewardship which produces around 5% interest, would provide \$30,000 a year, enough for three \$10,000 stipends for PH. D. Students. Hopefully, donors could be found to fund the endowment. As the church is made aware of the great need for recruitment and financial support for Cumberland Presbyterian scholars, funds would become available.

At the time such an endowment is nearing being fully funded, a five person committee made up of the MTS president, Bethel College president, and others named by the GAC would be named to oversee the process of granting the scholarships.

Information concerning the scholarships would be publicized throughout the church by the most effective ways possible.

V. ACTIONS OF GAC FOR THE GENERAL ASSEMBLY

A. The General Assembly Council of the Cumberland Presbyterian Church, acting at its April 13, 2007 meeting, has taken the following actions under Article II. B. 2. c of its bylaws which provides that "the General Assembly Council shall act with the power of the General Assembly in such emergency when such emergency has been declared by a three-fourths vote of the entire membership of the General Assembly Council," to wit,

1. GAC approved the Center Property Task Force signing a contract for the sale of the Warren Building to the Boys and Girls Club of Memphis at a price of \$650,000. The closing of this sale will be scheduled for July 6, 2007.

The following must occur before July 1, 2007:

- Utilities, Telephone System, and Internet access must be moved to the Union Avenue Building.
- All occupants of the Warren Building will need to re-locate by July 1, 2007. (This is the Board of Missions and Stated Clerk's offices.)

2. GAC approved the Center Property Task Force signing a contract on the Union Avenue Building and property. The Center Task Force has an offer of \$1,250,000 and has made a counter offer of \$1,400,000 plus ninety days rent free occupancy after the closing.

The following figures were provided to the GAC from the Center Property Task Force. It was these figures upon which Council members made this decision; however, it was also with the understanding that the Center Property Task Force would be continuing to clarify contracts and details. The GAC fully expects a revised financial plan from the Center Property Task Force to be presented at this General Assembly.

Projected Cost (April 13, 2007)

Buy 8383 Wolf lake Drive Building	\$1,750,000
Retrofit 8383 Wolf Lake Drive Building	332,600
New Entry Way 8383 Wolf lake Drive Building	54,800
New Archives Building	383,600
Fire Suppressant for Archives	116,722
Safe for Board of Stewardship (estimate)	25,000
Tommy-lift for Archives (estimate)	5,000

Moving expenses	50,000
Furniture	100,000
Contingency	150,000
Maintenance Escrow	500,000
Repay indebtedness	<u>660,000</u>
Total Cost	\$ 4,127,722

<u>Possibility to defer</u>	
Archives Building	\$383,600
Fire Suppressant	116,722
Furniture	100,000
Maintenance Escrow	500,000
Repayment of Maintenance Debt	<u>300,000</u>
	\$1,400,322

Total Cost Less Deferred	<u>\$2,727,400</u>
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<u>Projected Funds Available (April 13, 2007)</u>	
Cash on hand	\$410,164
Hilliard Lyons Interest	10,000
Pledges Outstanding	288,164
Sale of Warren Building (Net)	601,000
Sale of Union Avenue Building (Net using the	<u>1,316,000</u>
Task Force Counter Offer)	\$2,625,328
Difference	<u>\$102,072</u>

B. The 175th General Assembly approved Memphis Theological Seminary's purchase of eight properties, adjacent to its current property, to fulfill the long term plan of growth for MTS. One of the above owners had one additional property and wanted to sell all five at once and needed to close before G.A. met in June. Therefore, the General Assembly Council of the Cumberland Presbyterian Church, acting at its April 13, 2007 meeting, has taken the following unanimous action under Article II. B. 2.© of its bylaws which provides that "the General Assembly Council shall act with the power of the General Assembly in such emergency when such emergency has been declared by a three-fourths vote of the entire membership of the General Assembly Council," to wit,

1. GAC approved the purchase of one additional property, above what the 175th General Assembly approved, by Memphis Theological Seminary, to be financed by a loan from the Board of Stewardship, Foundation, and Benefits of the Cumberland Presbyterian Church.

C. The 2006 General Assembly appointed the Organization Task Force and directed that their expenses be paid from the Contingency Fund with the remainder to be borrowed from the Board of Stewardship. The borrowed amount is to be shared by all boards and agencies at the current percentage rate they receive OUO funds. Also, this is to be paid by December 10, 2010.

The 2008 General Assembly to be held in Japan is currently projected to cost \$50,000 of non budgeted funds.

The total estimate of the two cost are \$160,000. When General Assembly made the decision about funding for the Organization Task Force, they were not aware of the 2008 G.A. cost nor knew we would have a shortfall of \$80,031 in OUO for 2006. Also since the proposed 2008 OUO allocation is the same as 2007 and the 2009 proposal is only \$35,000 increase over 2008, I believe the action by the 2006 G.A. will place a definite undue hardship on boards and agencies between now and 2010.

Therefore, the General Assembly Council of the Cumberland Presbyterian Church, acting at its April 13, 2007 meeting, has taken the following unanimous action under Article II. B. 2.© of its bylaws which provides that "the General Assembly Council shall act with the power of the General Assembly in such emergency when such emergency has been declared by a three-fourths vote of the entire membership of the General Assembly Council," to wit,

1. The GAC authorized the Board of Stewardship Foundation and Benefits to loan up to \$160,000 to the Office of the General Assembly to cover expenses of the Organization Task Force above those paid

from the Contingency Fund and to cover the expenses of the General Assembly meeting in Japan 2008 and that this loan be paid from OUO funds after the Touch the Future loan is paid. The Touch the Future loan will be paid off in 2011.

VI. OUR UNITED OUTREACH

A. OUR UNITED OUTREACH STATISTICS

In 1985 the General Assembly adopted a new plan for OUO, requesting that each congregation give 10% of its total income to support denominational board/agency programs. Since 1985 the General Assembly has continually affirmed this plan and has directed presbyteries to work with their congregations to promote OUO.

Since 1994 OUO has ranged from 5.1%- 5.8% of total giving reported by congregations.

If all state side congregations had given 10% and overseas presbyteries given their requested percentage to OUO, the total would have been \$4,723,542. If this could be achieved we would have ample funds to support our expanding New Church Development and assist presbyteries and congregations in the nurture of clergy and laity for their ministries.

OUO INCOME HISTORY

<u>Presbytery</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Arkansas	132,985	131,028	138,103	138,399	130,545	136,714	144,322	123,326
Missouri	36,767	39,498	40,945	42,179	38,334	51,815	49,175	54,428
West Tennessee	291,896	349,578	354,264	355,096	354,231	362,720	357,978	352,817
Covenant	120,486	131,013	123,370	112,236	111,781	116,159	129,994	122,740
Cumberland	123,495	155,621	135,757	143,555	140,565	146,181	138,121	150,639
North Central	90,834	85,860	95,271	91,072	95,017	97,519	102,780	103,728
Andes	4,020	3,660	3,480	3,480	3,480	3,480	4,710	8,120
Cauca Valley	3,550	1,250	4,082	3,515	4,040	4,915	5,200	2,950
Choctaw	300	0	0	300	400	1,098	1,274	500
Del Cristo	173,028	195,457	181,965	224,660	190,754	198,424	183,327	163,803
Hong Kong	6,263	5,931	4,138	7,983	4,994	7,038	5,940	5,926
Japan	22,546	20,531	17,087	37,297	41,879	44,079	38,644	39,662
Red River	147,449	150,168	155,014	151,327	139,616	156,511	160,493	129,971
Trinity	122,308	129,107	131,069	130,427	141,566	149,328	144,545	163,254
Cullman	20,646	23,891	29,015	25,520	27,150	27,020	25,442	38,164
East Tennessee	230,384	227,989	214,114	238,186	255,663	252,272	278,995	300,740
Grace	119,444	110,697	116,907	123,054	137,164	124,929	140,426	146,945
TN Georgia	78,176	78,381	74,529	84,357	77,581	87,455	76,001	77,478
Columbia	64,398	62,060	64,442	68,438	86,446	81,117	88,322	91,132
Liberia	0	0	0	0	0	0	0	0
Murfreesboro	172,771	176,167	186,414	198,384	191,124	207,003	219,012	219,291
Nashville	231,643	216,599	222,794	228,101	245,385	242,802	235,406	240,358
Hope	48,136	43,395	55,021	38,672	40,288	38,873	37,511	30,437
Robt. Donnell	45,296	49,264	44,831	48,599	55,380	72,164	79,129	87,475
SUB TOTAL	2,286,816	2,387,046	2,392,612	2,494,840	2,513,383	2,613,244	2,646,749	2,664,486
Individuals	0	600	50	2,000	500	0	745	120
Oil Royalty	49,737	45,069	35,636	25,843	25,422	18,182	26,524	17,444

Tithing & budget	0	0	0	0	0	0	0	0
Endowment	48,457	52,880	54,490	50,235	53,894	50,212	57,957	53,340
SUB TOTAL	98,194	98,549	90,176	78,078	79,816	68,394	85,226	70,904
Total	2,385,010	2,485,595	2,482,788	2,572,919	2,594,219	2,681,638	2,731,975	2,735,391

The General Assembly Council therefore recommends that \$4,723,542 should be our goal for 2007.

RECOMMENDATION 1: That the 177th General Assembly reaffirm its directive that congregations give 10% of their annual income to Our United Outreach to support General Assembly programs through its boards and agencies and reaffirm the need for presbyteries to work with congregations to promote Our United Outreach.

OUO Allocation for 2008-2009

Board/Agency	Budget 2007	Proposed 2008	Proposed 2009
Bethel College	\$202,389.00	\$202,389.00	\$205,084.00
Children's Home	\$85,212.00	\$85,212.00	\$86,332.00
Christian Education	322,230.00	\$322,230.00	\$326,500.00
Nominating Committee	\$4,500.00	\$4,500.00	\$4,535.00
Board of Stewardship	\$312,709.00	\$312,709.00	\$316,874.00
General Assembly Office	\$182,099.00	\$182,099.00	\$184,514.00
Cumberland Presbyterian	\$96,336.00	\$96,336.00	\$97,596.00
PAS	\$41,281.00	\$41,281.00	\$41,806.00
Historical Foundation	\$88,651.00	\$88,651.00	\$89,806.00
Commission on Chaplains	\$9,226.00	\$9,226.00	\$9,331.00
CPRC*	\$44,170.00*	\$44,170.00*	\$44,170.00*
Judiciary Committee	\$7,950.00	\$7,950.00	\$8,055.00
Center Property	\$53,307.00	\$53,307.00	\$54,007.00
Board of Missions	\$757,430.00	\$757,430.00	\$767,510.00
Contingency Fund	\$13,334.00	\$13,334.00	\$13,754.00
Theology & Social Concerns	\$4,784.00	\$4,784.00	\$4,819.00
Memphis Theological Seminary	\$195,005.00	\$195,005.00	\$197,595.00
Commission on Ministry	\$107,851.00	\$107,851.00	\$109,286.00
General Assembly Council	\$142,470.00	\$142,470.00	\$144,360.00
Touch the Future	\$168,493.00*	\$168,493.00*	\$168,493.00*
Total OUO	\$2,839,423.00	\$2,839,423.00	\$2,874,423.00

*These are guaranteed.

RECOMMENDATION 2: That the 177th General Assembly adopt the above OUO allocation for 2008 and 2009.

The General Assembly Council has adopted the following rules for distribution of Our United Outreach amounts over or under the proposed allocation to boards and agencies:

One half of any Our United Outreach amount over that allocated would be distribute proportionally to boards and agencies. Those which have guarantees would not share in overage. One half of any Our United Outreach amount over that allocated would be distributed to a fund to support the Priority Goal

of establishing new congregations for the years 2000 to 2010. Any deficit of the allocated amount of Our United Outreach would be shared proportionately by boards and agencies not receiving guaranteed funding.

VII. AUDITS

Audits for all boards/agencies and institutions have been done by professional accounting firms and filed with the Stated Clerk's office. These are available to Commissioners as needed.

RECOMMENDATION 3: That the 177th General Assembly approve the following dates for the church calendar.

VIII. CHURCH CALENDAR 2007-2008

July 2007	7	Program of Alternate Studies Graduation
	7-21	Program of Alternate Studies Summer Extension School
	30-8/1	Christian Education Consultant Training Event
August 2007	1-31	Church Paper Sunday (Any Sunday in August)
	26	Quarterly Missions Emphasis
	26-9/23	Christian Education Season
September 2007	9	Senior Adult Sunday
	15-16	Children's Home Board Meeting
	16	Christian Service Recognition Sunday
	17	International Day of Prayer and Action for Human Habitat
October 2007	1 - 31	Clergy Appreciation Month
	7	Worldwide Communion Sunday
	14	Clergy Appreciation Sunday
	21	Native American Sunday
November 2007	Any Sunday	Love Loaf Offering
	4	Bethel College Day
	4	Stewardship Day
	18	Bible Sunday
	25	Quarterly Missions Emphasis
	25-12/24	Advent
December 2007	Any Sunday	Gift to the King Offering (11/25-12/24)
	25	Christmas Day/Christmastide (through Jan.5)
January 2008	6	Epiphany
	7-8	Stated Clerk's Conference
	15-17	Ministers' Conference
February 2008	3	Denomination Sunday
	3	Souper Bowl Sunday
	3	Historical Foundation Offering
	15-16	Children's Home Board Meeting
	17	Youth Sunday
	6	Ash Wednesday
	23-4/20	Lent Easter
	24	Quarterly Missions Emphasis

March 2008	2	Theological Education Sunday
	7	World Day of Prayer (Church Women United)
	16	One Great Hour of Sharing
	16	Palm Sunday
	20	Maundy Thursday
	23-5/11	March of Missions - Easter to Pentecost
	21	Good Friday
	23	Easter
April 2008	21-25	National Farm Worker Week
May 2008	2	May Friendship Day (Church Women United)
	4-11	Planned Gift Emphasis
	4-11	Family Week
	11	Pentecost
	11	World Missions Day
	18	Cumberland Presbyterian Children's Home Sunday
	25	Quarterly Missions Emphasis
June 2008	8	Children's Sunday
	5-13	General Assembly
	5-13	Cumberland Presbyterian Women's Ministry Convention

Respectfully submitted,
Reverend Tiffany McClung, President
Davis Gray Jr., Executive Director

THE REPORT NUMBER TWO OF THE GENERAL ASSEMBLY COUNCIL

In April 2001, the GAC reviewed the Leadership Task Force Report which contains twentyseven recommendations and referred them to boards and agencies for study and program development. The GAC requested boards and agencies to give a progress report on their work with these recommendations. There has been significant progress made on these recommendations since April 2001 and boards/agencies have further plans to address our leadership needs. The GAC will continue to work with denominational boards/agencies on leadership education and training to support congregations and presbyteries. The following are board/agency reports to the GAC:

Board of Christian Education Report
Memphis Theological Seminary Report
Board of Missions Report
Office of General Assembly Report
Board of Stewardship Report

A. BOARD OF CHRISTIAN EDUCATION

Resources on Call and Gifts

The General Assembly Council referred the following recommendations from the Leader Task Force to the Board of Christian Education:

RECOMMENDATION: That a variety of materials be developed on recognizing and answering the call, both to ministry of Word and Sacrament and to general Christian service, to be distributed to congregations as well as presbyterial, synodical, and denominational boards and agencies for study at every level including youth camps and conferences.

RECOMMENDATION: That resources designed to help lay and clergy persons to discover their spiritual gifts, thus enabling and encouraging understanding of God's call, be developed and made available.

The General Assembly Council discussed these recommendations and agreed that if resources were already available that the Board of Christian Education could review them to determine if they were suitable for the purpose. Therefore, staff's first step in implementing these directions was to ascertain--available resources in these two areas.

Staff discovered several excellent resources that address recognizing and answering the call as well as spiritual gifts. This annotated list was circulated in the general C. E. Connections in May, 2002.

Again, staff devoted the summer, 2004, issue of Bridges to call. Resources with descriptions were also highlighted.

Within the context of CPYC, the call has also been addressed.

Resources for Discipleship and Church Membership Education

The General Assembly Council referred the following recommendation from the Leader Task Force to the Board of Christian Education:

RECOMMENDATION: That the Board of Christian Education be encouraged to continue developing and making available resources for discipleship and church membership education for every age level for use in congregations.

The Making of Disciples Called Cumberland Presbyterian by Bob Phelps has been available since June, 2002. This resource is designed for those leaders who do membership education in the congregational setting. It is in a loose-leaf notebook format; a CD accompanies the notebook and permission is granted for congregations to customize, duplicate, or adapt the activities. The primary audience is: older elementary children and youth who are making preparation for church membership; adults who are newcomers to a new church development or to a congregation; and, others who wish to learn more about the meaning of discipleship as Cumberland Presbyterians. It includes: a covenant of participation to be duplicated and signed by each person (and parents in the case of children and youth), core information for all age groups, session plans for 6 sessions, and study/reflection/action activities for use with various age groups and in a variety of settings. It is available from the Board of Christian Education for \$19.95.

About Being Cumberland Presbyterian, a 15-page booklet, is a brief, user-friendly resource to help persons know about Cumberland Presbyterianism. It includes numerous simple graphics with formatting that readily engages the reader with pertinent information about the denomination. This resource is for persons who want basic information about the denomination without doing an in-depth study. It will also be a handy piece for congregations (especially new church developments) to purchase in quantity and provide for persons who are unfamiliar with the Cumberland Presbyterian Church. Available from the Board of Christian Education, this resource is \$1.50. The Board of Missions has Japanese, Hispanic, and Korean editions *Covenant of Grace: A Thread Through Scripture*, written by Dr. Hubert Morrow, is a 13-chapter commentary on the 1984 *Confession of Faith*. It sells for \$7.95 from the Board of Christian Education.

The Study Guide for the Proposed Catechism of the Cumberland Presbyterian Church, written by Sandra Shepherd, is in a notebook format. There are eight sessions with activities appropriate for children, youth, adults and families. The sessions are: Who Is God? Who Are We?; A Covenant Relationship with God; Jesus Is Christ; The Holy Spirit, Then and Now; What Does It Mean?; Christian Worship; The Church: Who, What, Where, When, Why, and How?; and The Lord's Prayer. Each session engages learners in dealing with the questions and answers of the catechism, using scripture and creative activities. This resource definitely moves away from the catechetical method of memorization of answers to questions. It is available from the Board of Christian Education for \$12.

God So Loves is a video produced by Frank Ward about the two Cumberland Presbyterian Churches. It is approximately twenty-five minutes in length and presently sells for \$19.95. It may be used in a number of settings: church membership classes; newcomer groups; fellowship dinners; individual use in the home; etc. Because the video is several years old, the Cumberland Presbyterian Women's Ministry approved the updating of this resource as a project and has provided funds; plans are underway to complete this work by the end of the year.

Study Guide for the Confession of Faith was written by Thomas D. Campbell and Anna Bolling for use with the 1984 *Confession of Faith*. It is designed in workbook style for individual or group study. Each participant in a study will need his or her own copy. The cost is \$.95 from the Board of Christian Education.

Elder Training

There was discussion around the need for church officer training and recognition that the Board of Christian Education was already involved in planning around this need; therefore, there were no recommendations for this area addressed to us. However, it may be helpful to uplift some work in this area.

The Development of Church Officers in the Cumberland Presbyterian Church, written by Chris Joiner, has sections on the call to ministry, ministry of the elder, ministry of the deacon, photocopyable resources, and a leader's guide. This resource was available mid-2001 and has been enthusiastically received in the church. It is available from the Board of Christian Education for a cost of \$19.95.

For leader development of elders and deacons we still provide the ten sessions in *Designs for Church Officer Training* written by Paul and Hester Allen. This resource sells for \$12.95 from the Board of Christian Education.

The first miniversities were held throughout the denomination in January and February, 2003. These 5-hour elder training events were entitled "Session as Spiritual leaders: Elder Training Miniversities." Over 1,150 people attended one of the events.

The 2007 miniversities will focus on church session development. The 4 hour events are designed to help session members: develop a sense of team work; explore a biblical call to vision; be open to the possibilities of ministry to which God is calling; and do practical planning for their congregations for the next three years by creating a vision, establishing strategies, identifying hurdles, and determining ways to fulfill the visions. Designed for 4 hours, each miniversity will begin at 9:00 a.m. and conclude at 1 :00 p.m. Cost is \$100 per church session.

B. MEMPHIS THEOLOGICAL SEMINARY

The following recommendations from the Report of the Leadership Task Force relate to the work of Memphis Theological Seminary.

RECOMMENDATION: That all presbyteries use aptitude-, spiritual gifts-, personality-, and psychological-testing for those coming under the care of presbyteries or otherwise seeking to become ministers in the Cumberland Presbyterian Church, with support and standardization from the Committee

on Ministry and/or Memphis Theological Seminary.

We support this recommendation, but are convinced that it is the responsibility of the presbytery through its Committee on Ministry to conduct such testing. MTS does conduct a ministry aptitude survey of all students, and will explore the possibility of how to use that information in communication with Committees on Ministry.

We are committed to strengthening the relationship between Committees on Ministry and the probationers who are studying at MTS. However, as an educational institution, MTS has to be cautious about what kind of information it shares, since student records are considered confidential matters.

RECOMMENDATION: That representatives of MTS trustees and the PAS advisory council, and others, conduct a study of the governmental relationship of MTS and PAS with a view of recommending any changes deemed advisable or building upon what now is.

The 174 th General Assembly meeting in June 2004 created a task force to propose a job description for the Director of PAS, identifying clearly lines of communication and responsibilities between the Director and the Board of Trustees of Memphis Theological Seminary. The Board of Trustees of Memphis Theological Seminary reported the findings of this task force to the 175th General Assembly in June 2005. Members of the Task Force were W. Jean Richardson, Mike Qualls, Dean Atchison, Jamie Lively, and Jennifer Williams.

The Job Description proposed by the Task Force was approved by the General Assembly, with a few minor additions. The Director of PAS will report to the Dean of MTS, who will evaluate the Director's work and submit an annual report through the President to the Board of Trustees.

RECOMMENDATION: That the General Assembly Council appoint a task force to study the ordination process of the Cumberland Presbyterian Church for ministers of Word and Sacrament as it pertains to Memphis Theological Seminary and the Program of Alternate Studies.

This recommendation was taken up by the Ordination Task Force appointed by the Commission on Ministry. That task force had persons from both MTS and PAS on its membership. That Task Force has now completed its work. However, one of the rationales listed in the Leadership Task Force Report for this recommendation was concern over the numbers of persons receiving their theological education through PAS verses the number receiving their theological education through MTS.

We believe that one of the ways to diminish the over-reliance on PAS by some presbyteries within the church is to build trust with those presbyteries in the education offered by MTS. We are making important inroads in this area, while also working with the director of PAS to make sure that the students recommended for the "alternate" route qualify for the exception to the educational standard laid out in the constitution. The current administration is working very hard to diminish the kind of competition between the programs referred to in the task force report, and is confident that such work will pay dividends in the future.

RECOMMENDATION: That the following be affirmed as educational priorities and that boards and agencies involved in one or more be challenged to continue their involvement and support while also working together to coordinate work where cooperation and coordination seem advisable.

- Clergy education for ordination
- Lay education, especially elder training
- Continuing education for clergy
- Cross-cultural clergy and lay education

The first of these is obviously at the heart of our mission at Memphis Theological Seminary. We are working through a variety of means to see that the education we are offering for those seeking ordination provides academic rigor, practical application, and strong connection to the life of the church as a whole. In the past year, we have been much more intentional about working with Board and agency executives to introduce Cumberland Presbyterian seminarians to the full range of work of the church. In addition, we have begun regular monthly meetings of a Cumberland Presbyterian Student Fellowship to address issues outside our curriculum of particular interest to Cumberland Presbyterian students and to foster a sense of collegiality and community among them.

In terms of the second priority listed, we are actively engaged in preparation of a program of lay and clergy continuing education which we hope to begin at selected sites around the denomination during

2007. We are working with pastors and lay leaders to identify one day seminars and courses that would be of interest to lay persons and for clergy continuing education.

For priority three, MTS has been engaged in the Sustaining Pastoral Excellence Program for a limited number of clergy, and is working to identify continuing education needs for clergy. We are also planning to more actively advertise lectureships and other current programs of MTS from which clergy could benefit for continuing education.

Under priority four, MTS hosted a conference led by the Board of Missions in August 2005 for cross cultural ministers and new church development pastors. We are investigating other opportunities to partner with the Board of Missions, and other interested board or agencies to provide educational opportunities for cross cultural clergy and laity. Two weeks ago Stan Wood traveled to Seoul, South Korea, with Bob Watkins, Yoong Kim, and Toni Prosser to be a part of discussions with a group of Presbyterian clergy and laity about possible affiliation with the CPC and educational opportunities offered by MTS and Bethel. We don't know at this time the outcome of those discussions. In addition, the president met with Korean-American pastors and leaders during GA last June to begin conversations about how MTS could help to meet their need for continuing education.

The President of MTS has met several times with the Director of the Commission on Ministry. We have a good working relationship and plan to collaborate regularly on areas of responsibility that overlap.

RECOMMENDATION: That an additional area of work for the Commission on Ministry be the development of a Department of Women in Ministry with advocacy being the main goal.

Though this recommendation did not come to us directly, MTS is actively involved in advocacy for women in ministry in its educational program and through its efforts to place students and graduates in appropriate settings for ministry. This June, we will co-sponsor, with the Board of Missions and the Commission on Ministry, the reception for women in ministry and those who support them at the General Assembly.

C. BOARD OF MISSIONS

RECOMMENDATION: That Pastoral Placement (should read Leadership Referral Services - LRS), a part of the Board of Missions, continue to receive special attention, mixing confidentiality with support and advocacy.

PASTORAL SEARCH PROCESS ASSISTANCE through LRS:

1. Provide packets of interpretative materials for churches searching for leadership
2. Hosted Interim Ministry Forums (held at GA and Ministers' Conferences)
3. Provide Resources to assist clergy, congregations and presbyterial boards (guidelines, sample contracts, other tip sheets for the pastor search process)
4. Provide one-on-one confidential consultation services with clergy and congregations
5. Maintain up-to-date information on available clergy/leadership pool and leadership needs for congregations
6. Offer materials and workshops on various models of pastoral leadership
7. Provide Staff Pulpit Supply/Interim Supply

RECOMMENDATION: That the following be affirmed as educational priorities and that boards and agencies involved in one or more be challenged to continue their involvement and support while also working together to coordinate work where cooperation and coordination seem advisable.

1. Clergy education for ordination
2. Lay education, especially elder training
3. Continuing education for clergy
4. Cross-cultural clergy and lay education

CROSS CULTURE LEADERSHIP

1. Sponsor Korean Leadership Conferences (in conjunction with GA, North and South Council meetings)
2. Sponsor Hispanic Conferences
3. Offer NCD Pastor Retreat (English/Spanish Speaking Track)
4. Co-Sponsor Japan Presbytery Youth/Young Adult Conference - scholarships, adding an ESL

- service opportunity with the Conference (2006)
5. Provide Scholarship Assistance (Choctaw PAS students, Miniversities and other denominational conferences/leadership events, cross culture students at MTS)
6. Developed and Implemented a Mentoring Program for Cross Culture Pastors
7. Developed PAS/Multi-Culture Ministry Track
8. Developed Provisional Status Assimilation Process (a Constitutional process)
9. Built in Educational Components to Mission Tours/Trips (sharing denominational polity, theology, leadership training)
10. Develop Language Resources - Web and Print (Korean and Hispanic)
11. Developed a Translation Service (Korean and Hispanic Resources)
12. Sponsor Scholarships for clergy and laity on "Sermon Preparation" in Andes and Cauca Valley Presbyteries
13. Provide Seminary Scholarships for ministerial candidates in Andes, Cauca Valley, Liberia, and China
14. Sponsor missionaries, Peter and Debbie Drypolcher, who dedicate full-time to the direction of a leadership training center in Zambia. They train African leaders from five surrounding countries.
15. Sponsor missionaries, T & T George, who train house church leaders in theology, computers, and language in unreached country
16. Sponsor missionary, Kenneth Hopson, who dedicates a large portion of time to the printing of materials for church leaders in Uganda
17. Help underwrite the expenses for the Asian Mission Conference to train youth and young adults for missions service
18. Train elders in all NCD efforts initiated around the world

I. Other efforts by the Board of Missions to support the priority goal: "Recruit, educate and nurture clergy and laity for their specific ministries."

GENERAL MISSION EDUCATION

1. Make available the Missionary Messenger tabloid to each CP household at no cost
2. Provide Presbyterial Board Member Conferences
3. Sponsor Mission Conferences
4. Promote ecumenical educational opportunities at year round events (e.g. PCUSA Tentmaking Conference, Rural Ministry Events through AMERC, CAM, CORA and the Rural Church Network, and other ecumenical networks)
5. Developed a Church Planter Curriculum with Alban Institute Consultant
6. Staff teach at MTS and PAS
7. Provide workshops and seminars with Congregations and Presbyteries (session retreats, church retreats)
8. Sponsor and staff a Youth Evangelism Conference (2006)
9. Provide annual observance/interpretative materials (e.g. March of Missions, Love Loaf, OGHS)
10. Provide immersion experiences through service opportunities (provide guidelines and opportunity listings)

WOMEN IN MINISTRY

1. Clergy-Women
 - a. Sponsor an annual gathering at GA (for recognition, support, network, advocacy)
 - b. Recognize ordination anniversaries
 - c. Meet with women students at MTS (luncheon)
 - d. Promote clergy pulpit supply
 - e. Serve as an Advocate
2. Women Laity
 - b. Provide Convention workshops
 - c. Provide Regional Events
 - d. Provide a Four track Women's Ministry Manual for local congregations/Presbyteries
 - e. Sponsor Denominational Mission Service Trips (2005 & 2006)

SMALL CHURCH

1. Developed a Small Church Award for Congregations/Leaders (discontinued 2001)
2. Circulated, compiled and posted results of a Small Church Survey (available on the Web)
3. Co-sponsored a Small Church Workshop/Roundtable (2004)
4. Provided Small Church Articles on Survey Findings in Missionary Messenger (2004-2005)
5. Publish articles in the Missionary Messenger and on the Web on small church leadership issues
6. Staff teach a class on Small Membership Church at PAS (2006)
7. Co-Sponsor Small Church Breakfast at GA (2006 with PCUSA & CPCA)
8. Co-Sponsor Rural Church Breakfast at GA (2006 with PCUSA & CPCA)

E. OFFICE OF GENERAL ASSEMBLY

RECOMMENDATION: That Section 4.2 of the Constitution which reads “In a church which has no pastor, or in the absence of the minister in charge or of the moderator appointed by presbytery, the session may meet and transact any business” be clarified by the Permanent Committee on Judiciary as to whether the phrase “absence of the minister in charge” gives authorization for a session of a church WITH a pastor to meet in the pastor’s absence (out of town, on vacation, at home for the evening), with or without the pastor’s knowledge.

In 1993 (page 159 of the General Assembly Minutes) a memorial from Cumberland Presbytery asked the following questions:

1. What constitutes the absence of the minister-in-charge?
2. Under what circumstances may the session meet in the absence of the pastor/moderator or a moderator appointed by the Presbytery?
3. What are the procedures for constituting the session in the absence of the Moderator?
4. What is the necessity for Presbyterial appointed moderators if the session can act and conduct any business without them?

The General Assembly referred this to the Permanent Committee on Judiciary which made the following opinions in 1994 (Page 149)

ABSENCE OF MINISTER IN CHARGE

A minister, who is not present for whatever reason, is absent from the meeting. It is generally expected by the Cumberland Presbyterian Church that a Session is rightly composed of the moderator (ordained minister) and elders, (Confession of Faith, Constitution 2.51) and, though the elders may transact any business of the church in the absence of the moderator, such actions should not become normative.

MEETING IN THE ABSENCE OF PASTOR/MODERATOR

We cite the Digest, Section 4.2 and rulings in 1850, 1865, and 1987. Even though the session may meet without the moderator, diligence must be exercised in attempting to notify the moderator of the meeting in order that he/she may be present.

CONSTITUTING THE SESSION IN THE ABSENCE OF THE MODERATOR

In response to the third question of this memorial, the session clerk, in the absence of the moderator, or in the absence of both the moderator and the session clerk, a member of the session shall call the meeting to order and preside until a moderator pro-tem is elected. This duly elected moderator may be a member of the session or an ordained minister of the presbytery. (Rules of Order 1.7)

PRESBYTERIAL APPOINTED MODERATORS

The fourth question is answered in the Constitution 5.6p

In response to recommendation eighteen, in 2001 the Permanent Committee on Judiciary (General Assembly Minutes, pages 183, 358) the following interpretation was given:

“Except for meetings convened by the minister immediately following a service of worship, a Session may not meet unless ‘proper notice’ has been given to all members of the Session including the minister. (Constitution 4.3) Proper notice means either actual notice or an attempt to give actual notice which is reasonable under the circumstances, both in terms of the means used to give notice and the time between the notice and the date of the meeting. Sessions or churches which are incorporated should comply with any statutory notice provisions in the state of incorporation.

On rare occasions, it may be necessary for a Session to meet when the minister or the appointed moderator is unavailable. On those occasions, the Session may meet and transact business after notice which is proper under the circumstances. Meetings should never be called or scheduled with the intention of excluding the minister or any other member. Elders or any other persons in the congregation are always free to assemble and to discuss church affairs, with or without the minister present. However, an formal gathering of the Session which is not called as provided above is not a meeting and no action may be taken. The General Assembly approved placing this interpretation in the Digest (page 40)

RECOMMENDATION: That the title of “co-pastor” be added in 7.01 of the Constitution so that it would read: “A person may be called to a particular church to one of FIVE relationships: pastor, Co-pastor, associate/assistant pastor, stated supply, or interim pastor.” Appropriate renumbering would follow. Co-pastor would become 7.03 telling who might hold the position and the responsibilities accompanying it.

In 1996 (General Assembly Minutes, page 149) the Permanent Committee on Judiciary responded to a referral from the 165th General Assembly of the Cumberland Presbyterian Church dealing with 2.51, 7.01 and 7.03 of the Constitution, the issue of co-pastors, and gave the following response: There is not a need to create a new term and have an amendment to the Constitution. A congregation may call more than one pastor, in which case the presbytery shall designate, from time to time, which pastor shall serve as moderator of the session. A session may invite other persons including ministers other than the moderator to serve as advisory members.

RECOMMENDATION: That Section 5.4 of the Constitution be amended to read as follows (New words in all caps): The session of every particular church shall be entitled to one or more representatives in the presbytery. IN A PARTICULAR CHURCH HAVING AN ACTIVE MEMBERSHIP OF 1 TO 150, THE SESSION SHALL BE ENTITLED TO SEND ONE ELDER AS ITS REPRESENTATIVE TO PRESBYTERY; IN A PARTICULAR CHURCH HAVING AN ACTIVE MEMBERSHIP OF 151 TO 300, THE SESSION SHALL BE ENTITLED TO SEND TWO ELDERS AS REPRESENTATIVES TO PRESBYTERY, IN A PARTICULAR CHURCH HAVING AN ACTIVE MEMBERSHIP OF 301 TO 600, THE SESSION SHALL BE ENTITLED TO SEND THREE ELDERS AS REPRESENTATIVES TO PRESBYTERY, IN A PARTICULAR CHURCH HAVING AN ACTIVE MEMBERSHIP OF 601 TO 900, THE SESSION SHALL BE ENTITLED TO SEND FOUR ELDERS AS REPRESENTATIVES TO PRESBYTERY, AND THE BASIS FOR REPRESENTATION SHALL CONTINUE WITH 901-1200, 1201-1500, 1501-1800, ETC.

RECOMMENDATION: That Section 5.4 of the Constitution be amended to read, ‘THE SESSION OF EVERY PARTICULAR CHURCH SHALL BE ENTITLED TO TWO OR MORE REPRESENTATIVES IN THE PRESBYTERY. IN A PARTICULAR CHURCH HAVING AN ACTIVE MEMBERSHIP OF 1 TO 300, THE SESSION SHALL BE ENTITLED TO TWO ELDERS AS ITS REPRESENTATIVES IN THE PRESBYTERY, IN A PARTICULAR CHURCH HAVING AN ACTIVE MEMBERSHIP OF 301 TO 600, THE SESSION SHALL BE ENTITLED TO THREE ELDERS AS ITS REPRESENTATIVES IN THE PRESBYTERY, AND THE BASIS FOR REPRESENTATION SHALL CONTINUE IN THE SAME WAY, WITH FOUR ELDERS FOR CHURCHES WITH 601 TO 900 ACTIVE MEMBERS, FIVE ELDERS FOR CHURCHES WITH 901-1200 ACTIVE MEMBERS AND CONTINUING IN THE SAME PROPORTION.

The Stated Clerk sent a survey form to all Session Clerks to inquire about changing the current representation in presbytery (one elder for 1-300 members, two elders for 301-600, etc) 186 Congregations responded, 119 do not want any change, 11 had no opinion, 56 said yes. Of the 56 yes votes, 23 favored the proposal in recommendation 23 and 33 favored the proposal in recommendation 24. The 186 responses represent about one fourth of the total number of congregations, and were very representative of different size congregations.

RECOMMENDATION: That a sounding of positive and negatives on the realignment of presbyteries more than a dozen years ago be conducted followed by recommendations for actions accordingly.

Although this is a constitutional matter for synods, it was referred to the annual conference of

Presbyterial and Synodical Stated Clerks. Of the nineteen stateside Presbyterial Stated Clerks, ten were in attendance. Two of the Presbyterial Stated Clerks are also Stated Clerks of their respective synods. One presbyterial Stated Clerk not in attendance gave a verbal response. Two overseas presbyteries also responded.

It is the unanimous opinion of the Stated Clerks that presbyterial realignment should not be considered at the present time. Some of the Stated Clerks made comments as follows: Our presbyteries were ineffectual before they were realigned; to return to previous boundaries would make them ineffectual again. Re-dividing the presbyteries would destroy what has been accomplished in the larger presbytery. Although it has taken a few years to learn to function in the new presbytery, it is now working well, to start a process of realignment will create a great deal of instability. The Stated Clerks are well aware that not all of the presbyteries are functioning well.

Three of the current presbyteries were realigned many years before the General Assembly recommended it; those three presbyteries had no changes in the late eighties, however, to go back to the previous small presbyteries would be a disaster.

One of the Presbyterial Stated Clerks stated that we needed to re look at the role of the Synod. With some of the small presbyteries, a strong synod would enhance the work of the Church. At the time of realignment, the decision was made to make the synod a court of review for the first few years.

The majority of the Presbyterial and Synodical Stated Clerks feel that we need to look at the role of synod and possibly abolish it altogether. To abolish synod from the structure Stated Clerks are fully aware that there would have to be many constitutional changes and there would be many legal problems to consider; especially in regard to property and wills. It was a unanimous consensus that the General Assembly Council should recommend to the General Assembly that the Stated Clerks of Presbyteries and Synods be named a task force to study the necessity of widening presbyterial boundaries in light of mission developments and to study the role of synod, and that the Stated Clerk of the General Assembly be instructed to plan the 2003 conference for Stated Clerks around this task. The Stated Clerk would also recruit other leaders to assist in this task. By appointing the Stated Clerks to a task force, there would be very little cost involved as they have an annual conference, and the task force would be made up of people who are representative of and knowledgeable about the church.

F. BOARD OF STEWARDSHIP

RECOMMENDATION: That guidelines for minimum compensation for pastors of churches considered “full-time” be established, being clear that health insurance and other benefits are separate.

The Board of Stewardship collects salary information annually and this is listed in the General Assembly’s report to G.A. and included in G.A. minutes. It is hoped this will provide a reference for churches, ministers, and presbyteries. The Board of Stewardship will work with the Commission on Ministry to determine how best to work with presbyterial committees on ministry.

Leadership Education

The Board of Stewardship pays the expenses of ministers to attend the North American Conference on Christian Philanthropy which meets every two years. The Conference covers topics such as: The Annual Stewardship Campaign, Clergy Personal Finances, Fund-raising, Capital Campaigns, etc.

The Board of Stewardship provides travel and education, training and materials for Planned Giving Coordinators to make presentations to churches, CPWM’s and Presbyteries. There are currently two Planned Giving Coordinators and the board will be working with other presbyteries to help them understand the value of the education for churches.

THE REPORT OF THE BOARD OF CHRISTIAN EDUCATION

I. INTRODUCTION

“Recruit, educate and nurture clergy and laity for their specific ministries” is one of the three priority goals of the Cumberland Presbyterian Church. Respondents to FutureTrends 2002, the Cumberland Presbyterian comprehensive church-wide survey, validated the importance of this priority. Furthermore, they indicated that the Board of Christian Education should provide leadership development events for C. E. planners, teachers, and church officers. As a Board, we have taken this seriously and have developed new leader development resources and implemented new events; these will be highlighted later in this report.

Lyle Schaller wrote in his book *Activating the Passive Church: Diagnosis and Treatment*, that an “excessive degree of passivity tends to be found in those congregations in which ...there is a conspicuous lack of any systematic and continuing program of lay leadership development.” Leader development is really a call “to equip the saints for the work of ministry, for building up the body of Christ.” (Ephesians 4:12)

When we call persons to leadership positions in our congregations, they should not feel ill-prepared for the task. The church has a responsibility to equip leaders for the ministry to which we call them. Leaders should have basic biblical knowledge and an undergirding in Christian theology before they serve. In its section of the most recent congregational report, the board asked, “In what 2006 leader development opportunities/training did your teachers/leaders participate?” Responses indicate that there is still work to do. Thus the Board is challenged to build upon the new programs developed.

The following belief statements about Christian education, developed by the Board of Christian Education, serve as a measure of the validity for all goals, objectives, and strategies.

- Christian education is a dynamic, continuous, holistic process for persons of all ages, both individually and corporately.
- Christian education involves struggles with issues of life and leads toward faith, maturity, personal growth, and lifestyles consistent with Christian faith.
- Christian education requires skilled, motivated, committed people. Human resources provided by God are available to meet the needs of this ministry.
- Christian education must develop appropriate materials of highest quality, utilize methodologies and resources that reflect changes in technology, in order to meet the needs of people.
- Christian education is done in a variety of settings (such as church, home, and beyond) and invites all persons to develop a life-enhancing knowledge of and relationship with God, Jesus Christ, the Holy Spirit, the church, and all God’s creation.

II. GENERAL INFORMATION

A. OFFICERS OF THE BOARD

Officers of the Board are Kip Rush, president; Darryl Campbell, vice president; Vernon Sansom, secretary; and Claudette Pickle, treasurer.

B. EXPIRATION OF TERMS

The terms of Jenann Leslie, Tom Martin, and Vernon Sansom expire at the 2007 General Assembly. For personal reasons, Jenann Leslie has asked not to be nominated for a second term. The Board is grateful for Jenann’s service and presented her with a Certificate of Appreciation and a Patron membership. Tom Martin and Vernon Sansom each complete a first term. They have agreed to serve another term.

C. BOARD REPRESENTATIVE TO THE 177TH GENERAL ASSEMBLY

The Board’s representative to the 177th General Assembly is Reverend Vernon Sansom. The alternate is Reverend Tom Martin.

D. STRUCTURE AND STAFF

Because of budgetary concerns, the Board has reduced greatly its staff in the last five years. It has also sustained changes in structure.

Present staff members are Matt Gore (who works half time) with responsibilities for management and promotion of Encounter/Cumberland Presbyterian resources and helping with the Board's website; Cindy Martin, with primary responsibility for children's ministry, internal editorial and production of resources, and the consultant program; Frank Ward, with primary responsibility for youth ministry, outdoor Christian education, and development of media resources; and Claudette H. Pickle, with primary responsibility for administration, liaison with middle judicatories, coordination of field services, and interdenominational relationships. All staff members have leader development responsibilities. Claudette Pickle serves as executive director. Christine D. Tyler is administrative assistant.

A 2/5 time position for Third Age Ministry and the Young Adult Conference was not filled in September 2005, when the staff person left to take a full-time position. The Board also did not have funding at the end of 2002 to fill the ½ time Adult Ministry and Leader Development position which became vacant because of retirement. In both cases, some tasks have been assumed by other staff members and some specific tasks are being contracted; other areas have been assigned a lower priority.

We now function as the program area of Christian Education. The Board took action in its February 2006, meeting to close the Cumberland Presbyterian Resource Center (CPRC) effective at the end of March. With CPRC's financial picture and with the continual rise in customers purchasing from discount suppliers, it did not seem good stewardship to continue operating CPRC. The Resources division of the Board of Christian Education distributes the adult quarterly Encounter, Cumberland Presbyterian resources, and logo items.

E. SPECIAL DAYS AND SEASONS

The annual observance of certain special days and seasons calls the church's attention to important aspects of the total educational enterprise.

These 2008 special days and seasons with Christian education significance are: Lent-Easter, February 6 (Ash Wednesday) - March 23; Youth Sunday, February 17; Family Week, May 4-11; Pentecost, May 11; Children's Sunday, June 8; Christian Education Season, August 31-September 28; Senior Adult Sunday, September 14; Bible Sunday, November 16; Advent-Christmas in Home and Church, November 30 - December 25.

The 176th General Assembly approved the following dates for the remainder of 2007: Christian Education Season, August 26-September 30; Senior Adult Sunday, September 9; Bible Sunday, November 18; Advent-Christmas in Home and Church, December 2-25.

Dates for other Christian Education events in 2008 are: Souper Bowl Sunday, February 3; CPYC, July 13-18; Consultant Training Event, July 30 - August 1.

Events still to be held in 2007 are CPYC, July 7-12; the Presbyterian Youth Triennium, July 17-22; and the Consultant Training Event, October 26-28.

F. RELATIONSHIPS

Where possible, we work in partnership with other denominations through a number of interdenominational and ecumenical agencies. Participation in these partnerships is an expression of our understanding of the nature and mission of the church, and our obedience to the mandate of General Assembly reflected in our charter. These partnerships permit us to practice good stewardship of people resources, to assume high quality programs and resources and to realize significant economies. Unfortunately, budget concerns among all denominations has limited cooperative work over the years. A listing of partnerships through which we are presently working follows.

Ministries in Christian Education, National Council of Churches

This commission includes the Committee on the Uniform Series, which is made up of representatives of denominations in the United States and Canada. It produces the outlines for the International Bible Lessons for Christian Teaching (Uniform Series). These uniform lesson outlines are the basis of Sunday school study materials used by millions of persons throughout the United States and Canada, as well as in other parts of the world. The lessons in Encounter are developed from these outlines. James D. McGuire represents the Board of Christian Education as a working member of the committee. Claudette Pickle is

an advisory member.

Frank Ward participates in the Ecumenical Youth Ministries Staff Team.

Office of Education, World Council of Churches

Publications from the Office of Education help the staff to think globally and to keep informed about world issues that relate to Christian education.

Institute for Peace and Justice

This network was formed in 1981 as an association of families who seek well-being, wholeness, peace, and justice in family situations and in the broader community. Families are challenged to pursue ways of living that are more cooperative, nonviolent, simple, multicultural, global, and prayerful. The board promotes workshops and resources of this association. Claudette Pickle is staff liaison.

These Days Partnership

These Days, a devotion resource, is published for the Presbyterian Church in Canada, Presbyterian Church (USA), United Church of Canada, United Church of Christ, and Cumberland Presbyterian Church. Claudette Pickle is staff liaison.

United Board for Christian Discipleship

UBCD is a partnership between the Board of Christian Education of the Cumberland Presbyterian Church and the General Assembly Mission Board of the Cumberland Presbyterian Church in America.

Protestant Church-Owned Publishers Association

With the dissolution of the Cooperative Publication Association (CPA), the Board of Christian Education joined the Protestant Church-Owned Publishers Association. PCPA is an organization of official not-for-profit publishing houses governed by a board elected or appointed by a Protestant church body that acknowledges the Lordship of Jesus Christ, Son of God as revealed in the Bible. This organization helps staff to keep current on what is going on in the various denominational publishing houses. Claudette Pickle relates to PCPA.

G. RECOGNITIONS AVAILABLE

A gift of \$150 or more to an endowment fund entitles the donor to designate a recipient of the Golden Patron award. This certificate is in recognition of persons, laity or clergy, who have been involved in the educational work of the church for fifty or more years. It recognizes service as an educator, no matter where that service has been rendered; that is, one's service need not have been rendered only in Cumberland Presbyterian settings.

A gift of \$100 to one of the endowment funds entitles the donor to designate a recipient of a Patron of Christian Education award.

A gift of \$25 to one of the endowment funds entitles a congregation to designate a recipient of a Teacher of the Year award.

A gift of \$100 to one of the endowment funds entitles the congregation to designate a person for the Christian Educator of the Year award.

A gift of \$30 to the Cumberland Presbyterian Youth Conference Endowment entitles the donor or designee to receive a CPYC Perpetual Conferee certificate.

These recognitions are means of expressing appreciation to and providing support for persons who serve in the educational work of the church. Individuals may bestow Golden Patron, Patron, and CPYC Perpetual Conferee awards. An attractive certificate is available for each of the above recognitions.

H. ENDOWMENT FUNDS

A listing of the forty endowment funds for the Board of Christian Education follows:

- Paul W. Allen Endowment for Christian Education
- Grace Johnson Beasley Memorial Endowment
- Bennet and Mildred Brown Endowment
- Jill Davis Carr Endowment for Leadership Development
- Christian Education Mid-Century Fund
- Christian Education Season Endowment

Lavenia Campbell Cole Annuity Endowment
 Carl Cook Outdoor Ministry Endowment
 Consultant Training Fund Endowment
 Cumberland Presbyterian Youth Conference Endowment
 H. Harold Davis Endowment for Christian Education
 Jack W. Ferguson, Jr. Endowment for Christian Education
 Ira and Rae Galloway Endowment for Christian Education
 Louise Adams Heathcock Memorial Fund Endowment
 John Gilbert Horsley Endowment for Denominational Leadership by Youth
 Donald and Jane Hubbard Endowment for Christian Education
 Into the Nineties for Christian Education Endowment
 Reverend Gale J. Keown Endowment for Christian Education
 Earl King Memorial Fund Endowment
 Virginia Malcom Christian Education Endowment
 Wesley and Jackie Mattonen Endowment for Christian Education
 David and Mary McGregor Christian Education Endowment
 James D. McGuire Endowment for Christian Education
 Howell G. and Martha Jo Mims CPYC Endowment
 Morris and Ruth Pepper Endowment for Christian Education
 Bill and Hazel Phalan Endowment for Christian Education
 Claudette Hamby Pickle Endowment for Christian Education
 Publishing House Endowment
 Dr. and Mrs. E. K. Reagin Endowment for Christian Education
 Jodi Hearn Rush Endowment for Christian Education
 William "Rusty" Rustenhaven III Christian Education Endowment for Youth Ministry
 Jeff and Angie Sledge Endowment for Christian Education
 John W. Speer Endowment for Christian Education
 Cornelia Swain Endowment for Christian Education
 Irvin and Annie Mary Swain Endowment for Christian Education
 Frank and Linda Ward Endowment for Christian Education
 William Warren Endowment for Christian Education
 Clark Williamson Memorial Fund Endowment
 Helen Wiman Memorial Fund Endowment
 Young Adult Ministry Endowment

New endowments may be established at any time by individuals or congregations wishing to honor persons who have lived exemplary lives and rendered significant service. Endowments may honor living persons, or may be established posthumously. They may honor individuals or multiple persons (e.g., husband and wife, parents, grandparents, brothers, sisters, pastors). Any member of the Board or its staff will welcome an opportunity to discuss establishing a new endowment with prospective donors.

I. CHRISTIAN EDUCATION SEASON OFFERING

The 151st General Assembly (1981) authorized the Board of Christian Education to receive an offering annually during Christian Education Season. This offering has established the Christian Education Season Endowment. The Board has made bulletin inserts and offering envelopes available each year to congregations requesting them. Congregations are encouraged to utilize the bulletin inserts and to provide an opportunity for members, not only to be educated about the ministry of Christian education in the denomination, but to give an offering if they desire. The 2006 emphasis was on the leader development through the 2007 miniversities; the focus this year will again be on leader development, but through an online resource.

J. ASSOCIATION OF CUMBERLAND PRESBYTERIAN CHURCH EDUCATORS

The association was established, with membership open to both volunteer and professional church educators, in response to interest expressed during the Christian education dinner at the 1984 General Assembly. Membership fees are \$25 per year. These dues are deposited in one of the Board's endowment funds.

K. EVALUATIONS OF EXECUTIVE DIRECTOR AND ADMINISTRATIVE STAFF

The Board of Christian Education conducted the biennial evaluation of the executive director in September 2006. Performance reviews with other Board of Christian Education employees was completed in December 2006.

III. THE EDUCATIONAL WORK OF THE CHURCH

The primary mission structure of the church is the congregation. The primary support structure for congregations is the presbytery. While it is impossible for the Board of Christian Education to relate directly to each congregation within every presbytery, providing services needed to fulfill its mission in education, we can and do make an effort to relate to the Christian education agency in every presbytery. The Board of Christian Education staff is available to presbytery Christian education agencies, encouraging, equipping, and supporting them as they work with the congregations for which they are responsible.

The following information is a brief update on our ministry of Christian education.

A. CURRICULUM DEVELOPMENT/INTERPRETATION/PROMOTION

1. Church School Curriculum

Bible Quest: A Bible Story Curriculum for All Ages was available for use beginning with the fall quarter, 2000. It is a series that helps people of all ages to: encounter the overall biblical story; be formed/shaped by that story; learn how to interpret the faith story and connect it to their lives; and live in the world as disciples of Jesus Christ. The series uses four biblical themes: incarnation, covenant, salvation, and liberation/justice.

Bible Quest covers major biblical stories. A unique feature is that learners direct the interpretation of the story. *Bible Quest* maintains that we are the interpreters, regardless of whether our role is leader or student. It assists users in connecting their interpretation of the biblical story with their life experiences. It equips users for living in this century with fresh, meaningful biblical understanding.

Resources are available for the fall through spring quarters for the following groupings: birth-2; ages 3-4; kindergarten-grade 1; grades 2-3; grades 4-6; grades 6-8; kindergarten-grade 8; grades 9-12; young adult; and adult. Special summer resources are developed to provide a setting where a wider grouping of learners will be possible; it is possible to use the special summer resources with more closely graded groups, as well.

Cumberland Presbyterians were involved in all aspects of the development. Involvement included tasks such as writing the foundations paper, developing outlines, and creating the design for the series. Cumberland Presbyterians have completed curriculum surveys, critiqued outlines, and tested prototypes. In addition, Cindy Martin served as the editor of the grades 2-3 resources. Claudette Pickle was a member of the Steering Committee and served as chairperson for two years. Cumberland Presbyterian writers have been Hester Allen, Mark Brown, Beth Cole, Nancy Gillis, James D. McGuire, Bob Phelps, Sue Roberts, Jodi Rush, and Sandra Shepherd. Approximately 34 Cumberland Presbyterians reviewed first draft manuscripts. We are in the second cycle of *Bible Quest* for years 2004-2008. *Bible Quest* may be ordered from Presbyterian Distribution Services (PDS) by calling 1/800/524-2612 M-F 9 a.m. - 7 p.m. Eastern; faxing 1/502/569-8030; ordering from the web at Web Marketplace: <http://www.pcusa.org/marketplace/index.jsp>; or mailing Presbyterian Church (U.S.A.), PDS Prepaid Processing, P. O. Box 643674, Pittsburgh, PA 15264-3674.

In September 2002, *Seasons of the Spirit* replaced *The Whole People of God*; like its predecessor *Seasons of the Spirit* provides resources for those congregations desiring materials based on the lectionary. Resources are available for birth-2, ages 3-5, ages 6-8, ages 9-11, ages 12-14, ages 15-18, adult, and multi-age (ages 5-12). *Seasons of the Spirit* empowers all ages to be transformed in Christ as they: explore meaning and mystery in the Bible; celebrate in worship, sacraments, education, and service; engage in ministries of love, justice, and witness; and live in inclusive communities of faith shaped and led by the Holy Spirit. *Seasons of the Spirit* may be ordered from LOGOS at 1/800/323-7543.

Staff reviewed and recommended *Gather 'Round* resources which were new for fall 2006. These resources are published by Brethren Press and Mennonite Publishing Network. *Gather 'Round* is Bible story-centered. This curriculum seeks to: nurture children in their faith formation process; strengthen the connection between home and congregation; explore what it means to follow in the footsteps of Jesus in Christian community; and increase the ease of use and versatility of the curriculum.

Resources are available for preschool (ages 3-4, with tips for 2s), primary (grades K-2), middler (grades 3-5), multiage (grades K-6, with tips for older students), junior youth (grades 6-8), youth (grades 9-12), and parent/caregiver. Designed to sit on each family's table, the Talkabout contains scripture, prayers,

and ideas for sharing surrounding each quarter's theme Resources may be ordered from: Brethren Press, 1451 Dundee, Elgin, IL 60120, Web: www.gatherround.org, Phone: 1/800/441-3712, Fax: 1/800/667-8188, Email: customerservice@gatherroundstore.org.

The Present Word is an adult quarterly based on the International Bible Lessons for Christian Teaching, often referred to as the Uniform Series. Bob Phelps, Bill Ramsay, and Scott Sealy have contributed their writing skills for this resource. *The Present Word* may be ordered from Presbyterian Distribution Services (PDS) by calling 1/800/524-2612 M-F 9 a.m. - 7 p.m. Eastern; faxing 1/502/569-8030; ordering from the web at WebMarketplace: <http://www.pcusa.org/marketplace/index.jsp>; or mailing Presbyterian Church (U.S.A.), PDS Prepaid Processing, P. O. Box 643674, Pittsburgh, PA 15264-3674.

Encounter is an adult Cumberland Presbyterian quarterly, which is based on the Uniform Series. Recent writers were: Bill Ramsay, fall 2006; Charles McCaskey, winter 2006-07; Dudley Condron, spring 2007; Dwight Liles, summer 2007. Others for the future are Carroll Richards, fall 2007; Stan Wood, winter 2007-08; Mark Horner, spring 2008; and Sherry Ladd, summer 2008. A free distribution leader's guide is planned for fall 2007. *Encounter* may be ordered from the Board of Christian Education at 1/901/276-4572, extension 252.

At the time of this writing, staff is in the process of curriculum review. Additional curricula will be promoted as they become available. More information will be shared in a packet being sent to congregations in May and on the website at www.cumberland.org/bce.

2. Vacation Bible School Resources

Since the discontinuation of an ecumenically developed series, staff has searched for resources to suggest for Cumberland Presbyterian congregations to use in the vacation church school setting. Board of Christian Education staff develops an overview chart of resources each year. This year's chart includes detailed information about Augsburg, Standard, Group, and Cokesbury VBS materials; it is hoped that the chart will help users make an informed decision about which materials will best fit their VBS needs. This chart was mailed to each congregation and may also be found at <http://www.cumberland.org/bce>.

3. *New Earth: Christian Resources for the Outdoors Series*

For the 2007 camping season the theme for the New Earth: Christian Resources for the Outdoors is *On the Way!* This curriculum is developed by New Earth Publishers, an ecumenical publishing partnership, in cooperation with the Committee on Outdoor Ministry of the National Council of the Churches of Christ.

Whether walking, wandering, fleeing, or traveling along the way, biblical characters are constantly on a journey of faith with God. In 2007, campers will hear the stories of the journeys taken by God's people. They will be invited to take their own journeys – to camp, within the camp community, and back home.

The price for 2007 is \$295.00. Cumberland Presbyterians will order these materials from the Christian Board of Publication at 1/800/366-3383. Promotional brochures were distributed to presbyterial boards.

4. *These Days*

These Days is a daily devotional published four times a year. Each issue includes a scripture for the day, daily Bible verse, written message, and prayer. Cumberland Presbyterian writers since General Assembly last year were: July, August, September, 2006 - Michael Clark, DeVere Ramsay; October, November, December, 2006 - Stephanie Brown, article, Nancy Gillis. Cumberland Presbyterian writers for January, February, March, 2007 were Melissa Goodloe, Bob Phelps, Missy Rose.

The "Action Step" or homework section of each daily entry is a new feature that has been very well received by readers from all of the partner denominations. Beginning in 2007, names of writers have been included at the bottom of each devotion.

These Days may now be ordered from *These Days* Subscriptions, 100 Witherspoon Street, Room 2047, Louisville, KY 40202-1396. You may also call 1/800/227-2872, fax 1/800/541-5113, or visit www.ppcpub.com.

A single prepaid and a quantity prepaid subscription plan is available. In addition, a large print edition is available. The regular print edition is \$7.95 per year (bulk rate of \$4.95 each for 5 or more copies per subscription) and the large print is \$8.95 per year (bulk rate of \$6.95 each for 5 or more copies per subscription). Claudette Pickle serves on the editorial committee for this devotion resource.

5. Church Membership Resources

The Making of Disciples Called Cumberland Presbyterian by Bob Phelps has been available since June 2002. This resource is designed for those leaders who do membership education in the congregational setting. It is in a loose-leaf notebook format; a CD accompanies the notebook and permission is granted for congregations to customize, duplicate, or adapt the activities. The primary audience is: older elementary children and youth who are making preparation for church membership; adults who are newcomers to a new church development or to a congregation; and, others who wish to learn more about the meaning of discipleship as Cumberland Presbyterians. It includes: a covenant of participation to be duplicated and signed by each person (and parents in the case of children and youth), core information for all age groups, session plans for 6 sessions, and study/reflection/action activities for use with various age groups and in a variety of settings. It is available from the Board of Christian Education for \$19.95.

About Being Cumberland Presbyterian, a 15-page booklet, is a brief, user-friendly resource to help persons know about Cumberland Presbyterianism. It includes numerous simple graphics with formatting that readily engages the reader with pertinent information about the denomination. This resource is for persons who want basic information about the denomination without doing an in-depth study. It will also be a handy piece for congregations (especially new church developments) to purchase in quantity and provide for persons who are unfamiliar with the Cumberland Presbyterian Church. Available from the Board of Christian Education, this resource is \$1.50. For Japanese, Hispanic, and Korean editions, contact the Board of Missions.

6. *The Family Gathers for Worship*

This 56-session book was written and compiled by Hester Allen with contributions from Donna Heflin, Jim McGuire, Mary Thompson, and Gayle Wood. It provides suggestions for weekly times of worship for family members with children and younger youth. In addition, there are four special occasion worship suggestions. It can be used in a variety of home settings. It is \$9.95 and is available from the Board of Christian Education.

7. *Planning Guide for the Christian Year*

Written by Marty Aden and edited by Bob Phelps, this guide includes planning tips, a detailed discussion of each season, and suggested activities for each season. It is available through the Board of Christian Education for \$5.95.

8. *Planning Guide for the Worship Committee*

This resource was planned and written by Henry Bradford, Roy Hall, Fran Vickers, and Robert S. Wood. Two free copies were mailed to each congregation shortly after its publication several years ago. Additional copies are available through the Board of Christian Education for \$3.95.

9. *One Family Under God* and *Study Guide for One Family Under God*

One Family Under God was written by Thomas D. Campbell; a study guide was written by Jack W. Ferguson and Otis Johnson. This resource tells the story of the two denominations up to the early 1980's. Both resources are available for purchase from the Board of Christian Education. The book is \$2.95 and the study guide, \$1.00.

10. *God So Loves*

The present video produced by Frank Ward is about the two Cumberland Presbyterian Churches. It is approximately twenty-five minutes in length and presently sells for \$19.95. It may be used in a number of settings: church membership classes; newcomer groups; fellowship dinners; individual use in the home; etc. Because the video is several years old, the Cumberland Presbyterian Women's Ministry approved the updating of this resource as a project and has provided funds; plans are underway to complete this work by the end of the year.

11. *Kerygma*

In-depth Bible study by young people and adults is integral to the ongoing process of faith development in congregations. The *Kerygma* program reflects Reformed and Presbyterian theology and traditions, and supports a philosophy of Christian education consistent with the Board's understanding of effective methodology. Resources may be ordered by calling 1/800/537-9462 or by sending a fax to 1/412/344-1823; in addition, you may purchase them from a local Cokesbury store.

12. *Planning Guide for Family Ministry*

This guide was written by Timm Glover and is designed for use by Christian education committees, family ministry committees, or sessions. It is available from the Board of Christian Education for \$4.95.

13. *Searchings: For Third Agers Who Are Seeking Something More*

These fifty-three devotions were written by Morris Pepper. They can be used for individual reflections and as devotions in Third Age groups. This resource is available from the Board of Christian Education at a cost of \$8.95.

14. *Covenant of Grace: A Thread Through Scripture*

This 13-chapter commentary on the 1984 *Confession of Faith* was written by Dr. Hubert Morrow. It sells for \$7.95 from the Board of Christian Education.

15. Logos

Logos is designed for a weekday program of 2½ - 4 hours divided into four segments: Family Time (meal and activities); Bible Time; Worship Skills; and Play Time (recreation/crafts). Materials are for grades 1-12. At least one parent or a person serving as a surrogate parent of participating children is required to participate in some way in the program. The program was developed by persons who are Presbyterians and the theology is compatible with what Cumberland Presbyterians believe. The Board of Christian Education has recognized the merits of the Logos design as an acceptable option for midweek programming for school-age children and youth. These resources may be ordered from: The Logos System Associates, 1405 Frey Road, Pittsburgh, PA 15235; the toll free phone is 1/877/937-2572 and the email address is logos@logos-system.org.

16. Workshop Rotation

The Workshop Rotation Model is the name given to a learning model that began some 16 years ago at the Barrington Presbyterian Church in Barrington, Illinois. Staff members, Neil McQueen and Melissa Hansche, created the approach. In the Workshop Rotation Model, learners are taught the same Bible story for several weeks; learners rotate to a different workshop, such as drama, computer, music, etc., each week.

There are some congregations desiring to use the Workshop Rotation Model, but not wishing to write their own curriculum. Therefore, staff reviewed *PowerXpress*, a new curriculum developed by Abingdon for the Workshop Rotation Model. Written for use with kindergarten through grade 6, each of the units is designed for 8 weeks. There are 8 stations: art; computer; cooking; games; video; music/movement; science; and storytelling. The curriculum is designed with packet sheets, which are hole-punched for a notebook; dividers are provided. It will cost approximately \$600 for a year's usage. This is available through Cokesbury. Staff is able to suggest other curriculum resources designed for this learning approach.

17. *Children in the Sanctuary*

Children in the Sanctuary is now available both in video and DVD. It is designed to involve children fully in the worship life of a congregation and has an extensive use/study guide with a good listing of additional resources related to worship. The six segments of the video are: What is Worship?, Promises Made at Baptism, Opportunities and Challenges When Children Participate in Corporate Worship, Children Participating in Worship, Children Leading in Worship, and Children Planning Worship. The segments can be used individually as well as in a series. The cost is \$29.95 from the Presbyterian Church (USA) at 1/800/524-2612.

18. *Study Guide for the Confession of Faith*

Thomas D. Campbell and Anna Bolling wrote this study guide for use with the 1984 Confession of Faith. It is designed in workbook style for individual or group study. Each participant in a study will need his or her own copy. The cost is \$.95 from the Board of Christian Education.

19. *Study Guide for the Proposed Catechism*

In 2003 the General Assembly approved a recommendation from the Catechism Committee that the Board of Christian Education produce a single study guide for the proposed catechism and that the

guide contain suggestions for use with children, youth, adults and families. Staff studied the catechetical questions, grouped them into 8 sections, and developed outlines for this resource.

The *Study Guide for the Proposed Catechism of the Cumberland Presbyterian Church*, written by Sandra Shepherd, is in a notebook format. There are eight sessions with activities appropriate for children, youth, adults and families. The sessions are: Who Is God? Who Are We?; A Covenant Relationship with God; Jesus Is Christ; The Holy Spirit, Then and Now; What Does It Mean?; Christian Worship; The Church: Who, What, Where, When, Why, and How?; and The Lord's Prayer. Each session engages learners in dealing with the questions and answers of the catechism, using scripture and creative activities. This resource definitely moves away from the catechetical method of memorization of answers to questions. It is available from the Board of Christian Education for \$12.

20. *Seeing the Face of God*

This book of sermons by H. Harold Davis was born of a conversation among Willene Davis, Carol Odom, and Bill Odom following the death of Harold, who served as executive director for the Board of Christian Education for thirty-one years. Bill Odom served as editor for this project. Frank Ward wrote some biographical information. The book contains forty-one sermons. It is available from the Board of Christian Education for \$15.95.

B. LEADER DEVELOPMENT AND SUPPORT

1. Miniversities

Eighteen miniversities were held in January 2007; the one at the White Oak Pond Church in Lebanon, Missouri, was rescheduled for April because of extensive storm damage in the area. The 19 miniversities focused on church session development. The 4 hour events were designed to help session members: develop a sense of team work; explore a biblical call to vision; be open to the possibilities of ministry to which God is calling; and do practical planning for their congregations for the next three years by creating a vision, establishing strategies, identifying hurdles, and determining ways to fulfill the visions. Each miniversity began on a Saturday at 9:00 a.m. and concluded at 1:00 p.m. Cost was \$100 per church session. Approximately 750 people participated in these events.

The chart below reflects location and leadership for the miniversities.

Church	Location	Leaders
New Hope	Birmingham, AL	Mandy Clark, Christian Williams
Calico Rock	Calico Rock, AR	Jill Carr, Cornelia Swain
Morningside	Evansville, IN	Linda Glenn, Melissa Goodloe
Stonegate	Edmond, OK	Randy Jacob, Don Nunn, Faith Parra
Jenkins	Nolensville, TN	Susan Groce, Sherry Ladd, Melissa Oglesby
Scottsboro	Scottsboro, AL	Ray DeVries, Sally Sain, Debbie Shelton
Russellville	Russellville, AR	Brenda Laurence, Ellie Scrudder
Bowling Green	Bowling Green, KY	Pat DeVries, Leslie Wooten
Beersheba	Columbus, MS	Nina Phipps
Marshall	Marshall, TX	Le Ila Dixon, Jenann Leslie
Woodlawn	Paducah, KY	Sidney Milton, Jodi Rush
Cleveland	Cleveland, TN	Pat Eaker, Venessa Edmonds, Margaret Harper, Lou Ann Wright
Faith	Memphis, TN	Donna Heflin, Jane Hubbard, Nelly Smith
Lebanon	Lebanon, TN	Rick Gamble, Cindy Jantz, Abby Cole Keller
Christ	Lutz, FL	Nancy Fuqua
Milan	Milan, TN	Annetta Camp, Becky Gibbs
Denton	Denton, TX	Mamie Hall, Rose Mary Magrill

Lubbock	Lubbock, TX	Yvette Massey, Sharon Romines
White Oak Pond	Lebanon, MO	Jill Carr, Frank Ward

2. Camp Directors' Conference

Beginning in 2000, the Board of Christian Education has held a Camp Directors' Conference biennially. Based on participant suggestions, the board announced this year that the Camp Director's Conference is making way for renewal of another ministry. The board is renewing efforts to assist presbyteries in the training of their summer camp staffs. Our goal is to provide training sessions in the spring of the year for 2 or 3 presbyteries on a rotation and/or need basis. In some cases 2 or more presbyteries that are geographically close may wish to join together for one camp staff training event.

3. Bridges

Bridges: Building Relational Inroads for Discipleship, Growth, Enrichment, and Service is mailed three times per year in January, May, and September; it is an eight-page self-mailer with pertinent information for congregational C. E. planners and leaders. Bridges is designed to be taken apart for copying and/or distribution to appropriate persons in the congregation. Back issues are also available upon request and on the website at www.cumberland.org/bce.

Staff writes articles and solicits articles from outside contributors. The Cumberland Presbyterian Church is very fortunate to have many capable, qualified people among its ranks who are willing to share their gifts and insights with the larger church. By asking some of these people to write articles, staff is providing the readers of *Bridges* the opportunity to hear what people at the local level are doing.

Cindy Martin coordinates the materials and prepares the piece for the printer. Other staff members contribute materials related to their staff program areas.

4. Church Library Resources

A Manual for Church Libraries is available from the Board of Christian Education for \$2.95.

5. Christian Education Plan Book

The *Christian Education Plan Book* was revised and updated. Two copies were sent to each congregation in the Sunday School packet mailed in April. It should be a valuable resource for those persons serving on local church Christian education committees or ministry teams.

6. Church Officer Training

The *Development of Church Officers in the Cumberland Presbyterian Church*, written by Chris Joiner, has sections on the call to ministry, ministry of the elder, ministry of the deacon, photocopyable resources, and a leader's guide. This resource was available mid-2001 and has been enthusiastically received in the church. It is available from the Board of Christian Education for a cost of \$19.95.

For leader development of elders and deacons we still provide the ten sessions in *Designs for Church Officer Training* written by Paul and Hester Allen. This resource sells for \$12.95 from the Board of Christian Education.

7. A Climate for Learning: Educational Planning for Your Congregation

A Climate for Learning: Educational Planning for Your Congregation was sent free to each congregation. Copies are available for purchase from the Board of Christian Education for \$4.95.

8. Presbytery Board Partnerships/Support

The *Plan Book for the Board of Christian Education: Presbytery and Synod* is the basic resource provided by the Board of Christian Education. It is available free of charge from the Board of Christian Education office.

The 164th (1994) General Assembly requested that presbyterial boards of Christian education be encouraged to invite a staff member to attend one meeting on a biennial basis. These visits provide wonderful opportunities for staff to meet presbyterial board members, learn of Christian education needs in presbyteries, and build conceptional bonds between the denominational board and presbyterial boards.

The Presbytery Board mailing was sent to all appropriate board members in January. It contained leadership development information, upcoming youth event information, resources, and partnership helps.

Presbyterial boards are encouraged to send the Board of Christian Education their announcements of presbyterial Christian education events so they can be listed on the Board's web page. The address is www.cumberland.org/bce.

RECOMMENDATION 1: That presbyterial boards of Christian education be encouraged to develop relationships with staff of the Board of Christian Education by scheduling time biennially for staff to attend one presbyterial board meeting.

9. Program Planning Calendar

The planning calendar is designed by a committee with representatives from the boards of Stewardship, Missions, Christian Education, and the Office of the General Assembly; Cindy Martin chairs this committee. It continues to be a helpful resource for pastors and church leaders.

The theme of the 2007 calendar is "Shattering the Walls of Hopelessness: Cumberland Presbyterians at Work in the World." Each month shows a different way Cumberland Presbyterians reach out to others.

The focus for the 2008 calendar will be on Japan—its culture, people, and CP churches. The price will remain at \$7.95 and may be ordered from the Board of Christian Education at 1/901/276-4572, extension 252.

10. Staff Consulting

Each staff member is available for consultation in-office, on-site, via telephone, and by e-mail. Consulting takes various forms: recommendations of resource materials; assistance in choosing curriculum; ideas for leader development; planning for outdoor ministry; leading Christian education planning; etc.

11. C. E. Website

Staff encourages people to check the Board of Christian Education web page, which may be accessed at www.cumberland.org/bce. It contains important information about resources and upcoming events.

12. New Sunday School Year Packet

A packet was mailed to all congregations in late April. This packet contained materials helpful to congregations as they plan for the new church school year. Among the contents were the C. E. Planbook, information about curriculum, an installation service, etc.

13. Congregations Learning On-Line

Teachers and leaders need access to excellent resources in the areas of:

- Basic teaching skills and methods
- Basic Bible knowledge
- Basic tenets of the Reformed/Presbyterian faith

With these needs in mind, the Board of Christian Education is working in cooperation with other denominations to offer a 3 course on-line resource tentatively called "Congregations Learning On-line." Each course will have 12 sessions. This resource will be:

- web-based
- engaging
- interactive
- educational
- congregationally-based

The three courses are outlined as follows:

Course A: Basic Teaching Skills

1. How we "grow" in faith
2. Creative learning environments
3. How children and youth learn
4. How adults learn
5. Storytelling—the heart of Christianity
6. Talking and listening in a teaching environment
7. Engaging Bible study
8. Using drama to teach and learn
9. Learning centers for all ages

10. Creative writing
11. Using the arts in teaching
12. Making your session the best time of the week

Course B: Basic Bible Background

1. Introduction to the Bible
2. The Prologue (Genesis 1-11)
3. The Patriarchs (Genesis 12-50)
4. The Exodus (Exodus-Deuteronomy)
5. The Promised Land (Joshua—Judges)
6. The Monarchy (1 Samuel—2 Chronicles)
7. The Writings (Job—Song of Solomon) and Prophets (Isaiah-Malachi)
8. The Exile and Return (Ezra—Nehemiah)
9. The Gospels (Matthew—John)
10. The Early Church (Acts)
11. The Epistles (Romans—Jude)
12. Revelation

Course C: Basic Tenets of the Reformed/Presbyterian Faith

1. I believe in God
2. The Trinity: One God or Three?
3. Maker of heaven and earth
4. Providence and evil
5. The doctrine of human beings
6. Jesus Christ: The incarnation
7. Jesus Christ: The atonement and reconciliation
8. Jesus Christ: The resurrection
9. The Holy Spirit
10. The doctrine of justification and the doctrine of sanctification
11. The Holy Catholic Church
12. The life everlasting

Course A should be operational by July of this year. Course B should be ready for use in February 2008. Course C will be useable by July 2008.

RECOMMENDATION 2: That congregations be encouraged to consider this as one method to provide leadership development for their leaders.

C. ADULT/FAMILY MINISTRY

1. Third Age Ministry

Staff responds to this area of need by using consultants and contract staff.

2. Institute for Peace and Justice

Many denominations have cut back on staff in the area of peacemaking and have decreased financial resources to the Institute for Peace and Justice; in turn, the Institute has had to downsize staff. Claudette Pickle has staff responsibilities for this area.

The Institute has a number of resources that are available online. Illustrative of the kinds of resources is *Kids Creating Circles of Peace*, which contains varied activities for children. It is an excellent resource for extra sessions with children at church, in families, for day camping, and other children's programs that promote caring, respect, and peaceful living. It sells for \$5.95. *Building a Culture of Peace Begins with Children* provides a creative way of teaching and internalizing some of the "things that make for peace." It sells for \$5.00

The address for the Institute for Peace and Justice is 475 East Lockwood Avenue, St. Louis, MO 63119. Their web address is www.ipj-ppj.org. The phone number is 1/314/918-2630. Resources may be ordered online from http://www.ipj-ppj.org/resource_page.html.

3. Divorce Recovery

This guide provides help for divorce recovery groups to meet in six sessions of 1 ½ hours. Among the topics to be dealt with are dealing with losses, letting go of the past, recovering and using self-esteem, and planning for the future. The guide is \$8.95 and is available from the Board of Christian Education.

4. Adult Ministry Resources

The board has contracted with Donna Heflin to update a listing of resources for adult ministry. These are posted on the web and will be available to anyone asking for assistance.

D. YOUTH MINISTRY

1. Youth Advisory Delegates

Frank Ward continues to provide leadership for an orientation session for youth advisory delegates; this session is scheduled immediately prior to the opening of each General Assembly.

2. Souper Bowl of Caring

The 2007 Souper Bowl of Caring was February 4th. On that Sunday, youth groups all over North America gathered money at the close of worship to be used for a service ministry in their respective communities. Promotional materials for the 2007 event were included in *Bridges* and on the BCE website. In addition, a special youth ministry mailing went to congregations in October and included promotional materials for Souper Bowl Sunday.

3. Youth Sunday

Youth Sunday was February 18, 2007. Staff promoted this in *Bridges*, on the BCE website, and in the special youth ministry mailing.

4. 30-Hour Famine

This program of World Vision was scheduled for three dates: October 27-28, 2006; February 23-24, 2007; or April 27-28, 2007. It was designed as an educational opportunity on hunger, poverty, and Christian action as well as a fund-raising event to support people who live in poverty and hunger. Staff promoted participation in the 30-Hour Famine in *Bridges*, in a special youth ministry packet, and on the BCE website.

5. Youth Packet

A packet of materials was mailed in October 2006, to all pastors and youth ministry leaders in the Cumberland Presbyterian Church. The packet included promotion of CPYC, Presbyterian Youth Triennium, Souper Bowl Sunday, 30-Hour Famine, Youth Sunday, Annual Recreation Workshop, and an annotated listing of youth ministry resources.

6. 2006 Asian Youth Missions Conference

Frank Ward went to Japan Presbytery July 26 through August 7 to meet with presbyterial leaders and to participate in the Asian Youth Missions Conference. On July 29, Frank presented a lecture on youth ministry to pastors and leaders in the presbytery. On July 30, he preached twice at the Koza CPC. On August 1, he met with pastors of the presbytery. From August 2 through 7, Frank attended the Asian Youth Missions Conference. On Friday, August 4, he presented a keynote address to participants in the conference. On August 6, Frank attended worship at Sagamino CPC. His experience has helped the board and staff to develop strategies for improving our outreach to presbyteries and churches beyond the USA.

E. CHILDREN'S MINISTRY

1. *I Have Been Baptized*

This resource written by James D. McGuire and DeVere Ramsay includes a booklet, a single sheet for the pastor/session and a single sheet for parents/caregivers. It is designed to be given to the parents at the time of the child's baptism and can be used in later years to recall this particular baptism and to better understand the importance of this sacrament. It was reprinted for the fifth time by the generous contribution of the Fellowship Cumberland Presbyterian Church of Mountain Home, Arkansas. It may be purchased from the Board of Christian Education for \$3.95.

2. Children's Sunday

Children's Sunday is June 10, 2007. The spring issue of *Bridges* offered suggestions for observing Children's Sunday.

3. *Welcome to the Lord's Table*

Welcome to the Lord's Table is very similar in length and style to *I Have Been Baptized*. It was written by James D. McGuire and DeVere Ramsay. It helps children to understand the sacrament of communion and has a message to the pastor and session as well as a message to caregivers. At the time of this report, contact is being made with other denominations to ascertain their interest in having the resource.

RECOMMENDATION 3: That congregations consider the various use they can make of *I Have Been Baptized* and *Welcome to the Lord's Table*.

4. Children's Ministry Resources

A listing of resources for children's ministry is on the web and will be available to anyone asking for assistance.

IV. WORSHIP RESOURCES

1. *Book of Common Worship*

The *Book of Common Worship* is provided for development and enrichment of worship. This collection of liturgical resources in the Reformed tradition contains the best material from the Supplemental Liturgical Resources, which have been used in the church for several years. The *Book of Common Worship*, recommended for use by the 163rd General Assembly, also includes lectionaries, a psalter, and other important liturgical resources. In addition, there is a *Book of Common Worship Pastoral Edition* and a *Book of Common Worship Daily Prayer*. We also provide the series of seven *Supplemental Liturgical Resources: Service for the Lord's Day, Holy Baptism and Services for the Renewal of Baptism, Christian Marriage, The Funeral: A Service of Witness to the Resurrection, Daily Prayer, Services for Occasions of Pastoral Care, and Liturgical Year*. Resources may be ordered from the Board of Christian Education.

2. Hymnals

The Worshiping Church (1990) and *Hymns, Psalms, and Spiritual Songs* (1990) are authorized hymnals now available. *The Worshiping Church* may be ordered from Hope Publishing Company; the toll free number is 1/800/323-1049. *Hymns, Psalms, and Spiritual Songs* is the generic Presbyterian hymnal. It is available from Cokesbury at 1/800/672-1789 or at www.cokesbury.com.

3. Resources

The *Planning Guide for the Worship Committee* and the *Children in the Sanctuary* video/DVD were described under curriculum resources. Articles, Bible studies, copyright information, an annotated listing of worship resources, a workshop design, an annotated listing of hymnals, and a sharing of worship ideas are available on the Board of Christian Education website at www.cumberland.org/bce.

4. Worship Bulletins

Worship bulletin services are available through Dexter at 1/866/563-2425 or Concordia Publishing House at 1/800/325-3040. Church supplies may be ordered from Cokesbury by calling 1/800/672-1789 or faxing 1/800/445-8189.

V. FINANCIAL REPORT

A. BUDGETS FOR 2007 AND 2008

The Christian Education program budget is submitted with this report, and appears in the Budgets section of the Minutes.

B. AUDIT REPORT

A certified copy of our 2006 audit report is not available at the time this report is being written. When the audit is completed, two copies will be delivered to the Office of the General Assembly in compliance with General Regulations E.6. Relevant portions of the audit report appear in the report of the General Assembly Council.

C. ANALYSIS OF FUND BALANCES

The 158th (1988) General Assembly asked for itemization and accounting for the fund balances shown in the annual audit reports. An agency's fund balance is theoretically the amount of cash that

would result if the agency were to liquidate all its assets and satisfy all its liabilities. Each year the fund balance increases or is diminished, depending upon a number of factors, including whether the operation experienced a profit or loss. Following is the analysis of the Board of Christian Education program and Resource Center fund balances as required by General Assembly.

**Board of Christian Education (Program Operation) Fund Balance
December 31, 2006**

1. Unrestricted Funds	\$112,230
2. Investment Loan Program (on deposit with Board of Stewardship)	
B.C.E. Office Equipment/Furniture Fund (designated)	\$ 66,981
Adventures in Family Living (restricted)	\$ 3,969
B.C.E. Contingency Fund (designated)	\$ 60,182
Revolving Publication Fund (restricted)	\$ 27,560
Leader Development Fund (restricted)	\$ 60,924
Young Adult Conference (restricted)	\$ 4,212
God So Loves Video Fund (restricted)	\$ 10,288
Curriculum Fund (designated)	\$ 12,620
Other Receivables	\$ 66,516
Receivable from Our United Outreach	\$ 51,744
Fund balance 12/31/05 (from audit report)	\$355,787
Projected fund balance 12/31/06	\$410,468

Respectfully submitted,
 Kip J. Rush, president
 Darryl Campbell, vice-president
 Vernon Sansom, secretary
 Claudette H. Pickle, executive director/treasurer

THE REPORT OF THE UNITED BOARD FOR CHRISTIAN DISCIPLESHIP

**Cumberland Presbyterian Church
Cumberland Presbyterian Church in America**

I. INTRODUCTION

The 1972 General Assemblies created the Federated Board of Christian Education. For nineteen years, the Federated Board of Christian Education served the constituencies of the two denominations as if the churches were already one body. The experience has confirmed the truth of the axiom, "Unity is discovered in mission."

The 1990 General Assembly of the Cumberland Presbyterian Church in America created the General Assembly Mission Board, which continues the work previously done by three program boards. In the 1999 General Assembly, some restructure took place and the General Assembly Mission Board became partners in ministry with the Board of Christian Education of the Cumberland Presbyterian Church.

At the 1991 meeting the Federated Board of Christian Education redefined its identity and mission. From this effort emerged a new name, the United Board for Christian Discipleship, a cooperative ministry, which in 2006 spans thirty-four years.

The United Board for Christian Discipleship is committed to programming that addresses the Christian education needs and concerns of both denominations.

II. GENERAL INFORMATION

A. MEMBERS, STAFF

Members of the United Board for Christian Discipleship are Don Adams, Reese Baker, Darryl Campbell, Gladys Canty, Jill Carr, Venessa Edmonds, Jeff Gehle, Jenann Leslie, Tom Martin, Perryn Rice, Kip Rush, Vernon Sansom, Endia Scruggs, Clark Sharp, Sandra Shepherd, and Gayle Wood. Program staff members are Matt Gore, Lynne Herring, Cindy Martin, Frank Ward, and Claudette Pickle.

B. BOARD MEETING

The United Board for Christian Discipleship meets once each year, alternating locations between Huntsville, AL, and Memphis, TN. Meetings are on the Friday before the first Saturday in February. The 2007 meeting was held in Huntsville on February 2nd. The 2008 meeting will be held in Memphis on February 1st.

C. REPRESENTATIVES

The United Board for Christian Discipleship representative to the 2007 Cumberland Presbyterian General Assembly is Vernon Sansom with Tom Martin as alternate. The United Board for Christian Discipleship representative to the Cumberland Presbyterian Church in America General Assembly is Lynne Herring.

III. JOINT PROGRAMS

In the 1999 meeting, the value of cooperative work was affirmed. There are now six cooperative programs.

A. YOUTH MINISTRY PLANNING COUNCIL (YMPC)

The Youth Ministry Planning Council is the youth ministry planning agency for the United Board for Christian Discipleship. The following persons completed their terms of service in July 2006: Joanna

Bellis, Jordan Brandon, Brian Heil, and Leslie Foot. CPYC Perpetual Conferee Certificates were presented to all these persons at CPYC. Present members and terms of service are:

Terms to Expire 2007: Billy Black, Joshua Graham, Abigail Prevost, Scarlet Staggers, Nina Phipps

Terms to Expire 2008: Chris Colosi, Anna Sweet, Susanna Patterson, Jericka Kinlaw, Calvin Rogers, Jr.

Terms to Expire 2009: Mitchell Brown, Kile Garrett, Marisa Knight, Ashley Powers, Tim Williams

Adult Council members are Jill Carr and Nina Phipps. Frank Ward is staff.

The new council met November 30 - December 2, 2006, to evaluate existing youth ministry programs, plan CPYC, and envision potential new ministries to and with youth.

The council reviewed the guidelines for membership and the responsibilities and added the following:

- YMPC will participate in the selection of new YMPC members at the annual CPYC.
- The respective boards of the two denominations will select the adult members from the respective denominations.
- The council will meet in late November, early December for a major planning session and will meet in the context of CPYC to select new council members.
- The council members are expected to provide leadership for the CPYC.

One primary change is that no term limit was placed on adult members given the fact that UBCD selects these persons.

B. CUMBERLAND PRESBYTERIAN YOUTH CONFERENCE (CPYC)

The 2006 CPYC was held July 9-14 at NaCoMe Conference Center, Pleasantville, TN. The theme was “Tired of Wandering” with the supporting scripture being the story of the prodigal or wayward son. A total of 230 persons attended. The program included worship, Pit Stop groups, flick- reflect, recreation, cabin family time, and presentations. Volunteer youth groups from 4 different churches made dramatic presentations. Participants in the 2006 CPYC contributed a total of \$1,277.33 to the CPYC Endowment Fund.

The 2007 CPYC will be July 7-12. This is from Saturday through Thursday. In order to allow time for staff to travel to the 2007 Presbyterian Youth Triennium (PYT) and for conferees to have turn around time to prepare for PYT, the days were changed. The theme for the 2007 event is “Just An Empty Cup.” The focus will be on cup and emptying images in the scriptures— Cup of Salvation, Cup of Suffering, Cup of Blessing, empty cross, empty tomb, Jesus emptying himself in service. The goal is: The 2007 CPYC will provide an opportunity for people to begin new friendships and renew existing ones, experience God in a worshiping community and a trusting, accepting, and safe environment, and explore what it means to live as Christians in the world.

C. PRESBYTERIAN YOUTH TRIENNIUM

The 2007 Presbyterian Youth Triennium is July 17-22 at Purdue University, W. Lafayette, IN. The theme is “Hope Is In Our Midst.”

Members of the Design Team from the CPC are: Joanna Bellis, Sydney Brown, Chris Clinton, Billy Price, Mark Rackley and Katie Sharpe. Members from CPCA are: Jordan Brandon and Alisha Moore. Mark Brown serves as contract staff for community life. Leadership from the CPC/CPCA thus far include: Tiffany McClung (Storyteller and small group manual writer), Chuck Brown (Choir Director), Perryn Rice (Preacher), Aaron Ferry (Recreation) and RaSharon King (Energizer). Frank serves as staff for the United Board for Christian Discipleship, representing both CP denominations.

Promotional materials were mailed in the Youth Ministry Packet. In addition, there is a PYT website – www.presbyterianyouthtriennium.org – with information about the event.

Because of budget constraints, the Triennium budget was not able to fund the travel and participation of global partners. State-side presbyteries have been asked to partner with non-USA presbyteries to sponsor global partners, providing for their travel and registration fees. Last year’s C. P. Church’s General Assembly Committee submitted a recommendation, which was approved, urging congregations and presbyteries in the USA to partner with non-USA presbyteries to sponsor and host young people during the summer of 2007.

D. YOUNG ADULT CONFERENCE

The Young Adult Conference was scheduled for October 19-22, 2006, at Ferncliff Camp and Conference Center, Little Rock, AR. Because of low registration numbers (11 total with only 4 being registrants other than design team members), staff concluded that it was not wise stewardship to hold the event. Thus, it was cancelled.

Amber and Michael Clark served as directors for the event. Members of the Design Team included: Claire Hamilton, Antoine Love, Chris Martin, Aaron Ferry, Sara Pierce, and Lindsay Watts. Promotion and publicity didn't appear to be an issue.

The directors provided the following information concerning why the registrations were so low. The time of the year was a problem since many college students were having mid-term exams. May or August might be better times. This year's dates conflicted with Bethel College's homecoming. The location was not as enticing as were the mountains and the beach. (The only other YAC cancelled was to be held at Camp Gilmont in East Texas.) The limited age range reduced the number of potential participants. The cut-off age was 29 or 30 whereas earlier events reached to age 35 (and sometimes beyond).

The following information reflects the brief history of the YAC. In 1999 there were 84 participants—the largest number (Laguna Beach, FL). In 2000, 40 attended (Nashville, TN); in 2002, 77 participated (Ashville, NC). The 2003 event was postponed/cancelled (Camp Gilmont, TX); 63 attended the 2004 YAC (Townsend, TN) and 41 went in 2005 (Gulf Shores, AL). The 2006 event was cancelled.

The Board spent time in discernment around reaching this age group. There will not be a Young Adult Conference in 2007. However, staff will be doing work in the interim and may have additional information to share at General Assembly.

E. CONSULTANT PROGRAM

The Consultant Training Program had its beginning in the mind and heart of Virginia Malcom, who was employed by the Board of Christian Education of the Cumberland Presbyterian Church for more than 27 years. She dreamed of assembling a corp of persons throughout the church who had a commitment to Christian education and would be trained to function as consultants. These persons would have opportunities for continuing education, periodically up-dating their consulting skills to be better able to provide leadership training.

In 1974, the first such event was held on the campus at Bethel College. Lectures for this event centered around "Biblical and Theological Foundations" for Christian education, laying the foundation on which future events were built. In every subsequent year with the exception of two, consultants have gathered for this continuing education event. From these events has come an experience of community that has fostered a network for the sharing of concerns, ideas, and resources.

Sponsored by the United Board for Christian Discipleship (UBCD), this program seeks to equip persons to serve as consultants to synods, presbyteries, and congregations. Consultants may resource training events, seminars, and workshops, or serve one-to-one in consultations to enable and equip teachers/leaders to do their tasks. Consultant services may be secured by:

1. Negotiating directly with consultant;
2. Contacting presbyterial boards or agencies for recommendations of consultants with particular skills;
3. Working through UBCD to obtain recommendations of consultants for particular areas of need.
4. Those who secure the services of a consultant are responsible for all expenses the consultant incurs as a result of preparation and travel in addition to a minimum honorarium of \$100 per day.

Fifty people, including staff Cindy Martin and Claudette Pickle, attended the 2006 Consultant Training Event, which was held at St. Columba Conference Center on July 26 – 28. This is the largest group of people to gather for the event in several years. Sixteen of the participants attended for the first time. The theme for the event was "Planning: A Key for Success." Randall McGee, a long-time participant in the Consultant Program, and a free-lance Christian education consultant in the Dallas, TX, area was the keynote speaker. Randall spoke to the group about the five monsters leaders may need to confront within themselves, helped us to look at who our churches are, examine the assets available to us, and used a video of Leonard Sweet that was taken during a presentation Sweet made to the Association of Presbyterian Church Educators. The participants were obviously very engaged in the presentation as many of the points surfaced again and again throughout the remainder of the event. The workshops in which consultants

participated were the beginning of the board's sub-committee approach to training everyone in core concepts. The workshops were "Planning for Christian Education in your Congregation," led by Susan Groce; "Planning a Session," led by Cornelia Swain; and "Planning a Workshop," led by Nina Phipps. Worship leaders were Yvette Massey, Don Nunn, and Elton Hall.

In addition to the keynote presentation and workshops, this event served as an opportunity for consultants to experience the 2007 miniversity, "Ministry Yet to Do!" The rankings for the Consultant Training Event were exceptionally strong—8.9 out of a possible 10.0.

The 2007 Consultant Training Event will be held on October 26 - 28, at St. Columba. The 2008 event will be in July/August.

Cindy Martin is the coordinator of the Consultant Program.

F. CHRISTIAN EDUCATION CONFERENCE

The 2006 Christian Education Conference was held in the context of the Youth Worker Summit, sponsored by member denominations of the Ecumenical Youth Ministry Staff Team of the National Council of Churches. The event was November 12 - 15 at Coronado Springs Resort, Walt Disney World in Orlando, FL. There were 31 persons registered from the two Cumberland Presbyterian Churches. Along with the Evangelical Lutheran Church, we had the largest groups present. Scholarships for registration fees were paid for 27 of the 31 Cumberlands. The key resource person was Mark Yaconelli and music leadership came from Jay Beech and his band. Frank Ward provided oversight for worship and presentation and led a workshop on "The Language of Contemporary Media in Youth Ministry." The Ecumenical Staff Team met by conference call and were unanimous about sponsoring another similar event in the future.

Respectfully submitted,

Kip J. Rush, president

Darryl Campbell, vice-president

Vernon Sansom, secretary

Claudette H. Pickle, executive director/treasurer - Board of Christian Education;

Clark Sharp, president;

Gayle Wood, secretary

Lynne Herring, staff - General Assembly Mission Board

THE REPORT OF THE BOARD OF MISSIONS

Michael Sharpe, Executive Director

I. ADMINISTRATION

A. BOARD OF MISSIONS

1. Meetings and Organization

Regular 2006 meetings of the board were on February 17-18 and September 15-16. The following officers were elected in September: Mary Ann Cole, president; Jeff Sledge, vice president; and Jo Ann Shugert, secretary. Staff member Margie Shannon served as recording secretary and treasurer.

2. Board Membership

Members whose terms expire at the 2007 General Assembly, with number of terms served in parentheses, are Mikel Davis (1), Jo Ann Shugert (1), Sam Suddarth (1), Carol Medley (2), and Gwen Peterson (3). Gwen Peterson is not eligible for reelection.

3. Board Representative

The board representative to the 2007 General Assembly is Sam Suddarth. Steve Delashmit is the alternate.

4. Board Staff

The following people served as staff members in 2006: Administrative- Michael Sharpe, executive director; Marjorie Shannon, director of Administration and Finance; George Estes, Evangelism and Church Development Unit; Michael Sharpe and Pam Phillips-Burk, Congregational Ministries Unit; Robert Watkins, Global Missions Unit; and Sowgand Sheikholeslami, Communication and Publications Unit. Field- Boyce Wallace, missionary, Colombia, SA; Lynn Thomas, Cross-Culture Mission Developer (USA); Tom Sanders, Church Planting Specialist. Support- Melody Collins, office assistant; and Joyce Reeves, secretary.

B. EVALUATION OF EXECUTIVE DIRECTOR

The Board of Missions conducted an evaluation of the Executive Director, Mike Sharpe, during its February 2007 board meeting. The overall evaluations indicated Mike's abilities and job performance are well above average to superior. The Board commends Mike's attitude, communication skills and initiative in building relationships with board members and staff.

C. AMENDMENT TO CHARTER

Because of the financial support provided to many overseas ministries through the Board of Missions, the Internal Revenue Service did not grant the inclusion of the Board of Missions in the initial approval of the Blanket Tax Exemption for the Cumberland Presbyterian Church.

In order for the Board of Missions to be approved for the Blanket Tax Exemption of Cumberland Presbyterian, the following wording must be added to the Board of Missions Charter:

"Upon dissolution, all assets are to be distributed to Cumberland Presbyterian Church General Assembly Corporation. If at the time of dissolution Cumberland Presbyterian Church General Assembly Corporation: (1) Ceases to exist, (2) Does not accept the distribution or, (3) Is not exempt under 501(c) (3) at the time of dissolution, the assets shall then be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose. Any such assets not disposed of shall be disposed of by the Court of Common Pleas of the county in which the principal office of the organization is then located, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes."

This amendment was (a) recommended by the Board of Directors in its meeting of February 17, 2007, (b) approved by the General Assembly of the Cumberland Presbyterian Church in its meeting of June 2007, and (c) duly adopted at a meeting of the Board of Directors on September, 2007.

This amendment is to be effective when these articles are filed by the Secretary of State.

Dated September , 2007

Signed: ,

President;

,Secretary

RECOMMENDATION 1: That the General Assembly approve the above amendment to the charter of the Board of Missions of the Cumberland Presbyterian Church.

D. FINANCIAL REPORTS

1. Audit/Budget

The board's audit is a part of the single audit for all GA agencies at the Center and can be found in the audits section of the Minutes. The 2008-2009 line item budgets can be found in the budgets section of the Minutes.

2. Bequests/Endowments

During 2006 the endowment corpus increased \$548,065 by contributions to existing endowments, establishment of new ones, and realized and unrealized capital gains. On December 31, 2006, the market value of all endowments was \$10,440,447.

3. Special Benevolent Funds and Giving Opportunities

Several opportunities to assist in meeting emergency and often critical needs, ordinarily the result of natural or man-made disasters, are provided for Cumberland Presbyterians through the board. The Hunger Fund, Disaster Fund, World Emergency Fund, One Great Hour of Sharing (OGHS), and the Love Loaf programs and special appeals provide the channels for caring support.

Through the board in 2006, Cumberland Presbyterians forwarded emergency funds to the following areas through Church World Service: Pakistan earthquake recovery, Afganistan drought, Southern Sudan returnees, Earthquake assistance in Yunnan Province, China; and special relief funds were forwarded to families in Cauca Valley Presbytery for fire-damage recovery, Beth-El Mission in Florida, Project Vida in Texas, Choctaw Presbytery in Oklahoma, and the Presbytery of Liberia.

The OGHS offerings were forwarded to the OGHS office of Church World Service to be disbursed around the world, mostly for self-help programs. On behalf of the church, the board retains 25 percent of the OGHS offerings for quick response to disasters in the USA and elsewhere.

The Love Loaf offering received in 2006 was designated to assist the disenfranchised and orphaned children in Mynmar, a World Vision Project. The formula for dividing the Love Loaf offerings is 25 percent held by local church for community needs, 25 percent retained by the board for emergency hunger needs, and 50 percent sent to a specific project through World Vision.

All gifts in this section are treated as "second mile" gifts, and the totals are reported in the "Second Mile Giving" section.

4. Gift to the King

Another Second Mile Giving opportunity is the Gift to the King. The first Gift to the King offering was received 80 years ago. Initiated in 1920 by the women's organization for the building of two Chinese churches, one in China and the other in San Francisco, it has had a positive and upbuilding effect on global missions through the years. Usually, the offering is for support of a cross-culture project.

The 2006 offering, taken during the Advent season, was designated to assist in supporting the reconstruction of the Cartago Church (Andes Presbytery, SA) damaged in the 1999 earthquake.

5. Second Mile Giving

The term "Second Mile" technically applies only to contributions from churches and/or church groups that give beyond their commitment to Our United Outreach (OUO). However, for the sake of reporting, contributions from individuals and presbyterial/synodical Women Ministry groups for mission-related projects are included. Actually, all designated gifts are recorded as Second Mile gifts. The following report is in the context of the broader meaning of the term.

The total of all 2006 Second Mile Giving through the Board of Missions was \$649,848. This total includes but is not limited to the following gifts to specific projects received during the calendar/fiscal year: Love Loaf Program, \$80,439; OGHS, \$39,245; Gift to the King, \$26,436; *Colombia Hot Lunch*, \$21,478; *Colombia Nursing Home* \$20,330; *Other Colombian projects*, \$56,595; *Choctaw Presbytery projects*, \$2,350; *Partnership In Mission* \$80,860; *Convention Offering (CPCH Van)* \$10,167; *Women's Ministry Projects/other Second Mile Gifts (Youth Evangelism Conference)*, \$11,436; *Women's Ministry Project for the Gaye and Martha Jo Mims CPYC Scholarship Endowment*, \$2,245; *China Ministries*, \$2,676; *Liberian projects*, \$2,576; *Builders Fellowship Calls*, \$65,489; *SE Asia NCD*, \$2,556. The fiscal year for Women Ministry projects is September 1 of one year through August 31 of the next

year. The Women's Ministry giving above is on the GA fiscal year, which is the calendar year.

6. Distribution of Funds to Others

During 2006, the Board of Missions disbursed \$1,730,201 (\$1,811,069 less \$80,868 gifts to endowments), of which \$907,075 (52%) was distributed to others including presbyteries, new congregations, redevelopment projects, and many other denominational ministries. In addition to financial resources, it is estimated that at least another \$633,457 (37%) represents the cost of services provided for judicatories and congregations through ministries such as referral services for pastors and congregations, guidance/supervision of jointly sponsored missions and of field staff in the USA and other countries, consultations, planning assistance for events (Convention, evangelism conferences), providing resources for congregations, production and distribution of resources, and other services. *Of all 2006 expenditures, at least 89% was returned to judicatories and congregations and/or given to others in the form of financial, material, and human resources.*

7. Identification of Assets in the Fund Balance

All assets of the Board of Missions, including bank balance, on December 31, 2006.

Fund Balance as of December 31, 2006	\$2,605,805
1. Real Estate	51,818
2. Notes Receivable	1,034
3. Funds to Transfer to Endowment Program	4,220
4. Funds to Transfer to Designated/Restricted Funds	174,252
5. Temporarily Restricted Funds:	
a. Auto/Equipment Depreciation Fund	57,967
b. Benevolent Funds (e.g., Love Loaf, OGHS, World Emergency Fund, etc.)	220,428
c. Birthplace Chaplaincy Reserve	10,655
d. Capital Gifts Campaign Funds	38,362
e. China Ministry Fund	67,962
f. Choctaw Camp Construction Fund	
(Ins. Payment to rebuild after fire)	4,147
g. CIM Project	21,963
h. CPWM Development Fund	16,452
i. Colombia Church Development Fund	32,911
j. Colombia Missionary Fund	73,878
k. Crisis Contingency Fund	68,705
l. Gift to the King	8,173
m. Hong Kong Scholarship Fund	18,268
n. Colombia Hot Lunch, Mt. Denson CPC	1,628
o. Liberian Relief/Rehabilitation	33,920
p. New Church Development Reserves	1,020,642
q. Second Mile Funds to be Disbursed	281,335
r. Church Redevelopment	13,845
s. Colegio Leadership Development	13,482
t. Cross-Culture NCD	7,219
u. Gift to the King	2,598
v. Leader Training	29,883
Total Temporarily Restricted Funds	\$2,044,063
6. Unrestricted Funds:	
a. Budget Reserve Fund	118,632
b. World Missions Conference	17,759
c. Undesignated Cash on Hand	66,257
Total Unrestricted Funds	\$ 202,648

E. REPORTING PROGRAMS OF MISSIONS/MINISTRIES

The following "Statement of Vision" guides the direction of program planning and ministries of the board.

Drawing upon the resources of a rich doctrinal and historical tradition and building on the strength of current mission endeavors, the Board of Missions envisions a Cumberland Presbyterian Church that is

- EVANGELISTIC - reaching more people with the gospel of God's love in Jesus Christ,
- INCLUSIVE - growing as a multi-cultural and global church with an increasing acceptance of diversity (of gender, age, and culture),
- CONNECTIONAL - unifying congregations, presbyteries, and the GA Board of Missions as partners in missions,
- COOPERATIVE - increasing awareness of the value of ecumenical mission involvement with appropriate partners,

- HOLISTIC - ministering to individual and societies, enabling them to become whole,
- AFFIRMATIVE - celebrating the ministries of congregations of all sizes in all locations,
- EQUIPPED - preparing people in every way for participation in God's mission to the world,
- FAITHFUL - committing itself to being God's people and to doing that which is necessary to fulfill its calling.

The board seeks to make this vision a visible reality through implementing and coordinating mission and ministry activities through four program units: Congregational Ministries Unit, Evangelism and Church Development, Global Missions, and Communication and Publications. Reporting on the board's programs of missions and ministries is by units.

II. CONGREGATIONAL MINISTRIES UNIT

Pam Philips-Burk and Michael Sharpe, Unit Leaders

The Congregational Ministries Unit purposes *to enable congregations to fulfill its mission of ministering to individuals and societies so that they may become whole, celebrating the redemptive ministries of congregations of all sizes, in all locations; increasing ecumenical mission involvement with appropriate partners; and growing in commitment to being God people and doing that which is necessary to fulfill their calling.*

Programs flowing from and designed to fulfill the purpose can be grouped under four ministry headings: Ecumenical Ministries, Indian Ministries, Women Ministries, and Special Services.

A. ECUMENICAL MINISTRIES

Involvement continues in those ecumenical ministries and organizations that have been a part of the board work for many years. Relationship to these agencies varies. In some cases, only budget support is provided while in others budget support is provided along with staff members to serve on the official board. In all cases, these ecumenical involvements are significant ministries and are tangible means of living out the ecumenical commitment of the CPC.

1. Partnership Ministries in the Appalachian Region of the USA

Presbyterian and Reformed churches have been involved in ministry to the Appalachian region for more than 100 years. The Cumberland Presbyterian Church is the third largest Presbyterian body in Appalachia, having 170 churches in 54 counties, mainly in middle and east Tennessee. Of the denomination total membership, 25 percent live in Appalachia. The main thrusts of today's mission efforts by the Cumberland Presbyterian Church in the mountains is through the following ministries.

a. Coalition for Appalachian Ministry (CAM)

CAM is the agency responsible for coordinating cooperative work in Appalachia for the Reformed Church in America (RCA), the PC (USA), the CPC, the Cumberland Presbyterian Church in America (CPCA), and the Christian Reformed Church (CRC). The synods and presbyteries of these communions provide the majority of funds for CAM with some additional support from national agencies.

CAM ministry continues to expand within three primary program areas: CAM Cabin Crafts, CAM Volunteer Program, and various educational offerings, including publications.

Interpretive materials, resources, and portable displays are available from the CAM office at 1329 Wears Valley Road, Townsend, TN 37882 or on the web at: www.appalachianministry.org.

Cumberland Presbyterians have active representatives on the CAM board from Cumberland, East Tennessee, Tennessee-Georgia, and Murfreesboro, presbyteries, Tennessee Synod, and the GA Board of Missions.

b. Appalachian Ministries Educational Resource Center (AMERC)

The Appalachian Ministries Educational Resource Center, the largest consortia effort to emerge in the history of theological education in the US, is an ecumenical program that provides critically needed specialized education and training for seminarians preparing to minister in the small town and rural churches of Appalachia and similar areas.

The Cumberland Presbyterian Church provided important leadership and participation in the founding of AMERC in 1985. The GA Board of Missions provides annual budget support for AMERC, which, in turn, has been utilized by AMERC as scholarship assistance to Cumberland Presbyterian students participating in any of the training seminars. Lon Broyles continues to serve

as executive director.

Information about upcoming seminars and events is available at:
www.amerc.org

c. Commission on Religion in Appalachia (CORA)

To the lives impacted, the Commission on Religion in Appalachia, affectionately known as CORA, has served as a forty-year sojourn lighting the way to justice. Founded in 1965 as an ecumenical response to poverty in Appalachia, The Commission on Religion in Appalachia (CORA), a West Virginia Corporation, closed all operations on December 31, 2006.

CORA devoted more than 14 million dollars to the effort of fighting poverty. More than eighty percent was given to community agencies and organizations in twelve Appalachian states working directly with communities affected by poverty and its side effects.

For forty years, CORA worked with success in partnership with communities throughout the region for a better quality of life in communities, for clean water and air, for better education and schools, for safe work places, for health care for all, for community economic development, and for stewardship of resources.

Being successful as a prophetic voice, working with the disadvantaged, creating anti-racism teams to dismantle racism, and providing grants to a wide array of Appalachian ministries are just a few of CORA's successes. These same successes were seen by some of the originally supportive denominations as a way to do their own ministry in the region. Therefore, denominations began in the early 1990's to create their own ministries and began decreasing their ecumenical support of CORA.

CORA was an ecumenical ministry of more than nineteen denominations and sixteen ecumenical partners in collaborative service with hundreds of congregations and community groups from across the region.

Mike Sharpe served as the denominational representative from the Board of Missions to CORA.

d. Presbyterian Council For Media (PCM)

Presbyterian Council for Media (formerly known as PABC) is a media ministry of the CPC and the PC(USA). PCM creates and produces radio public service announcements that proclaim the love, hope and care of the Christian faith as it applies to daily encounters.

Along with being a resource for outreach and evangelism, PCM is evolving into a resource for the church in its use of media, from outreach to internal communications to the effective and appropriate use of multimedia in the worship experience.

PCM receives annual budget support from the GA Board of Missions and from presbyteries and synods of the CPC and PC(USA). Lita Swindle from Grace Presbytery, George Mayes from the Presbytery of East Tennessee, along with Mike Sharpe representing the Board of Missions serve on the PCM board. Rick McNeely serves as executive director.

The PCM website is: www.councilformedia.org

2. Partnership Ministries to and Among Seasonal Farm Workers

a. National Farm Worker Ministry (NFWM)

NFWM is a unique ecumenical organization that mobilizes and educates people of faith around the issues critical to farm workers who are organizing for justice.

NFWM sponsors the annual Farm Worker Week, usually observed in April. Available materials for this observance include bulletin inserts, posters, worship resources, press release, and a theme paper.

Materials for Farm Worker Week and related resources may be obtained through the website at: www.nfwm.org

b. Beth-El Farm Worker Ministry, Inc., Wimauma, FL

The Beth-El Farmworker Ministry (Wimauma, FL) received one of the five Awards of Excellence (Ecumenical Outreach in the USA) at the most recent General Assembly of the National Council of Churches meeting in Orlando, FL. This organization represents 35 denominations. Church Women United, United Nations Office also presented Beth-EL with a Human Rights Award for leadership service and being a mentor and social activist on human rights and human development.

An expansion of Beth-El ministry with migrant farmworkers was launched through a new site, located in Immakolee, Florida. The new ministry began in the fall of 2006 and a new pastor (Miguel Estrada) for the Immakolee site was secured in early 2007.

Support for Beth-El is provided through Tampa Bay and Peace River presbyteries (PC[USA]), Grace Presbytery (CPC), and the GA Board of Missions.

Dave Moore serves as executive director and Reverend Ramior Ros serves as pastor. Additional information about the ministries available at Beth-El may be obtained at: www.beth-el.info

3. Border Ministry

Project Vida, El Paso, TX is a multiple-service ministry that serves thousands of impoverished, medically underserved Hispanics and African Americans along the Texas-Mexico border. Ongoing ministries available through Project Vida include an Early Childhood Program, preventative health care and clinic services, children reading program, food co-op, thrift shop, computer labs, and environmental projects.

Project Vida housing organization (PVCDC) has begun rehabilitation of an abandoned tenement into a transitional living center for homeless families with children. Lack of transitional housing is one of the major needs in El Paso.

Project Vida continues to integrate public and private providers in a coordinated system of community health care and the ability to link community leadership with the broader community.

Support for Project Vida is provided by the Cumberland Presbyterian Church and the Presbyterian Church (USA).

4. Ministry in Israel

Since 1967 the CPC, through the Church of Scotland, has supported a Christian ministry in Israel. Our participation in this ministry is made possible through the interest income from an endowment established by the late Armin A. Holzer. The scope of this ministry includes a church in Jerusalem, a day school in the ancient city of Jaffa, a church of both Hebrew- and English-speaking congregations in the city of Tiberias, and a Jerusalem hospice that accommodates up to ninety guests.

B. CUMBERLAND PRESBYTERIAN WOMEN'S MINISTRY

The purpose of the Cumberland Presbyterian Women's Ministry is to accept and share the love and joy of Jesus Christ through the ministry of women in the Cumberland Presbyterian Church as we pray, study God's Word, and reach out through mission, service, encouragement and fellowship. We have sought to fulfill this purpose in a variety of ways; the main one being the 2006 Women's Ministry Convention and Ministry Year. The theme for 2006-2007 has been "Heart to Heart – Women of the Word." Women have been challenged this year by God's Word, with a special focus upon the Beatitudes. A variety of resources have been provided to help them accomplish their goals of service and missions, both locally and regionally. The primary resource is the bible studies which were written by Geneva Searcy. They were available for distribution at Convention in June 2006 and on the Women's Ministry website.

An important area of ministry is through financial giving - special projects, Convention Offering, membership endowment, as well as other needs in the denomination and their communities. The Special Projects for 2005-2006 were: (1) establishment of an endowment with the Board of Christian Education, the *Howell G. and Martha Jo Mims CPYC Endowment* (\$2,718.36) and (2) a *youth evangelism conference, The Discomfort Zone* *(\$14,577.60). The 2006 Convention Offering was a van for the Children's Home (\$10,525.45)[*the total for the youth evangelism conference included other second mile giving in addition to that given by Women's Ministry]. The total Membership Endowment Fund now stands at \$1,483,546. Membership giving in 2006 is as follows: Perpetual (\$5,370); Diamond Perpetual (\$960); Patron (\$1,400); Silver Patron (\$1,635); Golden Patron (\$2,700). The earnings from this substantial endowment help to fund missions and ministry around the globe. A "one-time" giving opportunity for this program year is the *Heart Awards*. These awards have been bestowed upon women (living or deceased) as a way of recognizing and honoring their work and ministries. As of 1/25/07, 39 Heart Awards have been bestowed at \$50 each for a total of \$1,950. This money has been deposited into the Women's Ministry Leadership Fund to help train, support and educate future leaders in the church.

The theme for Women's Ministry in 2007-2008 is "Hands Together – One in Christ." The purpose statement for the upcoming ministry year is:

"Joining hands together through God's Holy Spirit, women of the Cumberland Presbyterian Church will unite as deep-spirited friends. Together we will live out our calling to be an example of God's message of love to a hurting world."

The Scripture texts for Convention and the upcoming program year are Ephesians 4:1-6 and Philippians 2:1-2. This coming year, Women's Ministry will spend time unpacking what it means to be

“One in Christ” as we study, pray, and work together. We will encounter others that we may not agree with, but we will still be guided by our oneness in Christ – one hope, one Lord, one faith, one baptism, one God.

The Special Projects for 2007-2008 are: Jobs Program for Women Heads of Household in Cali, Colombia, SA and The Cumberland Presbyterian Women’s Ministry Endowment for Minister Care (sponsored by the Board of Stewardship). The 2007 Convention Offering will be “The Jobs Program for Women Heads of Household in Cali.”

The 2008 World Day of Prayer Theme will be “God’s Wisdom Provides New Understanding” and was written by the women of Guyana. Many local and regional women’s ministry groups participate in programs and events sponsored by CWU. Information about these and other programs may be obtained by contacting Church Women United at 475 Riverside Drive, Suite 1626, New York, NY 10115; 1-800-298-5551; www.churchwomen.org

Women’s Ministry continues to have an ecumenical partnership with Church Women United (CWU). The denominational representative to CWU is Betty Jacob, Broken Bow, OK. She is serving a four-year term on the Common Council to be completed in the year 2008. Betty continues to serve on a task force for International World Day of Prayer (WDP). The World Day of Prayer 2007 theme is “United Under God’s Tent” and is written by the women of Paraguay. This theme centers on displaced families and refugees around the world as well as close to home. WDP is celebrated on Friday, March 2, 2007.

1. Convention 2008

Women’s Ministry is excited about the opportunity to meet with the women of Japan Presbytery in the year 2008. Plans for Convention began in 2002 with the creation of a Second Mile Project entitled “Getting to Know Each Other.” Funds from this project enabled four Japanese women of the Japan Presbytery Women’s Ministry Executive Committee to travel to the United States in June of 2006 for the purpose of attending Convention and building relationships with women in the states prior to our meeting with them. Plans are for two women to return again this coming Convention. Convention in 2008 will focus primarily upon worship, education, missions, and fellowship. It will be a poignant conclusion to a year focused on community and sisterhood in the midst of diversity.

2. Restore My Soul Retreat

This retreat for widows was held on the campus of The Scarritt-Bennett Center in Nashville, TN November 10 – 11, 2006. Leadership was provided by the Reverend Lisa Oliver, a hospice chaplain in the Nashville area and an ordained clergywoman in the CP church. Seven women attended the retreat which focused on support and education. Those attending stated that it was a very meaningful experience and that they would be interested in a similar event. There is certainly a need for this type of ministry. Future goals will focus on more regional events of this nature with missions staff providing support and direction to local groups as they plan such retreats.

3. Ordained Clergy Women

As a means of support and advocacy for women clergy, an annual reception is held during the week of General Assembly. Last year’s reception was co-sponsored by the Board of Missions, the Commission on Ministry, and Memphis Theological Seminary, with over 50 people in attendance. Also in attendance were representatives from National Association of Presbyterian Clergy Women and the Women’s Ministries unit of the Presbyterian Church (USA). This annual gathering provides an opportunity for clergy women to meet one another, some for the first time, and to network for support. It also provides an opportunity for others in the church to express their love and support for clergy women.

Another way in which we seek to support and hold up the ministry of Cumberland Presbyterian clergy women is through statistical information. The following is a summary of such:

Total Ordained Women — 84 (78 Stateside/6 Outside States)

Pastors (37)

Solo 26

Co/Pastors 4

Associate/Assistant 7

Interim 1

Chaplains (16)

Hospital 9

Hospice 1

Prison 1

College 3

Military 2

Denominational (4)

Presbyterial Staff (1)

Professors (2)

Social Worker (1)

Youth Director (1)

Counselor (1)

Dir. of Christian Ed (1)

Retired (6)

Without Charge (7)

Unknown Status (7)

This office has sent a card on the ordination date of all the clergy women when that date was known. It is important to mark significant dates in our lives and we celebrate with the following women in their ordination anniversaries in 2007:

5 years — Claire Danhof, Mary Jarnigan, Lori Kleinjan, Melissa Malinoski,
Lisa Peterson

10 years — Carol Feree, Anne Hames, Melissa Knight, Shirley Topar

15 years — Stephanie Brown, Kristi Lounsbury, Elizabeth Milbey

20 years — Elinor Brown

70 years — Mabel Esch

Other dates of significance: 57 years - Betty Shirley and **46 Years** – Rosalie Brown

These women represent the larger number of Cumberland Presbyterian clergy women who labor for the cause of Christ in their ministry setting. We realize the wonderful gift they are to those who receive their ministry and desire that their touch be felt throughout the denomination. General Assembly in 2005 adopted the recommendation “that each congregation seek to invite a clergy woman to preach and lead worship during the next two years.” A letter was sent to all churches concerning this recommendation in the MEMO mailing for Fall 2005, Spring 2006, and Spring 2007. We urge churches to embrace this recommendation in the coming year, if they have not already done so. The Board of Missions office is available to help congregations who are interested in locating a clergy woman in their area.

4. Women Candidates and Licentiates

This office seeks to support, nurture and encourage our Cumberland Presbyterian women licentiates and candidates. According to the General Assembly Office there are 15 licentiates and 27 candidates.

Relationships with these women are built and nurtured primarily through informal gatherings and

conversations. Board of Missions staff host luncheon meetings with women students at MTS in the fall and spring of each year. The goal is to gather in a similar way with the women enrolled in the summer classes of the Program of Alternate Studies. These gatherings provide wonderful opportunities to offer support and encouragement as well as hear feedback from those involved in the process of ordination.

5. Mission Trips

Two work trips for women were held in 2006 (July 16-22 and October 8-14) to Christ's Outreach for the Blind in Mount Vernon, KY. The July work team consisted of 18 women (including 3 teen girls). The October work team consisted of 7 women. Christ's Outreach for the Blind is a camping facility for blind and other physically-challenged children. The work teams performed a variety of jobs and tasks from gardening to construction. There is one trip being planned for 2007 – July 22-28. The cost is \$200/person (prorated cost: \$300/2 in a family; \$400/3 in family; \$450/4 or more in a family). "Family" can include mother, grandmother, aunt, daughter, nieces, etc. Costs include all meals during the week. Deadline for registration is June 15. Future work trips for women and teen girls will be to assist in the gulf coast recovery (2008) and an international work trip (2009). The 2009 trip will focus not only on work, but will also be an opportunity for cultural exchange with sisters and brothers in one of our mission countries.

C. MISSIONS EDUCATION

The Congregational Ministries unit of the board continues its effort to provide educational resources for children and youth. *Kids on a Mission* is the program for children. This past year ideas for projects and appropriate mission education resources have been included in each issue of the Missionary Messenger. A resource for missions emphasis will be developed each year to be used primarily in Vacation Bible Schools but could actually be used in any setting with children. The 2007 emphasis will be the Hot Lunch Program in Colombia, SA. A future goal is to develop an interactive web site for children and youth dealing with missions.

1. Mission Education at Convention

Craver Yu spoke during Convention in 2006, sharing with the participants the expanding and ongoing ministry in Hong Kong. There was a presentation given by the women from Japan Presbytery about the churches in Japan Presbytery and the ministries that take place in that country. During Convention there was an opportunity one afternoon for participants to visit various Ministry Nooks, which highlighted different missionaries or ministries within the church.

During Convention 2007, participants will have the opportunity to visit the nearby Heifer Ranch in Perryville, AR to get a first-hand experience with that ministry which focuses on the elimination of global hunger and poverty.

2. Youth Evangelism Conference

See report in Evangelism and Church Growth unit.



D. INDIAN MINISTRIES

Choctaw Presbytery

A larger parish model continues to be the primary strategy for our common mission with Choctaw Presbytery. A Presbyterian Council, with representation (both lay and clergy) from each church in the presbytery, meets quarterly to prioritize needs and implement programs for the work among the congregations and communities in the presbytery. Betty Jacob serves as Coordinator of the Council and is employed by Choctaw Presbytery. The structure provides the presbytery with greater self-determination.

The primary focus of the council is congregational development and continued development of strong, indigenous leadership. The council is in the process of studying potential sites for a new

church development project for the presbytery.

The Board of Missions provides financial support, guidance and consultation to the presbytery primarily through the work of the council.

E. SPECIAL SERVICES

1. Leadership Referral Services

Through the Leadership Referral Services (formerly known as the Department of Professional Services), assistance is provided to churches searching for pastors and pastors who want, need, or might be challenged to relocate. The design of the program is to give each individual exposure to the widest possible range of opportunities for service within the church, to enable search committees of congregations to have access to information about more people, and to match gifts/skills of clergy/church leadership to particular needs of the congregation.

Resources available through the Board of Missions to assist churches and ministers involved in the referral process include: Guidelines for Churches in the Search Process, sample contracts/covenants, Guidelines for Clergy and other Church Professionals When Considering Relocation; and tip bulletins for presbyterial boards of missions and committees on ministry on their role in the search/relocation process. Workshops/seminars on various aspects of the search/call process are offered to presbyteries upon staff availability.

Most LRS and related resources, along with an Employment Opportunity List and other resources related to the referral/search process are now accessible via Internet.

Norlan Scudder continues to serve as the coordinator for LRS.

2. Special Education/Training in Specific Areas of Concern/Need

a. Small Church and Rural Church Leadership Events

The course, “The Small Church,” continues to be a part of the required PAS curriculum. The course, developed and taught by staff of the Congregational Ministries Unit, is offered during the PAS Summer Extension School.

A number of ecumenical leadership events with focus on the rural and small membership church are also available year round for clergy and laity. A current listing of upcoming education/leadership events offered nationwide is available from the Board of Missions and are promoted through Missionary Messenger. Board staff are also available to lead and help design presbyterial workshops/seminars for the small churches.

b. Alternate Pastoral Leadership Models

Small membership congregations engaged in the search process know the difficulty of trying to maintain a full-time resident pastor. Many are exploring a number of leadership options (e.g., tentmaking ministry, parish or yoked ministries, shared ministry as pastor and presbyterial staff, lay leader, clergy couple, student pastor, and interim pastor) and finding a new commitment to ministry. New forms of ministry are, in point of fact, a call to journey to fresh ways of nourishing the faith in changing social contexts.

Presbyteries are encouraged to become familiar with the various models and resources as a way to assist the small membership churches in securing pastoral leadership and providing effective ministries. Workshops/seminars on these models by the Board of Missions are offered to presbyteries on the basis of staff availability.

3. Park Chaplaincy

For a number of years, the Board of Missions has had the responsibility for planning and directing

a summer chaplaincy program at the Birthplace Shrine in Montgomery Bell State Park. The chaplain, in addition to providing a Sunday morning worship service at the chapel, makes contact with people who use the camping facilities and/or stay at the Inn, relates to the park staff in whatever ways are appropriate, and shares information about the history of the denomination with visitors to the Shrine. The chaplaincy program begins the first weekend of June and continues through the last weekend of August.

The board's financial responsibility includes lodging and an honorarium for the chaplain services. Dana Jett-Rand a student at MTS and a licentiate from West Tennessee Presbytery, served as chaplain during the summer of 2006.

4. Volunteers in Action (VIA) Ministry

The VIA program continues to coordinate Christian service opportunities for individuals and groups interested in volunteer service. The VIA program provides a structure that serves both the volunteers and those who benefit from their service.

An annually compiled listing of Christian service opportunities is promoted through the first quarter MEMO mailing and is available on the Board of Missions web site. Updated project listings are periodically included in *The Missionary Messenger*. A *Christian Service Manual* and other suggested resources for groups and individuals interested in mission trips are available through the Board of Missions.

III. EVANGELISM AND CHURCH DEVELOPMENT

George R. Estes, Unit Leader

The purpose of this unit is to enable congregations to fulfill their mission of making and developing disciples so that more people will be brought to a saving faith in Jesus Christ, be incorporated into the church, and grow toward full maturity in Christ; and to unify congregations, presbyteries and the General Assembly Board of Missions as partners engaged in mission.

The staff seeks to fulfill the purpose through activities, events, services, and publications that will (1) increase awareness of the biblical theology and imperatives for evangelism, (2) assist churches and judicatories in developing growth/evangelism strategies, (3) keep denominational growth trends and accomplishments before the Church, (4) provide and/or support educational and fellowship opportunities for present and future growth/evangelism pastors and lay leaders, and (5) extend the gospel through new church development and church redevelopment in the United States. Unit staff are: George Estes, Unit Leader (Memphis, TN), Lynn Thomas, Cross-Culture Mission Developer (Birmingham, AL), and Tom Sanders, Catalyst Church Planting Specialist (Parker, CO). Unit consultants in 2006 were Yoong Kim (Korean Ministry) and Andre Johnson (Urban Community Outreach Ministry). Howard Melton, long-time advisor for Board and presbyterial new church efforts, provided valuable site analyses via the Internet and telephone, despite poor health.

A. EVENTS, CONFERENCES, WORKSHOPS, SEMINARS, AND CONSULTATIONS

Events are planned, promoted and conducted to inspire, inform, equip, motivate, and provide fellowship for growth/evangelism leaders, judicatories and clusters of churches, congregations desiring to explore new opportunities for ministry, and church planters in both dominant and cross-culture settings. The Unit has offered denominational and regional conferences focused on evangelism, as well as workshops and training events with local churches and presbyterial agencies. Activities in this area of work have included the following.

1. Youth Evangelism Conference

Almost 200 youth and adults from thirty churches representing many USA presbyteries ventured into "The Discomfort Zone" at the first-ever Youth Evangelism Conference sponsored by the Board of Missions December 28-30, 2006, at Orange Beach, Alabama, on the beautiful (but chilly!) Gulf

Coast. The germinating idea for an event of this kind arose in committee conversations at the General Assembly a few years ago, and planning for it began with an initial visioning team of youth, adult leaders, and Board staff in January 2005. This group helped identify the conference theme and its evangelism focus, and considered possible dates and venues. A smaller Planning Team, composed of three youth (Michael Murphy, Joanna Bellis, Patrick Marion), three adult leaders (Iris Straube, Melissa Malinoski, Matt Wooten), and two Board staff (Pam Phillips-Burk and George Estes) went forward with a seemingly endless array of activities: choosing and negotiating with the conference hotel, selecting a keynote speaker, recruiting small group leadership and developing a concise curriculum, arranging for a concert by a professional Christian rock band as the grand finale of the event, then promoting, publicizing and following through with the conference. The thrust of the endeavor was to encourage and equip young people in the sharing of their faith by showing God's love in a practical way through servant evangelism ministries which they could replicate in their home communities. Conference speaker Steve Sjogren, author of numerous books on the topic of servant evangelism and founding pastor of a large Vineyard Community Church in Cincinnati, OH, related many stories of how God has worked in his own life and the lives of others through simple acts of kindness in the name of Jesus. These talks, plus the small group Bible studies and inspiring worship services, prepared the conferees to go into the surrounding area to assist people with grocery carts, give away free bottled water, candy, and coloring books for children, wash windshields at self-service gas stations, collect canned food for the local Christian Service Center food bank, then hand out Connection Cards with a brief message of God's love and an invitation to the Christian concert. God blessed this event in wonderful ways! It was supported by the Women's Ministry Convention offering, Second Mile contributions and special gifts from individuals. The Praise Team of First CPC of Dyersburg, TN, did a great job leading the worship services, which were enhanced each time by the worship drama team from Woodbine CPC in Nashville, and by a special presentation by youth from the Asian Mission Trip. Evaluations from the event, both formal and informal, were overwhelmingly enthusiastic, with numbers of adults and youth expressing the desire for future events like it, and several volunteering to be included in the planning for the future. Information about "The Discomfort Zone," complete with a copy of the curriculum and access to other aids for doing similar activities in home churches and presbyteries, has been made available on the Board of Missions web site.

RECOMMENDATION 2: That the General Assembly encourage presbyterial boards of missions to assist local churches and presbyterial youth fellowships to plan and implement a youth evangelism conference in their own region, making use of ideas from "The Discomfort Zone."

2. Cross-Culture Leader Conferences

In this decade the Unit has sponsored three conferences for Hispanic pastors and lay leaders, and three for Korean ministry leaders. In 2006 two regional planning and training events were held with Hispanic leaders, one in Chattanooga and one in Birmingham. There was no conference for Korean leaders in 2006 apart from meetings of the Korean Council of Tennessee-Georgia Presbytery.

3. Consultations and Seminars

Unit staff respond to invitations to conduct Church Consultations and church growth seminars/workshops as time permits. The Church Consultation is a formal congregational evaluation designed to assist congregations desiring to enhance the effectiveness of their ministry for spiritual and numerical growth. It typically involves the church's preparation of statistical information and surveys, and an on-site visit by the Board staff person over a week-end. At that time church leaders and members are interviewed, the community is studied, and the consultant has an opportunity to experience the church in fellowship, worship, and Sunday School. Based on the information gathered, a consultation report is prepared, with suggestions for consideration, and submitted to the church session. The Board provides the staff time for such events at no charge, while the congregation covers travel/lodging and the cost of a professional demographic study. During 2006 Church Consultations were conducted with the following congregations: First CPC, Greeneville, TN; First CPC, Union City, TN; Cumberland Presbyterian Church, Marlow, OK; First CPC, Knoxville, TN.

Two professional diagnostic tools are available to congregations engaged in the church consultation process and/or self-study. Churches may order a demographic study through the Board of Missions called "The Ministry Area Profile." This study is produced by Percept, Inc. and details population

information within the congregation's typical ministry area. Included in the report are overhead transparency displays and maps showing summaries of information that are particularly useful with groups and committees. The study costs \$305 when ordered through the Board of Missions. Another helpful instrument is the Natural Church Development Survey, also available through the Board of Missions. It is designed to highlight eight essential quality characteristics of congregational life, offering suggestions for improvement in those areas that could enhance growth potential. The tool is especially helpful to churches interested in self-evaluation leading toward a fresh emphasis on outreach and congregational health. The Board of Missions also offers three additional resources for congregations at no charge: "Guidelines for a Mission Review," "Congregational Self-Profile," and a "Guide for Missions Team."

Other seminars and workshops with an evangelism and/or church planting focus are also offered to congregations and presbyteries. In 2006 two presbyteries requested special presentations from this Unit: Robert Donnell Presbytery and West Tennessee Presbytery.

Staff of this Unit meet with presbyterial boards of missions and task forces upon invitation to report on ongoing projects or to assist in planning anticipated projects. In 2006 meetings were held with 15 presbytery agencies.

4. Asian Youth Mission Trip

Unit staff person Lynn Thomas and his wife Nona led a group of 22 youth and 5 adults on a mission trip to Japan in the summer of 2006, sponsored by the G.A. Board of Missions. While this ministry was not specifically related to the work of the Unit in the USA, it did include youth from two new Hispanic congregations and one new Anglo congregation here in the States. The mission trip featured teaching English as a Second Language in churches of Japan Presbytery, and concluded by attending the Asian Youth Conference.

5. Program of Alternate Studies

Staff of this Unit assisted with PAS in 2006. At the Summer Extension School, Dr. Yoong Kim taught CP studies for a class of Korean pastors and candidates, and George Estes led the Church Growth class again. Tom Sanders continues as coordinator for the PAS/Multi-Culture Ministry Track, working closely with Dr. Thomas D. Campbell. Hispanic students in PAS receive invaluable assistance from Reverend Alfonso Marquez and Lynn Thomas.

B. GROWTH TRENDS

This Unit is charged with monitoring statistics for the denomination and charting growth trends each year. Because data from the Annual Congregational Statistical Reports are not available until after the preparation of this report, denominational statistics from 2006 and related information will be shared with the General Assembly committee under separate cover, and in publications of the Board of Missions.

C. DEPARTMENT OF CROSS-CULTURE CHURCH DEVELOPMENT

Lynn Thomas coordinates the Board's Department of Cross-Culture Development which has the responsibility for new and assimilating congregations in which English is not the primary language for worship and other ministries. At present these include Spanish-speaking, Korean and Sudanese congregations, with an openness to other cultures as opportunities may arise. The growth of our cross-culture ministry has been a major blessing for the denomination, and it has widened the vision and responsibilities of Unit staff as well. Often it is clear that without the unity we have in Christ, the cultural differences would be extremely difficult to bridge. Yet through our mutual commitment to the gospel, God is doing marvelous things!

At last year's General Assembly the staff reported the need for the denomination to proceed as

soon as possible to obtain a group ruling 501(c)(3) designation. This would benefit all new churches, but cross-culture works in particular have the need for this. The office of the General Assembly received confirmation of obtaining this group ruling in early 2007.

RECOMMENDATION 3: That the General Assembly encourage presbyterial boards of missions and local congregations to actively seek opportunities to engage in cross-culture outreach and evangelism in their area, to promote sensitivity toward immigrant ethnicities, and to call on staff of the General Assembly Board of Missions to offer counsel and suggestions for these efforts.

D. CATALYST CHURCH PLANTING SPECIALIST

Tom Sanders serves as the Board's Catalyst Church Planting Specialist in the greater Denver area where is working to implement a regional strategy for multiple new church starts. This role was envisioned as one of the special initiatives of the decade NCD plan. A new church, Genesis Fellowship, is well underway with a solid core group under the pastoral leadership of Reverend Scott Rowe, who serves as a tent-making pastor. Tom is continuing as mentor to this new congregation while also doing personal evangelism and leadership recruitment to initiate a second work. The approach being taken is what some have described as the "organic church." This is in distinction from the traditional "attractional" model of new church development, which has relied heavily on telephone and direct mail marketing to attract a core group. Organic churches start through evangelism, are typically small-group oriented, and emphasize strong personal, mentoring relationships. The financial support for this kind of effort is frequently not as great as the traditional NCD because leadership is bi-vocational or voluntary, and at least in the beginning there is no need for rental of meeting space facilities. Since this is not the usual way of 'thinking church' in our society, it requires some getting used to, both among the unchurched community and those who have a church background. Yet the opportunity for this style of church planting is virtually unlimited, and this kind of effort nationwide seems to be growing.

E. URBAN MINISTRY AND KOREAN MINISTRY COORDINATORS

The priority goal for new church development in this decade called for experimentation with new models and approaches for church planting, especially focusing on urban/inner city ministries and new congregations of different ethnicities. During 2006 two consultants again assisted this Unit in addressing the challenges of urban outreach and Korean ministry. Reverend Andre Johnson worked with a community outreach ministry based in the facilities of Highland Heights CPC in Memphis. His work in this capacity began in 2003, and throughout this time he also served full-time as founding pastor of Gifts of Life Church, and undertook PhD studies at the University of Memphis. A variety of community outreach activities were attempted, including a weekly community feeding program, summer Vacation Bible School, community kids carnivals, assistance for poor families through direct help with utility bills, clothing, grocery gift cards, and community service agency referrals. The Highland Heights community was also the field for practical application for students of a class Reverend Johnson taught at Memphis Theological Seminary. However, the dream of having a consistent and vibrant worshiping community arising out of these efforts, and thus promoting the revitalization of the Highland Heights congregation, was not realized. With the decision of the Highland Heights session to request that the church be closed in 2007, the community outreach program of the Board was discontinued at the end of 2006.

Reverend Dr. Yoong S. Kim, founding pastor of Korean Church of Memphis, continued as consultant/coordinator for Korean Ministry in 2006. During the year a number of special challenges arose that required his particular expertise, and his role is anticipated to be crucial to our continuing development of Korean congregations in the USA.

F. PRIORITY GOAL FOR NEW CHURCH DEVELOPMENT AND NCD UPDATES

The General Assembly established three priority goals for this decade, including the priority goal to start 75 new churches. The plan for achieving this goal was adopted by the G.A. in 1999 (cf. 1999 G.A.

Minutes, pp.103-119). It called for starting 50 new church efforts in the USA and 25 in international fields, using both traditional and innovative approaches. In the USA our cross-culture ministries have seen dramatic growth as part of this decadal emphasis. Fifty-three new church starts and assimilations have been attempted thus far in the decade, with 6 more scheduled in the near future. Six projects, including assimilations, have been discontinued. In 2006 three new US churches were fully chartered: Casa de Fe y Alabanza in a Boston suburb, Faith Fellowship Church in Knoxville, TN (E. Tennessee Presbytery), and HeartSong Church in Louisville (Cumberland Presbytery), plus First Korean in Seoul, Korea. Other churches organized thus far in the decade include: Christ Church (Huntsville, AL), Church of the Cross (Kansas City, MO), Grace Community (Millbrook, AL), Luz de las Naciones (McMinnville, TN), Christ Church (Tampa, FL), Sudanese CPC (Gallatin, TN), Redeemer Fellowship Community (San Francisco, CA), El Camino (Miami, FL), Casa de Oracion (Cullman, AL).

The Board continues to be committed to planting new churches as the most effective methodology for evangelism today. The Unit provides assistance to presbyteries, congregations, cluster of congregations and church planters in starting new churches. At presbytery's request, and the Board's acceptance, this Unit offers guidance and supervision of church planting efforts while they receive financial assistance from any source. In the decade so far several new churches have become financially self-supporting, including most recently Casa de Fe and HeartSong Church, which were organized in 2006. When outside funding has been completed, supervision by the Board can continue at the request of the particular church and/or the presbytery to assure continuing maturity. The projects listed below were under Board supervision in 2006, in partnership with sponsoring presbyteries. Affirming with the apostle Paul that we plant and water, but God gives the increase, we also bear in mind the words of the Psalmist: "Unless the Lord builds the house, those who build it labor in vain." [Psalm 127:1]

Cumberland Peninsula Community – Millbrae, CA

This new congregation in Presbytery del Cristo is served full-time by Reverend Bruce Wong and is financially self-supporting. The congregation shares facilities of New Vision United Methodist Church. The fellowship is consistent in worship attendance, but growth has slowed despite new outreach efforts since relocating from a previous meeting place to a new community. Organization awaits the selection and training of the first session.

Sudanese Church – Gallatin, TN

Chartered in January 2004, this congregation continues to rely on staff supervision and modest outside subsidy. The church, led by PAS graduate Reverend Jock Paleak, averages 70 in worship, meeting in facilities of a United Methodist Church. Giving increased in 2006, and the dream is to continue adding to the building fund for a place of their own. It is noted here that the effort to begin a new Sudanese congregation in Omaha, NE, was discontinued at the end of 2005.

Church of St. Giles – Tulsa, OK

Reverend William Webb has given leadership to this new mission since its beginning in 2001. The ministry, which in 2006 re-affirmed its congregational identity as distinct from a social service agency, holds worship services each Sunday afternoon in handicap-accessible chapel facilities of Kirk of the Hills Presbyterian Church. In addition, it continues to provide needed equipment and household items for persons with disabilities desiring to live independently. Included in the congregation are a number of mentally challenged persons who are part of the church's "Faithful Buds" ministry. Attendance for worship fluctuates between 25-50, due in large part of the special physical challenges of many of the participants. However, local giving continued to increase during 2006.

Nueva Vida – Houston, TX

Worship attendance at this new church, led by Reverend Ruben Albarracin, typically is between 80 and 100. The congregation meets in rented storefront facilities which have been "added on" three times! As can be expected, this means the rent is very expensive, so the fellowship has been aggressively seeking a permanent meeting place. Local offerings approached \$60,000 last year, but outside subsidy is still needed. Trinity Presbytery's Board of Missions has established guidelines for the fellowship to meet in

consideration of organization, including growth in local giving. This is one of top three new US Hispanic churches in our denomination at this point.

Genesis Fellowship – Centennial, CO

In the spring of 2006 this new fellowship transitioned from meeting in a local office building, to meeting in homes for a time, and ultimately to holding services on Saturday evenings in the sanctuary of a Presbyterian church. The Saturday evening time slot provides an opportunity for a unique ministry in the community, plus it gives Genesis full access to the building for its worship, children's ministry and fellowship activities. Although there was some turn-over in the group during all the changes in 2006, the worshipping congregation is becoming much more consistent once again and good lay leadership is emerging. As mentioned earlier, Scott Rowe serves as tent-making pastor.

HeartSong Church – Louisville, KY

HeartSong Church completed its three-year mission design process in December 2006. It was officially organized November 12, 2006, with 94 members, and church planter Reverend Jim Butler was installed as the pastor of the new church. Worship services are held each Sunday at a local community center, but plans have been approved for construction of a new facility on the church site in 2007. Builders Fellowship grants have assisted this building program. The church has attained financial self-support and is positioned for outstanding and enduring ministry for coming generations. One of the key outreach endeavors of the new church is "servant evangelism" ministries within the community.

Casa de Fe y Alabanza – Malden, MA

Served by tent-making pastor, Reverend Milton Ortiz, this new church was officially organized by East Tennessee Presbytery in the fall of 2006. Since its beginning, the congregation has met in facilities of a local American Baptist congregation, and the relationship between these two churches has been exemplary. Though it may be a long time before the congregation can afford facilities of its own, there appears to be no reason why it cannot thrive in this arrangement for the foreseeable future. Local giving has enabled the church to become financially self-supporting. Worship attendance is between 60 and 80 most Sundays.

St. Thomas Fellowship – Pearland, TX

This new church effort began in July 2004 with the employment of Rev. Tim Suenram as the church planter. Trinity Presbytery purchased a 10-acre site for the new congregation in this growing suburb south of Houston. A number of outreach activities have been attempted to add to the core group, including direct mail, newcomer letters, community visitation, and programs such as Financial Peace University. The fellowship has met for worship and Bible study in homes, in a local elementary school, and in 2006 began meeting on Friday evenings at the rented facilities of another Presbyterian NCD. This effort has struggled to achieve a "critical mass" for growth in this new community, but the core group has been highly committed and involved.

Christ's Hope – N. Little Rock, AR

Reverend Lisa Scott serves as church planting pastor for this urban ministry effort that utilizes facilities of the former Rose City CP Church in North Little Rock. The vision for this new effort, started in January 2004, was to develop an intentionally multi-racial congregation which would have a variety of outreach ministries in the transitioning community. While the core group for the new church is still quite small, the ministries with community children and youth, and with many needy families through the church's food distribution program, have been significant. Members of the fellowship met with presbytery leaders in the summer of 2006 to discuss the future of the ministry, and they affirmed the major needs the new work is meeting.

HighPoint Community – Somerset, KY

This new church effort in Cumberland Presbytery is under the tent-making leadership of

Reverend John Contini. The fellowship of about 40 core group members has full-time use of a rented storefront facility that is comprised of a chapel area, three small classrooms, and a fellowship area. Plans have been approved for the construction of a first unit in 2007 on the new church's 10-acre site.

Misericordia (Mercy) Church – Lenoir City, TN

Reverend Alfonso Marquez has provided leadership for this new congregation since its beginning in 2000. Initially the church shared facilities with Union CPC near Knoxville, but for the last several years the congregation has met at First Presbyterian in Lenoir City. This project has gained widespread recognition for its work with area Hispanics, and Reverend Marquez is relied on by the local school system, court system, hospitals and other agencies as an invaluable liaison with the Hispanic community. He has also initiated one of the state's finest ESL (English as a Second Language) programs, and in 2006 was asked to address a state-wide convention of educators on this topic. He also assists many families in dealing with immigration issues. This project continues to receive subsidy from presbytery and the G.A. Board of Missions.

White Stone Korean – Clarksville, TN

Pastor Sonny Yu (Yu Pyong San) is the founding pastor of this new work in Nashville Presbytery. Last year the group purchased a new church site and, with assistance from presbytery and Builders Fellowship, is in the process of erecting its first unit. Elders have been identified and are being trained in anticipation of organizing the church.

Cristo el Sembrador (Christ the Sower) – Manchester, TN

Pastor Neil Aguiar leads this congregation of about 30 that meets in facilities of the Manchester CP Church. In the effort to grow the church, Neil sacrificially worked full-time with the project in 2006. He also is involved in studies through PAS/MCM as a provisional pastor. The hope is to locate more permanent meeting facilities in 2007.

El Redil (The Sheepfold) – Atlanta, GA

This new church, which began in 2003, is served by Reverend Mabe Garcia. It meets in property owned by TN-GA Presbytery that housed the former Peace CPC in Lawrenceville, GA. Pastor Garcia and her family occupy the church manse. However, during 2006 the presbytery approved the sale of the property, and so it will be necessary for the Hispanic work to find a new meeting place. A revised mission design has been approved showing funding for the Hispanic work from the sale of the property. There are about 40 regular participants in the fellowship.

Jesus Es El Camino – Birmingham, AL

The Central Alabama Hispanic Task Force employed Pastor Jose Perez in the summer of 2001 to conduct a mission probe for possible Hispanic ministry in greater Birmingham. A new church mission design was approved in 2004 to concentrate on developing a new congregation meeting in facilities of Rocky Ridge CPC. Presently the fellowship has 75 regular participants with monthly giving of \$4,000. The congregation is financially self-supporting, and anticipates being fully chartered by Grace Presbytery in the near future.

Arkansas Hispanic Probe – Russellville, AR

This new work of Arkansas Presbytery started in January 2004 under the direction of Pastor Ricardo Franco from Colombia. There are about 30 people involved in the mission at present, meeting in facilities of the Russellville CPC. Efforts to initiate additional groups in the surrounding areas have not proved fruitful, but the developing congregation in Russellville is becoming more stable, and beginning to contribute more financially as well. Ricardo is a graduate of a Colombian seminary, but has also been enrolled at MTS to do additional study.

Samaria – Nashville, TN

Provisional pastor Carlos Cinco has been working with this new effort since 2002 and continuing his studies through PAS/MCM. The fellowship meets in facilities of Brush Hill CPC. There are 50-60 regular participants. Though they receive a modest subsidy from the presbytery, this work is virtually self-supporting.

El Shaddai – Fort Worth, TX

This fellowship, under the direction of Pastor Henry Arriola, meets in facilities of St. Luke CPC. Last year presbytery dissolved the task force for this project and assigned it to the presbytery's Board of Missions. Attendance is reported to be 40 to 50.

Unit staff continues to work with congregations after they are organized where there are particular concerns. For instance, Casa de Oracion (Cullman and Decatur, AL), is a strong new church meeting in two locations. It currently is seeking a permanent facility for the worshiping congregation in Decatur. Luz de las Naciones is also needing to expand its facilities. Also, Lynn Thomas visited with the Hanover Park (IL) and Ebenezer (Chicago) congregations in 2006.

Benton/Bryant Fellowship – Bryant, AR

This new church project of Arkansas Presbytery has been meeting since June 2005, and is served by retired pastor Dr. Ed Hollenbeck. The covenant roll has 15 members, but average attendance is closer to 30. This project is under the supervision of the presbyterial board of missions, with G.A. Board offering counsel as requested.

Korean Provisional Congregations

A number of Korean provisional congregations are nearing full chartering in the CPC. Those with an asterisk are regarded as comparatively strong and anticipated to be organized in the near future.

*Arkansas Korean Loving Church – Sherwood, AR (Rev. Sun Wan Cho)

Asian Outreach Church – Lawrenceville, GA (Rev. Seon Byung Song)

China Mission Church – Suwanee, GA (Rev. Saung Yel Lee)

Dream Presbyterian Church – Atlanta, GA (Rev. Seung Chon Han)

Galmal Prayer Garden – Pendergrass, GA (Rev. Mi Yang An)

*Good Shepherd Church – Buford, GA (Rev. In Timothy Song)

Great Light Church – Atlanta, GA (Rev. Nam Hun Song)

*Gwinnett Korean Presbyterian Church – Suwanee, GA (Rev. James Hawn)

*Hope Korean Presbyterian Church – Tinton Falls, NJ (Rev. Buhwan Yang)

Immanuel Church – Antioch, TN (Rev. In Ja Park)

International Community Church - Norcross, GA (Rev. Duck Chang Chu)

Jesus Luamit Church – Laos (Rev. Ji-Eun Lee)

*Jesus Mission Church – Norcross, GA (Rev. David Lee)

Jesus, The True Light Church – Summerfield, NC (Rev. Peter Chong)

*Korean Life Presbyterian Church – Columbus, GA (Rev. Mu Sak Heo)

*Korean Glory Church – Duluth, GA (Rev. Yang Yol Yu)

*Mokchun Presbyterian Church – Hinesville, GA (Rev. Young Rak Kim)

New Power Presbyterian Church – Lawrenceville, GA (Mrs. Kim)

*One Way Church of New York – Flushing, NY (Rev. Jin Soo Park)

Our Good Presbyterian Church – Salisbury, MD (Rev. Hyoung S. Choi)

*Sae Soon Presbyterian Church – Suwanee, GA (Rev. Sung Eun Park)

*Sharing Presbyterian Church – Flushing, NY (Rev. Jae Chung Ko)

Sonoma Korean Church – Santa Rosa, CA (Rev. Soon Gab Hong)

Sunnyside Place Church of NY – Flushing, NY (Rev. Kio Seob Kim)

Zion City Presbyterian Church – Dacula, GA (Rev. Samuel Kim)

*White Stone Korean – Clarksville, TN (Rev. Sonny Yu)

*Korean Church of Memphis – Memphis, TN (Rev. Yoong S. Kim)

YeRang Church - Austin, TX (Rev. Sung-In Park)

Presbytery/Congregational Provisional Ministries:

Brush Hill Hispanic – Nashville, TN (Pastor Carlos Cinco)

Murfreesboro Hispanic – Murfreesboro, TN (Pastor Hector Labrada)

RECOMMENDATION 4: That the General Assembly urge presbyteries not presently engaged in new church development to request assistance from the G.A. Board of Missions to plan at least one before the end of this decade.

G. CHURCH REDEVELOPMENT (USA)

Church Redevelopment is an official designation for a congregational revitalization plan requiring presbytery and G.A. Board of Missions approval. In this decade there have been three formal redevelopment programs under supervision of the Board of Missions: Eastlake Church (Oklahoma City, OK); Faith Church (Bartlett, TN); Burns Flat (OK). Additional revitalization or “extended NCD/Redevelopment” efforts through the Board in the decade have included Highland Heights Church (Memphis, TN), Margaret Hank (Paducah, KY), Colonial Church (Memphis, TN), Friends of His (Sherwood, AR), Eastlake Church (Oklahoma City, OK), and Stonegate Church (Edmond, OK).

H. NEW CHURCH DEVELOPMENT MATCHING GRANT AND QUARTER CARDS

In response to the priority goal for new churches, a Cumberland Presbyterian donor offered to match contributions for new church development up to \$75,000 each year of this decade. That gift was matched by donations from across the denomination each of the last six years! One popular program for donating to NCD has been the Quarter Card for New Church Development. Quarter Cards are available for order from the Board of Missions. This card provides coin slots for a total of \$13 as an annual donation for new church development. The Quarter Card program has been especially helpful in teaching stewardship and missions in family settings.

I. THE BUILDERS FELLOWSHIP

In 2006 Builders Fellowship issued three “calls” for new church construction projects. Churches receiving proceeds from these calls were White Stone Korean (Clarksville, TN), HeartSong (Louisville, KY), and HighPoint (Somerset, KY).

The Builders Fellowship is a vital program of the Board that assists new churches with their initial construction projects. Most new congregations begin conducting public worship services in temporary meeting places, such as schools or store fronts. But soon the growing fellowships need a “place of their own” to continue and expand their outreach. Everyone realizes that the church is not a building, but a

building is a critical tool for mission. Yet invariably new congregations are stretched to the limit financially, and it is extremely difficult to fund a new building completely on their own. That's where Builders Fellowship comes in. Builders Fellowship members covenant to respond to three "calls" each year with a donation of \$50 per call. Each call indicates the project for which contributions are designated and offers a brief description of the ministry of that church. In the hope of providing grants of around \$25,000 total, two calls may be issued for a particular new congregation. (This was the case for the calls given in 2006.) Builders Fellowship remains one of the most tangible ways for people all across the Church to be directly involved in new church development. The potential to assist new churches and promote the denomination's priority goal through this source energizes our efforts to enlist new members in this program.

Each presbytery's Board of Missions is requested to appoint a Presbyterian Advocate for Builders Fellowship. Mr. Neal Alsobrooks is Nashville Presbytery's Builders Fellowship Advocate. He has designed an informational program for use in local churches and presbytery meetings. He is also available to presbytery boards around the denomination who wish to know more about the Advocate program. A Builders Fellowship Advocate will receive updates from this Unit enabling him/her to represent the program to the congregations of the presbytery. Presbytery meetings, regional CPWM meetings and women's retreats, men's fellowship gatherings, youth retreats and other events can all be opportunities to share the vision and privilege of Builders Fellowship. However, it takes a lay leader, pastor or presbyterial representative to personally represent this call to service. Unit staff is available for programs about Builders Fellowship as well.

A Builders Fellowship Church Award is presented to congregations enrolling at least 10 percent of active members (individual contributing units). The Award is made during a regular worship service of the local church, either by staff or a member of the Board.

Opportunities for participating in Builders Fellowship include the following:

Individual Member of Builders Fellowship - respond to three calls a year, \$50 each

(This may be an individual, couple or group.)

Builders Fellowship Advocate - local church and presbytery

Builders Fellowship Church - congregation enrolls 10% of active members as individual members of the Fellowship

Builders Fellowship Sponsor - congregation that "adopts" a new church to assist with building payments in its first years

Builders Fellowship Pioneer - individual, family or group that provides a gift of \$1,000 to \$5,000 in a given year

Builders Fellowship Perpetual Member - person who remembers Builders Fellowship with a bequest or annuity

Memorial Gifts may be made through Builders Fellowship for support of new church building projects

RECOMMENDATION 5: That General Assembly encourage presbyteries to promote Builders Fellowship by appointing a presbyterial advocate for the program, and that time be set aside at a presbytery meeting for a BF presentation by the advocate or staff of the Board of Missions.

RECOMMENDATION 6: That General Assembly alert presbyteries and congregations to the special opportunities for participating in Builders Fellowship, including the Builders Fellowship Church, Builders Fellowship Sponsor, Builders Fellowship Pioneer, Builders Fellowship Perpetual Member, and Memorial Gifts.

RECOMMENDATION 7: That General Assembly urge congregations, groups and individuals to support new church efforts through the matching grant program, Quarter Card program, Second Mile projects, and other special gifts.

IV. COMMUNICATION AND PUBLICATION

Sowgand Sheikholeslami, Unit Leader

A. INTRODUCTION

The purpose of the Communication and Publications Unit is to engage the Executive Director and the staff of all units in effectively communicating with the church, educating the church for missions and to coordinate all efforts.

God calls people and congregations to reach beyond themselves in mission and service in the world. Cumberland Presbyterians and local churches are finding innovative ways to serve their local communities, correctly assessing the world beyond the church's doors as a "mission field." It is also true that some opportunities for service, because of distance or scope of need, require a unified effort by more than one congregation or presbytery.

This unit coordinates efforts by all units to offer Cumberland Presbyterians interpretation and education regarding the united effort they are making in ministry. The board, through communication and publications, seeks to present God's call in such a way that people recognize the challenges of and opportunities for ministry in the present age and their power and mandate to help meet those challenges. In addition, effective communication and quality publications are necessary to educate and resource people for ministry and mission.

B. BOARD PUBLICATIONS RESOURCES

1. *The Missionary Messenger*

The Missionary Messenger is a very important tool for inspiring, motivating, and educating the church for mission. The publication delivers news on mission-related topics. It seeks to lift up the ministries of particular congregations, recognizing the creativity Cumberland Presbyterians marshal in serving Christ. *The Messenger* seeks to acquaint the church with the multitude of ministries in the USA through ecumenical partners and with presbyterial partners such as new church development and migrant farm worker ministries.

The publication is an eight-page newspaper, published bimonthly in even months and distributed without charge to every active household in the denomination. The only responsibility of congregations that desire the publication without cost to their members is to furnish the Board of Missions with a mailing list of all active households and to keep it updated. Currently, *The Messenger* is mailed to about 24,500 households.

2. Quarterly MEMO (Mission Engagement Ministry Outreach) Packet

Each quarter the board produces and mails to pastors, clerks, CPWM presidents, and missions committee chairs a packet of materials that may be used in planning the congregation's outreach. The packet includes a variety of flyers and brochures (including a copy of the QME Bulletin) and a description of each board-approved Second Mile project, as well as the project's financial needs. It is anticipated that the materials will be useful to congregations that want to educate members about missions and, at the same time, give them an opportunity for additional avenues of service.

3. Quarterly Missions Emphasis Bulletin (QME)

The QME Bulletin is a brief newsletter sent to churches through standing-order subscriptions. This one-sheet insert includes mission news in an attractive, easy to read format. Many congregations use these bulletin inserts to emphasize missions one Sunday each quarter. The board distributes 24,700 bulletins each quarter.

4. The March of Missions

The March of Missions, celebrated during the weeks between Easter and Pentecost, is intended to be a time when all Cumberland Presbyterian congregations, through special emphasis, grow in understanding of and commitment to missions. In connection with this Eastertide observance, the board prepares resource material to assist pastors and others responsible for missions planning.

A toolkit of mission activities and resources was mailed to each congregation for use during the 2007 March of Missions season.

5. Gift to the King

A packet containing information on the 2006 Gift to the King offering included a sample bulletin insert, offering envelope, and cover letter/order form was distributed prior to the Advent season.

The 2006 offering, taken during the Advent season, was designated to assist in supporting the reconstruction of the Cartago Church (Andes Presbytery, SA) damaged in the 1999 earthquake.

6. Circulating Displays

The board has developed displays to help congregations, presbyteries, or small groups that want to emphasize the work of missions by Cumberland Presbyterians. Lightweight, tri-fold displays emphasize missions through the various units of the board. The set is redesigned and available to loan to congregations for only the cost of return postage.

7. Native American Sunday

Native American Sunday is observed the fourth Sunday in October. To help congregations observe the day, the board produces a folder with resource material for education and worship. Color posters and bulletin inserts were designed and mailed to each congregation for the 2006 observance.

8. Christian Service Recognition Sunday Resource Packet

Christian Service Recognition Sunday is observed the third Sunday in September. Materials for observing this special day are mailed to each congregation and are also made available on the Board of Missions website.

C. OTHER RESOURCES

This unit works with all units in preparing and publishing their special study books, brochures, leaflets, and all other publications. Most of these are mentioned in the reports of the other units.

D. WORKING WITH OTHER BOARDS

In addition to serving the Board of Missions, staff is available to work with other agencies at the Center as time is available. Projects in 2006 included developing the layout and design for the "Touch the Future" tabloid (2006 Spring and Fall issues)

E. SPECIAL DAYS CALENDAR FOR 2008

1. Quarterly Missions Emphasis: the fourth Sunday of the second month in each quarter:
February 24, May 25, August 24 and November 23
2. One Great Hour of Sharing: Palm Sunday - March 16
3. March of Missions: Easter to Pentecost - March 23 - May 11
4. National Farm Worker Week: last full week of April - April 21-25
5. World Mission Day: Pentecost Sunday - May 11

6. Christian Service Recognition Sunday and International Day of Prayer and Action for Human Habitat: third Sunday in September - September 21
7. Native American Sunday: fourth Sunday in October - October 26
8. Love Loaf Program: a Sunday in November
9. Gift to the King: a Sunday in Advent

V. GLOBAL MISSIONS

A. GENERAL INFORMATION

The purpose of this program is to extend the gospel of Jesus Christ and the ministries of the Cumberland Presbyterian Church to people of other cultures and in nations outside the USA. It includes encouraging, initiating, coordinating, and supervising field programs in terms of evangelism, new church development, church development, and other means of Christian witness. This includes enlisting, employing, training, and deploying personnel.

1. Short-term Worker Program

The board offers numerous opportunities for congregations and individuals to engage in cross-culture ministries. One is the Short-term Worker Program, through which workers are placed in a cross-culture ministry to specialize in a specific area of responsibility for a term of not less than three months and not more than two years. No one applied as a short-term missionary during 2006. Limited funding is budgeted for one short-term worker per year.

2. Non-staff Field Visits and Volunteer Work Groups

Another opportunity for hands-on service is through field visits and volunteer work groups. The board staff coordinates visits from one nation to another to minister and to learn from one another while strengthening relationships and the connectional nature of the church. Cumberland Presbyterians exchanged visits between Japan, China, Guatemala, Colombia, Laos, Mongolia and South Korea during 2006. Annually, non-USA commissioners to the General Assembly visit congregations in the USA in an exchange of witness and worship.

3. Salaried Missionary Staff

The missionary program of the Cumberland Presbyterian Church has more than doubled during the past ten years. This growth has occurred despite the continued decline of the percentage of OUO committed to the Board of Missions.

1971	50% for missions
1980	33% for missions
1991	30.6% for missions
2001	30% for missions
2006	27% for missions

This discouraging erosion of OUO funding committed to missions has required a radical shift in the way missionary salaries are secured. The decline of OUO, the impact of inflation, and the increase in the amount of money required to deploy a missionary have forced the denomination to shift entirely from missionaries fully supported by OUO to a program of deputation whereby missionaries are responsible to raise their own funding from churches and individuals. During 2006, twenty-three missionaries were working around the world. The total money required for these missionaries to remain on the field was approximately \$400,000. Approximately \$100,000 of that amount was contributed by Cumberland Presbyterians in the form of personal gifts, church offerings, or OUO allotments.

The Cumberland Presbyterian Church commissions people to serve as missionaries through three separate programs. Historically, some missionaries are commissioned as full-time employees of the denominational Board of Missions. These missionaries are usually ordained clergy and serve in countries where the Cumberland Presbyterian Church has an established denominational program of church planting. Boyce and Beth Wallace are employed part-time by the board and are currently serving in Colombia, South America.

4. Fraternal Missionary Staff

The Fraternal Missionary Program (FMP) enables the Cumberland Presbyterian Church to respond to projects/ministry that develop in presbyteries that would remain unfunded and for which personnel is not available through current Board of Missions programs. In filling this need, it is the purpose of this program to provide the means by which board approval is granted to projects/ministries submitted by the presbyteries, as well as approval of persons (ordained and non-ordained) applying to serve through the FMP.

Currently, the Board of Missions partners with Japan Presbytery to support fraternal missionary Glenn Watts. Glenn was commissioned to teach English classes in churches in Japan Presbytery. This ministry is an evangelistic tool to reach children, youth and the business people in the neighborhoods of the program.

5. Partnership in Missions Staff

The Program of Missions Partnership (PMP) provides a structure whereby the Cumberland Presbyterian Church “lends” ordained or non-ordained persons to a second approved sending agency (mission board), thus enabling Cumberland Presbyterians to minister as church representatives where the denomination has no missionary work. During 2006 the Cumberland Presbyterian Church had fifteen missionaries serving in the partnership program.

Wendy Skinner worked at the Casa Shalom Orphanage and Medical Clinic in Guatemala.

Paula Richardson served at Casa Para Los Niños in Guatemala

Kenneth and Delight Hopson initiated work in Kampala, Uganda in partnership with World Gospel Mission.

Peter and Debbie Drypolcher were missionaries in Lusaka, Zambia. They worked in partnership with Youth With a Mission.

Ernest and Michelle Gillis worked in Seoul, South Korea and have successfully organized a church in the outskirts of larger Seoul.

Scott and Michal Sullivan began work in 2004 as missionaries in partnership with Frontiers mission. He is primarily responsible for recruiting new missionaries to serve in predominantly Muslim countries.

Matthew and Heather Wallace are currently involved in a training program to be involved community development in Myanmar.

Keishi and Kazuko Ishitsuka served in Mata de Sao Joao in Brazil. They work primarily with Japanese immigrants but are now having increasing ministry opportunities with the Brazilians.

During 2006, Brenda Davis was employed as a contract worker to assist with our mission goals in the Presbytery of Liberia. Her contract will expire in 2007.

We also had Cumberland Presbyterians serving in Central Asia and East Asia, but do not publicize their names or countries because of security issues.

6. China Ministry

The Cumberland Presbyterian Church remains committed to China Ministry. The board provides

scholarships to Chinese students in China. Additionally, the board partners financially with Hong Kong Presbytery in the placement of a worker in a drug rehabilitation center in the mainland. Jensa Woo, Robert Watkins and Lawrence Fung serve as a denominational sub-committee on China ministry for the board. Lawrence Fung, pastor of the Chinese Church in San Francisco, and Robert Watkins are planning a tour to China in 2008. The tour will be linked to participation in the 2008 General Assembly in Japan.

7. Search for English Teachers for International Ministries Outside the USA

Hong Kong Presbytery now administers an elementary and high school in the New Territories. Approximately 1,200 students continue to receive their education under presbyterial leadership. These schools have requested a short-term missionary to teach English in the schools.

Andes and Cauca Valley Presbyteries have been well known for their educational ministry. Seven campuses now hold approved classes under the umbrella name of the Colegio Americano. There are always opportunities for short-term missionaries to teach English in these institutions.

Mata de Sao Joao Cumberland Presbyterian Church completed a guest house in Brazil in 2006. The vision for the Brazil ministry includes the need for an individual or couple that will serve short-terms to teach English as a second language.

8. General Assembly in Japan in 2008

The 2008 General Assembly will meet in Tokyo, Japan. This will be the first assembly to meet outside the USA.

The board encourages presbyteries to continue their efforts to provide adequate funding for a full contingency of commissioners to attend the 2008 assembly.

9. Presbytery of Liberia's Decision

The 148th session of the Presbytery of Liberia resolved to terminate their constitutional union as a constituent presbytery of the Cumberland Presbyterian Church. According to the Confession of Faith, Article 8.5c, the resolution will be lodged with Tennessee Synod for action. The Presbytery of Liberia's desire is to be known as the Presbyterian Church of Liberia with the intent that they will be able to affiliate with all Bible believing churches, including the Cumberland Presbyterian Church. The Board of Missions and the Presbytery of Liberia are thankful for the meaningful relationship shared during more than 30 years. We trust that meaningful partnerships in ministry will continue in the future in a fraternal framework.

10. Japan/China Tours for 2008

Dr. Lawrence Fung and Dr. Robert Watkins will be leading a tour to Japan concurrent with the meeting of General Assembly in June. The tour will involve visits of Japanese churches, attendance at some GA events, limited tourist activities in Tokyo area, and visits in China to Xian, Beijing, Kunming and Hong Kong.

11. Asian Youth Mission Conference 2006

More than 150 youth and adults from Japan, Colombia, China, South Korea, Brazil and the United States attended the Cumberland Presbyterian Asian Youth Mission Conference in Tokyo.

The participants returned to their home country with a deeper understanding of the international makeup of the Cumberland Presbyterian Church. Periodically during the conference participants met with a pre-assigned global family that included exposure to youth from all nations represented. This rich experience guaranteed a sharing across national boundaries and cultural differences. All participants also had the opportunity to worship in one of the fourteen Cumberland Presbyterian churches.

One afternoon participants had the chance to travel to one key cultural site of their choice in the city of Tokyo, including shopping centers, temples, museums and other points of interest.

The last worship service focused on the impact of compassion in the life of a believer.

Missionary Glenn Watts had prepared a powerful video presentation of people entrapped by poverty. Reverend Kenta Karasawa's message on Matthew 9:35-38 clearly explained the love of Jesus for those in need. Each conferee was invited to receive a personal "sending" blessing from one of seven ordained ministers. The call of Jesus had been awakened in the hearts of the participants.

12. The Colombia Task Force

The ministry in Colombia has now grown to the point that almost all missionary personnel have been withdrawn. The Board of Missions initiated a task force in 2006 to re-evaluate the needs and opportunities for the board's continued involvement in the country. The task force was composed of Reverend Wilfredo Quinonez, Reverend David Montoya, Reverend Michele Gentry, Reverend Boyce Wallace, Mr. Guillermo Arguello, Reverend Lynn Thomas, and Dr. Robert Watkins. The task force conducted day forums in Medellin, Cali, and Pereira to gather information relevant to vision, needs, and opportunities for partnership between the Colombian presbyteries and the Board of Missions.

An extensive report was written for action by the Board of Missions and the two presbyteries in Colombia.

13. Update on the Ministry in South Korea

East Tennessee Presbytery organized the First Cumberland Presbyterian Church on August 12, 2006 in Korea. Missionary Ernest Gillis was the organizing pastor. Reverend Jamie Lively and Reverend Steve Kim represented East Tennessee Presbytery at the organizational service. Dr. Robert Watkins represented the Board of Missions. The opportunities for growth in church planting in South Korea remains high. Currently, five South Korean congregations are seeking provisional status with the denomination.

14. Professional Leave of Robert Watkins

Following fifteen years of service with the Board of Missions as the Director of Global Missions, Dr. Robert Watkins requested and was granted a three-month sabbatical. The sabbatical was designed to allow the director to step away from the day-to-day administration of the unit. It provided an opportunity for prayer, renewal, study and seeking the will of God for new directions for the denomination in global outreach, church planting, and humanitarian ministries.

15. The Importance of the Connectional Nature of the Denomination

The Board of Missions continues to emphasize a strength of our denomination in its ability to provide a channel whereby congregations can unite to accomplish goals that individual churches are unable to do alone. The board encourages congregations to study and become involved in the connectional mission projects, international work trips, and other opportunities for a shared vision for mission.

16. Missionaries on Furlough

The growing missionary staff of the denomination now makes it more and more possible for congregation to host missionaries at their church. During 2006, Wendy Skinner, Kenneth and Delight Hopson, Boyce and Beth Wallace, Glenn Watts, Matthew and Heather Wallace, and Scott and Michal Sullivan were available for visits. Several missionaries will be in the USA for portions of 2007. Requests for visits to local churches should be made through the office of the global missions unit.

17. Guatemala Medical Clinic Completed

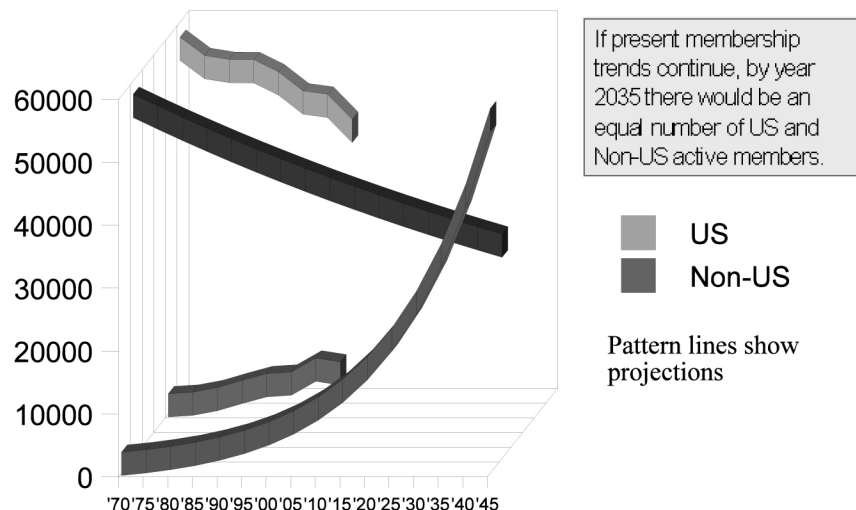
The Cumberland Presbyterian Church in partnership with the Church of God has completed the construction of a medical clinic on the orphanage property of Casa Shaloam in Guatemala. Missionary Wendy Skinner successfully administered the construction project with financial assistance and work teams from many Cumberland Presbyterian Churches.

18. The Changing Face of the Church

The Cumberland Presbyterian Church is gradually experiencing a shift in its demographics and cultural makeup. The greatest church growth is being experienced in churches where English is not the primary language. If present membership trends continue, by year 2035 there will be an equal number of US and non-US active members.

US & Non-US Active Membership 1970-2005

PROJECTED TO 2045



19. The Importance of Communication of the Global Church with All Boards and Agencies of the Denomination

The increasing growth of Cumberland Presbyterians living outside the United States requires new initiatives to successfully bridge language barriers and equality among all presbyteries in terms of direct accessibility to all board and agencies. The denomination must at all levels increase its efforts to make all communication available in Spanish, Korean, Japanese, and Cantonese.

B. FIELD REPORTS

1. Andes Presbytery (written by Michele Gentry)

a. The country

2006 was the year that Colombia - for the first time in modern history - re-elected a president, perhaps in the hope of continuing on-going economic and security policies.

Local security continued to improve as throughout the year the government was immersed in complicated negotiations with armed groups across the entire political spectrum. On-going talks with one smaller leftist guerrilla group went on throughout the year. Despite several attempts to initiate talks with the largest guerrilla group, the FARC, these were frustrated by violent acts that evidenced this group's lack of interest in serious negotiations.

However, the negotiations with the right-wing paramilitary forces did produce an agreement that involved both disarmament and some reparation for damages caused. Originally developed as local response-groups for protection against the leftist guerrillas, in recent years these right-wing forces had coalesced into a veritable army, but one that too often resorted to extreme violence to enforce control over large areas of the country. At the same time, many local paramilitary commanders had branched out into various illicit activities as a means of financing operations.

While overall the national economy showed a notable improvement in production levels, this did not necessarily translate into a reduction of unemployment or underemployment, or improvement in work-place conditions for most Colombians. Colombian economy continues to

show great disparity between social classes: the rich continue to get richer and the poor remain poor, while the newly-emerged middle class tends to lose economic ground and slip back toward poverty. Although there were numerous programs designed to improve living conditions for the economically less-favored, excessive bureaucratic processes and flagrant corruption kept many of these programs from reaching those most in need.

b. The Presbytery

For Andes Presbytery 2006 was a year of self-evaluation as presbytery asked its Missions Committee to undertake a comprehensive survey of all congregations, and later, in conjunction with a special Task Force, examined presbyterial needs and expectations, with special reference to our relationship with the Board of Missions.

The hot lunch program continued to provide for disadvantaged children both in the central coffee-growing region as well as in the Medellín area, although funding for the program fell far below the cost of providing the meals. At present the presbytery is searching for ways to continue the program despite the economic shortfall, knowing too well the needs of the children served.

Michele Gentry was ordained to holy Ministry and commissioned to serve as a hospital chaplain; four candidates were raised to Licentiate; and eight new candidates for Ministry were received.

c. The Churches

Andes Presbytery is divided by geography into two major sections: one in the central coffee-growing region and the other in the Medellín area, with the presbyterial office in Pereira in the central region. In the past there have been some administrative difficulties due to travel time - about 6 hours if no landslides or traffic accidents occur, and transportation costs. As a result, the presbytery has established a standing committee in Medellín (COCOME) to help provide leadership for the area's churches - Horeb and El Rebaño, fellowships - La Rosa and Zamora, and preaching points - Amagá and Senda de Libertad (El Salado).

- **Horeb** (Medellín Central) continued its work in straightened circumstances but, with the leadership of the Session, this year showed growth in membership and a consolidation of church relationships. Church lay leaders were active in presbyterial committees and the church Session provided guidance and support for the NCD project in El Salado.
- **Senda de Libertad**, the NCD project in the El Salado neighborhood of Medellín began the year with 32 members and showed remarkable growth, adding nine new members and consolidating its finances, although the much-needed hot lunch program there is presently threatened because of the current shortfall in financing. This project serves in an area characterized by poverty and violence between local gangs fostered by both left and right-wing groups. In 2006 Senda de Libertad acquired a permanent installation with the help of a denominational Second Mile project.
- **El Rebaño** (Caldas) registered negative growth in statistics for the yearbook, but this was a result of a review of membership with many long-term inactive names dropped. Actual growth was over 10% and church finances were steady. An evaluation period in early 2006 provided the Session with vision for evangelistic outreach and spiritual growth for members through the establishment of small groups for prayer and Bible study.
- **Amagá**. This preaching point continues to grow with the guidance and support of the El Rebaño church and under the leadership of probationer Alexander Castaño. Although the Amagá group had only 12 members at the beginning of the year, an evangelistic outreach program was begun, resulting in eight new members baptized in 2006.

- **La Rosa.** With support from presbytery the Fellowship benefitted from the pastoral leadership of Lic. Ricardo Castañeda. 2006 was a year marked by numerical growth in membership and attendance, accompanied by an improvement in finances - this despite the fact that the congregation is located in an economically depressed area characterized by underemployment.
- **Zamora** (Comunidad Cristiana Presbiteriana Cumberland) continued its progress under the pastoral leadership of Reverend Arturo Taborda, officially “retired” but tireless in providing leadership for this congregation. 2006 was characterized by steady numerical growth and modest financial progress. The Fellowship continued to make improvements to its installations and hopes to be able to have adequate Sunday School classrooms in the near future.

The churches in the central coffee-growing sector of the presbytery reported similar situations.

- **Manizales.** The depressed economy in the Manizales area continued to cause emigration of a considerable number of members, creating constant leadership problems. However this church showed modest financial progress in the face of a very minimal numerical growth in membership. This congregation has very active and well-attended youth and young adult programs, since Manizales is a city with seven major universities. However, as pastor Rev. Carlos Rivera notes, a church filled with students cannot necessarily expect to fill its pews with professional people since most university graduates must move to other cities to find employment.
- **Aguadas.** The Aguadas congregation, a re-development project under the guidance of the Manizales Church, continued to grow numerically and spiritually in 2006, accompanied by a modest improvement in finances. Lic. Joaquin Orozco, pastor in Aguadas, notes plans to use the present local television program for more effective evangelistic outreach.
- **Dosquebradas.** Although the past few years have been difficult for this industrial town, Reverend Héctor Javier Sarria, pastor of the Dosquebradas church, notes a strengthening of the general economy and a definite improvement in church finances that allowed the congregation to make improvements to its installations. Emphasis in 2006 was on increased spirituality and leadership development. The Session is in the process of planning the establishment of a preaching point in a nearby city as the first step in a NCD project.
- **Pereira.** After a period of consolidation the Pereira church once again showed remarkable economic and membership growth. The church continued to grow spiritually, emphasizing renewed congregational ties and a strengthened and informed faith that can stand firm in the face of challenges. The Colegio Americano established by the Pereira Church continued to progress in its present installations.
- **Armenia.** The Armenia church continued its pattern of membership growth and showed an improvement in finances that, coupled with some designated donations, allowed the church to make significant investments in the installations of its NCD project in Quimbaya. The church maintains its mission-oriented vision, and in 2006 another member requested admission to the presbyterial list of probationers. Adversity was felt in 2006 when a last-minute decision by the local Board of Education prevented the Colegio Americano from establishing a rural campus for Middle School classes. This ultimately resulted in a decision to postpone expansion to the Middle School level for some years and concentrate on existing Pre-school and Primary School levels.

- **Quimbaya.** The Quimbaya NCD project added eight baptized members to its list of 21, and continued to grow in leadership. With the help of the Armenia church a large open area was enclosed, roofed and provided with flooring to serve as the new sanctuary with sufficient space for the growing congregation, and freeing the present worship area to serve as classrooms for the large number of children who attend the church.
- **Cartago.** In 2006 the Cartago Church worshiped under a temporary roof in the church yard. At year's end the members began to carefully dismantle the present sanctuary and manse installations, affected by hidden damage from the 1999 earthquake and unstable sub-soil, prior to rebuilding. Despite the problem with the installations, membership growth was significant and church finances consolidated, so that the congregation now faces the challenge of rebuilding its installations with optimism.
- **La Virginia.** The Fellowship in La Virginia continued to show negative growth in membership and sluggish finances in 2006, despite the efforts of the Steering Committee working together with moderator Sarria and local probationers René Porras and Gloria Patricia Vélez.

2. Cauca Valley Presbytery (written by Boyce Wallace)

It is on a grateful note that I begin this report for 2006. There was less violence because more paramilitary groups turned in their arms, and the guerrilleros made fewer attacks on towns and villages. Fortunately, kidnaping has declined. The economy is better for the top 15%, but 51% of the population still make less than two dollars a day. Tourists are now returning to Colombia to visit beaches on the Caribbean coast and to get cheaper medical treatment such as dental work and plastic surgery. Cauca Valley has turned into silicon valley as any visitor can see walking down the streets of Cali. Globalization has brought back political polarization. Further devaluation of the US dollar means less money for Colombian exports and less money from Second Mile dollars, seriously hurting our children's lunch room because food prices have risen.

Restructuring, or re-engineering, has now become a presbyterial theme. The old presbyterial committees have become bogged down with bylaws and bureaucratic tendencies that have made it difficult to make new decisions. A commission, task force, has been named to examine the situation and make recommendations to the next assembly.

Popayán: Obeying a vision that Cauca Valley Presbytery has had for the last ten years, Popayán is now bearing fruit, and believers are now being added to the church each month. Both churches in this colonial city are growing thanks to the Lord of the harvest. Jesus Christ is the Solution has enlarged their chapel to accommodate over 300 worshipers. Popayán is our gateway to the south of Colombia and to South America. Ipales is a town on the Ecuadoran border, and presbytery now has a mission work established there. We were recently given a sign of welcome to visitors from other countries to our South.

Our work continues to expand in the southern part of Colombia, both in the cities and in the country. There is a small rural community that has a new church development that plans to dedicate a beautiful chapel in February. Pasto is the largest city in the south, and we have a presbyterial missionary, William Giraldo, working there now. We need a lot of prayer support for this city.

Canaan is the name of a Cumberland Presbyterian mission in Limones, a village on the banks of the Guapi River. The Holy Spirit is working in this community and opening doors for the Gospel. They have recently built a new chapel that seats 250. It was dedicated the last of 2006. I want to point out the dilemma that church members in Canaan are facing, because it is common to thousands of others living along the Pacific coast. They once got by on fish, coconuts and lumber. Abusive fishing by commercial vessels, exploitation by lumber companies and constant plagues in the coconut palms have left these inhabitants of the once rain forest struggling hard to survive. Many have resorted to growing cocaine rather than watch their families starve. Extreme poverty makes temptations harder to resist. There are prisons full of poor people who were trying to help their families! Pray for your Cumberland Presbyterian brothers and sisters who are facing this terrible dilemma.

Cali churches are stable. Some are using the purpose driven models so popular today, but results have not been as positive as expected.

Women-Heads of Households ministry has made progress during the year, and they appreciate the support from the C P Women's Ministry.

Hogar Samaria (our nursing home). Construction has continued. A shoe string budget, based on a shoe string faith, has slowed down this project. However, the volunteers from US churches who come down during the year help to activate our faith and motivation. We are so grateful to Sam Suddarth for his positive and cheerful support and the team members who come with him.

As mentioned, the drop in the dollar/peso exchange rate has hurt the Second Mile hot lunch project, and we have tearfully cut back on the number of children being fed in these lunch rooms. Please pray and give so that we don't have to cut back more.

As education becomes a national priority to meet human need and lift the country out of desperate poverty, our missions schools are trying to expand and add our efforts to the cause.

3. Hong Kong Presbytery (written by Grace Yu)

Year 2006 ended with the economy booming. The Hang Seng Index broke through 20,000, and a plot of land on Victoria Peak was sold for an astronomical figure. Despite such a boom, the gap between the rich and the poor widened to an unprecedented scale. There are sectors who earn only US \$500 per month, which can hardly sustain a single person, let alone the whole family. Even with the problem of poverty so acute, the government enraged everybody by toying with the idea of the Goods and Services Tax. It was eventually voted down.

Noisy debates continue over when to introduce the universal suffrage for electing our Chief Executive and Legislative Council. Against popular hope, the chance of having such an election by 2012 is very slim.

The problem of addiction to gambling continues to beset Hong Kong. With American gambling syndicates invading Macau, the problem is going to be further aggravated. Family problems remain serious. Cases of heart-breaking family tragedy involving violence, severe abuses and suicide inundate our community, in particular Tin Shui Wai where Rev. Grace Leung's church is located.

a. The Presbytery

A two-day seminar on church growth was held last March, and another meeting was held at the end of the year, where members of the Presbytery met together and set direction for the Presbytery. Building up strong and healthy churches and nurturing of leaders are the two focuses in the following years. Mu Min Church ordained two elders last June, and the church session was then organized.

Gloria Wong, Ted Lee and Ella Hung of Tao Hsien Church, and M.Y. Yu of Kowloon Church were licensed last year. Those who had resigned were T.S. Chan of Yao Dao Church and K.K. Hon of Cheung Chau Church. Those who joined in the ministerial team were S.C. Ng of Xilin Church and S.C. Mak of Tao Hsien Church and Carmen Ho of Yao Dao Church. S. M. Lam is the new chaplain of Yao Dao Secondary School to replace S.W. Ng, who will resign after the birth of her new baby expected in January, 2007. We are also happy to have Rev. Luke Cheung and his wife Helen coming back to Hong Kong after their sabbatical leave in the States. Miss Y.N. Wong of Po Lam Church took her sabbatical leave from September through February.

The Youth Mission Conference in August at Tokyo, Japan was a highlight to our young people. About thirty young people from our congregations attended the conference. Most of them had an uplifting and eye-opening experience and came back to Hong Kong with the zeal to serve the Lord.

Reverend Linda Glenn, Moderator of GA and her family visited the Presbytery in May.

Grace Yu was the speaker at the Japan Women's Conference last May. She was blessed by the hospitality and unity of members of the Japan Church. Carver Yu and Elder Choi were commissioners to the General Assembly.

b. The Congregations

Cheung Chau remains a small congregation struggling to find ways to reach out to people.

Tutorial classes were organized to serve high school students. Since Mr. Hon resigned last September, the church has no minister, but members again are actively involved in taking up the work of the church.

Youth work has been the core ministry of **Macau Church**. There were many outreach programs during summer and Christmas. Alpha course was an effective way not only to lead people to Christ but also in building up lives of members.

Kowloon Church had the plan to relocate but failed after several attempts. Youth work has been successfully reaching high school students through a basketball team and a drama team. After serving new immigrants from China for some years, the work has become stable. A worship service for new immigrants is held once a month. About 50 adults and children attend.

The **North Point** congregation has been growing steadily. Alpha course proved to be a blessed way for both Christians and non-Christians. God has blessed them with some newcomers from the neighborhood who have stayed in the church.

Tao Hsien also tried to look for a new location, yet failed. The work among elderly people has gained many to Christ through meetings like Gospel Tea House and Bible study groups. With a stable and committed ministerial team of 5 people, the church is committed to lead the congregation forward.

Studying the book *The Purpose Driven Life* by Rick Warren has led to a revival time for **Po Lam, Shatin, Xilin** and **Yao Dao Church**. **Po Lam** launched out her work among high school and primary school students, and evangelistic meetings were held monthly to residents in the community.

Shatin had a very blessed year. The church started two worship services on Sundays early last year. Worship attendance has come up from 100 to 140. The young adult group and the teenager group are the two strong arms of the church. Mission service in Nepal headed by one of the ministers has drawn many to become involved and be blessed in the mission experience. The revival meeting last August led many members to lead a life which is holy and pleasing in God's sight.

Mu Min rejoiced in the ordination of two elders last June. The church has a very active outreach program, as well as outdoor evangelistic meetings. The youth group has become stronger, and new leaders have come up.

Xilin relocated to Yao Dao Secondary School. X church decided to focus their ministry among students of Yao Dao Secondary School and the nearby community. As a result, about 30 students and people from the neighborhood have come to attend Sunday Worship Service. The church practiced a 40 days prayer exercise in August as a preparation for their new ministry.

Yao Dao launched the spiritual exercise Purpose Driven Life 40 days last March. About 110 adults and young people committed to reading the book and attending Worship Service and small group for the six week period. Many were blessed. The high school group has increased in number. We are thankful for the tremendous opportunity to serve people and witness for Christ.

c. The Schools

Yao Dao Primary had a difficult time when Sharon Leung, the founding Principal of the school, resigned last June before the school term ended. God has been faithful in leading Vivian Chung to become the new principal of the school. The school has gone through a transition period that we trust God is leading. In both Yao Dao Primary and Secondary schools, we are serving the students mostly coming from the grass-root family and newly migrated families. It calls for deep conviction and commitment to education and to Jesus Christ.

We are proud of the teaching team of our two kindergartens, though facing the pressure of decreased enrollment due to the decrease of birth rate especially in year 2003 and 2004 when SARS epidemic hit Hong Kong.

4. South Korea (written by Michele Gillis)

On August 13, 2006, the First Cumberland Presbyterian Church of South Korea was organized.

Reverend Jamie Lively, Reverend Ernest Gillis and Reverend Steve Kim represented East Tennessee Presbytery for the organization. Dr. Robert Watkins represented the Board of Missions. Three elders, Miss Chai, Mr. Lee, and Mr. Kim were installed as the first three elders of the church. Reverend Ernest Gillis was installed as minister and Reverend Steve Kim as the assistant minister.

August, a group of fifteen youth attended the Asian Youth Mission Conference in Tokyo. The youth returned energized for future mission service.

September, Joseph and Sarah Ku were married at Han Yang University Campus. (Sarah is a former university student of both Pastor Gillis and Elder Lee). Pastor Gillis married these two fine Young Adults members. Directly after the wedding ceremony, they left for the Philippines to study English and help out our missionaries, Pastor Daniel and Kay Jang. They will be coming back to Korea in August, 2008.

October, the church started home and office visitation to all church members. Pastor & Mrs. Gillis and Pastor Steve Kim are trying to get around to everybody, eventually.

November, for our Thanksgiving service, our English Children's Worship service collected many items to send to the Philippines. Children are bringing stationary items, clothes, toys and candies; filling two boxes of presents for Pastor Daniel Jang and family.

Our 2nd Fall Music Concert to benefit Mongolian Missions took place at the Sam AnYang Hospital. It was a very successful effort by all musicians: Mrs. Lee, Kang Ju(vocalist), Mrs. Lee, Jong Young(vocalist and music conductor), some traditional Korean Music instruments, a classical guitar solo by a guest musician, and even Pastor Gillis sang hymns in Korean and English. We collected about \$1,500.00 for Mongolia missions.

December, we began a new tradition of Christmas caroling among the homes of our members. Children and adults had great fun practicing and presenting English Christmas carol. We visited five homes around the church. Michelle Woo's (Robert and Jason Kim's mother) husband is not our church member yet. But our singing group was invited to their home and received a very warm welcome and fellowship from Mrs. Woo and her husband. Even though he had never participated in our worship services, he knew all about our church program and mission effort, hearing this from his children and visiting our café web site. He promised to visit our church in the near future. It was a really nice experience for all of us.

14 children accompanied Mrs. Gillis to the United States for our annual school visit. Fifty percent of these students are our church members. We always gain church members from this program. Children are staying with American families in their homes in Atlanta and attending a Christian Elementary school. It is a two month program for children to learn English and American Culture. The program was a great success and gained 5 new members for the First CPC of Korea. Praise the Lord! In addition to this, some of the parents of the students helped out for our Philippines mission trip.

January, Mr. Jong Yong Lee and Mrs. Mi Seon Shin-Lee set out for Cambodia. Their two children are in Atlanta for 6 months to learn English before they join with their parents in Cambodia. Mrs. Gillis found home stay parents in Atlanta who are hosting them until the end of the school year. The parents were so grateful for this. Mrs. Shin is sending us many news updates from Cambodia right now. For one year plus, they will put all their efforts toward learning the language and culture before they start a full mission program in 2009. These are our 6th mission workers sent from the First CPC of Korea.

We have lost significant church members to life abroad. Mr. Lee, Kang Hoon and his wife Mrs. Lee and their child, Eugene moved to Austin, Texas for a two year contract with Samsung Company. They are attending a Cumberland Church in Austin right now.

Several students from our church are studying abroad are as follows:

Justin Choi-MTS, Eun Sang Choi-Memphis University,

Leah Gillis-Texas Christian University, attending St. Matthew CPC in Burleson, TX,

Hyun Jin Kim and Robert Kim-The Dominion High School in Atlanta, GA,

Charlie Kim-Private School in NJ, Daniel and Grace Shon-Fort Worth, Texas,

SooBin and SooYoung Jung-High School in New Hampshire and Montana, respectively.

Infant Baptisms:

Eujin Lee - Before their departure to Austin, Texas she received a baptism.

Hye Sung Nah-Dr. Jang Ham and his wife were married by Pastor Gillis in January 2006. They

gave a birth to a son, Hye Sung, in October, 2006 whom we baptized in February 2007. During the baptismal ceremony, he smiled as if he knew what was going on. All church members truly enjoyed and were touched by these two young couples giving their babies into Christ.

Dr. Nah received a professor position at ChoSun University, and they will move to Kwang Ju in two weeks. They will keep searching for jobs in the Seoul area and come back to our church soon. Both husband and wife have served sincerely as Sunday school teachers to middle school students. They will be greatly missed.

Jung Hoon and Jin Young were married. (Jung Hoon is a former university student of both Pastor Gillis and Elder Lee). Jung Hoon and Jin Young have been involved in our church since 2004. Pastor Gillis married them at the SAM AnYang Hospital chapel where Mrs. Gillis is teaching English to medical doctors. This hospital loaned its exquisite chapel for our Fall Music Concert for Mongolia Mission as well.

Eight of our church members visited Iloilo, Philippines. Pastor Gillis, Mrs. Gillis, Elder Sophia Choi, Mrs. Teresa Jung (Teresa shared-member of FCPCCK and Sagamino Church in Japan, where she lives most of the year), Mrs. WolNam Hwang, Jimmy Lee, James Jung (Philippines) were from Korea. Daniel and Kay met us at the airport with a warm welcome from the International Mission Center. During 5 days, we visited a Christian college, local churches, the Atti Tribe in Antique, and their Dao Church and its leaders (also in the district of "Antique"). We witnessed many possibilities for new church and on-going church program developments. The International Mission Center was established in 1991.

But there are many challenges for its local churches with lack of support to sustain these efforts. The churches need to raise pigs or chickens to become self-supported. The local seminary students are, quite literally, starving with lack of money or food supplies. One third of the students skip lunch or dinner because they do not have money. Our First CPC of Korea will raise funds to support Daniel and Kay Jang's mission effort. But we were so blessed with this mission trip! Praise the Lord for our witnessing the needs of the world.

5. Japan Presbytery (written by Ted Shirai)

a. The Presbytery

There were three major events in the year 2006. First of all, the biggest topic was, of course, that we acted as host for the Asia Youth Missions Conference in August with a theme of "Praise the LORD." Nearly 200 youth, including adult participants, gathered in one place from all over the world including Hong Kong, Korea, Colombia, Brazil and USA to share God's love and our faith in God. Even though we had different colors of skin, different languages and different cultures, every participant at the Youth Missions Conference could really experience the joy of worshiping God in one and the importance of responding on the command of the Great Commission by Jesus. This event was a good opportunity in various aspects for Japan Presbytery to prepare for the 2008 General Assembly to be held in Japan.

Second, Reverend Shigeru Katsuki had been away from the pastorate but returned in April from a job in a nursing home to fulfill the position of pastor for Higashi Koganei Church.

Third, the fourteenth (14th) mission point was newly established in April in Ichikawa City, Chiba Prefecture. The mission point used to be one of the house meetings of Ebina Shion-no-oka Church. They have been praying for a long time, and God answered the prayer of its congregation.

Finally, Japan Presbytery decided at the November meeting of Presbytery that Fuji Mineyama Mission Point would be closed at the end of March 2008 because of the retirement of Pastor Yano and no successor. It was a hard decision for the presbytery that came after much prayer and discussion.

b. Field Reports for the Year 2006

Den-en Mission Church - Pastor in charge: Reverend Hiroyoshi Igaki

The renovation of the sanctuary has been done for its expansion and functionality with financial support from the Presbytery. The sanctuary and the manse used to be in the same building, but now the manse is separated from the sanctuary and is located in a condominium not too far from the church. The appearance of the church looks much nicer than before, and people now easily recognize the building as a church. Right after the renovation, the youth members from Colombia

and the USA who attended Asia Youth Missions Conference came to Japan to teach our children English, and we were able to host some of the members in our church. That was a new experience, and we have learned a lot from them. Especially their faith really touched the children's hearts and made them understand the Bible, Church and Christianity better than before. Now that we have been given our new sanctuary by God, He wants us to reach out to the community by utilizing this new sanctuary for those who do not know Jesus Christ yet.

Ebina Shion-no-oka Church - Pastor in charge: Reverend Yukio Tamai

In April 2006 one of our house meetings became the 14th church in Japan Presbytery. The name of the church is Ichikawa Grace Mission Point in Ichikawa City, Chiba Prefecture. We thank God for His guidance and helping hand on the new start of Ichikawa Grace Mission Point. It has been thirteen (13) years since Ebina Shion-no-oka Church was established. We feel God has blessed us a lot through the work of outreach to the children in the community. We pray God that we could help and let the people in the uncertain society know about the Good News.

Higashi Koganei Church Pastor in charge: Reverend Shigeru Katsuki

In the year 2006 we welcomed new pastor Reverend Shigeru Katsuki in April, replacing Reverend Yoshimasa Niwa, and started church activities under new organization. The congregational meeting was held and various issues were discussed to make the church more vivid and pleasing to God. All the members got together to hand out church brochures in the community, which we considered as a mission territory and split into 10 blocks. Recently it is a tendency that elderly people hardly come to the church even for the worship services, and we feel we need to do something about this in the future.

Izumi Mission church Pastor in charge: Reverend Kenji Ushioda

The year 2006 was the first year after we established a session in September 2005. To become financially independent is the most important issue for the mission point, and we spent a lot of time establishing infrastructures. The theme for the year was, "The Church Creating Stories." The first story was of course the Asia Youth Missions Conference. The second was an Art Exhibition held at a community center with a lot of support of neighbors. The third was the baptism of a middle school aged child in a very difficult domestic environment with divorced parents. And the last was that Kanagawa Prefecture certified a Radio Network called Community Network Listening One Heart, which is very much related to our church, as a Non-Profitable Organization (NPO). In addition to the above mentioned actions, a notable event for the year was that Licentiate Masuda was transferred to the new mission point, Ichikawa Grace Mission Point in Chiba.

Kibogaoka Church - Pastor in charge: Reverend Ryuzo Matsuya, Assistant Pastor: Reverend Atsushi Suzuki

- Sharing

The year 2006 was another year we emphasized deep fellowships, Bible lessons and missions in the community through small group activities called Family cell groups. God blessed our small group activities and two attendees were baptized from a group of family cells.

- Making Disciples

We emphasized daily devotion and also put our effort to educate lay leaders for family cell groups through theological and practical approaches and regular mentoring of each leader. In addition to that we studied the *Confession of Faith* and *Constitution*.

- Ministry and stewardship

God blessed our prayer meetings at three major events during the Christian year, and especially, many women gathered for those prayer meetings. Many wedding and funeral services were held this year at the church, and those reminded us of something important.

- Mission

Reverend Atsushi Suzuki had a call from God to establish a new mission point and serve there. He has started to move forward looking for God's will.

- Worship service

Worship services were blessed throughout the year. So much thanks offerings were given for the year 2006, as well.

Koza Church - Pastor in charge: Rev. Masahiro Matsumoto, Assistant Pastor Keitaro Ohi (from April)

The Bible verse for the year 2006: I am the Lord's servant," Mary answered. "May it be to me as you have said." Luke 1:38

The theme for the year 2006 : "Living in God's Words and Prayer, Living as His Disciples."

In 2006 the church walked along throughout the year asking God to lead us in the importance of God's words and prayer.

- The church was led by Scriptures at the worship services. Members were nurtured by a series of sermons such as Five fundamentals in Christian Faithful Life in January, Three Aims, Joshua, Sermon on the Mountain, Lessons from Praying Disciples and Christmas message in December. For the new semester of the Kindergarten the spring welcome worship service was held in April primarily for non-Christian parents and kindergarten related people. And we gave our thanks to God for the autumn welcome worship service in October in which we asked other pastors in the presbytery for messages.

We could confirm by the growth of worship attendance that Sunday worship services were utilized widely for a Missionary work of our church. Beginning this year we changed times of worship services on three major liturgical festivals from two times to three times, in other words, two times in the morning, one for children at 9:00 and the other for adults at 11:00 and once in the evening. And we are thankful that we were able to invite children and parents to a 9:00 o'clock worship service as "the worship that a child and an adult get together."

- Prayer meetings changed. We were able to pray together in one heart through a message of Reverend Matsumoto, Bible reading and praising songs. We believed that the church could grow when prayer meetings were blessed. As a result the attendance average doubled and new comers increased. We gave thanks to God for them. And we started to pray for our new sanctuary.
- The church increased staff members in order to be more fruitful in its work of missions; Brother Shinichi Motoei is in charge of pastoral care, Brother Reiji Machida is in charge of Christian Education beginning in April, and Elder Hiroshi Shibata is in charge of the session beginning in June. We decided to hire Sister Midori Yanagisawa as staff of pastoral care. She is currently on the staff of International Food for the Hungry. She only works when she stays in Japan.

Mata de Sao Joao Mission point in Brazil Pastor in charge: Reverend Keishi Ishitsuka

We had a wonderful Christmas praise time at Tempura Restaurant in Salvador led by Ms. Maria Helena, who is Brazilian and started to come regularly to the church this year.

Brother Marcos Sasaki, one of the grandsons of Brother Mitsuo Sasaki, who is a founder of our Church and died last year, went to Japan to attend the Asia Youth Missions Conference. Through this kind of events the youth in Brazil feel very close to Japan. They are looking forward to having a lot of visitors from various countries in the future. We are still working on a guest house. We are certain that the lodge house will be utilized for its mission when completed.

Megumi Mission Church - Pastor in charge: Reverend Makihiko Arase

Newly organized three Action Groups launched their own projects respectively. Evangelism Planning group held "Megumi Art Forum," a three day art exhibit in the sanctuary in May. The theme was "Create peace!" About forty pieces of painting, pottery, handicraft and flower arrangements

were exhibited through the contributions of talented members and friends of the church. It made the opportunity for the people of the local community to go inside the church. Worship Planning group took initiatives in planning and implementing the harvest thanksgiving service in November and Christmas services. Community Action group carried out two new projects. One was a Tea Party, a casual fellowship time using the front court of the church. The other was a gathering named, "Let's Enjoy Making A Christmas Wreath!" Both of them were aimed to build good communication with the community. The church is grateful that God has given the members the willingness to try something new.

Fuji Mineyama Mission Point Pastor in charge: Reverend Fumitsuta Yano

Because of Reverend Yano's retirement in March next year we decided to close an English worship service for high school students in the evening. This decision forced the church to downsize the English class at church and change its target from high school students to middle school students. In the meantime, Japan Presbytery decided at the November meeting of the Presbytery to close Fuji Mineyama Mission Point at the end of March 2008. The oldest member of the church died in September at the age of Eighty Eight(88).

Naruse Church Pastor in charge: Pastor Yoshimasa Niwa

The year 2006 blessed us with a pastor given by God after the long two-year period without a pastor. And the year was a turning point as we celebrated the fortieth anniversary of the church and took the first step forward of the new history. Naruse church had its start here in this place forty years ago by having a sermon entitled, "The Open Gate," from Missionary Reverend Robert Dill in the opening worship service of the mission point establishment. Naruse church still stands here in this area as the open gate for heaven after the times of Reverend Tadao Yoshizaki and Reverend Shigeru Katsuki. We refreshed our mind that the church wanted to be used to lead many people to live looking up to heaven.

The Naruse church began an English conversation lesson by Brother Glenn Watts, Language Missionary, in November as a new way of missionary work to the community. We are just about going forward with open wings of mission work.

Kunitachi Nozomi Church: Pastor Kenta Karasawa

There were two major events in 2006 for Kunitachi Nozomi Church: One was a relocation of the manse, and the other one was the ordination of Licentiate Kenta Karasawa.

As to a relocation of the manse, the church could acquire the property next to the church building, which made its ministry more open and close to the community.

Licentiate Kenta Karasawa was ordained as a minister in March and became a pastor of the church in April.

The church began a new feeling through our praying on how the church will be formed in this place in the future.

Sagamino Church - Pastor in charge: Reverend Iwao Sato

The Sagamino church celebrated the 30th anniversary in 2006. We invited pastors who had made an effort for the church formation in the past as a preacher at occasions such as Easter and Pentecost, and we also held a concert on Christmas.

It has been two years since Language Missionary Glenn Watts came to Japan. And now those who participated in the English class (Bethel language program) come to a worship service. In addition, we have recently experienced the work of God through the fact that the youth and those who attended International worship service have been baptized every year. We appreciate our prayer for it.

Shibusawa Church - Pastor in charge: Reverend Takashi Hamazaki

There are still some areas that need to be taken care of even after the new church sanctuary has been built up.

It could not be settled for a long time because a large sum of money was necessary to cut down trees and build a concrete retaining wall. However, an encounter with a problem of road maintenance of Hadano-city was given at last, and an excellent retaining wall was built. The church contributed some land for road maintenance, and Hadano-city took care of almost all the expenses for the work. As a church which continued praying, we felt the miraculous work of God, and it was such a blessing that we could not help praising the Lord. And, by the completion of this construction, the atmosphere and neighboring scenery changed greatly. We shall expect this change will be surely useful for missionary work in the community.

The church established a web site as follows by prayer for the missionary work of Christ. URL is <http://www009.upp.so-net.ne.jp/shibusawachurch>.

The church will have its 50th anniversary of church foundation in 2007. So the year 2006 was the year for the preparation for it. Thank all of you for your prayers.

Ichikawa Mission Point Pastor in charge: Reverend Yasuo Masuda

We had the first worship service on April 2, 2006 and held the ceremony of church establishment on the 30th, and the Ichikawa Grace mission started formally here in Ichikawa city. I started with seven church members and twelve attendants of worship service. And a person was transferred afterwards in July from Kibogaoka Church.

In August, we could welcome Reverend Bob Watkins of the Board of Missions to our worship service and share most updated missionary work here in Japan. In early fall, a member of Koza Church was added to worship service. People of other churches came over to attend worship services for the support during the period too. Attendants gradually increased, and we could have a time of joy at Christmas worship service with nineteen people.

However, it is quite difficult for us to put up an external publicity in this area because of a rented house and regional limitation. I put up a billboard in our yard and I will establish a new web site next year and appeal our church to the community. We ask your prayer for this small flock.

THE REPORT OF THE BOARD OF STEWARDSHIP, FOUNDATION AND BENEFITS

I. GENERAL INFORMATION

A. BOARD MEETINGS AND ORGANIZATION

The Board of Stewardship, Foundation and Benefits under the direction of its officers, President Mark Hunker, Vice-president Harold Morris, Secretary Debbie Shanks, and Treasurer Richard Magrill, met two times in regular session.

B. BOARD MEMBERS WHOSE TERMS EXPIRE

Members whose terms expire at the 2007 General Assembly, with their years of service, are as follows: Al Davis, six years; Mark Hunker, nine years; Harold Morris, nine years; and Michael Wilkinson, two years. Al Davis and Michael Wilkinson are eligible for reelection.

The board has been particularly blessed the past nine years by the faithful service of Mark and Harold who have shared their expertise with the board in many ways and provided wise counsel. For most of his tenure, Mark has served very effectively as the board's president. Harold has served the board faithfully as the board's vice president. Both have served on the executive committee. We will miss both Mark and Harold and give thanks to God for all that they have contributed to the Cumberland Presbyterian Church through the work of the board.

C. BOARD REPRESENTATIVE TO THE 176TH GENERAL ASSEMBLY

The board's representative to the 177th General Assembly is Janie Stamps. The alternate is Denise Adams.

D. STAFF

Board of Stewardship staff is as follows: Richard Magrill, executive secretary; Elinor Swindle Brown, coordinator of stewardship; Robert Heflin, coordinator of benefits; Janie Estes, administrative assistant; Carolyn Harmon, planned giving coordinator for the presbyteries of East Tennessee and Tennessee Georgia; Dara Jones, planned giving coordinator for the presbyteries of Columbia, Murfreesboro, and Nashville; and Gaye Wood, planned giving coordinator for the presbyteries of Arkansas, Missouri, Red River and Trinity Presbyteries.

The board completed its biennial evaluation of the executive secretary and determined that his performance was excellent.

E. 2008 AND 2009 BUDGETS

The line-item budgets have been filed with the Office of the General Assembly.

F. 2006 AUDIT

Certified copies of the 2006 audit reports from Fouts and Morgan have been filed with the Office of the General Assembly in compliance with General Regulations E.5. and E.6. The 2006 audit will be printed in the audit section of the 2007 minutes.

II. CHRISTIAN STEWARDSHIP EDUCATION AND PROMOTION

A. PURPOSE

The first of three broad program areas of the work of the board is in Christian stewardship education and promotion. The purpose of this program is as follows:

To nurture in all Cumberland Presbyterians a wholistic understanding of Christian stewardship under the guidance of and in accordance with the statement on Christian Stewardship in the *Confession of Faith for Cumberland Presbyterians* (Sections 6:10-14) which begins with the acknowledgment that all of life and creation is a trust from God, to be used for God's glory and service.

Stewardship education and promotion is reported under this heading and heading III. Touch the Future.

B. YEARLY THEME

Tithing is a discipline that has a long history in the Cumberland Presbyterian Church. Early references in our General Assembly minutes record tithers and promote tithing of the "so-called 'Almighty Dollar' as an agency for glorifying Almighty God." Descriptions of tithing in the recent past include "a grateful response to God in an orderly and responsible manner....It is not a 'tax'; it is an aspect of evangelical mission. It is not a burden; it is the joyful and grateful response of God's people to what God has done for them. It is not an assessment; it is an avenue to a wider sharing of God's good news."

Our *Confession of Faith* states that we believe "Tithing as a scriptural guide for giving, is an adventure of faith and a rich and rewarding practice." (6.13) But why do Cumberland Presbyterians have this rich history? Because our faith is Biblical-based. In Malachi 3:10, it says "Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing." (NRSV)

This scripture points to the experience that many people, who are tithers, have. If you don't already tithe, find out what percentage of your income you do give to the church. The Board of Stewardship challenges you to increase your giving by one percent this year and again and again so you will begin tithing. And don't be surprised if, as you do this, it becomes easier and easier to do. The Lord has already given us the overflowing blessings of which Malachi talks. May we give back to God through our tithes and offerings.

C. ECUMENICAL STEWARDSHIP CENTER

Elinor Brown attended the *Ecumenical Stewardship Center* board meeting and *Leadership Seminar* on November 27-December 1, 2006, in St. Petersburg, Florida. The theme was "NeXT Generation Stewardship." She acted as secretary for the executive and board meetings since the secretary was expecting a granddaughter.

Elinor has been working with the Personnel Committee members to complete a performance review for the Executive Director and completed it with a face to face meeting in Toronto on March 6, 2007.

On March 5-7, 2007, Elinor attended the *Denominational Stewardship Forum* where stewardship educators met to share ideas and resources. She attained valuable information and was able to share our work on tithing with the group.

Elinor will attend an executive committee meeting on March 25-27, 2007 in Orlando, Florida and then in August 2007 in Toronto before our board meets again.

D. STEWARDSHIP RESOURCES

1. Board Webpage

Since last year, the website has been updated and specific new items added. The staff has been and continues to increase the number of pages under each of the three main sections of the website: Stewardship, Foundation and Benefits. Thirty-six pages under the areas of stewardship, foundation and benefits were updated and added. The staff page was updated to include board members.

The website can be visited by going through the Cumberland Presbyterian Center homepage or by its address <http://www.cumberland.org/bos>.

If there are suggestions or comments about the webpage, please send these comments to Elinor Brown by email (esb@cumberland.org). Or call or write.

2. Our United Outreach

The *Our United Outreach* Implementation Group met at the meeting of the General Assembly

Council in January. Elinor Brown, Davis Gray, Ray Lathem, Richard Magrill, Robert D. Rush and Thomas Sweet made up the Implementation Group. The group brainstormed ideas for the promotion and education of Our United Outreach in the areas of educational opportunities, educational resources, human resources, and research. Some of these ideas are already being accomplished while others will take time to do.

Elinor Brown and Davis Gray will work with the General Assembly Council Implementation group to create a timeline to implement these ideas and assign persons or groups to do the implementation.

3. Promotion of Tithing

The board has been working to promote tithing in accordance with the recommendation last year's General Assembly adopted "That the Cumberland Presbyterian Church begin an intentional promotion of the biblical principle of tithing and that the Board of Stewardship develop plans for this promotion to begin in January 2007." To that end, the board staff has developed the following ways to promote tithing:

1–*Heart of the Matter* –Encourage pastors and congregations through the articles in this newsletter to be positive and assertive about tithing, to list giving opportunities for members in their newsletters and bulletins, to raise ideas of members giving of themselves to the church, and to have a different speaker each week to talk about stewardship and tithing.

2–*Estimated Giving Card* –This card, with tithing as its theme, is available through the Board of Stewardship.

3–*Weekly Offertory Resource* –A resource written by former board member Eddie Jenkins has been sent to all congregations. This resource offers weekly offertory invitations and prayers that address holistic stewardship including tithing. It also coordinates with lectionary texts, so if a pastor is using them, s/he may have that connection with the sermon.

4–*Tithing Tidbits* –These are short articles/quotes for congregations to put in their newsletters.

5–*Bulletin inserts* –This set of 12 (monthly) bulletin inserts have a story on each of them about tithing. These can be used once a month to highlight tithing regularly. The stories are all written by Cumberland Presbyterians.

6–*Letter to Pastors/Session Clerks* –This letter, written to all pastors, encouraged them to: preach on tithing/stewardship once a month, be positive and assertive about tithing, tie the offertory invitation to sermon theme, list giving opportunities for members in their newsletters and bulletins; raise ideas of members giving of themselves to the church; and encourage congregations to have a different speaker each week to talk about stewardship and tithing.

Other resources and ways of promotion which are underway are a Bible study on tithing, a video on tithing stories, a video discussing the question "What Could You Do?" with everyone tithing in your congregation, presbytery and denomination, and some sort of promotion for the offering plate. These other resources will be published later in the year.

III. TOUCH THE FUTURE

DISCERNMENT

A. GENERAL INFORMATION

1. Introduction

Touch the Future is a program geared to leading the Church at all levels through discernment so we can be equipped to follow God's leading into the 21st century. The idea of *Touch the Future: A New Frontier in Partnership* realizes that we are ever reaching into the future getting glimpses of who we are to be. The emphasis on the frontier hearkens back to our history and the importance of our continuously finding new frontiers in which to minister. The idea of partnership recognizes that no one judicatory level can exist without the other. As we partner together, we can reach further to *touch the future* for the cause of Christ and the Cumberland Presbyterian Church through our ministries throughout the world.

2. Purpose

Touch the Future has a two-fold purpose: (1) to lead the Church at all levels through discernment so we can be equipped to follow God's leading into the 21st century and (2) to strengthen congregations. Some presbyteries and congregations have already begun a discernment process that will lead to goal setting. Upon completing this discernment, congregations may choose to have a capital campaign to raise funds needed to fulfill these goals. We hope that congregations may also include the goals of the presbytery and General Assembly in their capital campaigns so that congregations are also participating in the larger ministry of the Cumberland Presbyterian Church. Goals identified by congregations may also be raised up by presbyteries and the General Assembly. We feel that as this is done, the Church at all levels will be strengthened.



3. The Logo

The *Touch the Future* logo was designed by Sowgand Sheikholeslami, the graphic artist on the Board of Missions staff. The main figure in the logo represents a person on a journey. The person is holding one hand back recognizing from whence s/he has come while the other arm is reaching up and out into the future. The sense is that we should be ever reaching and yet never “have arrived” lest we quickly fall back into the past. The ribbon of color surrounding the person is to serve as the symbol for the journey—the path that the person is traveling. It also signifies movement as we are never to be at a standstill, but always trying to move closer to what God is calling us.

4. Staff

Elinor Brown continues to work as the Director of Touch the Future. Missy Rose works as the Assistant to the Director.

B. PROGRESS IN CHURCHES

The following is a list of those 209 congregations who have expressed an active interest in *Touch the Future*, have begun the discernment process or have completed the discernment process.

AL, Alabaster, Elliottsville (Feb. 2001) VE–Margaret Russo
 AL, Ashville, Oldham Chapel (Oct. 2004) VE–Mike Wilkinson
 AL, Birmingham, Crestline (July 2005) VE–Jearl Hunley
 AL, Cherokee, Allsboro (Nov. 2000) VE–Scott Sealy
 AL, Coker, Coker (May 2005) VE–Jearl Hunley
 AL, Gadsden, Gadsden (Sept. 2004) VE–Aaron McMillan
 AL, Hueytown, First (Oct. 2004) VE–Mike Wilkinson
 AL, Millbrook, Grace Community (Sep. 2005) VE–Jearl Hunley
 AL, Scottsboro, Scottsboro (Jan. 2001) Roy Hall
 AL, Stevenson, Stevenson (Oct. 2005) VE–John David Hall

AR, Batesville, Faith-Hopewell (Apr. 2004) VE–Gaye Wood
 AR, Batesville, New Hope (Jan. 2004) VE–Brent Ballow
 AR, Calico Rock, Calico Rock (Feb. 2004) VE–Gaye Wood
 AR, Camden, Fellowship (May 2006) Jason Chambers
 AR, Dolph, Trimble Camp Ground (Sept. 2004) VE–Gaye Wood
 AR, El Dorado, St. Andrew (Apr. 2005) VE–Gaye Wood
 AR, Grapevine, Pine Ridge (Aug. 2004) VE–Lisa Scott
 AR, Hampton, Camp Ground (Oct. 2004) VE–Gaye Wood
 AR, London, Mt. Carmel (Feb. 2005) VE–Shirley Hollabaugh
 AR, Louann, Sulphur Springs (Apr. 2005) VE–Gaye Wood
 AR, Magnolia, Walkerville (Apr. 2005) VE–Gaye Wood
 AR, Melbourne, Mount Olive (Aug. 2005) VE–Gaye Wood
 AR, Monticello, Rose Hill (March 2003) VE–Skip Shanley
 AR, Morrilton, Trinity (Jan. 2005) VE–Lisa Scott
 AR, Mountain Home, Fellowship (Feb. 2004) VE–Gaye Wood

AR, Mt. Pleasant, Barren Fork (Jan. 2004) VE–Brent Ballow
 AR, Oxford, Oxford (Mar. 2005) VE–Gaye Wood
 AR, Palestine, Palestine (June 2003) VE–Denise Adams
 AR, Pine Bluff, Pine Bluff First (Aug. 2004) VE–Lisa Scott
 AR, Pine Bluff, Shell Chapel (Aug. 2004) VE–Lisa Scott
 AR, Pineville, Pineville (Feb. 2004) VE–Gaye Wood
 AR, Prairie Grove, Prairie Grove (Oct. 2005) VE–Gaye Wood
 AR, Russellville, Russellville (Sept. 2000) VE–Norlan Scrudder
 AR, Sherwood, Friends of His (Jan. 2005) VE–Denise Adams
 AR, Sidney, Sidney (Apr. 2005) VE–Gaye Wood
 AR, Star City, Newton Chapel (Aug. 2004) VE–Lisa Scott
 AR, Viola, Byron (Sept. 2004) VE–Gaye Wood
 AR, Viola, Mt. Pisgah (Sep. 2005) VE–Gaye Wood

FL, Lutz, Christ (Jan. 2004) VE–Sidney Swindle
 FL, Valrico, Hope (Feb. 2004)–Randy Moody

IL, Anna, Campground (Sep. 2005) VE–Annalee Watson
 IL, Casey, Casey (Aug. 2004) VEs–Debbie and Roy Shanks
 IL, Fairfield, Fairfield (Jan. 2005) VEs–Debbie and Roy Shanks
 IL, Lincoln, Lincoln First (May. 2004) VEs–Debbie and Roy Shanks
 IL, Trilla, Good Prospect (Jan. 2005) VEs–Debbie and Roy Shanks
 IL, Virginia, Shiloh (Aug. 2004) VEs–Debbie and Roy Shanks

KY, Bowling Green, Bowling Green (Apr. 2005) VE–Roger Ricketts
 KY, Bremen, Brier Creek (Aug. 2005) VE–Annalee Watson
 KY, Campbellsville, Campbellsville First (Sep. 2005) VE–Annalee Watson
 KY, Harned, Freedom (Aug. 2005) VE–Annalee Watson
 KY, Harrodsburg, Bethel #1 (May 2005) VE–Annalee Watson
 KY, Hopkinsville, Hopkinsville (Jan. 2003) VEs–Tom and Theresa Martin
 KY, Horse Cave, Clear Point (Aug. 2005) VE–Annalee Watson
 KY, Leitchfield, Coyle (Aug. 2005) VE–Annalee Watson
 KY, Leitchfield, Mt. Vernon (Aug. 2005) VE–Annalee Watson
 KY, Lewisburg, Green Ridge (Sept. 2004) VEs–Tom and Resa Martin
 KY, Lewisburg, Lewisburg (Jan. 2004) VE–Sam Romines
 KY, Louisville, First (Aug. 2005) VE–Annalee Watson
 KY, Madisonville, First (Mar. 2003)–Chester Cannon
 KY, Marion, Sugar Grove (Jul. 2005) VE–Brian Hayes
 KY, Owensboro, Owensboro (Jul. 2005) VE–Annalee Watson
 KY, Paducah, Highland (Jul. 2005) VE–Sidney Milton
 KY, Paducah, Margaret Hank (Jul. 2005) VE–Annalee Watson
 KY, Philpot, Mt. Zion (Mar. 2005) VE–Annalee Watson
 KY, Sacramento, Sacramento (Jun. 2004)–John Butler
 KY, Summerville, Oak Forest (May 2005) VE–Annalee Watson
 KY, Wheatcroft, Wheatcroft (Jul. 2005) VE–Annalee Watson

LA, Metairie, Faith (Jan. 2003) VE–Geoff Knight
 LA, Pleasant Hill, Progress (Jul. 2005) VEs–Freda and James Gilbert

MI, St. Claire Shores, Faith (Dec. 2000) VE–Frankie Dickerson

MO, Conway, Happy Home (Sep. 2005) VE–Gaye Wood
 MO, Dunnegan, Spring Creek (Oct. 2005) VE–Gaye Wood
 MO, Lamar, Hopewell (Aug. 2005) VE–Gaye Wood
 MO, Lebanon, White Oak Pond (May 2002)
 MO, Marshall, Marshall (Jan. 2002)–Jo Ann and Rich Shugert
 MO, Springfield, Springfield First (Apr. 2004) VE–Jo Ann Shugert
 MO, Warrensburg, Warrensburg (Fall 2000) VE–Renee Curtiss
 MO, West Plains, Elk Creek (Jul. 2005) VE–Gaye Wood

MS, **Ackerman, Enon** (Apr. 2005) VE–Jearl Hunley
MS, **Columbus, Beersheba** (Mar. 2004)–Charles Studdard
MS, **Columbus, First** (Jul. 2005) VE–Jearl Hunley
MS, **Corinth, Shiloh** (Sept. 2003) VE–Tiffany McClung
MS, **Sebastopol, Salem** (Oct. 2005) VE–Jearl Hunley
MS, **Union, Erin** (Oct. 2005) VE–Jearl Hunley
MS, **Union, Steam Mill** (Oct. 2005) VE–Jearl Hunley

OK, **Duncan, Duncan** (Feb. 2005) VE–Gaye Wood
OK, **Locust Grove, Locust Grove** (Oct. 2005) VE–Gaye Wood
OK, **Mangum, Mangum** (Sep. 2005) VE–Gaye Wood
OK, **Marlow, Marlow** (Feb. 2005) VE–Gaye Wood
OK, **Tulsa, Faith** (October 2002) VE–Norlan Scrudder

TN, **Afton, Fairview** (August 2002) VEs–Don Hubbard, J. David Hester
TN, **Atwood, Atwood** (May 2005) VE–Cornelia Swain
TN, **Atwood, Pleasant Grove** (Oct. 2005) VE–Cornelia Swain
TN, **Bartlett, Faith** (May 2004) VE–Fran Vickers
TN, **Bolivar, Bolivar** (Aug. 2004) VE–William Jones
TN, **Bradford, Bradford** (Feb. 2005) VE–Tony Janner
TN, **Brunswick, Brunswick** (Jan. 2002) VEs–Davis Gray, Elinor Brown
TN, **Bulls Gap, Willoughby** (July 2002) VE–Gwen Roddye
TN, **Burlison, Walnut Grove** (Apr. 2006) VE–Cornelia Swain
TN, **Camden, Camden** (Jan. 2003) VE–Mike Walker
TN, **Chattanooga, Chattanooga First** (Sept. 2001) VE–Tiffany McClung
TN, **Chattanooga, Red Bank** (Jan. 2002) VE–Jean Richardson
TN, **Chattanooga, Silverdale** (Nov. 2002) VE–Cliff Hudson
TN, **Chuckey, Pleasant Hill** (Aug. 2005) VE–Don Alexander
TN, **Clarksville, Bethel** (Feb. 2002) VE–Jeff Stovall
TN, **Clarksville, Clarksville** (Nov. 2001) VE–Jeff Stovall
TN, **Coalfield, Mt. Carmel** (May 2002)
TN, **Cookeville, Cookeville First** (Jan. 2004)–Lee Webb
TN, **Decaturville, Camp Ground** (Apr. 2005) VE–Cornelia Swain
TN, **Dickson, Dickson** (Oct. 2004) VE–Robert Truitt
TN, **Dresden, Dresden** (Apr. 2005) VE–Marcine Cook
TN, **Dyer, Bells Chapel** (Apr. 2005) VE–Cornelia Swain
TN, **Dyer, Mt. Olive** (Apr. 2005) VE–Cornelia Swain
TN, **Dyersburg, Dyersburg** (Jan. 2006) VE–Roger Ricketts
TN, **Dyersburg, Roellen** (Apr. 2004) VE–Annetta Camp
TN, **Germantown, Germantown** (August 2002) VEs–Elinor Brown, Davis Gray
TN, **Gleason, Gleason** (Oct. 2003)–Jim Pinnell
TN, **Greeneville, Cedar Hill** (May 2002) VE–Gwen Roddye
TN, **Greeneville, Gass Memorial** (August 2002) VE–Jane Greene
TN, **Greeneville, Greeneville** (August 2002) VE–Jean Richardson
TN, **Greeneville, New Bethel** (June 2002) VE–Jane Greene
TN, **Halls, Poplar Grove** (Jan. 2001) VE–Fran Vickers
TN, **Hohenwald, Hohenwald** (Sept. 2000) VEs–Donna and Robert Heflin
TN, **Humboldt, Humboldt** (Jan. 2002) VE–Fran Vickers
TN, **Humboldt, Double Springs** (Aug. 2004) VE–William Jones
TN, **Iron City, Mt. Nebo** (Jul. 2005) VE–Judi Truitt
TN, **Jackson, Claybrook** (Apr. 2005) VE–William Jones
TN, **Jackson, Jackson First** (Jan. 2002) VEs–Jerry Smith, Fran Vickers
TN, **Jasper, Jasper** (Jul. 2005) VE–Cliff Hudson
TN, **Jefferson City, Lebanon** (Aug. 2005) VE–Jean Richardson
TN, **Kenton, Kenton** (Apr. 2005) VE–Cornelia Swain
TN, **Kenton, Mason Hall** (Apr. 2005) VE–Cornelia Swain
TN, **Kenton, Morella** (Jan. 2006) VE–Cornelia Swain
TN, **Kenton, North Union** (Jan. 2006) VE–Cornelia Swain
TN, **Kingston, Young’s Chapel** (Nov. 2002) VE–Jean Richardson

TN, Knoxville, Knoxville First (Nov. 2002)
TN, Knoxville, Marietta (Nov. 2002) VE–Gwen Roddye
TN, Knoxville, Union (Nov. 2002)
TN, Knoxville, Virtue (May 2002) VE–Jean Richardson
TN, Lakeland, New Salem (Nov. 2005) VE–Cornelia Swain
TN, Lavinia, Cool Springs (CC) (May 2005) VE–Cornelia Swain
TN, Lawrenceburg, Lawrenceburg (May 2002) VE–Jean Grimsley
TN, Lebanon, Lebanon (Jan. 2006) VE–Roger Ricketts
TN, Lenior City, Lenior City (August 2002) VE–J. David Hester
TN, Lexington, Lexington First (Aug. 2003) VE–William Jones
TN, Lexington, Palestine (Apr. 2005) VE–Cornelia Swain
TN, Limestone, Philadelphia (July 2002) VE–Don Hubbard
TN, Loudon, Loudon (Aug. 2002) VE–J. David Hester
TN, Madisonville, Corntassel (July 2002) VE–Jean Richardson
TN, Manchester, Manchester (Jan. 2006) VE–Mark Barron, Debbie Shelton
TN, Martin, Martin (May 2004) VE–Marcine Cook
TN, Maryville, Clark's Grove (Aug. 2002) VE–Gwen Roddye
TN, McKenzie, McKenzie (Aug. 2001) VE–Jean Garrett
TN, McKenzie, Pilgrim's Rest (May 2005) VE–Cornelia Swain
TN, Memphis, Colonial (Jan. 2001) VE–Carol Scrivener
TN, Memphis, Highland Heights (Oct. 2002) VE–Fran Vickers
TN, Milan, Milan (Sept. 2001) VE–Fran Vickers
TN, Millington, Pleasant Union (Nov. 2005) VE–Cornelia Swain
TN, Mohawk, Mohawk (June 2002) VE (to be)–Howard Shipley
TN, Morristown, Dover (August 2002) VE–Johnny Watson
TN, Mt. Juliet, Cloyd's (Aug. 2004) VE–William Jones
TN, Murfreesboro, Murfreesboro (Feb. 2001)
TN, Nashville, Brenthaven (Jan. 2004)
TN, Nashville, Madison First (Jun. 2005) VE–Samantha Hassell
TN, Nashville, Woodbine (Jan. 2002) VE–Jeff Stovall
TN, Newbern, Hurricane Hill (Jan. 2006) VE–Cornelia Swain
TN, Newbern, Newbern (Oct. 2004) VE–Fran Vickers
TN, Newbern, New Bethlehem (Apr. 2005) VE–Cornelia Swain
TN, Nolensville, Belleview (Jan. 2005) VEs–Susan Groce, Larry Guin, Tommy Jobe
TN, Nolensville, Jenkins (Apr. 2005) VEs–Susan Groce, Larry Guin, Tommy Jobe
TN, Oak Ridge, Oak Ridge (Nov. 2002) VE–Jean Richardson
TN, Parsons, Parsons (Apr. 2005) VE–Cornelia Swain
TN, Ramer, Mt. Vernon (Feb. 2004) VE–Tiffany McClung
TN, Rutherford, Rutherford (Apr. 2005) VE–Cornelia Swain
TN, Santa Fe, Santa Fe (Jan. 2005) VEs–Jean Grimsley, Susan Groce, Sally Sain
TN, Savannah, Savannah (Feb. 2004) VE–Tiffany McClung
TN, Selmer, New Bethel (Apr. 2004) VE–Tiffany McClung
TN, Sharon, Sharon (Apr. 2005) VE–Cornelia Swain
TN, South Pittsburg, Richard City (June 2003) VE–Cliff Hudson
TN, South Pittsburg, South Pittsburg (Jan. 2004) VE–Butch Tolley
TN, Talbott, Talbott (2002) VE–Jane Greene
TN, Trenton, Davidson Chapel (Aug. 2004) VE–Fran Vickers
TN, Trezevant, Trezevant (May 2005) VE–Cornelia Swain
TN, Troy, Mt. Ararat (May 2005) VE–Cornelia Swain
TN, Troy, New Ebenezer (May 2005) VE–Jean Garrett
TN, Troy, Proteumus (May 2005) VE–Cornelia Swain
TN, Troy, Troy (May 2005) VE–Cornelia Swain
TN, Union City, Antioch Union (May 2005) VE–Cornelia Swain
TN, Union City, Bethlehem (May 2005) VE–Cornelia Swain
TN, Union City, Union City (Mar. 2004) VE–Gary Carlton
TN, Winchester, Harmony (Apr. 2005) VEs–Mark Barren, Debbie Shelton
TN, Winchester, Winchester (Dec. 2004)–Jonathan Clark
TN, Yorkville, Yorkville (Apr. 2004) VE–Annetta Camp

TX, Arlington, St. John (Jul. 2004) VE–Don Nunn
TX, Austin, Austin First (Aug. 2004)– J.P. Kessie
TX, Bedford, St. Timothy (Oct. 2003) VE–Glenda Foreman
TX, Burleson, St. Matthew (Apr. 2005) VEs–Freda and James Gilbert
TX, Denton, Denton (June 2000) VE–Don Nunn
TX, El Paso, El Paso (Mar. 2005)–Linda Glenn
TX, Fort Worth, St. Mark (Oct. 2003) VE–Glenda Foreman
TX, Houston, Houston (Jan. 2005)–Roger Ricketts
TX, Jefferson, Jefferson (Sept. 2003)
TX, Longview, Longview First (Aug. 2000)
TX, Longview, Pine Tree (Nov. 2005)VE–James and Freda Gilbert
TX, Lubbock, Lubbock (already in a discernment process before *TTF*) VE–Pat Driskell
TX, Marshall, Marshall (April 2001) VE–Rose Mary Magrill
TX, Olney, Olney (Nov. 2002) VE–Marilyn Watson
TX, Round Rock, Round Rock (Jun. 2005) VE–J.P. Kessie
TX, Troup, Concord (Jan. 2004) VE–Brian Martin

At present, there are still congregations beginning and completing the discernment process either through our process or other structures. The General Assembly Council Revitalization committee has broadened its focus to include all revitalization concerns of the Church and will be further focusing its work and considering the work of *Touch the Future*.

Touch the Future staff will continue to supply those churches accepting the invitation to begin a discernment process with the resources they need, both human and material. Staff will also continue to publish the *Touch the Future* newsletter as long as the GAC Revitalization Committee overseeing *Touch the Future* sees fit.

C. VISION ENABLERS

1. Training Event through the Web

Plans are being made to have a pilot program with the software Web 4M to hold video/audio conferencing to provide training over the internet. Experimentation with this software may be done through TTF with the regional training events for *Vision Enablers*. If this is done, *Vision Enablers* will be able to “meet” via their computers to take a “refresher” course or to be trained to lead their congregations through the discernment process.

2. Vision Enablers

Arkansas: Denise Adams, Brent Ballow, Shirley Hollabaugh, Ann Holley, Brenda Michaels, Lisa Scott, Dwight Shanley, Gordon Warren, Jo Warren, Gaye Wood. **Choctaw:** Betty Jacob, Randy Jacob. **Columbia:** Jean Grimsley, Susan Groce, Larry Guin, Tommy Jobe, Sally Sain, Wendell Trotter. **Covenant:** Loyce Estes, Brian Hayes, Sidney Milton, Rebecca Salisbury. **Cullman:** Dudley Brock, Pat Moore, Howard Rodgers. **Cumberland:** Pat Butler, Mary Ann Cole, Rodney Harris, Pat Renner, Wally Renner, Sam Romines, Annalee Watson, Vicki Watson. **del Cristo:** Theresa Martin, Tom Martin, Gwen Peterson. **East Tennessee:** Jane Greene, Carolyn Harmon, J. David Hester, Don Hubbard, Jean Richardson, Gwen Roddye, Howard Shipley, Johnny Watson. **Grace:** Detra Carter, Patricia Carter, Tim Davis, Jearl Hunley, Darren Kennemer, Aaron McMillan, Margaret Russo, Jo Ann Shugert, Rich Shugert, Sidney Swindle, Mark Weldon, Mike Wilkinson. **Hope:** Terry Herston, Richard Morgan, Scott Sealy. **Missouri:** Carla Bellis, Jim Bellis, Jill Carr, Dave Crawford, Richard Plachte, Sandy Plachte. **Murfreesboro:** Mark Barron, Michael Clark, Lanny Johnson, Sandi Johnson, Debbie Shelton. **Nashville:** Gene Gough, Samantha Hassell, Carolyn Hoffman, Jan Marshall, Carol Miller, Jeff Stovall, Robert Truitt. **North Central:** Eduardo Montoya, Debbie Shanks, Roy Shanks. **Red River:** Bud Averill, Roosevelt Baugh, Ray DeVries, Glenda Foreman, Freda Gilbert, James Gilbert, John Godwin, Donald Nunn, L.G. Parkhurst, Norlan Scrudder, Marilyn Watson. **Robert Donnell:** Pat Driskell, John David Hall, Norman Johnson, Jim Matthews, Gary Robert Tubb, Fran Vickers. **Tennessee-Georgia:** Cliff Hudson, Sam Melton, Jeff Sledge, Butch Tolley, Dale Watson, B.J. Wright, Joyce Wright. **Trinity:** Ann Allen, Mark Horner, Mark Hunker, J.P. Kessie, Geoff Knight, Rose Mary Magrill, Brian Martin, Mark Mitchum. **West Tennessee:** Larry Blakeburn, Stephanie Brown, Annetta Camp, Gary Carlton, Marcine Cook, George Estes, Jean Garrett, Helen Hamilton, Donna Heflin, Robert Heflin, Tony Janner, William Jones, Lori Kleinjan, Brenda Laurence, Carol LeNeave, David LeNeave, Andy McClung, Tiffany Hall McClung, Michael Qualls, Jim Ratliff, Carol Scrivener, Jerry Smith,, Cornelia Swain, Mike Walker, William Warren.

D. COMMUNICATION

1. Newsletter

The seventh *Touch the Future* newsletter was sent to all household addresses on *The Missionary Messenger* list in August 2006. It included articles from Andy McClung on the Savannah, Savannah, TN, Church, from Mark McNeese on the Austin First, Austin, TX, Church, from Don Nunn on the St. John, Arlington, TX, Church, and from Elinor Brown on the Web 4M pilot training program. It also included an updated list of the *Vision Enablers*, an update of congregations featured in past newsletters, and congregations in the discernment process. The tentative date for the eighth newsletter is November 2007.

2. Website

There have been major changes to the website. Pages of the site have been updated. There are still several pages that need to be modified. The site is set up with three major sections: General Information about *TTF*, The Process of *TTF*, and The Comprehensive Giving Campaign of *TTF*.

General Information about TTF answers questions such as “What is it?” “What is its purpose?” “What does its logo symbolize?” “Who are its staff members?” “What is a Vision Bearer?” and “What is a *Vision Enabler*?” It also reports on two of the *Vision Enabler Training Events*.

The Process of TTF answers questions such as “What is discernment?” “What are the presbyteries doing?” “What are congregations doing?” How can I get discernment started in my presbytery?” “How can I get discernment started in my congregation?” and “How do the goals of the presbytery, congregation and the General Assembly relate to one another?”

Other programs Associated with TTF answers questions such as “What is the Capital Campaign School?” and “What is a Capital Campaign Consultant?”

The main page also allows persons to order a video tape, a discernment handbook, or to send email to the *Touch the Future* office.

COMPREHENSIVE GIVING CAMPAIGN

E. WORK WITH CONSULTANT

Roger Ricketts has been working with the following congregations as a consultant in the area of a capital gifts campaign: Gadsden, Gadsden, AL (second phase work); Heartsong, Louisville, KY (\$500,000); Lebanon, Lebanon, TN (\$2.3 million).

F. FINANCES

During 2006, *Touch the Future* continued to support the General Assembly’s priority goal of revitalizing presbyteries and congregations through a wholistic understanding of stewardship. The Board of Stewardship 2006 payment of \$31,608 covered \$24,460 in 2006 expenses plus \$7,148 on expenses from 2005 not funded by the *TTF* loan. Plans are to continue the *Touch the Future* Discernment Process with the hope that most of its expenses can be covered by contributions from the Board of Stewardship. The following table details the expenditures, payments toward expenses, and loan amount as of year end 2006. Note: This information is also contained in the report of the General Assembly Council.

**TOUCH THE FUTURE:
A NEW FRONTIER IN PARTNERSHIP
CUMBERLAND PRESBYTERIAN CHURCH**

EXPENSES

1999 & 2000

General Expenses	\$35,505.74
Discernment Events	<u>40,939.31</u>
Subtotal	\$76,445.05

2001

Discernment Assistant	\$11,379.12
Office Supplies/Equipment	7,499.58
Discernment Events	8,410.96
Communication	<u>946.74</u>
Subtotal	\$28,236.40

2002

Discernment Assistant	\$11,720.64
Office Supplies/Equipment	9,785.92
Discernment Events	13,616.16
Communication	<u>4,284.84</u>
Subtotal	\$39,407.56

2003

Giving Director	\$62,018.00
Discernment Assistant	11,547.00
Office Supplies/Equipment Combined	20,367.63
Regional Giving Coordinators	35,000.00
Giving Travel	17,993.37
Discernment Events	15,965.47
Communication Combined	<u>84,899.12</u>
Subtotal	\$247,790.59

2004

Giving Director—Salary	\$58,131.12
Giving Director—Health Insurance	4,728.00
Giving Director—Travel	1,595.05
Discernment Assistant	10,703.20
Office Supplies/Equipment Combined	4,651.06
Regional Giving Coordinators—Salaries	88,590.24
Regional Giving Coordinators—Expense	42,468.54
Regional Giving Events	9,868.78
Discernment Events	12,194.87
Communication—Giving	44,979.69
Communication—Discernment	3,651.52
Communication—Combined	6,989.00
Loan Interest	<u>8,920.36</u>
Subtotal	\$297,471.43

2005

Giving Director—Salary	\$28,615.56
Giving Director—Retirement	1,575.00
Giving Director—Health Insurance	2,975.00
Giving Director—Travel	576.09
Discernment Assistant	10,519.30
Office Supplies/Equipment Combined	2,278.27
Regional Giving Coordinators—Salaries	88,590.24
Regional Giving Coordinators—Expense	13,205.97
Communication—Combined	72,745.92
Loan Interest	<u>38,726.59</u>
Subtotal	\$259,807.94

2006

Discernment Assistant	12,333.12
Office Supplies/Equipment Combined	2,464.86
Communication—Newsletter	11,953.68
Loan Interest	<u>47,249.97</u>
Subtotal	\$74,001.63

Total Expenses	\$1,023,160.60
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PAYMENTS ON EXPENSES**Board of Stewardship**

2000 Budget	\$-40,939.31
2001 Budget	-51,742.14
2002 Budget	-43,407.56
2003 Budget	-39,000.00
2004 Budget	-37,000.00
2005 Budget	-48,000.00
2006 Budget	<u>-31,608.26</u>
Subtotal	\$(291,697.27)

Comprehensive Giving Campaign

2004 Gifts	\$-1,152.00
2005 Gifts	-4,270.00
2005 Fees	-1,500.00
2006 Fees	-1,853.00
Subtotal	\$(8,775.00)

Our United Outreach

2006 Allocation	\$-47,688.33
Subtotal	\$(47,688.33)

Total Payments	\$(348,160.60)
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* Due from Comprehensive Giving Campaign \$675,000.00

OTHER BOARD OF STEWARDSHIP SUPPORT

Discernment Director 2000	\$46,890.00
Discernment Director 2001	48,767.00
Discernment Director 2002	52,242.00
Discernment Director 2003	52,426.00
Discernment Director 2004	53,856.00

Discernment Director 2005	56,062.00
Discernment Director 2006	<u>43,450.00</u>
** Total	\$353,693.00

* The General Assembly Council has an Endowment Program Growth/Income Fund loan in the amount of \$675,000 which funded the unrecovered expenses. The balance on this loan at the end of 2006 was \$675,000. The Our United Outreach allocation for 2006 of \$47,688.33 covered the \$47,249.97 in 2006 interest on the loan plus \$438.36 in other 2006 expenses. For 2007-2011 the guaranteed OUO allocation is \$168,493. This allocation is expected to cover the interest and principal repayment of the loan. The Board of Stewardship 2006 payment of \$31,608.26 paid \$24,460.03 in 2006 expenses plus \$7,147.96 on expenses from 2005 not funded by the loan. The Board of Stewardship hopes to cover any 2007 expenses related to the continuation of Touch the Future Discernment and Communication.

** Represents the service of the Coordinator of Stewardship as the Director of the Touch the Future Discernment Process. (Based on 80% of personnel costs for 2000-2005 and 60% of personnel costs for 2006.)

With its annual payment toward *Touch the Future* expenses and the positioning of Elinor Swindle Brown as the Director of *Touch the Future*, the Board has made a major commitment to the General Assembly's priority goals and to the future of the Church.

IV. FINANCIAL FOUNDATION DEVELOPMENT AND MANAGEMENT

A. PURPOSE

The second of three broad program areas of the work of the board is in financial foundation development and management. The purpose of this program is as follows:

To secure a firm financial undergirding for the ongoing ministry of congregations and the agencies of presbyteries, synods, and the General Assembly as they bear witness to the saving love of God, the grace of our Lord Jesus Christ, and the fellowship and communion of the Holy Spirit.

The Financial Foundation Program is reported in this section in general terms and more specifically under the headings V. Endowment Program, VI. Cash Funds Management Program, and X.A. Property and Casualty Insurance.

B. THE YEAR 2005

In financial terms the year 2006 was good. The Endowment Program's Growth/Income Fund received contributions of \$692,893 in addition to the \$346,885 which was transferred from the Segregated Assets Fund and provided interest and dividend income of \$1,884,804. The Endowment Program's Total Return Fund received contributions of \$245,089 in addition to the \$156,410 which was transferred from the Growth/Income Fund and provided \$1,608,162 in total return. The CPC Investment Loan Program, Inc. paid out \$507,601 to the churches and agencies having funds in the program. This total was based on a rate consistently higher than the rates received from most "on demand" money market accounts for the year. Our United Outreach income totaled \$2,735,391.

C. BOARD OF STEWARDSHIP

The Board of Stewardship ended 2006 with an unrestricted surplus of \$1,597. During 2006, endowment income from the Lavenia Campbell Cole Testamentary Trust was used, in accordance with

the priority goals adopted by the General Assembly, to fund increased stewardship education in recently established congregations and/or congregations going through a redevelopment process and the work of revitalization through Touch the Future.

D. MANAGEMENT OF FUNDS

During 2006, there were no changes made in the firms managing the endowment and retirement funds. At year end 2006, the security portfolio for the Endowment Program Growth/Income Fund was under the co-management of Missouri Valley Partners, Victory Capital Management, Metropolitan West Asset Management, RREEF America II, and Templeton Institutional Foreign Equity Fund. The portfolio for the Endowment Program Total Return Fund was under the co-management of Missouri Valley Partners, NewSouth Capital Management, Victory Capital Management, RREEF America II, Templeton Institutional Foreign Equity Fund, and Pacific Investment Management. All of the Retirement Program funds were under the co-management of Missouri Valley Partners, NewSouth Capital Management, Victory Capital Management, Metropolitan West Asset Management, Pacific Investment Management, RREEF America II, and Templeton Institutional Foreign Equity Fund.

The church loan portion of the endowment portfolio and the investments of the CPC Investment Loan Program, Inc. were under the management of board staff. Gerber/Taylor Associates continues to provide independent analysis and evaluation of the performance of Victory, MetWest, PIMCO, RREEF America II, NewSouth, Templeton, and Missouri Valley.

V. ENDOWMENT PROGRAM

Since 1836, the board and its corporate predecessors have sought to be faithful trustees of the funds given into their hands to provide a permanent financial foundation for the work of congregations, presbyteries, synods, and General Assembly agencies. The work of the Endowment Program is the oldest responsibility of the board and fulfills a portion of that task to which all Cumberland Presbyterians are called: "Christian stewardship acknowledges that all of life and creation is a trust from God, to be used for God's glory and service."—Confession of Faith for Cumberland Presbyterians 6:10.

A. COMMUNICATION

The Endowment Program report for 2005 was distributed to all endowment program participants, general assembly board members, churches, and individual contributors.

Agencies, other participants, and interested parties received quarterly detailed reports on the postings to all their endowments. With the addition of names supplied by the agencies during the year, the number of persons receiving these reports continued to expand. In addition, special reports were made as requested.

B. ASSETS, INVESTMENT MIX, AND PERFORMANCE

1. Assets and Investment Mix Growth/Income Fund

The assets of the Endowment Program's Growth/Income Fund totaled \$41,245,133 for 2006 at market value.

For 2006, the assets consisted of \$35,065,585 under the management of Missouri Valley, Victory, MetWest, RREEF America II, and Templeton and \$6,171,984 in the Church Loan Program. The following table gives a breakdown of the investment mix of the total assets:

GROWTH/INCOME INVESTMENT MIX

00.4%	Cash	\$ 147,020
00.6%	Interest/Dividends Receivable	234,190
00.0%	Other Receivables	0
	Securities & Investments	
11.8%	Cash/Cash Equivalents	4,861,210
17.4%	Treasuries/Government Obligations ...	7,175,808
20.7%	Corporate Bonds	8,535,532
08.8%	Common Stocks	3,615,504

15.0%	Real Estate Investment Trusts.....	6,167,905
10.9%	International Stocks	4,504,821
14.4%	Notes Receivable	<u>5,995,580</u>
	Total.....	\$41,237,570

2. Close out of the Segregated Assets Fund

In June 2006, Bethel College withdrew \$474,222 in non-permanent endowments. In December 2006, at the request of the Trustees, the Board of Stewardship transferred to the college all endowments for which the board was not specifically named the trustee. This involved the transfer of 87 separate endowments totaling \$4,076,346. The transfer was requested on November 29, 2006 and completed on December 14th.

At the end of August 2006, all of Bethel's segregated funds were, in fact, invested in the Growth/Income fund. With the completion of the transfer to the college on December 14th, the Segregated Assets Fund was closed and the remaining \$2,548,878 in college endowments was transferred to the Growth/Income Fund.

3. Assets and Investment Mix Total Return Fund

On October 1, 2004, the Endowment Program initiated a new Total Return Fund to provide an option for certain endowments that are not restricted to expenditures of realized interest and dividend income. The assets of the Endowment Program's Total Return Fund totaled \$10,427,626 for 2006 at market value.

For 2006, the assets consisted of \$10,380,438 under the management of Missouri Valley, NewSouth, Victory, PIMCO, RREEF America II, and Templeton and \$47,188 in other assets. The following table gives a breakdown of the investment mix of the total assets:

TOTAL RETURN INVESTMENT MIX

00.30%	Cash	\$ 25,526
00.2%	Interest/Dividends Receivable	25,094
00.0%	Other Receivables	0
	Securities & Investments	
06.0%	Cash/Cash Equivalents	624,017
15.0%	Corporate Bonds	1,556,279
42.3%	Common Stocks.....	4,404,992
09.8%	Real Estate Investment Trusts.....	1,022,886
26.4%	International Stocks	<u>2,747,170</u>
	Total.....	\$10,405,964

4. Performance of Growth/Income Fund

The Endowment Program Growth/Income Fund generated \$1,884,804 in income during 2006. The largest amount of income came from the assets invested at year end in fixed income securities and equities. Income from this portion was \$1,536,712 (81% of total income generated by 86% of total assets). Church loans which, with cash reserves for future loans and distributions of earned income, comprised 14% of assets in 2006 brought in \$348,092 (19% of total income).

Growth/Income Fund investment management fees totaled \$150,471 for 2006. Other expenses were \$28,020 for a total of \$178,492, equal to 43/100ths of one percent of the net year end assets of \$40,926,274.

Growth/Income earnings paid and payable to agencies totaled \$1,371,388 for 2006. (Additional income of \$334,924 for 2006 was reinvested in endowments in accordance with the trust agreements.)

When comparing the performance of the Endowment Program with other funds it is important to keep in mind the various components included in the reported rates: interest and dividend income, realized capital gains/losses, and unrealized capital gains/losses due to the difference between the current market value of investments and their original cost or market value in previous reports.

At year end 1994, the Endowment Program changed its accounting practices. In previous years, all investments (bonds or shares of stock) were carried at their original cost without any adjustment for current market value (which at year end 1993 exceeded the cost by \$1,686,947). On December 31, 1994, all assets (with the exception of church loans) were converted to market value and the various endowment fund balances adjusted pro rata. This change was made to provide equitable accounting whenever the principal of endowments handled under terms of an Investment Management Service Agreement are withdrawn.

An additional change was made in 1997 providing for quarterly adjustments to market value which allow for withdrawal of principal throughout the year.

Investment funds typically report their total rates of return. A total rate of return includes the effect of the fluctuation in market value of the various investments together with all realized/accrued income and capital gains/losses generated as investments are sold for more/less than their original cost. Because of the impact of fluctuation in market value, the total rate of return for any given year may be positive or negative. Such total rates of return are important indicators of a fund's overall performance. However, the rate of crucial importance for the Growth/Income Fund relates to the amount of income (interest and dividends) which it generates since for the endowments in this fund only income is available for support of the various ministries for which these endowments are established. This Rate of Income Paid Out is distinct from Total Rate of Return.

5. Rate of Income Paid Out by Growth/Income Fund

The rate at which income was paid out to participants in the Growth/Income Fund for 2006 was 4.05% as compared with 4.20% for 2005, 4.01% for 2004, 4.40% for 2003, 4.45% for 2002, 4.60% for 2001, 4.82% for 2000, 4.67% for 1999, 4.77% for 1998, 5.07% for 1997, 4.81% for 1996, 5.44% for 1995, 5.22% for 1994, 5.53% for 1993, 6.09% for 1992, 6.38% for 1991 and 7.78% for 1990.

6. Total Rate of Return for the Growth/Income Fund

During 1999, data on the ten year performance of the Loan Program was furnished to Gerber/Taylor to be incorporated in their reports on the total return of the Growth/Income Fund. The following table gives the annualized rates of return as contained in their report for year end 2006:

	PERIOD 01/01/06 12/31/06	PERIOD 01/01/02 12/31/06	PERIOD 01/01/97 12/31/06	PERIOD 09/00/81 12/31/06
Investment Managers	11.5%	7.2%	8.4%	11.5%
Loan Program.....	5.4%	5.3%	5.7%	N/A
Total Portfolio	10.6%	7.0%	7.9%	N/A

7. Performance of Total Return Fund

The Endowment Program Total Return Fund generated \$1,608,162 in total return consisting of \$296,287 in interest/dividends, \$1,079,175 in unrealized gain on investments, and \$232,700 in realized gain on investments.

Total Return Fund expenses including fees paid to the investment managers totaled \$65,900 for 2006, equal to 63/100ths of one percent of the net year end assets of \$10,399,287.

Total Return Fund payments made and payable to agencies totaled \$339,402 for 2006. (An additional \$47,550 was withdrawn from the various endowments in accordance with the trust agreements.)

The total rate of return on this fund includes the effect of the fluctuation in market value of the various investments together with all realized/accrued income and capital gains/losses generated as investments are sold for more/less than their original cost. Because of the impact of fluctuation in market value, the total rate of return for any given year may be positive or negative. Such total rates of return are important indicators of a fund's overall performance.

8. Total Rate of Return for Total Return Fund

Gerber/Taylor provides the report on the total return of the Endowment Program Total Return Fund. The following table gives the annualized rates of return as contained in their report for year end 2006 (Note: the numbers for the five-year and ten-year periods will be provided as the fund reaches these periods in its existence):

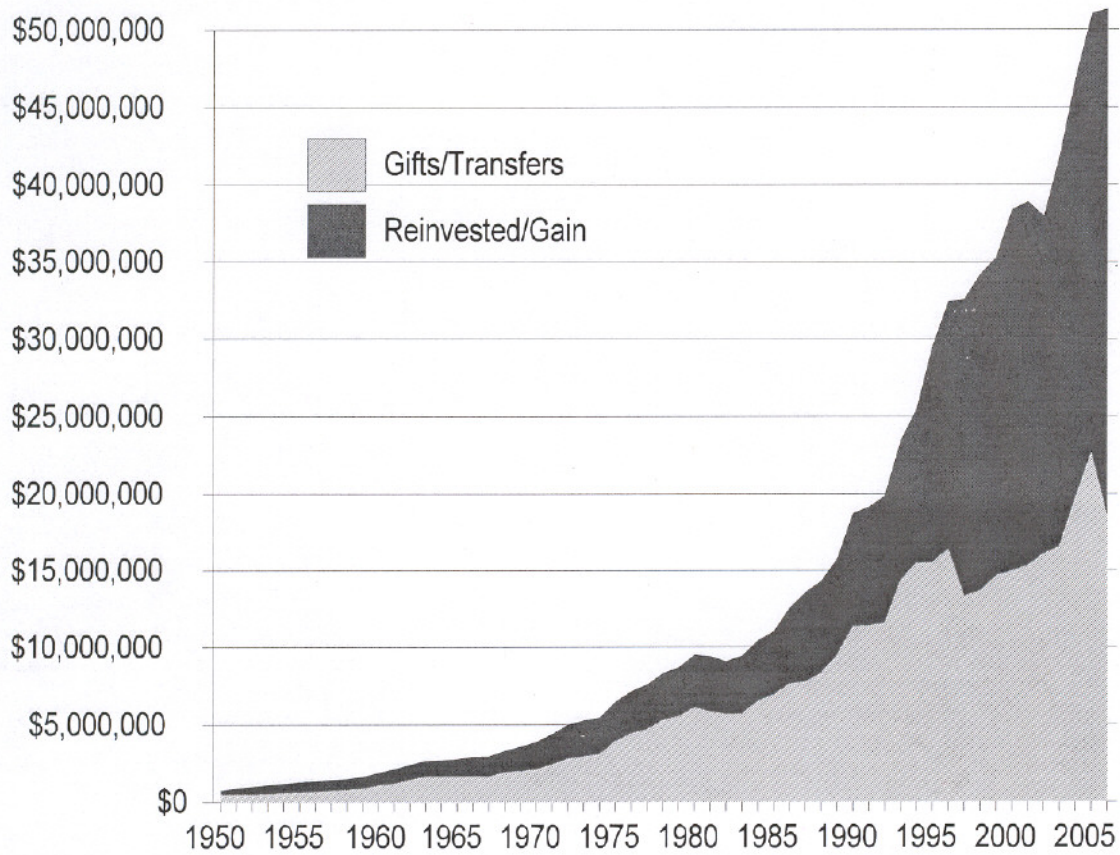
	PERIOD 01/01/06 12/31/06	PERIOD 01/01/02 12/31/06	PERIOD 01/01/97 12/31/06
Investment Managers	18.9%	N/A	N/A

9. Graphs

The graphs which follow provide a fifty-year-plus picture of the growth of the Endowment Program and ten-year details of its assets, gifts, and earnings. Even with the 2006 drop in net gifts/transfers due to the payment of \$4,550,568 to Bethel College, the overall corpus went up slightly due to the reinvested/gain.

GROWTH IN ENDOWMENT FUND CORPUS SINCE 1950

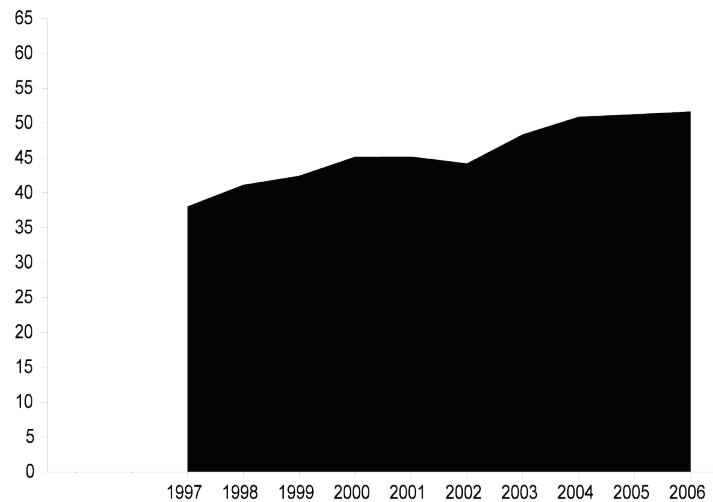
Growth/Income & Total Return



**TEN-YEAR
GROWTH OF CORPUS
GROWTH/INCOME, SEGREGATED
& TOTAL RETURN NET ASSETS**

**TOTAL CORPUS
MILLIONS OF DOLLARS**

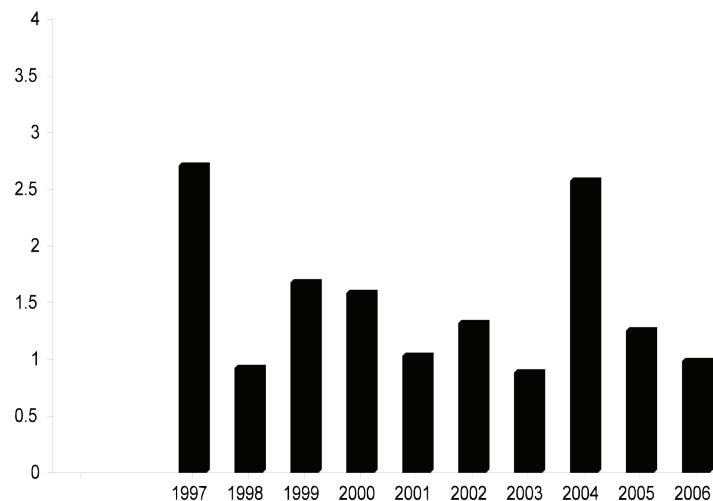
1997	38.053
1998	41.148
1999	42.457
2000	45.184
2001	45.205
2002	44.227
2003	48.389
2004	50.915
2005	52.283
2006	51.673



**TEN-YEAR
COMPARISON OF GIFTS
GROWTH/INCOME, SEGREGATED
& TOTAL RETURN**

**TOTAL GIFTS
MILLIONS OF DOLLARS**

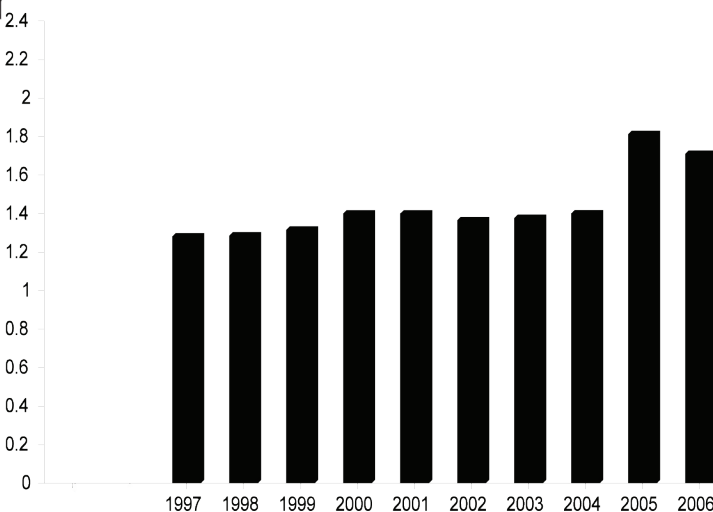
1997	2.709
1998	.924
1999	1.679
2000	1.587
2001	1.031
2002	1.321
2003	.885
2004	2.575
2005	1.255
2006	.984



**TEN-YEAR COMPARISON
EARNINGS
PAID TO AGENCIES
GROWTH/INCOME & TOTAL RETURN**

**EARNINGS PAID *
MILLIONS OF DOLLARS**

1997	1.281
1998	1.286
1999	1.316
2000	1.400
2001	1.400
2002	1.365
2003	1.377
2004	1.401
2005	1.813
2006	1.710



* Numbers do not include the earnings reinvested in the various endowments in accordance with trust agreements and/or agency instructions. Earnings reinvested in the Growth/Income Fund for 2006 were \$334,924.

C. ENDOWMENT PROGRAM LOANS

Historical Review

Through investing up to 40% of the assets of the Endowment Program in the witness of the Church, the message of good news concerning Christ is strengthened both in the United States and overseas. A recent survey of old files in the Historical Foundation and in the vault of the Board of Stewardship reveals the important role played by this aspect of the investment policy. Over the past fifty-plus years (1944 to 2000), 783 loans have been made to congregations, presbyteries, and synods. Through these loans, \$27,270,128 has been provided in financing for expansion of facilities and extension of witness.

A look at the different periods during which loans have been made provides a picture of growing endowments (and of post World War II inflation!).

PERIOD	LOANS	TOTAL LOANED	AVERAGE
1944-49	35	\$ 145,755	\$ 4,164
1950-59	171	1,360,441	7,955
1960-69	208	3,056,891	14,697
1970-79	166	3,609,084	21,741
1980-89	101	4,349,120	43,061
1990-00	102	14,440,837	141,577

Down through the years, donors to endowments found satisfaction in the knowledge that the prudent investment of their gifts strengthened not only the work of the particular churches, institutions, and causes which they designated to receive the income but also the broader witness of the Church.

D. OTHER CHURCH LOANS

Although not a part of the Endowment Program, there are two other sources available to the board for investment in loans to churches.

1. Revolving Church Loan Fund

This fund was established through gifts to the "Into the Nineties" Capital Gifts Campaign and all interest earned by the loans is added to the fund to increase the amount available for loans. There were fourteen loans from the Revolving Church Loan Program at the end of 2006 totaling \$239,385. In the revolving church loan account, there was also cash in the amount of \$84,337, bringing the total of the fund to \$323,722. Four new loans were made in 2006 totaling \$89,000.

The rate of interest for revolving loans made during 2006 was based on the loan rate established by the CPC Investment Loan Program at the beginning of each quarter. The maximum available for a single loan is \$30,000, amortized over five years.

2. Cole Church Loan Fund

This fund was established through the generosity of Lavenia Campbell Cole, a member of the Trinity Cumberland Presbyterian Church of Fort Worth, Texas. The purpose of the fund is to provide loans at low interest rates to Cumberland Presbyterian churches "that have the potential for growth and development by increasing their ministry to the community in which they reside through the availability of additional money." Applications are available upon request.

Loans from the fund must have the approval of both the Board of Stewardship and the Board of Missions. There is no established limit for the amount that may be loaned. Loans must, however, be repaid within five years. Currently there is no Cole loan in effect as of year end 2006. There is \$307,868 in cash in the fund.

E. "COMMITTED FOR THE CENTURIES"

—CONGREGATIONAL ENDOWMENT PROGRAM

1. General Impressions

“Committed for the Centuries” is a continuing emphasis of the board which has been temporarily reduced in priority in order to devote time to providing training and resources to the regional planned giving coordinators. “Committed for the Centuries” has met with good response where it has been presented. The notebook of resources continues to be in demand. Regional planned giving coordinators and board staff have been instrumental in the development of new congregational programs.

Almost every church in which a presentation has been made has received a bequest at some time and in some form. However, no church has actively encouraged such bequests. Church sessions respond positively to a presentation aimed at strengthening the financial base of congregational ministries. In many instances pastors are enthusiastic supporters of the concept of congregational endowments and delighted with the presentation. In almost all instances, pastors are generally supportive. In only a few instances, do pastors appear to fear such a program. The potential is great.

2. Communication Resources

To help churches develop their own congregational endowment programs, the following materials have been produced.

Basic

Committed for the Centuries is the basic piece for communication of the program. It emphasizes the importance of endowments for the future of the congregation, the need for policies, and for planning. Sample resolutions and uses for endowments are also included.

Why Planned Giving & Church Endowments? Opportunities for Cumberland Presbyterians is a Corel 9 Presentation CD which can be played on computers with Windows 95 or higher. Through color slides, it makes the case for an emphasis on planned giving & church endowments. The slides can also be supplied in black & white in booklet form.

Encouraging Bequests and Planned Gifts is an extension and amplification of “Why Planned Giving?” and focuses specifically on what is needed in consideration of an endowment program for your church. It too is available in CD (color) or booklet (black & white).

Supplementary

Financing the Future: Why an Endowment Program for Our Church? is a bulletin insert which combines the Preface of this handbook with the information on page 9.

Of Barns and Banks and Brokerages: A Brief Bible Study on Accumulated Assets is a bulletin insert containing the study on pages 6 and 7 of this handbook. A color version is available on a Corel 9 Presentation CD which can be played on computers with Windows 95 or higher.

Committed for the Centuries: What Is an Endowment? is a bulletin insert which combines the theme from the back cover of this handbook with information on page 8.

Union Valley Cumberland Presbyterian Church Endowment Fund gives a simple example of how a congregational endowment program may be communicated to the members.

Every Member Endowment gives an example of the way in which an Every Member Endowment can be communicated and promoted within a congregation. The example includes an annual report to the congregation on its endowment program.

Five Questions You Should Ask focuses on opportunities for persons to make planned gifts to the congregation from their accumulated assets for the support of its endowment program.

How Can I Make a Gift? Or, Gifts Come in Different Shapes and Sizes is a Corel 9 Presentation CD which can be played on computers with Windows 95 or higher. Using the analogy of a bouquet of flowers, the color slides address the advantages and disadvantages of a variety of giving opportunities: outright gifts, revocable gift agreements, charitable gift annuities, deferred gift annuities, life estate contracts, life insurance, pension funds, and wills/bequests. These slides can also be supplied in black & white in booklet form.

How Your Home Can Help Our Church Home is a Corel 9 Presentation CD which can be played on computers with Windows 95 or higher. It provides examples of how a gift of a member’s residence, vacation home, or rental home can benefit both the giver and provide financial support for the work of a congregation’s ministry.

Giving & Receiving describes the Cumberland Presbyterian Gift Annuity Program and the ways in which gift annuities can serve the needs of members and contribute to the financial foundation of the

congregation.

Estate Planning Form provides a systematic form for use in collecting information and making decisions relative to a member's last will and testament.

Remembering is an Act of Faith is a brochure to encourage memorial and honor gifts to your endowment program.

Is there room under your tree for a year end gift to our Church Endowment Fund? is a brochure to promote year end giving and includes specific examples of different types of gifts.

The Last Teaching Moment in your witness to the grace of Jesus Christ in your life is ... Final, Free & Future is a bulletin insert to remind members of the opportunity of making their last will and testaments into statements about the importance of their congregation in their lives of faith and service. (Its four pages are shown in reduced form on the facing page.)

Other

Endowment Program Annual Report is the Board of Stewardship's annual report to all congregations, General Assembly agencies, and individuals who are interested in the services for trust and investment management offered by the Board through its Endowment Program. It describes the program, summarizes administrative procedures, states the investment policy, and reports on annual return, investments, and endowment funds. Appendices provide additional information including a work sheet for planning the particulars of an endowment trust agreement.

3. Planned Gifts Emphasis During Family Week in May

The board is still in process of preparing materials for use during Family Week in May of each year. These materials will be designed for complementary use with the Family Week materials provided by the Board of Christian Education. It is hoped that this may become a joint effort of the Board of Christian Education and the Board of Stewardship. The experience of other churches has shown May to be an particularly excellent month for emphasis on wills as a means of planned giving.

F. REGIONAL PLANNED GIVING COORDINATORS

1. History

In 1993, the 163rd General Assembly commended the Board of Stewardship for "its vision in developing a program of planned giving in local congregations" and urged congregations "to be open to this new program and to take advantage of the assistance being offered" by the Board.

Further, it adopted recommendations to:

Approve a church-wide annual emphasis on planned gifts as a complementary part of the observation of the Family Week focus provided by the Board of Christian Education during May of each year; and

Urge each congregation to recognize the importance of promoting planned gifts as a part of its overall nurture of Christian stewardship among its members.

In response to the 1993 action, staff of the Board of Stewardship have made presentations to more than 130 congregations on the need to development congregational endowments and encourage planned giving by church members.

In 1997, the 167th General Assembly approved the recommendations of the General Assembly Council to designate \$30,000 in Our United Outreach funds to aid the Board of Stewardship in partnering with the presbyteries of the Cumberland Presbyterian Church to implement Regional Planned Giving Coordinators.

At year end 2006, there were three Regional Planned Giving Coordinators: Carolyn Harmon, an elder in the Cedar Hill Church, Greeneville, Tennessee, serving the Presbytery of East Tennessee and the Tennessee-Georgia Presbytery; Dara Jones, an elder in the Manchester Church, Manchester, Tennessee, serving the Tennessee Synod (presbyteries of Columbia, Murfreesboro, and Nashville); and Gaye Wood, a member of the Calico Rock Church, Calico Rock, Arkansas, serving the presbyteries of Arkansas, Missouri, Red River, and Trinity.

Through these regional coordinators education concerning the stewardship opportunities in planned giving has been made readily accessible to 375 churches.

Regional coordinators are employed and their salaries paid by their respective presbyteries. They are the living links of a partnership between the General Assembly and their presbyteries and they join in the semi-annual meetings of the Board of Stewardship and the biennial meetings of the North American Conference on Christian Philanthropy. In this partnership, the cost of their materials, travel, and continuing education opportunities are paid by the Board from Our United Outreach funds specifically designated for

the purpose.

Beginning with the 2000 budget year, the Board of Stewardship allocated an additional \$15,000 for planned giving. This budget allocation was made on the strength of a new endowment received as a result of a bequest from Lavenia Campbell Cole, an elder in the Trinity Church, Fort Worth, Texas. Lavenia was a firm believer that church members should be encouraged to give generously of all their resources so that the Cumberland Presbyterian Church might grow in its ministry of love and service to all the world.

These additional funds are being used in a variety of ways. One specific use is to bring pastors of newly formed churches to the North American Conference on Christian Philanthropy in order to further the General Assembly's priority goal of developing new congregations.

It is our prayer that God will bless the work of encouraging Cumberland Presbyterians to give generously to enhance the future ministry of all our churches.

2. Planned Giving Restricted Funds

The activity in the Planned Giving Restricted Fund for the year 2006 was as follows:

Beginning Balance	\$170,156
Our United Outreach	28,635
Personnel	-3,380
Travel/Materials/Education	<u>-10,251</u>
Ending Balance	\$185,160

It is the board's hope that there will be seven to eight planned giving coordinators in service by the year 2010. Future income from Our United Outreach and the funds included in the ending balance, above, represent the financial resources to make this hope a reality.

G. BIENNIAL LISTING OF ENDOWMENTS

The following list of 800 funds reflects the continuing witness of persons and organizations who created them as one aspect of their Christian stewardship. Balances are for December 31st of 2005 and 2006. In 1980, there were 270 endowments. During the 1980s 164 new funds were created, during the 1990s another 289, and during the 2000s 77 (net of 164 new endowments and 87 endowments withdrawn by Bethel College in 2006). For 2005 and 2006 there were 57 new * endowments including:

Bethel College— Francis A. Hobgood Trust 25%; Joiner Ministerial Scholarship;
Board of Christian Education— Bennett & Mildred Brown for CE; Jill Davis Carr Leadership Development; Carl Cook Outdoor Ministry; Don & Jane Hubbard for CE;
Board of Missions— Paul & Geneva Richards Memorial; Buddy & Beverly Stott; Colombian University Scholarships; Reverend & Mrs. Tadao Yoshizaki Memorial;
Commission on the Ministry— Roosevelt & Ruth Baugh; Ministers Conference;
Cumberland Presbyterian Children's Home— Donnie Curry Davis Memorial; Bruce & Margaret Dalrymple; Maury Headden; Mrs. Lucille (Lucy) Mast; Martha Sue Parr; Martha Amy Putnam;
Cumberland Presbyterian Publication Board— Pat White;
Historical Foundation— Don & Jane Hubbard Heritage Fund; Cliff & Jill Hudson; F.P. (Jake) Waits Heritage Fund;
Memphis Theological Seminary— Richard M. & Martha Carol Barker Scholarship; James Covington Scholarship; Louis E. & Millie Coats Gholson; Bettye & Dick Hendrix Scholarship; Dr. Alfred Hill Scholarship; Cardelia Howell-Diamond Scholarship; Francis A. Hobgood Trust 25%; Don & Jane Hubbard for MTS; Randall Leslie; Joiner Ministerial Scholarship; C.S. Lewis & His Friends Lecture; Hubert W. Morrow PAS; Hudson & Robbie C. Roseberry; Robert E. Shelton Scholarship; Dorothea Synder; Lamar & Ellen Wilson Memorial; Robert Lee Truax Jr Award;
Office of the General Assembly— Robert & Olene Rush;
Congregations— Jane & Ed Chapman; Francis A. Hobgood 50%; CPC of Marshall, Marshall, Texas— Ewing Chapel Cemetery; Saint Luke CPC (Texas)—Memorial Fund;
Calico Rock CPC, Calico Rock, Arkansas— Mildred B. Curless Danielson; Dixie Jennings Gray; Ernie Horton Gray; Joann Smith Hudson; James & Ariel Utt-Landrus; Pietro "Pete" Pino; Wayland-Seay; Wayne & Gaye Wood;
Presbyteries— Crystal Springs Camp—Fred Ramsey; Red River Presbytery—Camp; Red River Presbytery—C.E. Staff; and Trinity Presbytery—Saint Paul & Saint Paul Interest.

BETHEL COLLEGE		
Endowment	2005	2006
DALE & VERA ALEXANDER MEMORIAL	39,309	
JIM ALEXANDER SCHOLARSHIP	66,284	
ALLSBORO CPC	1,289	
O.C. ARMITAGE, JR.	81,250	
J.E. ASH MEMORIAL	6,702	6,971
ANNIE AUSTIN	49,214	
DAISY J. BARGER & LENA J. DAVIS	17,006	17,687
MARY YANDELL BASS	6,978	
CLIFFORD & CAROLYN BATEMAN	4,775	
GRACE JOHNSON BEASLEY	41,869	
GRACE JOHNSON BEASLEY MEMORIAL	14,781	15,374
HERMAN OSTEN BEASLEY MEMORIAL	36,953	38,434
BEECH GROVE CPC	4,745	
BETHEL COLLEGE LIBRARY ENDOWMENT	2,376	
BETHEL COLLEGE MINISTERIAL SCHOL.	9,403	
BETHEL COLLEGE SCHOLARSHIP	14,401	
BETHEL CPC, COLUMBIA PRESBYTERY	1,701	1,769
BROECKSIE N. CUMMINGS BOAZ	40,309	
MYRTLE BOULDIN LIBRARY ENDOWMENT	13,497	
BOYETT TRUST	29,913	31,112
REV. & MRS. C.L. BRUINGTON LIBRARY	9,993	10,394
FRED BRYSON	66,525	
DAVIS O. & GLADYS BRYSON EDUC. 50%	36,325	37,782
B.F. & CATHERINE BUCHANAN SCHOL.	34,221	
RAYMON & ELIZABETH BURROUGHS	36,979	
MILDRED CHANDLER ENDOWMENT FUND	62,128	
WALTER & SARAH CHESNUT	2,826	
LAVENIA CAMPBELL COLE ANNUITY END.	66,270	68,927
LAVENIA CAMPBELL COLE TRUST 20%	16,143	16,790
CHARLENE WILLIS COLLIER	87,017	
HUBERT & DORTHA COVINGTON	5,762	
VAUGHN CRAWFORD	22,016	
BILL & ANNIE B. CULVER	13,059	
CUMBERLAND PRESBYTERY SCHOLARSHIP	10,781	11,266
BROECK CUMMINGS	14,129	
GILLIE MERTIS DAVIES	139,562	
MARY ELBERTA DAVIS MEMORIAL	7,391	
DEAN'S FACULTY DEVELOPMENT	4,137	
J. CLAUD & MARY L. DICKINSON FUND	6,746	7,017
MARY L. & CLAUD DICKINSON EDUC.	383,465	398,840
REV. & MRS. WALTER E. DILLOW MEM.	21,228	22,079
CLARA DISHMAN SCIENCE LECTURESHIP	21,714	
WINIFRED M. DIXON ENDOWMENT	42,619	44,328
C. RAY DOBBINS LECTURE	14,124	
LOYCE S. ESTES	1,214	
H.B. EVANS ENDOWMENT	655	
WILLIAM KENT FORD SCHOLARSHIP	23,726	
GEORGE A. FORESTER MEMORIAL	44,575	
ROBERT & EDNA FORESTER	18,742	
PAULINE FOSTER MEMORIAL	15,550	
ELIZABETH FRAZIER ENDOWED SCHOL.	1,535	
JACK & EVVIE FREEMAN TRUST	17,464	18,165
MARY ELIZABETH FULTS LIBRARY END.	17,400	
VAUGHN & MARY E. FULTS MIN. SCHOL.	33,763	35,117
GADSDEN AREA CHURCHES TRUST	13,956	
BEN M. GAINES TRUST	197,193	
McADOW GAM SCHOLARSHIP	16,747	

SAMUEL K. GAM & MAMIE S. GAM END.	15,010	15,612
GENERAL ENDOWMENT BETHEL COLLEGE	923,803	
GENERAL SCHOLARSHIP ENDOWMENT	68,737	
JAMES & FRED A GILBERT	17,798	
ESTON & MARY GARRETT	11,448	
GOLDSBY-GARRETT SCHOLARSHIP	78,721	
JOEY LEDFORD GOLF		
HARRISON & FANNIE GOODMAN	22,730	
GREENSBURG CPC MEMORIAL SCHOL.	6,833	7,107
GLENN GRIFFIN ENDOWMENT 33%	32,732	34,045
PHILIP CHARLES HALL	32,944	
CLAY & LORRAINE HARGIS	17,694	
FENNER HEATHCOCK MEMORIAL FUND	70,059	72,868
ROY HICKMAN & RUTH HUGHES HICKMAN	36,738	38,210
* FRANCIS A. HOBGOOD TRUST 25%	28,766	29,919
HODGES MINISTERIAL SCHOLARSHIP	10,924	
GEORGE & LOTTIE M. HUTCHINS TRUST	235,811	245,265
JULIA PATTERSON IRBY SCHOLARSHIP	54,581	
DR. P.F. JOHNSON MEMORIAL END.	52,141	54,232
ROBERT A. & JO.S. JOHNSON (BC)	48,847	
* JOINER MINISTERIAL SCHOLARSHIP	5,650	5,877
MA JONES MEMORIAL	10,979	
JULIE FUND	11,034	
TOM W. KELLEY EDUCATION FUND	19,811	20,605
REV. E.R. & FOREST LADD MEMORIAL	2,219	2,308
ROBERT F. & JANE L. LITTLE (BC)	22,394	23,805
DELLA CAMPBELL LOWRIE 20%	332,892	346,239
DESSA JANE MANUEL SCHOLARSHIP 50%	157,572	163,890
RUBY JOHNSON MAY MEMORIAL 50%	5,573	
JULIA McCASLIN SCHOLARSHIP	86,190	
THERON McCLOUD MEM. SCHOLARSHIP	8,219	
ALBERT & BELLE McDONALD TRUST	423,193	440,160
CLIFF McELROY MEMORIAL TRUST	12,235	13,250
JEAN PARK McGUIRE ENDOWMENT	31,897	
GEORGIA McILWAIN	4,885	
McKINLEY & BARNETT FAMILIES 33%	459,759	
NYTA MILLER SCHOLARSHIP	6,281	6,560
NELL MILLER SCHOLARSHIP	2,822	2,935
MINISTERIAL SCHOLARSHIP END. 60%	110,921	115,368
MONTCLAIR PROPERTY TRUST	69,566	
JESSE MOODY CHAIR OF MATHMATICS	16,665	
PEARL FLORENCE MOORE MEM. SCHOL.	442,466	
MARY E. MOREFIELD MEMORIAL END.60%	6,751	
JOE MORRIS SCHOLARSHIP	11,815	
PAT & BERT OWEN ENDOWMENT	1,034	
MAX & ETHEL MIZE PARKER SCHOL.	18,297	19,031
PARKS SCHOLARSHIP (E.E.PARKS)	25,872	
D.W. PERRY BIBLE LECTURE FUND	6,817	
S.Q. PROCTOR MINISTERIAL SCHOL.	10,871	11,307
WINDELL & FLORENCE REED SCHOL.	25,981	
NANCY D. REEDER SCHOLARSHIP	17,777	
AGNES D. RICHARDSON ENDOWMENT FUND	8,607	8,952
MAGGIE COX & WILL F. ROBERTSON MEM	1,701	
PAULINE RUCKER MEMORIAL	3,866	4,022
REV. & MRS. J. HOWARD SCOTT MEM.	9,175	9,818
HANNIBAL SEAGLE BIBLE CHAIR	78,991	
ABEY HOUSTON & CLARA SMITH	3,978	
ESTHER M. SMITH TRUST	6,398	6,655
MARTHA S. & W. HORACE SNIPES SCH.	1,748	1,818

W.B. & LYDIA SNIPES	6,632	
L.D. & DATHEL JONES STACEY TRUST	3,466	
ANNIE & MALCOM STEPHENS	17,558	
ELMER STEWART	109,923	
EVA JANE STEWART TRUST 50%	53,869	56,029
ADAM & HANNAH STRASSER	62,167	
ROY STUCKER SCHOLARSHIP 50%	45,525	47,350
RICHARD SWAIN MEMORIAL SCHOLARSHIP	20,897	21,735
ABRAHAM TOM	5,435	
L.C. WADDLE	18,236	
GRACE WALKER	33,388	
WEIGEL BIBLE CLASS	9,009	9,370
O.C. & CHARLOTTE WELLS	79,706	
ANNIE B. WILLIAMS STUDENT LOAN	1,963	
STEWART WILLIAMS MEMORIAL	2,420	
KEMMONS & DOROTHY WILSON	13,956	
EDITH E. WITTE SCHOLARSHIP	8,503	
J.C. WOMACK ENDOWMENT FUND	7,370	
MAXIE & WILL YOUNG LECTURES	14,740	
BETHEL COLLEGE	6,774,417	2,616,394

BOARD OF CHRISTIAN EDUCATION

Endowment	2005	2006
PAUL ALLEN ENDOWMENT FOR CE	7,143	7,840
GRACE JOHNSON BEASLEY MEMORIAL	7,478	7,772
* BENNETT & MILDRED BROWN FOR CE	21,931	22,867
CHRISTIAN EDUCATION MID-CENTURY	215,963	224,465
CHRISTIAN EDUCATION SEASON END.	153,471	161,461
* CARL COOK OUTDOOR MINISTRY END.	727	994
LAVENIA CAMPBELL COLE ANNUITY END.	30,988	32,208
* JILL DAVIS CARR - LEADERSHIP DEV.		1,285
CONSULTANT TRAINING FUND	48,634	50,754
C.P. YOUTH CONFERENCE	106,386	115,432
H. HAROLD DAVIS ENDOWMENT FUND	141,873	148,113
JACK W. FERGUSON JR CE ENDOWMENT	5,679	6,146
IRA & RAE GALLOWAY FOR CE	12,319	12,804
LOUISE ADAMS HEATHCOCK MEMORIAL	7,053	7,330
JOHN GILBERT HORSLEY-YOUTH LEADERS	8,485	9,338
* DONALD & JANE HUBBARD END. FOR CE	6,172	6,731
INTO THE NINETIES FOR CE	238,070	247,441
REVEREND GAYLE J. KEOWN FOR CE	2,924	3,218
EARL KING MEMORIAL	5,692	5,916
VIRGINIA MALCOM CHRISTIAN EDUC.	98,748	102,636
WESLEY & JACKIE MATTONEN	29,821	30,995
DAVID & MARY McGREGOR CE	7,765	18,690
JAMES D. McGUIRE ENDOWMENT FOR CE	9,699	12,281
HOWELL G. & MARTHA JO MIMS CPYC	7,521	13,032
MORRIS & RUTH PEPPER FOR CE	44,522	46,482
BILL & HAZEL PHALAN ENDOWMENT	12,475	12,967
CLAUDETTE HAMBY PICKLE CE END.	13,844	16,071
PUBLISHING HOUSE ENDOWMENT 33%	99,364	107,532
DR. & MRS. E.K. REAGIN ENDOWMENT	49,176	51,165
JODI HEARN RUSH	5,451	5,718
REV. RUSTY RUSTENHAVEN YOUTH MIN.	11,800	12,265
JEFF & ANGIE SLEDGE ENDOWMENT	1,481	1,603
JOHN W. SPEER ENDOWMENT FOR CE	16,876	17,540
CORNELIA SWAIN ENDOWMENT FOR CE	13,339	14,591
IRVIN & ANNIE MARY SWAIN END.	17,254	18,189
FRANK & LINDA WARD ENDOWMENT (CE)	12,826	14,126

WILLIAM WARREN ENDOWMENT FOR CE	3,120	3,945
CLARK WILLIAMSON MEMORIAL	35,757	37,165
HELEN WIMAN MEMORIAL	3,508	3,646
YOUNG ADULT MINISTRY ENDOWMENT	16,420	17,066
CHRISTIAN EDUCATION	1,531,755	1,629,820

BOARD OF MISSIONS

Endowment	2005	2006
<i>CHURCH LOAN</i>		
CHURCH LOAN FUND-GENERAL	1,174,860	1,221,107
McKENZIE ENDOWMENT	36,261	37,688
<i>HOME MISSIONS</i>		
ADVANCE IN MISSIONS TRUST FUND	379,216	394,143
MISSIONS & EVANGELISM ENDOWMENT	98,492	102,369
GRACE JOHNSON BEASLEY MEMORIAL	32,269	33,539
GRACE BEASLEY-SMALL RURAL CHURCH	43,601	45,318
BENNETT & MILDRED BROWN TRUST	23,455	47,113
DAVID BROWN ENDOWMENT	8,767	9,112
CPW LEADERSHIP TRUST FUND	50,444	57,290
LAVENIA CAMPBELL COLE ANNUITY END.	53,622	55,732
LAVENIA COLE TESTAMENTARY TR. 25%	308,005	331,097
LAVENIA CAMPBELL COLE TRUST 20%	19,029	19,778
ROUINE VODRA COLEMAN ENDOWMENT	1,130	1,175
WINIFRED M. DIXON ENDOWMENT	50,238	52,215
JOSEPH B. DUNGY ENDOWMENT	78,492	81,581
LOUISE & SAM R. ESTES ENDOWMENT	9,520	11,405
CLIFFORD GITTINGS ENDOWMENT	3,696	3,999
LELIA B. GOODMAN FOR MISSIONS	2,538	2,638
P.F. JOHNSON MEMORIAL ENDOWMENT	16,523	17,174
FINES EWING & BESSIE KEENE MEM.	128,888	133,962
CHOW KING LEONG ENDOWMENT	39,396	46,078
MARY KATHERINE MIZE LONGWELL END.	571	594
DELLA CAMPBELL LOWRIE 20%	392,404	407,850
JAMIE ROY CHAFFIN ENDOWMENT	1,750	1,819
MARK G. LYNCH CHOCTAW PRESBYTERY	6,375	6,899
CLIFFORD W. & SARAH C. McCALL NCD	4,298	4,651
JOE E. MATLOCK ENDOWMENT	44,508	46,260
ROBERT E. MATLOCK ENDOWMENT	130,315	138,040
ROBERT T. & DONA MILAM ENDOWMENT	4,105	4,503
NANCY J. ORR BEQUEST	3,753	3,901
NEW CHURCH DEVELOPMENT END.	84,047	87,356
S.Q. PROCTOR HOME MISSION END.	9,998	10,392
MARGUERITE D.RICHARDS RURAL CHURCH	21,290	22,128
MARGUERITE D.RICHARDS MM MAGAZINE	7,097	7,376
* PAUL & GENEVA RICHARDS MEMORIAL		11,027
WILLIAM A. & BEVERLY ST. JOHN END.	10,459	10,870
MADGE SPRAGUE MEMORIAL ENDOWMENT	4,842	5,032
LELA SWANSON STRICKLEN NCD	56,153	58,364
CORNELIA SWAIN ENDOWMENT	49,828	51,906
MAYMIE STOVALL-HOME MISSIONS 25%	10,496	10,909
WALKERVILLE CPC MEMORIAL ENDOWMENT	5,804	6,032
BROWN & JULIA WELCH MISSIONS END.	27,549	28,634
<i>WORLD MISSIONS</i>		
GINA MARIE BENZEL ABLESON MEMORIAL	8,708	9,051
ASHBURN-GRAF EDUCATIONAL	115,966	120,462
MAREE BLACKWELL ENDOWMENT	1,105	2,208
JAMES A. BRINTLE II SCHOLARSHIP	3,901	4,222
MATTIE REE SUDDARTH BROWN END.	17,919	18,727

GLADYS H. BRYSON SCHOLARSHIP FUND	92,513	96,100
DAVIS O. & GLADYS H. BRYSON MSNRY	74,406	77,335
MARY FRANCES & WILLIAM CARPENTER	7,674	9,024
MILDRED CHANDLER SCHOLARSHIP END.	103,514	109,787
COLOMBIAN CPW ELEM. SCHOLARSHIPS	24,813	26,852
* COLOMBIAN UNIVERSITY SCHOLARSHIPS		65,877
HELEN DEAL ENDOWMENT	44,921	46,689
JOHN A. DEAVER MISSION	8,784	9,130
CHESTER E. DICKSON ENDOWMENT	39,077	40,615
JOSE & FANNY FAJARDO ENDOWMENT	12,098	12,574
FOREIGN MISSIONS ENDOWMENT	297,440	309,148
MRS. G.W. FREEMAN BIBLE WOMAN TR.	5,527	5,744
MCADOW AND MAE GAM ENDOWMENT	13,600	14,136
SAMUEL KING GAM	18,483	19,210
BERNICE BARNETT GONZALEZ	1,206	1,254
GLENIEL GROUNDS ENDOWMENT	1,854	1,927
HOLZER TRUST	65,705	68,253
HONG KONG MISSION	35,173	36,558
MARVIN C. & RUTH M. KINNARD TRUST	10,530	11,396
WARREN AND CAROLINE LOWE TRUST	2,346	2,438
MAMIE MCADOO ENDOWMENT	2,305	2,396
McCLUNG/FOWLER MEMORIAL	67,956	71,477
HOLLY KATELYN McCLURKIN	580	603
RUBY JOHNSON MAY MEMORIAL 50%	6,569	6,828
LUCIE C. MAYHEW FD FOR U-P CHILDRN	12,682	13,469
ELIZABETH A. & JAMES W. MORROW TR.	21,117	21,948
RICHARD NICKS MEMORIAL ENDOWMENT	44,538	46,291
PATRON MEMBERSHIP	655,556	687,587
MYRA PATTON FOREIGN MISSION END.	142,124	147,718
PERPETUAL MEMBERSHIP FUND	827,990	867,351
DON & GWEN PETERSON ENDOWMENT	63,550	68,774
ROSE ELLA PORTERFIELD SCHOLARSHIP	12,013	13,000
CARL RAMSEY SCHOLARSHIP FUND	29,421	30,576
MARGUERITE D. RICHARDS JAPAN	14,216	14,776
ELISE SANDERS ENDOWMENT	262,707	273,048
SCHOLARSHIP-UNIVERSIDAD EVANGELICA	6,901	7,469
* BUDDY & BEVERLY STOTT ENDOWMENT	18,173	23,252
MAYMIE STOVALL-FOREIGN MISSION 25%	10,496	10,909
IRVIN & ANNIE MARY DRAPER SWAIN	22,911	23,812
WALTER SWARTZ-JOSE FAJARDO SCH.FD.	35,768	37,154
WM. B. & EMMA JO DENSON TODD END.	4,304	4,658
BOYCE & BETH WALLACE ENDOWMENT	33,575	34,976
ROBERT J. & MARILEE B. WATKINS	1,633	1,697
BILL & KATHRYN WOOD	49,721	54,869
FORESTER WORLD MISSIONS	3,095,425	3,217,274
BILL & IONA WYATT ENDOWMENT	8,288	10,197
* REV & MRS TADAO YOSHIZAKI MEMORIAL	515	562
BOARD OF MISSIONS	9,892,381	10,440,444

BOARD OF STEWARDSHIP

Endowment	2005	2006
<i>GENERAL WORK</i>		
GRACE J. BEASLEY MEMORIAL	26,135	27,164
DONALD BIERHAUS TRUST	61,520	63,942
C.C. BROCK ENDOWMENT FUND	4,265	4,433
LAVENIA CAMPBELL COLE ANNUITY END.	58,052	60,337
LAVENIA COLE TESTAMENTARY TR. 25%	308,005	331,097
LAVENIA CAMPBELL COLE TRUST 20%	19,838	20,619

LAVENIA CAMPBELL COLE FINANCE END.	8,712	9,055
FOUNDATION & FINANCE TRUST	7,528	7,824
FREEMAN TRUST	94,518	98,239
FLOYD HENSLEY TRUST	24,439	25,401
P.F. JOHNSON MEMORIAL ENDOWMENT	8,262	8,587
ROBERT H. JORDAN ENDOWMENT FUND	5,854	6,084
DELLA CAMPBELL LOWRIE 20%	392,404	407,850
J. RICHARD MAGRILL, JR. ENDOWMENT	31,099	33,378
SAM B. MILES ENDOWMENT	8,688	9,030
M. DALE ORR ENDOWMENT	33,800	35,131
WILLIAM DANA SHRIVER FUND	185,988	193,309
MAYMIE STOVALL-FRONTIER PRESS 25%	27,047	28,112
EVELYN & GENE WALPOLE ENDOWMENT	15,520	16,775
EUGENE WARREN ENDOWMENT FUND	21,844	22,703
DIXIE CAMPBELL ZINN MEMORIAL	13,252	13,774
<i>MINISTERIAL AID & RETIREMENT</i>		
MINISTERIAL AID ENDOWMENT	628,593	653,337
JESSE W. HIPSHER ENDOWMENT	23,593	25,636
ANNIE LEE HOGUE ENDOWMENT	30,854	32,069
HERSCHEL E. JONES MINISTERS' TRUST	9,060	9,417
KATE H. ROBERT E. & ROBERT M. KING	122,291	127,105
DELLA CAMPBELL LOWRIE END. 20%	1,010,926	1,094,027
PARR ESTATE/TEXAS SYNOD MINIS. AID	86,820	93,957
SPECIAL RESERVE RETIREMENT	1,048,543	1,081,983
SUE STILES ENDOWMENT FUND 50%	75,146	78,104
BOARD OF STEWARDSHIP	4,392,596	4,618,479

COMMISSION ON THE MINISTRY

Endowment	2005	2006
AWARDS FOR CP MINISTERS & SPOUSES	14,601	15,587
ROOSEVELT AND RUTH BAUGH	1,585	1,715
JAMES & HELEN KNIGHT ENDOWMENT	19,391	20,155
* MINISTERS CONFERENCE		885
MELVIN & NAOMI ORR ENDOWMENT	10,543	12,908
JAMES & GENEVA SEARCY ENDOWMENT	20,940	22,661
E.G. & JOY SIMS ENDOWMENT	14,020	15,225
LYON WALKUP ENDOWMENT	5,071	7,069
COMMISSION ON THE MINISTRY	86,151	96,205

CUMBERLAND PRESBYTERIAN CHILDREN'S HOME

Endowment	2005	2006
MERLYN & JOANN KITTERMAN ALEXANDER	1,127	1,171
VIRGIL R. ANDERSON MEMORIAL	31,824	35,998
HUBERT L. BAKER MEMORIAL	12,730	14,399
SARA D. BASS ENDOWMENT	577	653
W.A. & ELIZABETH BEARDEN TRUST	13,859	14,405
GRACE JOHNSON BEASLEY MEMORIAL	32,269	33,539
BETHLEHEM CPC, MAURY CO., TN.	5,274	5,482
MARY BENSON & HENRY S. BLOKER	1,102	1,247
ERNESTINE BRADSHAW MEMORIAL	6,605	7,472
JAMES L. & LOUISE BRIDGES SCHOL.	35,815	37,225
J.T. & DOROTHY BRITT TRUST	9,759	10,143
MARGARET BROWN MEMORIAL	915	1,035
ELIZABETH & RAYMON BURROUGHS	14,180	16,777
OLON B. CANNON ENDOWMENT	3,331	3,768
I. GAY CARDWELL MEMORIAL	13,638	15,426
CECIL M. CARLTON MEMORIAL END	1,153	1,304

STELLA CATE ENDOWMENT	1,067	1,207
CHILDREN'S HOME ENDOWMENT	280,462	291,502
CHILDREN'S HOME PATRON MEMBERSHIP	226,247	256,132
ORA B. CODY ENDOWMENT	1,088	1,231
LAVENIA CAMPBELL COLE ANNUITY END.	72,093	74,931
LAVENIA COLE TESTAMENTARY TR. 25%	308,005	331,097
LAVENIA CAMPBELL COLE TRUST 20%	17,752	18,450
WILMA CAVOLT ENDOWMENT	639	722
JOHN T. COLEMAN ENDOWMENT	132,566	149,952
MRS. A.L. COLVIN MEMORIAL FUND	626	678
JOHN H. & EVA COX TRUST FUND	27,020	28,083
VERA CUNNINGHAM FUND	2,305	2,608
STEVE CURRIE TRUST	474,297	492,967
* BRUCE & MARGARET DALRYMPLE END	10,644	12,040
DANIEL CLASS, MORNINGSIDE CPC	27,904	29,003
* DONNIE CURRY DAVIS MEMORIAL		35,750
MARY ELBERTA DAVIS MEMORIAL	17,423	18,109
JOHN W.& BEATIE V. DERRY MEMORIAL	99,850	112,946
EARMER DOBBS MEMORIAL ENDOWMENT	24,515	27,730
WAVONNA T.DURBIN ENDOWMENT FUND	8,418	9,522
FRED & MATTIE MAE DWIGGINS MEM.	69,960	72,714
J.S. EUSTIS MEMORIAL TRUST FUND	11,045	11,480
WINNIE & CLESTER H. EVANS, SR. TR.	18,440	19,166
JOHN M. FRIEDEL TRUST	19,074	19,825
JOYCE C. FRISBY MEMORIAL ENDOWMENT	11,895	12,363
VAUGHN & MARY ELIZABETH FULTS TR.	17,595	18,287
GARNER-MILLER MEMORIAL TRUST	10,855	11,282
JAMES C. & FRED M. GILBERT END.	81,783	86,519
HENRY & JAYNE GLASPY MEMORIAL FUND	7,201	7,484
JUANITA BROWN GOSS ENDOWMENT	99,850	112,946
REV. W.J. GREGORY MEMORIAL	90,506	94,069
GLENN GRIFFIN ENDOWMENT 33%	38,584	40,103
REV. & MRS. HENRY M. GUYNN MEM.	4,009	4,167
ALICE HAMILTON MEMORIAL ENDOWMENT	12,833	14,516
CHAD HARPER ENDOWMENT	6,006	6,635
LOUISE J. HARRIS ENDOWMENT	9,044	10,230
NEWSOME & IMOGENE HARVEY	2,213	2,300
* MAURY HEADDEN ENDOWMENT	10,229	11,571
ELSIE HEARD TRUST FUND	249,626	282,364
CLARENCE & LULA HERRING ENDOWMENT	5,268	5,475
KENNETH & CLARA M. HOLSOPPLE TR.	46,636	48,472
GEORGE & LOTTIE M. HUTCHINS TRUST	991,834	1,030,877
INTO THE NINETIES ENDOWMENT(CPCH)	119,715	135,415
ETHEL & SAM JOHNSON MEMORIAL	2,069	2,341
NORMA K. JOHNSON MEMORIAL LIBRARY	9,954	10,346
P.F. JOHNSON MEMORIAL ENDOWMENT	16,523	17,174
ROBT.H. & GENEVIE JOHNSON END.	3,941	4,170
MR. & MRS. ROBERT L. JOHNSON	10,412	10,821
ROBY M.JOHNSTON MEMORIAL	483,633	547,060
VIOLET LOUISE JOLLY ENDOWMENT	1,051	1,093
EULAVA JOYCE MEMORIAL TRUST	8,688	9,030
RUTH CYPERT & HARLIE KUGLER MEM.	17,495	18,184
BLANCHE R. LAKE ENDOWMENT	12,608	13,105
WADE P. LANE & MAUDE DOROUGH MEM.	8,299	8,625
ADOLPHUS M. LATTA MEMORIAL TRUST	44,778	46,540
JENANN & MARVIN LESLIE ENDOWMENT	17,694	20,499
MR. & MRS. ROBERT F. LITTLE (CPCH)	25,879	27,411
CLAUDINE MARTIN ENDOWMENT	795	899
CHARLES E. & ADDIE MAE LLOYD END.	19,723	20,500

TONY & ANN MARTIN ENDOWMENT	1,390	1,504
* MRS. LUCILLE (LUCY) MAST ENDOWMENT	518	1,198
W.B. & AZALEE McCLURKAN, SR. MEM.	16,847	17,510
WILLIAM J. McCALL MEMORIAL TRUST	8,688	9,030
McEWEN CHURCH TRUST	6,674	6,937
J.C. McKINLEY ENDOWMENT (CPCH)	16,451	17,099
VELMA McKINLEY TRUST FUND	16,451	17,099
McKINLEY & BARNETT FAMILIES 33%	516,275	581,272
MARY McKNIGHT MEMORIAL TRUST	6,297	7,608
ADELLE McVAY MEMORIAL FUND	1,153	1,304
KENNETH & MAE MOORE ENDOWMENT	6,144	6,385
HARTWELL MURRIE MEMORIAL FUND	672	760
MAURINE L. NOLL ENDOWMENT	25,684	29,052
OPERATIONAL TRUST FUND	129,265	134,354
BERT & PAT OWEN ENDOWMENT FOR CPCH	1,062	1,420
* MARTHA SUE PARR ENDOWMENT	1,279	1,329
JOE PARR TRUST FUND	69,435	72,168
ETHEL PARROTT ENDOWMENT FUND	7,654	8,657
OPAL B. POCKRUS ENDOWMENT FUND	31,403	35,521
MARY M. POOLE ENDOWMENT FUND	824,391	856,842
JACK & MARY LOU PROCTOR MEM. TRUST	55,721	57,914
MARY ACENA PREWITT TRUST FUND	78,772	81,873
S.Q. & K. MAURINE PROCTOR TRUST	4,935	5,130
* MARTHA AMY PUTNAM ENDOWMENT		13,312
REV. & MRS. JOE REED MEMORIAL	1,742	1,885
MARGUERITE D.RICHARDS ENDOWMENT	21,290	22,128
AGNES DURBIN RICHARDSON TRUST	26,324	27,361
EVELYN BRUINGTON C. RICHMOND	12,516	14,157
PAT N. & ESSIE H. ROBERTS MEMORIAL	50,564	52,554
FRANCES BENEFIELD ROBERTS TRUST	2,035	2,115
VIRGINIA ROSS MEMORIAL ENDOWMENT	3,412	3,860
FLORA LEE RUDOLPH ENDOWMENT	5,782	6,540
EDITH RUSHING ENDOWMENT	1,023	1,157
ADDIE RUSSELL MEMORIAL ENDOWMENT	3,000	3,393
REV. & MRS. JOHN A. RUSSELL MEM.	3,909	4,063
WILLIAM L. & ANNETTE SHAFFER	1,314	1,486
JOHN, ANN & MARY ELIZABETH SHIMER	12,837	13,343
WILLIAM DANA SHRIVER MEMORIAL END	84,817	95,941
ALISTER SINCLAIR ENDOWMENT	6,007	6,795
REV. W.B. & LYDIA SNIPES MEMORIAL	12,102	13,097
FLORINE M. STACK MEMORIAL	9,046	10,232
SUE STILES ENDOWMENT FUND 50%	76,086	86,065
BILLY TABOR ENDOWMENT	5,788	6,547
DON M. & NANCY E. TABOR ENDOWMENT	29,458	30,617
MARGARET E. TOLER MEMORIAL TRUST	79,507	89,934
TOWNSEND TRUST FUND	32,902	34,197
MARGUERITE VAN HOOK ENDOWMENT	35,012	39,603
ORRIN & LEOTA VOORHIES MEMORIAL	20,543	23,237
HATTIE A. WHEELLESS FUND	16,929	17,596
WHITFIELD FAMILY ENDOWMENT	4,154	4,317
PORTER & HATTIE S. WILLIAMSON MEM.	149,578	155,467
HELEN WYNN ENDOWMENT FUND	6,389	6,915
MAXIE & WILL YOUNG MEMORIAL END.	17,375	18,059
DIXIE CAMPBELL ZINN MEMORIAL TRUST	5,445	5,659
CHILDREN'S HOME	7,098,869	7,674,360

CUMBERLAND PRESBYTERIAN PUBLICATION

Endowment	2005	2006
MASAHARU ASAYAMA/CPWM ENDOWMENT	6,048	6,571
KY CURRY PUBLISHING ENDOWMENT	23,023	24,916
C. RAY DOBBINS ENDOWMENT	21,435	23,416
MARGUERITE D. RICHARDS CP MAGAZINE	11,699	12,660
* PAT WHITE ENDOWMENT		517
CP PUBLICATION BOARD	62,205	68,080

GENERAL ASSEMBLY OFFICE

Endowment	2005	2006
D.W. FOOKS MEMORIAL ENDOWMENT	16,147	16,783
PUBLISHING HOUSE ENDOWMENT 33%	61,406	64,907
* ROBERT & OLENE RUSH ENDOWMENT	9,879	11,355
TRUSTEE ENDOWMENT	317,969	330,486
GENERAL ASSEMBLY OFFICE	405,401	423,531

HISTORICAL FOUNDATION

Endowment	2005	2006
ANNE ELIZABETH KNIGHT ADAMS HF	2,644	2,774
ROSIE MAGRILL ALEXANDER TRUST	14,791	15,373
PAUL H. & ANN M. ALLEN HERITAGE FD	6,251	6,497
GRACE J. BEASLEY BIRTHPLACE SHRINE	49,692	51,649
BIRTHPLACE SHRINE FUND	52,427	60,023
JAMES L. & LOUISE M. BRIDGES HF	15,593	16,412
SYDNEY & ELINOR BROWN HERITAGE FD	4,629	5,866
CENTENNIAL HERITAGE ENDOWMENT	24,673	78,411
WALTER CHESNUT ENDOWMENT	6,544	7,801
LAVENIA CAMPBELL COLE HERITAGE FD	59,307	61,642
C.P.CHURCH IN AMERICA HERITAGE FD	12,439	12,929
CPW ARCHIVAL SUPPLIES ENDOWMENT	26,199	27,231
SAMUEL R. & MARY G. BAREFOOT ESTES	20,115	21,164
FAMILY OF FAITH ENDOWMENT	12,765	13,294
GETTIS & DELIA SNYDER GILBERT HF	4,210	4,584
JAMES C. & FRED A. M. GILBERT HF	18,643	19,377
JAMES C. & FRED A. M. GILBERT TRUST	54,781	56,937
MAMIE A. GILBERT TRUST	12,571	13,066
RONALD W. & VIRGINIA T. HARPER	1,979	2,220
HISTORICAL FOUNDATION TRUST	67,608	71,286
* DONALD & JANE HUBBARD HERITAGE FD	3,205	5,619
* CLIFF & JILL HUDSON HERITAGE FUND		2,193
ROBERT & KATHY HULL ENDOWMENT	13,098	13,614
INTO THE NINETIES ENDOWMENT	34,021	35,360
P.F. JOHNSON MEMORIAL ENDOWMENT	16,523	17,174
IRENE A. KIEFER ENDOWMENT	1,228	1,277
CHOW KING LEONG ENDOWMENT (HF)	3,694	5,088
DENNIS L. & ELMIRA C. MAGRILL 50%	19,571	21,367
JOE R. & MARY B. MAGRILL TRUST	106,433	152,835
JIMMIE JOE McKINLEY HERITAGE FUND	7,155	7,436
SNOWDY C. & LILLIAN W. MITCHELL HF	4,210	4,584
VIRGINIA SUE WILLIAMSON MORROW HF	11,194	11,634
ANNE E. SWAIN ODOM HERITAGE FUND	14,415	15,448
MARTHA SUE PARR HERITAGE FUND	29,291	30,445
FLORENCE PENNEWILL HERITAGE FUND	3,834	3,985
MORRIS & RUTH PEPPER ENDOWMENT	12,834	13,731
PUBLISHING HOUSE ENDOWMENT 33%	68,257	70,944

MABLE MAGRILL RUNDELL TRUST	14,791	15,373
SAMUEL CALLAWAY RUNDELL HF	6,944	10,383
PAUL & MARY JO SCHNORBUS HF	4,125	5,446
SHILOH CPC ELLIS COUNTY TEXAS END.	4,426	5,656
HINKLEY & VISTA SMARTT HERITAGE FD	4,542	5,865
JOHN W. SPARKS HERITAGE FUND	84,467	88,052
IRVIN S. & ANNIE MARY D. SWAIN HF	20,614	21,784
* F.P. (JAKE) WAITS HERITAGE FUND		4,604
HISTORICAL FOUNDATION	956,733	1,118,433

MEMPHIS THEOLOGICAL SEMINARY

Endowment	2005	2006
AFRICAN-AMERICAN STUDIES CHAIR	6,560	7,099
EMERSON A. ALBURTY ENDOWMENT	8,226	8,549
JOHN W. ALDRIDGE MEMORIAL SCHOL.	19,691	20,466
MERLYN A. & JOANN K. ALEXANDER	8,097	9,027
ALSTON FAMILY EVANGELISTIC ASSN. +	30,579	54,187
POLLY ATTERBURY ALDRIDGE SCHOL.	9,939	10,331
ALTERNATE STUDIES ENDOWMENT	48,801	54,405
VIRGIL R. ANDERSON MEMORIAL END.	15,631	16,246
E. COLVIN & THALIA BUCK BAIRD END.	54,945	58,322
WALTER & EULA BAKER MEMORIAL FUND	12,554	13,048
O. A. BARBEE ENDOWMENT	4,631	5,163
* RICHARD M. & MARTHA CAROL BARKER SCH		5,349
BARNES SEMINARY ENDOWMENT	62,809	65,282
ISAAC R. BARNES SCHOLARSHIP END.	24,629	27,457
GEORGE B. BATES TRUST	3,053	3,174
GRACE JOHNSON BEASLEY ENDOWMENT	61,273	62,682
JOSEPH E. BEDINGER MEM. LIBRARY	4,237	4,403
TARLTON M. BELLES FUND	36,550	40,748
MARIE BLACKWELL ENDOWMENT	6,947	7,745
LARRY A. BLAKEBURN ENDOWMENT	2,322	2,413
ROY E. BLAKEBURN SCHOLARSHIP	5,396	6,016
BOWEN CHAPEL CHURCH TRUST	305,034	340,068
BOWEN LECTURE FUND	16,440	18,236
BROCKWELL LIBRARY ENDOWMENT	8,584	9,570
EVELYN BRODEUR	20,435	25,263
BETH-HELEN-PEGGY BROWN ENDOWMENT	5,123	11,303
PAUL B. BROWN ENDOWMENT	6,200	14,852
PAUL F. & MATTIE SUDDARTH BROWN	37,206	38,671
W. W. BROWN SCHOLARSHIP	44,966	50,130
DAVIS O. & GLADYS BRYSON EDUC. 50%	41,612	43,251
CLINTON & EVELYN BUCK CE CHAIR	20,892	25,276
REV. J. T. BUCK SCHOLARSHIP	23,004	25,646
HENRY & ALFREDA BUNTON SCHOL. +	21,474	23,239
HAL & GLADYS BURKS MEMORIAL FUND	12,012	13,392
THOMAS H. CAMPBELL LIBRARY END.	5,212	5,810
THOMAS H. & MARGARET E. CAMPBELL	24,762	26,474
CAMPBELL-TODD TRIST	11,806	13,218
CARLOCK MEMORIAL TRUST	1,159	1,292
CAWTHON MEMORIAL FUND	3,847	4,289
MILDRED CHANDLER ENDOWMENT	5,110	5,312
GLADYS CHUMBLER ENDOWMENT	6,591	6,851
MARIAN LISENBEE CLARK ENDOWMENT	6,816	7,084
SALLIE H. CLAY & ALICE J. COOKSEY	144,439	150,336
FAYE E. & FORD F. CLAYTOR END.	6,949	7,223
LAVENIA CAMPBELL COLE ANNUITY END.	72,093	74,931
LAVENIA COLE TESTAMENTARY TR. 25%	308,005	331,097

LAVENIA CAMPBELL COLE TRUST 20%	17,831	18,532
GEORGE E. & ROUINE V. COLEMAN END	14,398	16,052
GEORGE E. COLEMAN SCHOLARSHIP	89,674	99,973
WILLENE COOPER SCHOLARSHIP	20,300	24,246
HUBERT & DORTHA COVINGTON MEMORIA	3,794	4,337
* JAMES COVINGTON SCHOLARSHIP		4,029
THELMA CRAIG SCHOLARSHIP	13,203	29,659
CUMBERLAND HALL ENDOWMENT	254,909	284,186
CUMBERLAND PRESBYTERIAN WOMEN	39,603	43,803
SALLIE STACY DAVENPORT^	4,679	5,228
MARY ELBERTA DAVIS MEMORIAL	8,910	9,933
JAMES W. & GLADYS MURRAY DIAMOND	2,998	3,342
MARGARET M. DIRKS	5,920	7,569
HOUSTON DIXON MEMORIAL	10,796	12,036
WINIFRED M. DIXON ENDOWMENT	51,382	57,283
C. RAY DOBBINS ENDOWMENT	1,908	2,127
JESSE R. & VIRGINIA R. DURHAM END.	850,146	888,283
EXPANSION & DEVELOPMENT FUND	5,230	5,831
FAITH CPC, TULSA, OK-SCHOLARSHIP	36,790	43,514
ALICE FAY FINLEY	5,641	5,863
H. GLENN FINLEY LIBRARY FUND	2,968	3,085
E.H. & MILLIE FINLEY	2,445	2,614
LINDA HESTER FOOKS MEMORIAL	15,327	16,036
JERE B. FORD FAMILY ENDOWMENT	12,933	14,419
VAUGHN FULTS ENDOWMENT	11,568	12,897
GADSDEN AREA CHURCHES TRUST<	30,471	34,717
McADOW GAM ENDOWMENT FUND	17,900	19,928
JOHN E. & ANNA B. GARDNER END.	20,806	23,196
JESSIE B. & NOELLA GARNER	1,232	1,374
W.L. & DOT LACEY GASTON ENDOWMENT	5,515	7,232
* LOUIS E. & MILLIE COATS GHOLSON	194,974	217,367
JAMES C. & FRED M. GILBERT END	5,279	6,293
JAMES & MARTHA GILL SACRED THEOL.	26,770	29,845
DAVID E. GLASGOW ENDOWMENT	1,269	1,443
JAMES A. & LENORA GREER END.<	1,923	2,081
MARY GUICE MEMORIAL	8,417	9,678
MARGARET I. GUNN MEMORIAL	29,125	33,673
MRS. GEORGE N. HARRIS LIBRARY MEM.	3,977	4,134
NEWSOME & IMOGENE DANIEL HARVEY	6,790	7,570
* BETTYE & DICK HENDRIX SCHOLARSHIP	10,293	11,525
HENSHAW FAMILY ENDOWMENT FUND	5,359	5,975
FRANK & MARGARET HENSHAW END.	9,030	12,317
J. DAVID & BARBARA HESTER END.	24,031	25,082
REV. E. SAMUEL HICKS END. FUND	4,398	4,571
* DR. ALFRED D. HILL SCHOLARSHIP	1,031	1,155
CORTIS E. HILL LIBRARY	3,195	3,321
DAVID & PATSY HILLIARD	9,271	10,392
* FRANCIS A. HOBGOOD TRUST 25%	28,933	30,270
WILLIAM CLARENCE HODGE MEMORIAL	3,367	3,500
B.L. & JEWEL LOOPER HOLDER	9,132	9,564
LEE HOLLOWELL TRUST	27,931	31,138
MR. & MRS. J.S. HOLMES TRUST	4,358	4,529
KENNETH & MYRTLE HOLSOPPLE END.	46,636	48,472
REV. JOHN WILLIAM HOWELL MEMORIAL	5,166	5,760
* CARDELIA HOWELL-DIAMOND SCHOL.		11,242
* DONALD & JANE HUBBARD END. FOR MTS	2,127	3,377
BERNICE A. HUMPHREYS ENDOWMENT	45,281	47,064
CHARLES E. & HELEN HUMPHREYS END.	89,219	99,466
GERALD S. & LOUISE FELTS HUNTER	2,619	2,920

GEORGE & LOTTIE M. HUTCHINS 33%	365,131	379,504
MATTIE HUTCHISON SEMINARY FUND	1,444	1,501
EUGENIA TURNER INGRAM ENDOWMENT	5,773	6,652
LILLIAN JOHNSTON INGRAM LIBRARY	10,718	11,949
TOM & BARBARA INGRAM STUDENT ASST.	17,186	17,999
VIRGINIA HOWELL INGRAM END. FUND	52,466	61,627
REV. W.T. INGRAM, SR. & FAMILY S.	88,791	102,907
WM. T. & VIRGINIA H. INGRAM LECT.	89,623	100,349
JOE BEN IRBY TRUST	3,471	3,714
JOE BEN & JULIA IRBY ENDOWMENT FD.	83,393	87,303
VIRGINIA IRWIN MEMORIAL ENDOWMENT	7,815	8,123
JOHNS LECTURES	12,324	13,939
P.F. JOHNSON MEMORIAL	81,575	84,786
ROBERT A. & JO S. JOHNSON (MTS)<	55,785	64,451
ROBY M. JOHNSTON ENDOWMENT	80,389	83,553
* JOINER MINISTERIAL SCHOLARSHIP	5,635	5,857
V. A. JONES LIBRARY MEMORIAL	3,866	4,310
KININGHAM-KUEHN ENDOWMENT	12,841	14,316
FRANKLIN W. LATTA MEMORIAL SCHOL.	20,586	22,951
RUTH FUMBANKS LATTA ENDOWMENT	21,400	23,857
* RANDALL LESLIE ENDOWMENT		544
* C.S. LEWIS & HIS FRIENDS LECTURE	18,584	22,444
LIBRARY RESERVE-SEMINARY DEVELOP.	33,420	37,259
MR. & MRS. ROBERT F. LITTLE (MTS)	28,514	32,324
JAMES & LOUELLA LIVELY FAMILY END	5,562	6,201
INEZ LOVELACE ENDOWMENT	46,208	48,027
VIRGIL L. & DELLA M. LOWRIE LECT.	76,258	86,350
DELLA CAMPBELL LOWRIE END. 20%	392,404	407,850
DENNIS L. & ELMIRA C. MAGRILL 50%	19,571	21,367
REV. GEO. MALONE/REV. EDMONG WEIR	38,058	48,375
W.A. JOHNSON FAMILY ENDOWMENT	2,503	2,790
DESSA JANE MANUEL SCHOLARSHIP 50%	61,822	64,256
MARSHALL (TEXAS) CPW ENDOWMENT	5,849	6,607
DR. & MRS. ARLEIGH G. MATLOCK SCH	52,629	58,674
CHARLES R. MATLOCK LIBRARY END.	4,846	5,403
WALTER L. MAYO ENDOWMENT FUND	4,970	5,166
MR. & MRS. DAVID M. McANULTY MEM.	14,152	14,709
DORIS McCALL MEMORIAL ENDOWMENT	30,040	31,222
JAMES W. & MARY H. McCULLOCH MEM.	10,890	11,319
MARGARET McCULLOCH SCHOLARSHIP	13,419	14,960
F. DWIGHT & BERNICE K. McDONALD	172,333	179,117
McGUINNESS-WOOD ENDOWMENT	18,664	19,451
JACK B. McKAMEY ENDOWMENT FUND	17,275	19,259
VELMA McKINLEY MEMORIAL ENDOWMENT	4,935	5,130
McKINLEY & BARNETT FAMILIES 33%	526,564	631,715
WESLEY McKINNEY MEMORIAL END.	8,082	9,049
MAUDE McLIN MEMORIAL ENDOWMENT	6,816	7,084
ROBERT W. McREYNOLDS MEMORIAL	6,454	7,196
MR. & MRS. W.J. McREYNOLDS TRUST	6,165	6,873
MEMPHIS METHODIST CONFERENCE FUND	34,869	38,874
ED MIKEL DOCTORAL SCHOLARSHIP MEM	6,249	6,803
SAM B. & NAURINE W. MILES END.	4,583	5,110
MARY ELLIOTT MILLER ENDOWMENT	6,279	7,053
REV. & MRS. W. E. MILLER SCHOL.	10,480	11,684
ROBERT LYNN & ELIZABETH P. MILLS	6,707	8,548
MINISTERIAL SCHOLARSHIP END. 40%	95,676	106,664
MISSOURI-ARKANSAS CO-OP PCUSA	2,760	3,241
JOHN L. MIZE SCHOLARSHIP	12,597	14,044
CLINTON & EVA B. MOORE ENDOWMENT	42,961	47,895

FRANK C. MOORE ENDOWMENT FUND	2,355	2,625
MARY E. MOREFIELD MEMORIAL 40%	5,426	6,049
* HUBERT W. MORROW ENDOWMENT PAS	2,097	2,592
VIRGINIA SUE WILLIAMSON MORROW MT	33,881	38,185
RUBY PAGE MORTON ENDOWMENT	5,304	6,858
WILLIAM TAYLOR MORTON ENDOWMENT	7,499	8,473
DR. ARTHUR MURRELL MEMORIAL SCHOL	5,590	6,233
WALTER & ANNA MURRIE ENDOWMENT	5,949	6,632
WILLARD & BETTIE MURRIE END.	5,414	5,627
GLADYS TETER NICHOLS	116,009	120,576
NORTH CENTRAL TEXAS PRESBYTERY SCH	4,452	4,627
WILLIAM H. & NOLA A. OLIVER SCHOL	8,224	9,168
BERT & PAT OWEN - SHEPHERD'S REST	1,712	2,130
PALESTINE CPC ENDOWMENT AT MTS	3,545	3,952
PASKELL & BERNICE PARKER ENDOWMENT	3,777	3,926
PARR SCHOLARSHIP ENDOWMENT	87,692	97,763
REV. G.F. PHELPS MEMORIAL SCHOL.	17,095	17,768
JOHN W. PIPER ENDOWMENT FUND	40,904	45,602
PLATTE-LEXINGTON SEMINARY	40,858	45,551
PLEASANT HILL CP ENDOWMENT	6,687	7,455
PCUSA STUDENT SCHOLARSHIP END.	64,227	101,289
BETTIE PRESS LIBRARY FUND	5,459	6,086
S.Q. PROCTOR MINISTERIAL SCHOL.	12,814	13,319
KLAHR & IRIS RANEY ENDOWMENT FUND	29,989	33,433
EUGENE & AGNES RICHARDSON END.	16,451	17,099
EVELYN B. CRICK RICHMOND END	66,592	74,240
ROY ROBERTS MEMORIAL ENDOWMENT	1,398	1,453
MRS. W.H. ROCHELLE ENDOWMENT FUND	9,402	9,772
* HUDSON & ROBBIE C. ROSEBERRY		79,717
W.L. & MARY K. ROLMAN SCHOL.	16,843	17,506
WILLIAM & DOLORES RUSTENHAVEN END.	5,117	5,318
SAINT TIMOTHY CPC	3,213	3,582
HERSCHEL A. & IRIS L. SCHULTZ	123,094	127,940
CLARA SCOTT FAMILY CHAIR - PART I	413,831	496,519
CLARA SCOTT FAMILY CHAIR-PART II	247,423	243,077
GEORGE W. SCOTT ENDOWMENT FUND	4,804	4,993
W.H. SCOTT FAMILY ENDOWMENT	13,395	14,934
MARIE C. SCRUDDER MEMORIAL	4,283	4,373
SEMINARY COMMITMENT CAMPAIGN	9,544	10,640
SEMINARY DEVELOPMENT FUND END.	754	841
SEMINARY SCHOLARSHIP FUND	51,408	57,567
ED SHANNON ENDOWMENT)	6,089	6,590
E. THACH & JERRY SHAU F ENDOWMENT	17,832	19,880
* ROBERT E. SHELTON SCHOLARSHIP	1,398	1,513
ROBERT M. SHELTON SCHOLARSHIP	2,819	2,950
RUBY BURRIS SHELTON ENDOWMENT	4,314	4,483
DICK & VIRGINIA SINGELLTON END.	14,030	14,582
ESTHER SMITH & SEARCY PARISH END.	1,819	1,891
ODUS H. SMITH MEMORIAL ENDOWMENT	4,096	4,257
KATHERINE HINDS SMYTHE ENDOWMENT	5,868	6,542
W.B. SNIPES MEMORIAL SCHOLARSHIP	15,549	16,161
TRUMAN BARRETT SNOWDEN MEMORIAL	8,039	8,356
* DOROTHEA SNYDER ENDOWMENT	2,049	5,733
L.D. & DATHEL JONES STACEY END.	606	675
HENRY L. STARKS SCHOLARSHIP	116,865	134,480
ANNE STAVELY ENDOWMENT FUND	1,975	2,052
EVA JANE STEWART TRUST 50%	57,739	60,012
LELA STRICKLEN ENDOWMENT	223,975	249,699
J.W. STILES LECTURES	29,370	33,725

REV. ELIZABETH STONE MEM. SCHOL.	1,940	2,163
MAYMIE STOVALL MEMORIAL TRUST 25%	10,496	10,909
ROY STUCKER SCHOLARSHIP FUND 50%	53,663	55,776
CHARLES STUDDARD MEMORIAL	26,063	27,089
EMMA ELIZABETH SUDDARTH MEMORIAL	5,801	6,029
ROBERT H. & LOIS WENT TAYLOR END.	16,356	17,000
THOMAS V. TAYLOR SEMINARY STUDENT	6,514	6,770
VERDYS E. TAYLOR TRUST	1,959	2,036
A.J. TERRY SCHOLARSHIP	1,865	1,938
THEOLOGICAL SEMINARY GENERAL END.	431,154	459,547
VIRGIL H. & IRENE R. TODD-OT EXCL	50,601	59,436
TRI-MU BIBLE CLASS SCHOLARSHIP}	43,951	50,980
* ROBERT LEE TRUAX JR AWARD		5,373
CARL WALKER ENDOWMENT	16,778	17,439
MR. & MRS. CARL FORBIS WARD MEM.	6,123	6,826
TOM V. WARNICK MEMORIAL	14,890	18,223
GENEVERETTE WARR ENDOWMENT	11,669	13,009
HARLON WATSON ENDOWMENT	15,150	20,265
VIRGIL T. & SUE B. WEEKS	7,561	8,483
LYNN WESTBROOK MEMORIAL	11,387	12,694
MAE WESTBROOK MEMORIAL END. FUND	4,016	4,478
THE WESTON ENDOWMENT	18,346	19,068
J. W. WILDER SCHOLARSHIP	407,196	453,963
ALLINE WILLIAMS ENDOWMENT	7,477	7,771
* LAMAR & ELLEN WILSON MEMORIAL	47,470	76,488
WAYNE WIMAN SCHOLARSHIP	31,026	35,374
WOMEN'S ISSUES IN MINISTRY END.	3,307	3,579
LOUISA WOOSLEY ENDOWMENT FUND	45,475	52,728
MEMPHIS THEOLOGICAL SEMINARY	9,943,356	11,094,764

MISCELLANEOUS

Endowment	2005	2006
BETHEL COLLEGE GROWTH/INCOME	6,474,416	
CP CHURCH IN AMERICA MIN. EDUC.	2,605	2,820
CP CHURCH IN AMERICA WORLD MISSION	5,313	5,750
CPWM BETHEL COLLEGE SCHOLARSHIP	115,172	124,747
CP RET & HEALTH MAINT.(SUE GALEY)	8,355	9,042
LILLIE M. DICKERSON MEMORIAL FUND	58,708	61,042
HODGEVILLE CEMETERY ASSOCIATION	17,827	15,518
LADDIE LOLLAR SCHOLARSHIP	39,507	41,661
UNDESIGNATED ENDOWMENT	5,152	12,053
MATCHING GIFT ENDOWMENT FUND	29	32
PREMIUM STABILIZATION	1,089,630	1,289,344
THOMAS P. & BARBARA J. SEMMENS SCH	1,013	1,097
STOBBE MATHEMATICS SCHOLARSHIP	32,154	33,711
MAYMIE STOVALL TRUST	233,597	243,132
MARY BETH SWINDLE SCHOLARSHIP	70,414	73,545
TOUCH THE FUTURE ENDOWMENT	1,243	1,345
MARY ANN WALTON TRUST	1,968,991	2,044,112
WATSON DESIGNATED FUND	34,622	37,633
MISCELLANEOUS	10,158,748	3,996,584

OUR UNITED OUTREACH

Endowment	2005	2006
GEORGE F. BATTENFIELD MEMORIAL	42,076	43,732
DAISY BRAY FREEMAN TRUST	48,528	50,438
BERTHA FEAZEL HAMMONS MEMORIAL	41,416	43,047

KENNETH & MYRTLE HOLSOPPLE MEM.	204,632	212,688
KNIGHTS OF HONOR ASSOCIATION TRUST	2,887	3,001
LOWRIE ESTATE OIL ROYALTIES	690,178	749,379
ROBERT L. McREYNOLDS 50%	36,343	37,773
SANTA ANNA CHURCH MEMORIAL FUND	18,036	18,746
TITHING AND BUDGET ENDOWMENT	322,694	335,397
OUR UNITED OUTREACH	1,406,790	1,494,201

CONGREGATIONS

Endowment	2005	2006
<i>CALICO ROCK CPC</i>		
* MILDRED B. CURLESS DANIELSON	1,071	1,109
* DIXIE JENNINGS GRAY ENDOWMENT	5,355	5,545
* ERNIE HORTON GRAY ENDOWMENT	5,355	5,545
* JOANN SMITH HUDSON ENDOWMENT	1,258	1,303
ZELDA KILLIAN ENDOWMENT	1,155	1,199
* JAMES & ARIEL UTT-LANDRUS END.		3,283
GRADY & LEOTA PERRYMAN ENDOWMENT	8,476	5,270
RAY & VELMA PERRYMAN ENDOWMENT	6,115	6,348
* PIETRO "PETE" PINO ENDOWMENT	3,748	3,908
MURIEL THOMPSON RYAN ENDOWMENT	1,155	1,199
* WAYLAND-SEAY ENDOWMENT	1,071	1,109
* WAYNE & GAYE WOOD ENDOWMENT		1,212
<i>OTHER CONGREGATIONS</i>		
KATE MAXWELL ALLEN TRUST	5,288	5,496
GRACE BRIGHT CIRCLE MISSIONS END.	5,607	6,122
BRUNSWICK CPC TRUST	9,935	10,751
* JANE AND ED CHAPMAN ENDOWMENT	5,501	4,859
CHINESE MISSION OF SAN FRANCISCO	23,826	24,764
CHRISTIAN SERVICE CENTER ENDOWMENT	5,179	4,920
THE MARY CLOUD FUND	37,084	38,544
LAVENIA CAMPBELL COLE ENDOWMENT	262,762	273,105
DYERSBURG-CHARLES F. MOORE C/T	14,745	23,400
DYERSBURG-JENNY EDWARDS END.	18,581	20,108
ELLIOTTSVILLE-GILLIS ENDOWMENT	4,664	5,704
ELLIOTTSVILLE-KENT ENDOWMENT	3,640	4,584
FAIRFIELD C.P. CHURCH TRUST	76,078	79,073
FAITH CPC, TULSA - BUILDING/LAND	46,801	50,648
FAITH CPC, TULSA - MINISTERL TRNG	11,029	11,936
FAITH CPC, TULSA - MUSIC	32,245	34,896
FAITH CPC, TULSA - GEN. OPERATIONS	111,320	120,471
FAITH CPC, TULSA - LEGACY	4,339	4,696
FRANKIE FLOYD FUND FOR EDUCATION	8,075	10,675
EAST GADSDEN CPC	125,924	136,276
GERMANTOWN-CHRISTIAN ED. MINISTRY	18,399	18,727
GERMANTOWN-EVERY MEMBER	1,089	1,179
GERMANTOWN-OUTREACH MINISTRY	2,588	2,829
GERMANTOWN-WORSHIP MINISTRY	1,089	1,179
GERMANTOWN-EUGENE/ROSA M. WARREN	11,890	11,875
BASIL & GERTRUDE GREEN SCHOL. FUND	40,392	42,733
GLENN GRIFFIN ENDOWMENT 33%	38,584	40,103
* FRANCIS A. HOBGOOD TRUST 50%	57,865	60,143
HOHENWALD CPC	299,132	310,907
ALBERT M. & DELIA JACKSON MEMORIAL	1,720	1,788
ALBERT S. JOHNSTON TRUST	51,683	53,717
ORN/LAUGHLIN TRUST	5,707	5,932
LAWRENCEBURG CPC-SPRINGER	55,708	60,287
LAWRENCEBURG CPC-EVERY MEMBER	5,241	5,672

LAWRENCEBURG CPC-MASON/JENNINGS	79,569	86,109
DELLA CAMPBELL LOWRIE TRUST	69,988	72,743
LUCADO ENDOWMENT	215,802	233,542
MARSHALL(TX) CPC OF, ENDOWMENT	280,598	303,664
* MARSHALL(TX) EWING CHAPEL CEMETERY		5,375
McKENZIE CPC-BEASLEY ENDOWMENT	62,514	64,975
McKENZIE CPC-JULIA PATTERSON IRBY	11,247	11,689
ROBERT L. McREYNOLDS 50%	36,343	37,773
MEDINA CPC TRUST	1,543	1,670
MESQUITE CPC - EVERY MEMBER END.	9,309	11,108
LOUISE MOFFITT TRUST FUND	258,573	268,752
MOUNT MORIAH CEMETERY FUND	251,058	267,723
MURFREESBORO FIRST CPC TRUST	1,031	1,115
NEW SALEM CEMETERY FUND	65,519	72,015
OLIVER'S CHAPEL CEMETERY TRUST	50,530	54,895
CAROLYN SMYTHE PARKS MEMORIAL TR.	119,459	124,193
E.E. PARKS MEMORIAL TRUST	3,600	3,742
HAMILTON & MERION S. PARKS FAMILY	15,175	18,368
REV. HAMILTON PARKS MEMORIAL TRUST	1,714	1,782
W.H. PARKS MEMORIAL TRUST	5,730	5,957
FRANKLIN PIERCE MEMORIAL TRUST	8,256	8,583
WM. W. & LOU W. PIERCE MEMORIAL	1,650	1,715
J. DIXIE JOHNSON PRIMM ENDOWMENT	1,017	1,101
RED BANK CPC ENDOWMENT	13,351	15,420
ROBINSON CEMETERY ENDOWMENT	21,123	22,860
* SAINT LUKE CPC - MEMORIAL FUND	43,555	140,236
SAINT TIMOTHY CPC TRUST	7,251	16,517
SHORT CREEK CPC MEMORIAL FUND	9,174	9,928
SWAN CPC	8,488	9,186
INMAN & MILDRED SWAIN MEMORIAL	55,902	58,102
THOS. D. & MARY JO (ADAMS) VAUGHAN	223,566	232,367
THOMAS & MARY JO VAUGHAN OUTREACH	47,839	49,722
WEST UNION CEMETERY-OLD COMMITTEE	44,096	47,721
WILLIAMS-TAYLOR FLORAL FUND	2,686	2,803
CONGREGATIONS	3,465,725	3,788,580

PRESBYTERIES

Endowment	2005	2006
<i>CUMBERLAND PRESBYTERY</i>		
MISSIONS-McINTEER ENDOWMENT	55,128	57,298
MISSIONS-MILLWOOD	4,689	4,874
MISSIONS-RAY A. MORRIS	1,723	1,791
MISSIONS-NEW CHURCH DEVELOPMENT	22,650	23,542
MISSIONS-REID'S CHAPEL ENDOWMENT	39,623	41,183
MISSIONS-ROYAL OAK ENDOWMENT	37,901	39,393
SCHOLARSHIPS-FREEMAN ENDOWMENT	115,425	119,969
SCHOLARSHIPS-E.L. FREEMAN FARMS	162,279	168,667
SCHOLARSHIPS-HOWARD ENDOWMENT	43,069	44,764
MINISTERIAL EDUC.-BREMEN CPC 25%	44,721	46,481
CONTINUING EDUC.-HAMPTON	103,366	107,435
CONTINUING EDUC.-KENTUCKY SYNOD	4,296	4,465
GENERAL PROGRAM-BREMEN CPC 75%	134,162	139,443
GENERAL PROGRAM-KENTUCKY SYNOD	8,614	8,953
GENERAL PROGRAM-EUGENE A. LESLIE	2,507	2,606
GENERAL PROGRAM-WILCOXSON END.	3,446	3,581
CHRISTIAN EDUCATION-CAMP KOINONIA	28,106	29,213
CHRISTIAN EDUCATION-CECIL HUFF	3,652	3,795
CHRISTIAN EDUCATION-SAM MACY	896	931

HIGHER EDUCATION-SHARON CHURCH	23,310	24,227
HIGHER EDUCATION-JOSEPH H. BUTLER	1,603	1,666
<i>OTHER PRESBYTERIES</i>		
ARKANSAS PRESBYTERY-CAMP PENIEL	21,395	22,237
ARKANSAS PRESBYTERY-HIGHER EDUC.	54,495	56,640
DAISY BELL BELCHER ESTATE	16,918	19,171
COLUMBIA PRESBYTERY ENDOWMENT	39,288	42,517
* CRYSTAL SPRINGS CAMP - FRED RAMSEY	21,083	22,870
EAST TENN - PHILIP NORRIS JONES	4,413	4,775
WILLIAM J. ELDREDGE TRUST FUND	9,998	10,392
OKLAHOMA/KANSAS/NEBRASKA MISSION	197,423	229,813
EPHRAIM MCLEAN SR. MEMORIAL FUND	32,010	34,641
MISSOURI PRESBYTERY EDUCATION FUND	4,363	2,350
MISSOURI PRESBYTERY KANSAS CITY	20,476	933
MISSOURI PRESBYTERY MISSIONS FUND	6,860	
* RED RIVER PRES - CAMP		6,555
* RED RIVER PRES - C.E. STAFF		5,387
TENNESSEE-GEORGIA PRESBYTERY CAP.	76,538	82,830
* TRINITY PRES - SAINT PAUL	116,132	79,429
* TRINITY PRES - SAINT PAUL INTEREST		23,462
W TENN PRES - GRACE BEASLEY FUND	93,116	100,771
W TENN PRES -CAMP CLARK WILLIAMSON	11,460	12,402
PRESBYTERIES	1,567,134	1,631,452

OTHER

Endowment	2005	2006
ANNUITIES	885,200	634,238
ACCOUNTS PAYABLE	536,527	347,197
UNDISTRIBUTED ADJUSTMENT	(808,204)	
OTHER	613,523	981,435
TOTAL ENDOWMENTS/LIABILITIES	58,355,784	51,672,762

VI. CPC INVESTMENT LOAN PROGRAM, INC.

In 1976, the board began a program to provide opportunity for flexible investment of current temporary cash assets of congregations and agencies of the church. The primary purpose of the program is to provide income to participants as a foundation for ministry. As of January 1, 2001, the assets of the original program, Cash Funds Management, were transferred to the new Cumberland Presbyterian Church Investment Loan Program, Inc.

At year end 2006, the assets for the investment Loan Program were \$13,246,789. Participant accounts totaled \$11,568,985. Net assets retained in the surplus as a protection of the stability of the fund totaled \$1,667,174.

For 2006, the new corporation complied with the regulatory requirements in the states of Tennessee and Kentucky and was able to offer investment opportunities to individual Cumberland Presbyterians in the states of Tennessee, Kentucky, Texas, and New Mexico.

The board of directors is composed of the following: Mark Hunker, president; Harold Morris, vice-president; Debbie Shanks, secretary, and Tim Latimer. Richard Magrill serves as Treasurer and Executive Secretary. During the past year, the board met twice in regular session.

During 2006, the corporation closed one loan: \$450,000 to Florence-Bethel CPCA, Florence, Alabama.

In order to simplify administration and focus on the strengths of the Investment Loan Program, the board took action to limit the offering of notes and depository accounts to "ready access accounts." All note holders (individuals) and depository account holders (churches and church agencies) with funds invested in these "on demand" accounts participated in the \$507,601 which the program paid in interest on accounts during the year. These payments were made at the following rates in annualized terms: first quarter 3.90%, second quarter 4.00%, third quarter 4.25%, and fourth quarter 4.50%. These rates were consistently higher than those available for most other "on demand" money market accounts.

VII. EMPLOYEE BENEFITS ADMINISTRATION AND RESEARCH

A. PURPOSE

The third of three broad program areas of the work of the board is in employee benefits administration and research. The purpose of this program is as follows:

To support the lay and ordained employees of the church as they venture to be faithful under the call of Christ and the Church to the daily demands of providing leadership to congregations and Church agencies who are the incarnation of the Body of Christ, the family of God at work in the world.

Employee benefits are reported in detail under headings VIII. Retirement Program, IX. Ministerial Aid Program, and X. Insurance Program.

B. VISION

The board has a vision of uniform benefits for all Cumberland Presbyterian clergy, including group health insurance, group long-term disability coverage, and participation in the General Assembly's pension plan. Ministers would then know what to expect when they are called to another church. No longer would some ministers have to do without what is considered in the secular world to be basic employee benefits. No longer would these ministers and their families have to settle for being relegated to second class status. The reality is, as several General Assemblies have recognized, that this is possible if we work together in much the same manner that we send out missionaries and do a lot of other ministry. Good employee benefit plans are in place and they would be healthier and stronger if used and supported by all Cumberland Presbyterian clergy.

VIII. RETIREMENT PROGRAM

Since 1952, the board has provided a retirement program open to all church employees. The program gives opportunity for churches and their employees to provide a source of retirement income based on voluntary contributions. In 1987, a new Cumberland Presbyterian Retirement Plan No. 2 was established as a qualified 403(b) defined contribution plan.

A. PLAN AMENDMENTS

As new needs arise or deficiencies in the original plan document for Cumberland Presbyterian Retirement Plan No. 2 become apparent, the General Assembly has the authority under Article IX Section 9.01 of the Plan to amend the same. Amendments were last made to the Plan by the 1999 General Assembly. Since that time the need for no additional changes has surfaced.

B. YEAR END REPORT

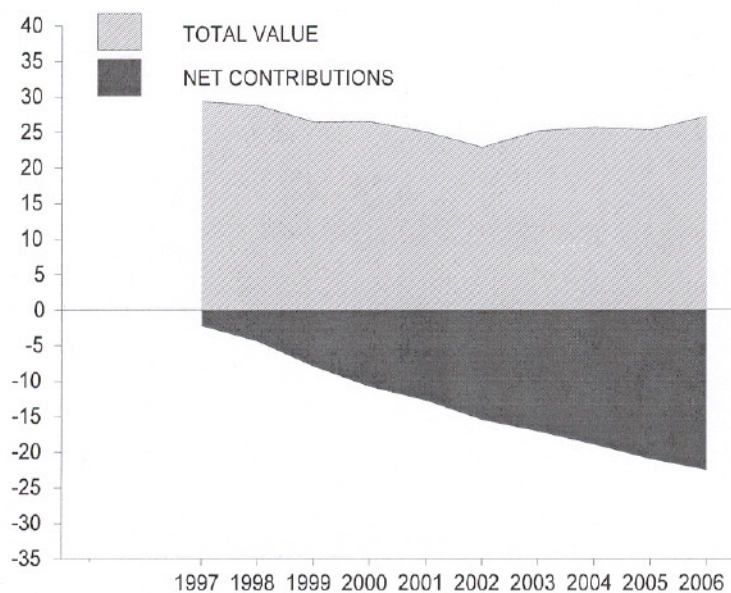
On December 31, 2006, there were 390 participants in the Retirement Plan. Of these, 224 were contributing to their accounts and 23 were receiving direct monthly payments as a result of their elections under Plan 1. In addition to these 390 participants, there were 26 persons who were receiving annuity payments purchased through the Plan and for whom the Plan issues 1099-R's.

During 2006, \$2,315,857 was disbursed to or for participants, a decrease of 20% over 2005s \$2,883,972. Contributions totaled \$772,476 and were down 12% over 2005s \$876,195. (Note: The \$876,195 included a rollover of \$47,685.) Investment expenses totaled \$101,143 an increase of 6% over 2005s \$95,734. Income and the gain on investments (both realized and unrealized) totaled \$3,565,650 for a 103% increase over 2005s \$1,755,849. The rate of return credited to the accounts for the year was 16.1%. (Comparative annual rates of return for: previous five years—+9.2%, previous ten years—+8.9%, and from the beginning of professional management in March, 1982—+10.9%.)

TEN YEAR COMPARISON OF MARKET VALUE AND NET CONTRIBUTIONS

YEAR
CONTRIBUTIONS **VALUE**
MILLIONS OF DOLLARS

-2.185	1997	29.303
-4.385	1998	28.757
-7.926	1999	26.422
-10.781	2000	26.445
-12.724	2001	25.014
-15.436	2002	22.841
-17.066	2003	25.127
-18.941	2004	25.622
-20.949	2005	25.275
-22.493	2006	27.196



The professionals managing the retirement fund were: Victory Capital Management, an equity manager with a growth stock emphasis; Metropolitan West Asset Management, a bond manager; Missouri Valley Partners, a manager of large capitalization equities; NewSouth Capital Management, a manager of small capitalization equities; RREEF America II, a private real estate investment trust (REIT) manager; and the Templeton Institutional Foreign Equity Fund. The graph (above) helps to illustrate the effect of the average annual return of 11.1% and the true worth of having professional management of the fund. The difference between the net contributions (dark shading) and the total value (light shading) is the value added to the total fund and to participant accounts by the efforts of those managers.

IX. MINISTERIAL AID PROGRAM

A. MINISTERIAL AID

1. Full Benefit Recipients

There are now an equivalent of 11 CPC recipients of the full benefit of \$260 per month (increased from \$240 on April 1, 2002). The monthly total of these payments is \$2,860.00; annually, \$34,320.00 is paid. The equivalent of benefits for three participants, or \$780 per month, is sent to Cauca Valley Presbytery in Columbia. The payments are not designated for specific individuals but are distributed by the presbytery as it sees fit. Each recipient also receives The Cumberland Presbyterian and Missionary Messenger.

In October 2005, the board decided to distribute 75% of the surplus to the remaining recipients. This distribution was made in December 2005 with the eight stateside recipients receiving \$818.11 for a total of \$6,544.88. In December 2006, a total of \$17,537.03, or \$2,192.13 per recipient, was distributed.

2. Basic Requirements

The General Assembly of the Cumberland Presbyterian Church has set the following basic requirements for receiving aid from the Ministerial Aid Program.

- Minimum age 65.
- Minimum years of service to the church - 15.
- Cannot be a participant in the Cumberland Presbyterian Retirement Plan.
- Physical and/or mental disability (doctor's statement required) at any age, however, a

- minimum of ten years service is required if less than 60 years of age.
- e. Individuals income cannot exceed \$600 monthly (effective 01-01-2003).
- f. Couples income cannot exceed \$750 monthly (effective 01-01-2003).
(The GA Board of Stewardship is authorized to look at each case in light of unusual financial hardship; thus, application may be made even if income levels exceed the ceiling.)
- g. Presbytery obtains information and approves (approval can be given by the committee or board charged by presbytery with this responsibility); certification of approval is sent to the General Assembly Board of Stewardship.
- h. Surviving spouse is eligible if above items 2, 3 and 4 have been met.

CPC applicants must submit to the board a listing of assets and liabilities so the net worth can be determined. The Board of Stewardship encourages presbyteries to be aware of any persons who may meet the above requirements. The Board wishes to help any eligible person but depends on presbyteries to notify the Board of such persons.

3. Supplemental Retirement Benefits

There are now three CPC individuals receiving supplements to their retirement benefits from the Ministerial Aid Program as a result of a one time action of the Board on August 30, 1987. The monthly payment is the amount needed to bring their retirement income up to \$60 and, therefore, varies for each person. The monthly total of these payments is \$39.20; annually, \$470.40 is paid to the three remaining participants.

4. Cumberland Presbyterian Church in America

The CPCA now has 5 participants who receive monthly payments at the originally agreed upon amount of \$109 per month. Benefits for these recipients total \$545.00 per month and \$6,540.00 annually. The CPCA normally pays its share in June or July following their General Assembly.

5. Ministers in Overseas Presbyteries

Payments for ministers serving in overseas presbyteries (presently, a total of \$12,480 annually) are being made to Cauca Valley Presbytery and administered through its budget. In June, 2003, three retired ministers from the Presbytery of Liberia began receiving \$50 per month, a total of \$1,800 annually. In May, 2004, five retired ministers from Liberia received a total of \$2,250. Reverend Robert Watkins, Director of Global Missions, has worked with the Presbytery of Liberia to ascertain who was eligible and the appropriate payment.

B. RETIREMENT RESERVE

Under Retirement Plan No. 1, retirees whose benefits fell below \$150 per month could receive a supplement from the Special Reserve Retirement Fund Endowment to bring their benefits up to this level. Spouse's of retirees are eligible to continue receiving this benefit after the retiree's death. These payments will eventually cease because no new persons are being added. Five individuals now receive payments in varying amounts from this fund. The monthly total of these five payments is \$746.20; annually, \$8,954.40 is paid to the recipients. This endowment had a balance of \$1,081,982.80 at December 31, 2006, an increase of \$33,530.24 over the previous twelve months. The 1996 General Assembly approved the Board's recommendation to use the excess income from this endowment for Ministerial Aid payments. This has freed the Lowrie endowment to be used to meet other ministerial needs.

X. INSURANCE PROGRAMS

The insurance programs of the board have been assigned by the General Assembly beginning in the middle of the previous century. Long term disability is the newest, begun in 1988. Property and casualty insurance is the oldest, begun in 1951. While all of the insurance programs are important, group life and health insurance, begun in 1961, touches many lives in a personal way and often at times of deep anxiety. In all, some 484 men, women, and children depend on this program to meet their health care needs.

A. PROPERTY & CASUALTY INSURANCE

The Cumberland Presbyterian Church secures property and casualty insurance protection against

accidental loss for the General Assembly Corporation, Board of Stewardship, Board of Christian Education, Board of Missions, Commission on the Ministry, Memphis Theological Seminary, Board of The Cumberland Presbyterian and Historical Foundation.

Effective January 1, 2004, the property and casualty insurance for the Center and Memphis Theological Seminary was secured through General Insurance Underwriters, representing Church Mutual Insurance Company. This change resulted in a premium savings of nearly 38%.

In August 2004, Church Mutual implemented a plan to offer local congregations property and casualty insurance at a 7.5% discount in premium. The Board attempted to notify congregations of the new program offered by Church Mutual. Church Mutual also attempted to contact all congregations. The Board continues to assist congregations, presbyteries and other church related groups in securing affordable insurance to meet their specific needs. Congregations can contact Church Mutual at 1-(800) 554-2642 to request an insurance needs analysis. Information can also be obtained at the Church Mutual website which is www.churchmutual.com. The website also provides a directory of agents. The Group Number for the Cumberland Presbyterian Church Group Plan is #380. This number should be provided to the local agent or representative in order to receive the 7.5% discount in premium.

In January 2005, General Insurance Underwriters assisted the Board in obtaining Directors, Officers and Trustees coverage for all boards and agencies except Bethel College. Coverage is provided by Philadelphia Indemnity Insurance Company.

B. GROUP LONG TERM DISABILITY INSURANCE

The presbyteries of Arkansas, Columbia, Covenant, Cumberland, del Cristo, East Tennessee, Missouri, Murfreesboro, Nashville, North Central, Red River, Robert Donnell, Trinity and West Tennessee and the Children's Home and The Center have now established non-contributory long term disability programs insured by UNUMPROVIDENT. This leaves only five stateside presbyteries (Choctaw, Cullman, Hope, Grace and Tennessee Georgia) without a program. The quarterly rate applied to participant's salaries is 1.50 per \$100 of salary.

There are three primary reasons for ministers to want the coverage and for presbyteries to want to provide the protection. The group rate is significantly lower than individual policy rates (especially after the January 1, 1997, rate reduction) and does not require a large cash outlay to cover all full-time ministers in a presbytery; housing allowance and/or the fair rental value of a manse is included in the definition of salary for ministers; and, there is no medical qualification requirement in order to enroll. These advantages over individual policies make this coverage very attractive, especially to those who have previously purchased their own policies. In addition, a provision was negotiated with UNUM by the Board's consultant, whereby ministers, upon leaving a participating presbytery to serve in a non-participating presbytery, may continue the coverage if he or she so desires. The new employing church is then billed for the quarterly premium. UNUM will pay 60% of the participants salary at the time of disability. Payment can be in one lump sum or paid out until the participant reaches 65 or for up to 36 months if the participant is 65. There are now six participants who have taken advantage of this provision. There are approximately 255 participants.

The booklet, enrollment form and other employee benefit information can be accessed on the Board of Stewardship web page (<http://www.cumberland.org/bos>).

C. GROUP ACCIDENT INSURANCE

This policy provides twenty-four hour coverage on "named employees" for injury caused by any accident. The maximum benefit is \$50,000 and there is also a \$1,000 medical benefit. The annual premium is \$60 per covered employee. All GA level boards, institutions, and agencies except Bethel College participate in this program. The agent of record is Brian Sinclair-Whitely of Sinclair-Whitely Associates.

D. FIDELITY BOND

The Board of Stewardship secures a commercial crime policy to insure persons engaged to perform the duties of a scheduled position. Congregations, presbyteries, synods, and organizations within these judicatories are eligible to participate. On September 1, 2006, the policy was renewed for the next year. The broker for this policy is Treadwell & Harry and the carrier is The Travelers Insurance Co. The premium is \$3.89 per thousand dollars of coverage with no minimum level of coverage; there is a \$250 deductible. Fifty-nine positions across the denomination are now bonded for a combined total coverage of \$1,520,000.

E. GROUP HEALTH & LIFE INSURANCE

The board has used a fully-insured, managed care approach to provide group health insurance for CP clergy and lay employees since March 1, 1999. UniCare Life and Health Insurance Company, the insurer, has an extensive network of regional preferred provider organizations that is available to all but a handful of eligible employees. There is no primary care physician or “gatekeeper” requirement that must be met before seeing a specialist. Included in the plan is a prescription drug benefit with various levels of co-payments which are described later in this report. For those few employees who are out-of-network, there is indemnity coverage.

1. Loss Ratio

A comparison of paid medical premiums and claims is made in order to calculate a loss ratio. The table below contains monthly and cumulative figures for the calendar year of 2006. For 2006, 84% of the medical premiums paid to UniCare were used by UniCare to pay claims and stop-loss premiums. This compares to a loss ratio of 86% for the same period in 2005 and 93% for 2004. This calculation does not include UniCare’s retainage nor any increase in the medical reserves it is holding. Under the contractual agreement with UniCare, annual deficits or surpluses are retained by them and won’t affect subsequent years.

MEDICAL EXPERIENCE REPORT						
	<u>MONTHLY</u>			<u>CUMULATIVE</u>		
<u>MONTH</u>	<u>MEDICAL PREMIUM</u>	<u>PAID CLAIMS</u>	<u>LOSS RATIO</u>	<u>MEDICAL PREMIUM</u>	<u>PAID CLAIMS</u>	<u>LOSS RATIO</u>
06-Jan	191,590	146,351	76%	191,590	146,351	76%
06-Feb	188,970	131,565	70%	380,560	277,916	73%
06-Mar	206,966	215,688	104%	587,526	493,604	84%
06-Apr	201,078	176,403	88%	788,604	670,007	85%
06-May	201,474	174,955	87%	990,078	844,962	85%
06-Jun	195,646	175,802	90%	1,185,724	1,020,764	86%
06-Jul	186,316	136,355	73%	1,372,040	1,157,119	84%
06-Aug	190,526	109,360	57%	1,562,566	1,266,479	81%
06-Sep	186,695	128,768	69%	1,749,261	1,395,247	80%
06-Oct	188,703	163,683	87%	1,937,964	1,558,930	80%
06-Nov	199,273	189,520	95%	2,137,237	1,748,450	82%
06-Dec	189,205	210,131	111%	2,326,442	1,958,581	84%
Note: included in Paid Claims is the monthly stop loss premium of \$18,273						

In an effort to broaden the existing health insurance program, in April 2005, UniCare agreed to pay up to \$300 per calendar year toward a participant’s physical. If more participants get an annual physical then possible health concerns can be caught early, possibly reducing more serious matters down the road.

2. Premiums

Brian Sinclair-Whitely of Sinclair-Whitely Associates is the health insurance broker for the Cumberland Presbyterian Health Insurance Program. In November, Mr. Sinclair-Whitely begins negotiations with UniCare pertaining to the renewal of the health insurance policy, which renews on March 1 of each year. Prescription drug costs continue to drive the increase of many health insurance plans. Prescription drug costs continue to be a concern for our plan as well. UniCare proposed an increase in the premium for prescription drugs. However, this increase is offset by UniCare’s willingness to decrease the medical premium. As a result of Mr. Sinclair-Whitely’s negotiations there was no increase in the health insurance premium for March 1, 2007 through February 29, 2008. In January 2007, Brian Sinclair-Whitely notified the staff of the excellent renewal of the health insurance program. The excellent renewal takes into consideration that the months of March and December experienced total claims in excess of premiums paid.

In March 2005 participants experienced a 10% increase in premiums. And in March 2006 there was a 5% increase in health insurance premiums. For the years 2004 - 2006 the health insurance program experienced a 15% increase in premiums. According to a national survey conducted by the Kaiser Family

Foundation health insurance premiums increased an average of 28.1% for the same time period (2006 Kaiser/HRET Employer Health Benefits Survey).

3. Participation

In October 1998 employee participation reached a high of 333. Since that time there has been a slow decline. As of February 1, 2007 251 employees and 218 dependents participate in the program. A breakdown of family units by size at February 1, 2006 is listed below.

FAMILY UNITS BY SIZE		
	Number of <u>Units</u>	<u>Total</u>
Emp. only	150	150
Spouse only	1	1
Families of 2	41	82
Families of 3	15	45
Families of 4	32	128
Families of 5	8	40
Families of 6	4	24
Total	251	470

The table on the following page shows the enrollment figures from March 2006 to February 2007. As you can see the numbers do fluctuate from month to month. From March 2006 to February 2007 there was a reduction of 10 employee only participants and 4 dropped dependent coverage.

MONTHLY GROUP INSURANCE ENROLLMENT			
	<u>EMPLOYEE COVERAGE</u>	<u>DEPENDENT COVERAGE</u>	<u>TOTAL</u>
Mar 06	157	108	265
Apr 06	157	108	265
May 06	158	107	265
Jun 06	153	102	255
Jul 06	152	102	254
Aug 06	149	102	251
Sep 06	151	102	253
Oct 06	149	103	252
Nov 06	147	104	251
Dec 06	148	107	255
Jan 07	150	105	255
Feb 07	147	104	251

4. Stabilization Reserve (Formerly Emergency Reserve)

The reserve is invested in an Investment Loan Program account which had a balance of \$1,289,343.53 at December 31, 2006, an increase of 199,713.96 over the past year. The Emergency Health Insurance Reserve was established in compliance with the 1992 General Assembly directive to be used in “emergency” situations to match presbyterial emergency fund disbursements. The 1998 General Assembly approved the Board’s recommendation to allow the Board to use the Emergency Reserve to maintain the stability of the group health and life insurance plan. This allows these funds to be used for purposes outside of the original scope of the reserve.

5. Jesse W. Hipsher Health Insurance Endowment

The Jesse W. Hipsher Health Insurance Endowment was created as the first step in the board’s goal to raise \$10,000,000 in endowments for the support of the Cumberland Presbyterian Health and Life Insurance Program. The endowment was established on March 6, 2004. At its establishment \$11,450 had

been raised. The balance of the endowment as of December 31, 2006 was \$25,636.34.

6. Health Education

In an effort to educate participants in matter concerning health care participants receive a monthly newsletter entitled, TopHealth, published by Oakstone Publishing. The monthly newsletter is full of health related tips that can be easily implemented by readers. The two page newsletter can be read within a matter of minutes. It is hoped that the newsletter is the beginning of a wellness program designed to improve the health of all participants.

7. Health Fair

The Board of Stewardship is sponsoring a Health Fair during 2007 General Assembly meeting in Hot Springs, Arkansas. There will be an opportunity to have a free blood pressure check, donate blood and gather information on a variety of health related issues. Every person who attends General Assembly and Convention is invited to participate.

Respectfully submitted,
Mark Hunker, President, and Richard Magrill, Executive Secretary

THE REPORT OF THE BOARD OF TRUSTEES OF THE CUMBERLAND PRESBYTERIAN CHILDREN'S HOME

I. INTRODUCTION

2006 will be a year to remember at the Children's Home. We began the year with a budget that had just been cut by 22 percent. In practical terms, this means we cut three full-time positions from our team and reduced three additional full-time positions to half time. All of these reductions were done without cutting any of the direct care staff. This meant that the team would have to work smarter. In spite of those cuts, we maintained a commitment to serve children and families with excellence.

In addition, the Children's Home transitioned from the strong leadership of Judy Keith to a new leader, Randy Spencer. 2006 was a year of intense challenge and the CHCH Board, staff, children, families and the many Cumberland Presbyterians who support this ministry rallied together and produced a dramatic turn around. As you will see in this report, we continued to serve a large number of children and families, and we did that while living into the cuts outlined above. In one year, the Home moved from a \$300,000 deficit at the end of 2005 to a small surplus at the end of 2006.

Many thanks for all who helped this valuable agency weather a treacherous storm.

As with most good ministries, the demand for our services continues to increase and therefore there is no time to sit back and relax. The 2007 budget has increased to adjust to rising costs in insurance, utilities and gas. It also includes some small expansion of the staff to accommodate additional services we feel called to provide.

A. MISSION STATEMENT

As a ministry of the Cumberland Presbyterian Church and in response to Christ's love and example, the Cumberland Presbyterian Children's Home exists to provide a safe and wholesome environment for the development of children and to bring healing and hope to children and their families.

B. BOARD OF TRUSTEES

The Board of Trustees consists of 15 persons elected by the General Assembly. Nine of the trustees must be members of the Cumberland Presbyterian denomination. The remaining six are (*) members of other denominations. Current Board members are: Reverend Kevin Henson, President; *Mrs. Kay Goodman, Vice-President; Mrs. Carolyn Harmon, Secretary; *Mr. Craig Thomas; Mrs. Jane Allen; Mrs. Ruby Letson; Mr. Richard Dean; Mr. Tony Martin; *Mr. Randy Robinson; *Mrs. Betty Roy; Mrs. Olene Rush; Reverend Norlan Scudder; *Mr. Darrell Thompson; *Ms. Joy Wallace; and Mrs. Pat Huff.

Mrs. Olene Rush has completed three terms of service and is thus not eligible for re-election. The trustees are very appreciative of the years of service and outstanding contributions made by this dedicated board member. With her lifelong knowledge and involvement with the Cumberland Presbyterian Church and General Assembly, Olene has been a valuable asset to the Children's Home throughout her nine years on the Board of Trustees.

Other members whose terms expire this year, but are eligible for re-election are Richard Dean, Kevin Henson, Joy Wallace, and Randy Robinson. Mr. Dean, Reverend Henson and Ms. Wallace have agreed to continue for another three years on the board. Randy Robinson has chosen not to renew his position on the Board.

The Board of Trustees meets twice each year on the third weekends in February and September on the campus of the Children's Home. The Executive Committee meets as needed. Board communication and business are conducted through e-mail, mail and phone calls between meetings.

C. REPRESENTATION AT GENERAL ASSEMBLY

The Board will be represented at the 2007 General Assembly by Mrs. Carolyn Harmon. Staff attending will be Executive Director, Randy Spencer; and Director of Advancement, Caroline Lara.

D. LICENSURE AND AFFILIATIONS

The Cumberland Presbyterian Children's Home is licensed as a Basic Care Facility through the

Texas Department of Family and Protective Services to provide residential care for up to 24 children.

The Children's Home holds membership in the Presbyterian Children's Homes and Related Ministries; Southwest Association of Children's Homes; Texas Alliance of Child and Family Services and the Texas Coalition of Homes for Children.

II. A STRONG CONTINUUM OF SERVICE

Looking back at 2006, we hope to give you a snapshot of the successes we have seen in our programs. The lives we touch through our various areas of service are what keep the staff going and the mission of the Cumberland Presbyterian Children's Home alive.



Protecting Children ...

The state of Texas is undergoing a restructuring of its child protective system. Out of the restructure has emerged a new set of minimum standards for child care agencies like CPCH. These new standards have greatly increased the level of supervision and documentation required of providers. It has never been more important to have skillful staff and supervisors in place to care for children.

Beginning in April 2006, we began to take placements from the Texas Department of Family and Protective Services. By year's end, we had served 13 of these children. Although these cases take more case management attention, the children represented are very needy and are typically positively responsive to our care. The Home continues to provide care to privately placed children.


As always, we provide each child who lives at CPCH with all their basic needs, as well as case management, family and/or individual therapy, and in some cases, an older mentor. Because of our commitment to the entire family's success, we have seen many children return home to their families. Many of those families continue to be supported through our two-year-long aftercare program.

As mentioned in last year's General Assembly Report, the final phase of the capital expansion was to be the construction of a new cottage. The old cottage was beyond repair and was scheduled to be torn down. Due to increased building costs, deficit operating funds and changes in the child welfare system in Texas, the project was put on hold. The Board and staff are analyzing all elements of the project to ensure that the capital expansion will serve children and families in the best way possible while remaining fiscally responsible.

Despite the challenges of 2006, CPCH has continued to serve children and families in remarkable ways.

Services and accomplishments in 2006:

- 32 private placements and 13 state placements served
- 29 families served
- Six individuals assisted through Independent Living
- 10 college students
- 38 children served in the aftercare program
- 99% of residential children stayed in school.
- 95% of residential children participated in on-campus after school tutoring.
- 85% of residential children were involved in extra-curricular activities.
- 100% of residential children received medical, dental and vision exams.
- 84% of independent living residents obtained jobs.



Sustaining Families ...

The Single Parent Family Program was expanded from four families to 10 in 2006. It was exciting to experience the successes and struggles of this very special group of families. Some were extremely successful and others struggled to overcome unbearable odds. Each family set their own goals and received shelter, case management, parenting classes, and family therapy. In addition, many received assistance finding jobs, establishing a budget, purchasing a car, or finding childcare for their kids.

Services and accomplishments in 2006:

- 14 single parents served in the program
- 28 children served
- 17 families served in the aftercare program
- 90% of families completed parent training.
- 80% of families found employment within two months of starting the program.
- 85% of families who left the program were employed.
- 95% of families attended family therapy.
- 90% of families maintained stable housing after leaving the program.

The ultimate goal of the Cumberland Presbyterian Children's Home is for families and children to be safe and to have opportunities to grow and flourish. Efforts are being made to impact families before they require intensive services. Through our Program Sharing initiative, families have access to parenting classes, marriage enrichment classes, cost-effective family therapy and continued life-coaching.

By hiring a Family Outreach Director in 2007, CPCH hopes to expand the preventive services offered. This position will be responsible for further development of a family counseling and education program. Please keep the Board and leadership staff in your prayers as they search for the right person to take on this role and help design this program.

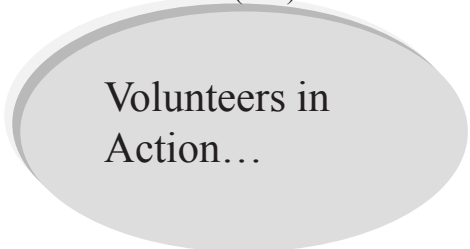
Services and Outcomes in 2006:

- 262 people attended parenting classes.
- Seven individuals attended community counseling.



Equipping Providers ...

CPCH also strives to support and strengthen the family ministry efforts of Cumberland Presbyterian churches. During 2006, several churches took advantage of the Program Sharing opportunities. Members of the CPCH staff traveled to churches such as Shiloh CP Church, St. Timothy CP Church, First CP Church of Lubbock, Stone Oak CP of San Antonio and First CP Church of Marshall. Trainings included marriage enrichment, Parenting with Love and Logic and specific skill enhancement for Sunday School teachers, youth workers and anyone working with children and families. Several churches in Tennessee have already set a date for training in 2007. If you are interested in booking a training at your church, please call the Children's Home at (940) 382-5112 to set a date.



Volunteers in Action...

With all the budget and employment cuts that took place at the end of 2005, CPCH knew that volunteers would be more important than ever. After creating the position of part-time Volunteer Coordinator, it quickly became apparent that there were many generous individuals and groups willing to help.

In 2006, CPCH's volunteers gave 7,422.75 hours of their time to benefit our children and families. That equates to \$133,906.41 worth of services (based on an hourly rate of \$18.04 from Independent Sector, 2005). 32 percent of that time total -- or 2,332 hours -- was given by Cumberland Presbyterian work groups.

Without our dedicated volunteers, it would have been impossible for the agency to have maintained our effectiveness this past year.

III. SUPPORT OF PROGRAMS AND SERVICES

A. CURRENT OPPORTUNITIES AND CHALLENGES

As mentioned in the 2006 report, the agency is implementing an aggressive plan to move from stabilizing the budget to eventually expanding to allow for increased ministry to children and families. Following is a brief recap of the three-phase plan.

The agency will **(1) stabilize**, **(2) emerge** stronger and **(3) expand** to become a more effective organization. A summary of each phase is:

Phase 1 – Stabilize: Balance the budget while maintaining effective programs.

Phase 2 – Emerge: Rebuild and improve operational revenue to fully fund each program with support positions.

Phase 3 – Expand: Strengthen and expand the capacity to meet the needs of Denton County and the denomination.

Phase 1, which was initialized throughout 2006, was successfully implemented. In November 2005, the leadership team, with support from the Board of Trustees, made challenging decisions that led to the reduction of the agency budget by 22 percent, or \$350,000. These cuts included the loss of three senior-level positions and the reduction of three full-time positions to half time. A commitment to maintain effective programs drove the effort to protect all positions working directly with children and families. To date, all reductions have been in support positions, not direct care positions. Additional cuts were made across all program areas.

Along with cost-cutting measures, efforts were made to increase revenue. The leadership team is implementing an individual donor development program that attracts individuals who are passionate about the mission of the agency. There is also a continual push to write grants and foundation requests to support program initiatives and general operating. Finally, the leadership team is pursuing contract opportunities.

Beginning in April 2006, the Home engaged in a contract with the State of Texas to provide residential services for children removed from their parents. By the end of 2006, we had served 13 children placed by the state. These children were a blessing to our program in that they are some of the neediest kids we have seen, and in most cases, very appreciative of all we do for them. Many of these children have never been exposed to the gospel message and therefore we have had multiple decisions for Christ.

The state contract brought in \$76,000 in revenue for the year. This money only covers about a third of the actual cost of caring for the children, but it is good to have the additional revenue.

By the end of 2006, we had a surplus of several thousand dollars in the bank. The stabilizing phase was very difficult but the CPCH team met the challenge with great finesse.

Phase 2, emerging, is about increasing our revenue to fully support all aspects of the program. The success of 2006 cost us in that we were stretched too thin in some areas and will have a hard time maintaining without some additional resources. The emphasis in 2007 will be on the quality of our programs and on planning for adding new services.

B. AUDIT

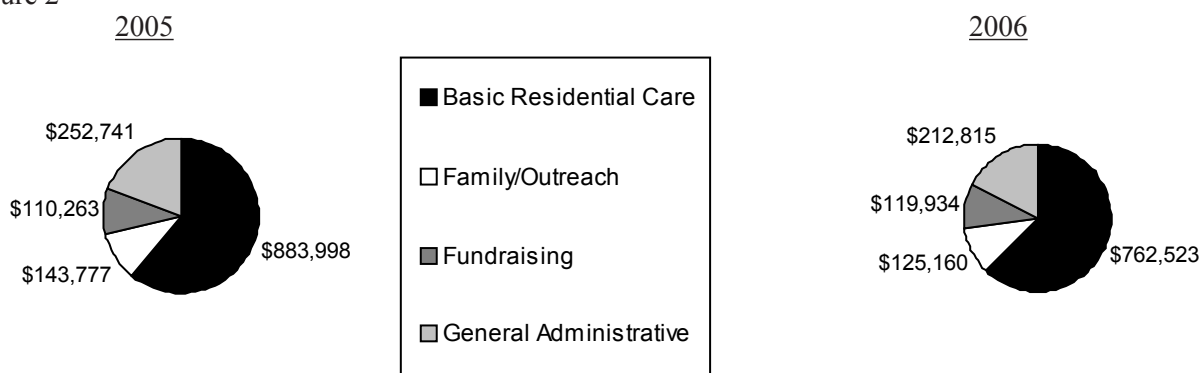
This section will be sent as soon as the 2006 audit report is completed.

C. OPERATING EXPENSES

The cost of providing services to children and their families in 2006 was \$1,220,433. This figure reflects significant reductions in expenses in key areas as indicated in Figure 2 below.

The following charts show a comparison of cash operating expenses in 2005 and 2006.

Figure 2



D. OPERATING REVENUE

Overall cash revenue for 2006 was \$1,268,377. In 2004 and 2005, the Children's Home was forced to deplete reserves to cover deficit budgets. 2006 was a year of great sacrifice and one of generous giving by our friends, resulting in a small surplus at the end of the year. We are very grateful to every person who so generously gave to this ministry.

E. ENDOWMENT FUNDS

As reflected in the Audit, CPCH holds endowment funds in excess of \$7.9 million. Endowment funds cannot be spent for operating or capital expenses, but the corpus generates interest, which supports a portion of the annual operating budget (amount in 2006 was about \$262,000). The majority of these funds were designated for endowment by donors over the years to ensure the long-term stability of the Home. Others were designated by policy of the Board of Trustees from unrestricted estates to be placed in these funds to honor the legacies of the donors and assure that their contributions be on-going in perpetuity.

The audit reflects the management of these funds that are held by the Cumberland Presbyterian Board of Stewardship. Investment decisions are overseen by the Board of Trustees of the Children's Home.

Growth in the endowment fund is one way to ensure the long-term stability of the Children's Home. Operating with private money allows the agency to design programs to meet the unique needs of children and families, versus meeting state or federal grant standards. Gifts to the endowment help ensure the Children's Home will flourish long into the future.

F. DEVELOPMENT PROGRAM

2006 was a year of progress for CPCH's development program. We initiated a new fundraising method, Raising More Money (now called Benevon), which focuses on developing long-term, meaningful relationships with donors who are truly committed to CPCH's work. The foundation for our Benevon program is monthly tours of CPCH's campus, called "What's Up at the Home" tours. These tours are open to the community, and present a concise yet moving overview of our programs for children and families. We personally follow-up with each tour attendee and encourage them to become more involved with CPCH, often through volunteering or inviting others they know to attend future tours. The culmination of a year of tours was the "Ask Event," a free one-hour inspirational fundraising breakfast we called "Coming Home: A Brighter Future for Children and Families." We considered our first breakfast a success, and plan to build on that momentum in 2007.

Another new initiative in 2006 was the monthly letter to supporters from CPCH's executive director Randy Spencer. These letters, written personally by Randy, are designed to update recipients on activities at the Home. Using true-life examples of situations faced by those we serve, Randy demonstrates the daily struggles and wonderful triumphs of our kids and families. Response to these monthly letters has been overwhelmingly positive, and we plan to continue this new way of interacting with our supporters.

We still face the ongoing challenge of raising unrestricted dollars for our day-to-day operations. Continued support from our Cumberland Presbyterian family through Children's Home Sunday and Gift to the King offerings is extremely important to the Children's Home.

As CPCH strives to bring healing and hope to the children and families we serve, we continue to rely on the tradition of generous giving Cumberland Presbyterians have demonstrated through the years.

G. 2008 BUDGET

The 2008 budget positions the Children's Home to operate a high-quality program while meeting the increased licensing standards imposed by the State of Texas. The child care industry is rapidly changing and is requiring a higher level of professionalism. CPCH is well positioned to be a premier provider of services for children and families. The changes necessary to accomplish this will require additional expenses and thus additional revenue. The 2008 expenses and revenue are projected to be \$1,423,312. This means that the Children's Home will need to raise \$155,000 per year more than was raised in 2006.

The Board and staff of the Children's Home is confident that the needs of the community and the denomination merit a valiant effort to raise the funds necessary to continue to expand and improve services offered by the agency. It will require the support of the entire denomination to guarantee that this valuable mission work continues.

H. CHAMPIONS FOR CHILDREN

CPCH's Champions for Children are committed to spreading the good news about the healing and hope CPCH offers to children and families. These presbytery-level representatives are equipped to make presentations about and answer questions on CPCH's ministry. In 2006, the Champions were supported by Reverend Don Tabor, the volunteer Champions coach, and Reverend Kristi Lounsbury, CPCH chaplain.

Going forward, CPCH hopes to build on the presbytery-level Champions program by adding church-level Champions and even youth Champions. Caroline Lara, CPCH's director of advancement, will be heading up the Champions program in 2007.

IV. RECOMMENDATIONS

A. CHILDREN'S HOME SUNDAY, 2008

Each year, the General Assembly designates a Sunday as Children's Home Sunday. This is a special time to promote the ministry provided by the Cumberland Presbyterian Children's Home and to receive a special offering to support this ministry financially.

RECOMMENDATION 1: That May 18, 2008 be designated as Children's Home Sunday and that the Assembly encourage congregations to emphasize the importance of the Children's Home Sunday Offering as a significant source of revenue for the care of children and families.

B. PRAYER FOR CHILDREN

All Cumberland Presbyterians have an important role to play in supporting the advocacy component of the continuum of care for children and families who are hurting.

RECOMMENDATION 2: That the Assembly encourage each congregation to set aside one Sunday each month to pray for children and families, especially those who are hurting and hungry, in their communities and throughout the world.

C. CHAMPIONS FOR CHILDREN

As a connectional denomination, it is essential that presbyteries and local churches support the work of its institutions and agencies. To that end, the network of Children's Home Champions for Children who are knowledgeable about the Children's Home should be utilized for presentations.

RECOMMENDATION 3: That the General Assembly of the Cumberland Presbyterian Church encourage each presbytery and church to hear regularly from its Children's Home Champion.

D. USE OF PROGRAM SHARING/CONSULTATION COMPONENT BY LOCAL CHURCHES

Local churches are encouraged to make contact with CPCH staff to explore ways to reach out to children and families within their own communities.

RECOMMENDATION 4: That Cumberland Presbyterian Churches look for ways to interact with the Cumberland Presbyterian Children's Home through its Program Sharing and Consultation component to serve children and families in need in their own congregations and communities. Through these partnerships the resources of the denomination and its Children's Home can be brought together to enrich the lives of children and families and bring healing and hope in more places.

Respectfully Submitted,
Kevin Henson, President
Randy Spencer, Executive Director

THE REPORT OF THE BOARD OF TRUSTEES OF MEMPHIS THEOLOGICAL SEMINARY

INTRODUCTION

Memphis Theological Seminary of the Cumberland Presbyterian Church is the only seminary of the Cumberland Presbyterian Church. Our history is traced back through the Cumberland Presbyterian Theological Seminary in McKenzie to the organization of two graduate schools of theology, one at Cumberland University and the other at Bethel College, in 1852. Those two graduate schools of theology continued the legacy begun in the work of founder Finis Ewing, who educated candidates for the ministry in his home, and many other ministers, who trained young candidates in homes, churches, and on the trail. For one hundred fifty five years, Cumberland Presbyterians have been providing formal theological education for its ministers. For almost two hundred years, the Cumberland Presbyterian Church has valued the importance of an educated ministry.

With the denomination's decision to move its seminary to Memphis in 1964, Memphis Theological Seminary began to serve a broader student body. Though students from other denominations were admitted during the McKenzie years, the move to a major metropolitan area opened the opportunity to attract more students from more denominations. Today, Memphis Theological Seminary has one of the most diverse student populations, in terms of denomination and race, of any seminary in the United States. This theological and denominational diversity provides a rich environment for educating pastors, chaplains, educators, and leaders for the church of Jesus Christ.

We, the trustees and administration of Memphis Theological Seminary are privileged to be a part of this legacy, and look forward to what God has in store for our ministry in the future. With gratitude for God's guidance and provision in the past year, we make the following report to the 177th General Assembly of the Cumberland Presbyterian Church.

I. BOARD OF TRUSTEES

A. OFFICERS

The following officers were elected by the Board of Trustees to serve during the past academic year: Moderator – Mrs. Marianna Williams (Cumberland Presbyterian elder, Newbern, TN); Vice-moderator – Doctor Carmichael Crutchfield (Christian Methodist Episcopal minister, Jackson, TN); Secretary – Doctor Meade Walker (National Baptist minister, Memphis, TN); Treasurer – Michael Touchet (Director of Finance, MTS).

B. BOARD REPRESENTATIVE

Marianna Williams will serve as the Board's representative to this meeting of the General Assembly.

C. MEETINGS

The Board has met twice since the last meeting of General Assembly: September 8-9, 2006, and February 9-10, 2007. It is scheduled to meet one more time before the meeting of General Assembly, on May 11-12, 2007. In addition to full Board meetings, standing committees meet on a regular schedule between Board meetings.

D. EXPIRATION OF TERMS

The Board of Trustees is made up of twenty-four members, thirteen of whom will be Cumberland Presbyterians and eleven of whom will be non-Cumberland Presbyterians. The terms of eight members of the Board expire each year. Four of the eight whose terms expire this year are eligible to succeed themselves and have agreed to serve another three year term: Doctor Carmichael Crutchfield (CME, Jackson, TN); Mr. Chester Dickson (CPC, Houston, TX); Reverend Emily Matheny (UMC, Memphis, TN); Reverend Doctor Rebecca Salisbury (Sturgis, KY). All four have served faithfully and contributed greatly to the life of the

seminary. We are grateful for their willingness to continue serving.

Two trustees have completed three terms and are not eligible to succeed themselves: Reverend Robert Norvell (PCUSA, Jonesboro, AR) and Reverend Michael Qualls (CPC, Bartlett, TN). Both of these trustees have served faithfully and well, Reverend Norvell having chaired the Advancement Committee for many years. Doctor Stephen Rhodes (PCUSA, Berea, KY) is completing his second three-year term and has asked not to be re-nominated. Mrs. Bettye Hendrix is completing her first term and has asked not to be re-nominated due to her need to care for her mother. We are grateful to God for the service both these trustees have given to Memphis Theological Seminary.

One trustee, Doctor Robert Tyson (UMC, Holly Springs, MS) has been forced to resign from the board due to a chronic health condition. His letter of resignation has been forwarded to the Stated Clerk. Doctor Tyson served faithfully for four years on the Board of Trustees.

RECOMMENDATION 1: That the General Assembly express its gratitude to Reverend Robert Norvell, Reverend Michael Qualls, Doctor Stephen Rhodes, Mrs. Bettye Hendrix and Doctor Robert Tyson for their faithful service to Memphis Theological Seminary and the Cumberland Presbyterian Church.

The President has met with the General Assembly Nominating Committee and suggested persons who would be willing and able to fill the vacant positions on the Board of Trustees.

E. WORK OF THE BOARD

The trustees have given significant attention during the past year to understanding and more faithfully executing their role in governing the life of the seminary. The Board's standing committees are meeting more frequently between regular board meetings. A review of the Board of Trustees Handbook is under way in an effort to clarify board expectations, and the process of trustee orientation for new board members is being revised to maximize trustee involvement in the life of the seminary. The Board is committed to strengthening the ties between MTS and the Cumberland Presbyterian Church, even as it continues to reach out to build relationships with other denominations we are serving.

The Board has given significant attention in the past year to developing our administrative policies and procedures. A new employee handbook, faculty handbook, policy and procedures manual, and fiscal management manual are all under development.

II. ADMINISTRATION

A. PRESIDENT

Daniel J. (Jay) Earheart Brown, Ph.D., became the seventh President of Memphis Theological Seminary August 1, 2005. Jay had served on the faculty of MTS since August, 1997, having previously served as a pastor in Nashville, TN, and Lexington, KY. He is a life-long Cumberland Presbyterian and son of a Cumberland Presbyterian minister. He is a graduate of Bethel College (B.A.), Memphis Theological Seminary (M.Div.), and Union Theological Seminary in Richmond, VA (Ph.D.). He was formally inaugurated during a service of worship on March 25, 2006.

Jay has been selected to participate in a study of new Presidents at schools accredited by the Association of Theological Schools in the United States and Canada. Doctor Doug Lewis, retired President of Wesley Theological Seminary in Washington, D.C., and Doctor Anthony Ruger of Auburn Theological Seminary are conducting the study. They plan to be in Memphis this summer to conduct their second round of interviews for the project.

B. BI-ANNUAL REVIEW OF THE PRESIDENT

The Board of Trustees conducted its required bi-annual evaluation of the President at the February 2007 meeting. Members of the evaluation task force sought input from faculty, administration and staff, students, and all Board members, as well as the President. The review resulted in an action plan for the President's ongoing professional and personal development in the office.

C. VICE PRESIDENT OF ACADEMIC AFFAIRS/DEAN

Barbara A. Holmes, Ph.D., was elected to serve as Vice President of Academic Affairs and Dean in May, 2005, following a national search. Doctor Holmes had previously served MTS as Professor of Ethics and African American Studies, having joined the faculty in 1998. She was ordained to the ministry in the Latter Rain Apostolic Holiness Church, and has privilege of call (her ordination is recognized) in the Christian Church (Disciples of Christ). She is a regular participant at Mississippi Boulevard Christian Church in Memphis.

Doctor Holmes has been widely recognized in the Memphis area and nationally for her leadership in theological education. In the past year she has made presentations at many national events and traveled to South Africa with leaders from Methodist Healthcare in Memphis for an international symposium on faith and health.

Doctor Holmes continues to recruit noted faculty for short term courses in January and the summer term, and she has been instrumental in developing new programs in theology and the arts, faith and health, and the LifeTime series of continuing and lay educational programs for the church.

Stan Wood, D.Min., continues to serve as the Associate Dean and Director of the Doctor of Ministry program at Memphis Theological Seminary. Doctor Wood is an ordained minister in the Cumberland Presbyterian Church in America and former Executive Director of the General Assembly of our sister denomination.

D. VICE PRESIDENT OF ADVANCEMENT

Doctor John Barker resigned as Vice President of Advancement in September 2006 to take an administrative position with the Memphis City Schools. Doctor Barker gave significant leadership to the Advancement of MTS during his fifteen month tenure in office.

In January 2007, Mrs. Cathi Johnson began work as Vice President of Advancement, coming to MTS from over six years as Development Director for The Baddour Center, a residential home for adults with mental disabilities.

Cathi brings to her work at MTS a proven track record of non-profit fundraising, a commitment to the mission of MTS, and the ability to manage and build on the efforts of those who have gone before her. She is a United Methodist, active in her local church in Collierville, TN, a Memphis suburb. There she sings in the choir and takes an active part in all the programs of the church. We are confident that Cathi's skills and experience will be a great asset to the seminary as we move forward.

E. VICE PRESIDENT OF OPERATIONS/CFO

Mr. Mike Touchet began work for MTS as Director of Finance in January 2006. In August 2006, the Board of Trustees named him Vice President of Operations. Mike brings a wealth of experience in non-profit finance and administration to this position. He is an active Roman Catholic layman, and deeply committed to the ecumenical mission of MTS.

F. PROGRAM FOR NON-PROFIT EXCELLENCE

In December 2005 MTS was selected through a competitive application process to participate in the Program for Non-profit Excellence (PNE), a three year program of capacity building run by The Alliance for Non-profit Excellence in Memphis. The purpose of PNE is to help strengthen the organizational effectiveness of non-profit organizations in the Memphis area by providing three years of consulting and educational programs for senior administrators and board members.

We were saddened by the death in October 2006 of our first PNE consultant, Mrs. P.J. Smoot, after a lengthy battle with cancer. In December we began working with Mr. Alan Gumble and Mrs. Mary Jo Greil as consultants. We look forward to accomplishing a great deal in this program over the next year and a half.

III. INSTRUCTION

A. DEGREE PROGRAMS

Memphis Theological Seminary continues to offer three degree programs and one certificate program through the Program of Alternate Studies. The Master of Divinity is the basic degree program for persons preparing for ordained ministry in many denominations. It continues to be our largest degree

program, with 71% of students enrolled. The M.Div. requires 87 semester hours and takes three years of full-time study to complete.

The Master of Arts in Religion degree has three tracks: a lay professional track for persons seeking to increase their knowledge and skills for lay leadership or Christian Education ministry in the church, and academic track for persons who want to teach but do not seek ordination, and a deacon's track designed for United Methodist students preparing for diaconal ministries in that denomination. The M.A.R. requires 48 semester hours and takes two years of full-time study to complete.

The Doctor of Ministry degree is a professional degree designed for pastors and other ministers who have at least three years of full-time work in ministry after their M.Div. and who want to engage in further theological reflection on the practice of ministry. The D.Min. is designed around five two-week residencies, in January and July, and the implementation of and report on a major project in ministry.

At Commencement in May of 2006, Memphis Theological Seminary awarded the M.A.R. degree to twenty-three persons. Fifty persons were awarded the M.Div. degree, and six were awarded the D.Min. degree. Of these seventy-nine graduates, nine were members of the Cumberland Presbyterian Church, and one was a member of the Cumberland Presbyterian Church in America.

Cumberland Presbyterian Master of Divinity Graduates were:

Ted Bane, Nashville Presbytery
 Geoffrey Bunting, North Central Presbytery
 Melissa Goodloe, Murfreesboro Presbytery
 Cardelia Howell-Diamond, Presbytery del Christo
 Jeffrey Powell, West Tennessee Presbytery
 Tim Smith, Columbia Presbytery
 Dee Ann Thompson, Covenant Presbytery
 Carey Womack, Trinity Presbytery

The one Cumberland Presbyterian Doctor of Ministry Graduate was:

Yoong S. Kim, West Tennessee Presbytery

B. FACULTY

For the current academic year, Memphis Theological Seminary has fourteen full-time teaching faculty and three administrative faculty members who teach part-time. In addition, the seminary curriculum is greatly enhanced by the work of twenty-five to thirty adjunct professors, most of whom are active in ministry. As finances allow, the Board and Administration are committed to increasing the size of the faculty to meet the demands of our growing student body.

New faculty members added during the past academic year include Peter Gathje, Ph.D., Associate Professor of Ethics. Doctor Gathje is a Roman Catholic layman. He and his wife, Jenny, live in Midtown Memphis in Emmanuel House, an intentional Christian community focused on providing hospitality to homeless men and women. A native of Wisconsin, Doctor Gathje received his Ph.D. in Ethics from Emory University in Atlanta, Georgia. He has recently published a history of the Open Door Community in Atlanta, one of the nation's most noted Christian inner city missions. Doctor Gathje came to MTS after eight years on the faculty of Christian Brothers University in Memphis, where he served as chair of the Religion Department.

Our second new faculty member this year is Aliou Niang, Instructor in New Testament. Mr. Niang is completing his dissertation in New Testament at Brite Divinity School of Texas Christian University in Fort Worth. He is a native of Senegal, West Africa, and was a convert to Christianity from Islam as a young man. He remains connected to a group of churches in his native country and travels there in the summers to help in their ministry. He and his wife, Elizabeth, moved to Memphis in January so that Aliou could begin his work at MTS. They have been affiliated with the Southern Baptist Church, though they have not yet settled on a church home in Memphis.

Members of the MTS faculty continue to publish books and articles both for the academy and the church. Many faculty members preach in area churches on a regular basis, deliver lectures for local churches and judicatories, deliver papers at academic conferences, and write articles for a wide range of readers. G. Lee Ramsey, Professor of Pastoral Theology and Homiletics, served as conference preacher for the 2007 Cumberland Presbyterian Ministers Conference in McKenzie. Barbara Holmes, Vice President and Dean, was invited to preach in the Lenten Preaching Series at Calvary Episcopal Church in Memphis. Books recently completed or nearing completion by our faculty include a Bible commentary, worship resources, and an analysis of the role of clergy in Southern fiction.

The MTS faculty began a series of consultations led by noted Christian educator, Doctor Jack

Seymour, on the results of a Carnegie Foundation study, Educating Clergy. The study was conducted over several years and involved evangelical, mainline, and Roman Catholic seminaries, as well as one rabbinical school. The study is focused around four key roles of clergy: interpretation, formation, contextualization, and performance. Over the next year, faculty will engage in further conversation about how our education shapes clergy to be effective leaders of congregations in the twenty-first century. Our MTS consultations are funded through a grant from the Wabash Center for Teaching and Learning in Theology and Religion.

C. DEATHS

Two retired faculty members died since we wrote our last report to the General Assembly. In June 2006, Doctor Paul B. Brown, Professor Emeritus of Preaching and Worship died from injuries received in an automobile accident. In March 2007, Doctor Joe Ben Irby, Professor Emeritus of Theology died at the age of 91. We give thanks to God for the faithful service of these two professors at Memphis Theological Seminary, and continue to pray for their families. Both men had a profound impact on several generations of ministers in the Cumberland Presbyterian Church and beyond.

D. ENROLLMENT

Total enrollment in Memphis Theological Seminary for the fall term was 332. Spring semester enrollment stands at 323. January and summer term enrollment continues to grow as more courses have been offered during those shorter terms over the past two years. The largest number of students comes from the United Methodist Church, with about 40% of total enrollment. Cumberland Presbyterians are the second largest denomination in the student body with about 13% of all students (43 out of 323). There are currently twenty-seven denominations represented in the student body. Approximately 45% of students are African American, and about 40% are women.

The following table presents a picture of the growth in the student body at MTS since 1990. The figures are based on fall semester enrollment. Figures included are for total enrollment, enrollment in each of our three degree programs, and enrollment of Cumberland Presbyterian Students.

	Total enroll	M.Div.	M.A.R.	D.Min.	CPC
1990	140	114	12	-	37
1991	189	126	22	14	40
1992	198	130	23	21	37
1993	227	155	23	24	37
1994	238	175	27	18	37
1995	268	181	29	24	40
1996	287	184	37	29	42
1997	282	191	32	34	47
1998	266	177	34	28	40
1999	286	197	26	26	34
2000	282	201	31	25	37
2001	323	212	45	32	39
2002	326	211	50	34	39
2003	349	230	58	30	38
2004	351	240	51	27	42
2005	346	236	57	24	37
2006	332	236	44	26	42

In the seventeen years represented on this table, total enrollment has grown by 198 (237%). At the same time, there has been little net growth in the number of Cumberland Presbyterian students. The growth among students from other denominations has meant that Cumberland Presbyterian enrollment has fallen from 26.4% of total enrollment to 12.7%. We are working to recruit more Cumberland Presbyterian students from across the denomination, and ask all Cumberland Presbyterians to encourage their probationers to give serious consideration to MTS for their theological education. One new initiative under consideration by the administration of MTS is a youth conference on our campus to encourage high school aged youth to consider a call to ministry.

We currently have five international students, one of whom is from the new Cumberland Presbyterian Church in Seoul, South Korea. A Cumberland Presbyterian pastor from Japan Presbytery is making plans to spend the next school year at MTS.

D. NEW ACADEMIC INITIATIVES

Memphis Theological Seminary has executed an agreement to work with the University of

Memphis in providing classes for students enrolled in the department of philosophy to study the rhetoric of preaching. MTS and U of M will cross list courses and share faculty resources in this new venture.

We are exploring closer partnerships with the Church Health Center, Methodist Healthcare, and the University of Tennessee Medical School to provide a center for the study of faith and health at MTS. We began our first Doctor of Ministry class with an emphasis in faith and health in January 2007. We had more applicants for the program than we were able to accommodate. We continue to develop new programs in this area.

In January 2007 we hosted our second annual Theology and Arts Institute, led by Doctor Valerie Bridgeman Davis. Local funders are interested in providing resources as we continue to develop course offerings for our students in theology and the arts.

In July 2006 we held our first LifeTime class. LifeTime seeks to provide lay and continuing clergy education in a one day workshop format. In January, we offered eight LifeTime events in the greater Memphis area and this summer are planning to offer LifeTime events across the denomination. We are exploring sites in Middle Tennessee, Arkansas, Alabama, and Texas for these courses, and have been in conversation with pastors across the church to discover what kind of courses would be attractive to potential students.

The administration and faculty continue to explore the possibility of distance education through on-line delivery of courses. To this time, the cost of such a program, both in dollars and in human resources, is greater than we have been able to bear. Another question that the faculty has been wrestling with is this: Given that MTS is committed to spiritual formation of its students, in addition to the transformation of information, how can such formation be fostered without the face-to-face interaction of traditional educational models? The discussion is ongoing as we seek to provide a quality graduate education for our students and meet growing demand for courses through distance education.

E. THE LIBRARY

The MTS Library continues to thrive despite having to bear the brunt of budget cuts in two recent years. Microfilming of rare and brittle Cumberland Presbyterian monographs has been completed thanks to a SOLINET/NEH grant secured by Administrative Librarian Steven Edscorn. The C.S. Lewis study collection continues to grow through the generosity of the Memphis chapter of the C.S. Lewis Society. The library staff has received requests from around the world for access to some of the rare holdings in this special collection. The Library staff continues to provide outstanding service to the students of MTS and to ministers and lay leaders of the Memphis area who pay a modest annual fee to use our collection. The staff continues to investigate further grant opportunities to improve technology and services.

F. ACCREDITATION

Memphis Theological Seminary holds dual accreditation by the Association of Theological Schools in the United States and Canada (ATS), and the Southern Association of Colleges and Schools (SACS). Every ten years, member schools go through an extensive process of re-accreditation review.

This academic year has been a busy one as we conduct our self-study and prepare to write our accreditation reports. Faculty, staff, students, board members, and alumni have spent many hours evaluating how well MTS meets the standards for accreditation for these two bodies. The self study documents will be completed in the fall of 2007. Visiting teams from SACS and ATS will visit the campus in the spring of 2008 to see whether or not the school is meeting the standards of accreditation to an acceptable level. Those visiting teams will make a recommendation to the membership of their respective associations on whether or not to continue re-accreditation for the next ten years.

Virginia Lee, Associate Professor of Christian Education, has ably guided the self-study effort.

IV. FACILITIES

A. NEW SIGN

Through generous gifts from the Cumberland Presbyterian Women's Ministry and Henry and Jeanne Varnell of Memphis, we were able to construct a beautiful new architectural sign at the corner of East Parkway and Union Avenue. The new sign was designed by The Crump Firm and built by Jerry James with Chris Woods Construction. This new sign has brought increased visibility to our campus. We are grateful for the donors who gave to this important project.

B. PURCHASE OF PROPERTY

The 174th General Assembly granted approval for MTS to purchase a large house, owned by Robert and DiDi Montgomery, adjacent to the MTS campus on East Parkway. In January of 2006, the Board approved the purchase of this 5,000 square foot home for a price of \$842,000. In February 2007, the Board of Trustees voted to name the house “Hilliard Hall,” in honor of Doctor David and Patsy Hilliard. Doctor Hilliard, a retired United Methodist minister and former trustee, has served on two occasions as Interim President of Memphis Theological Seminary. A lead gift of \$600,000 was given to MTS with the understanding that MTS would raise another \$600,000 to fully fund the purchase, remodeling, and furnishing of Hilliard Hall. If all goes according to schedule with our application for change of zoning, we plan to move into Hilliard Hall, with offices and two additional classrooms, by the start of the fall term in 2007.

We have purchased four additional residential duplex properties on Roberta Drive and St. Agnes Drive immediately to the east of our main campus. The 175th General Assembly approved the purchase of up to eight of these duplexes as they become available. Before the General Assembly meets we hope to have purchased these eight duplexes, which are being used for student housing.

One of the single family homes owned by MTS on Union Avenue has been converted from student housing to a guest house for visiting lecturers, trustees, and other visitors to MTS. This conversion reduces the need for hotel room rental for a variety of campus activities. When the guest house is not being used for MTS events, it is available for rent by other Boards and agencies of the church for events they may be sponsoring.

C. LONG RANGE CAMPUS PLANNING

In its February meeting, our Board approved a long range campus plan for the neighborhood around our current campus. We are working closely with neighbors around the MTS campus to ensure their support for the long range plans as they develop. We will have drawings of the plan available at the General Assembly.

In order to accomplish this plan, the Board approved a request to the General Assembly to purchase any properties within our long range plan as they become available.

RECOMMENDATION 2: That the General Assembly authorize the Board of Trustees of Memphis Theological Seminary to purchase any residential properties on Roberta Drive or St. Agnes Drive within the bounds of the MTS Board approved Master Campus Plan, and that the Board of Stewardship be authorized to provide loans to accomplish these purchases.

D. LEASE OF CLASSROOM SPACE

In the fall of 2005, MTS leased three classrooms from Union Avenue United Methodist Church, located three blocks to our west at the corner of Union Avenue and Cooper. This arrangement allowed us to convert one of our on-campus classrooms for office space for two faculty or administrators, and three support staff.

The agreement with Union Avenue Church has provided us much needed room for expansion, until we are able to build more classroom space on our campus. We are grateful to the church for their cooperation and for their long-standing friendship with MTS. The classroom space at Union Avenue Church is dedicated space, which we have outfitted with the same instructional technology available in our on campus classrooms. In addition, the church has adequate parking on site for our students.

The addition of Hilliard Hall may eliminate our need to rent this space. Either way, we are grateful to God for the good working relationship with Union Avenue United Methodist Church.

E. COMMUTER HOUSING

MTS began to convert its student housing from individual rentals to commuter housing in the 1998. Currently, MTS provides commuter housing, with very reasonable nightly rates, for almost 100 students each week of the regular term. The need for such commuter housing has continued to grow, as has income from such rentals. Our ability to serve students from about a 250 mile radius around Memphis, through block scheduling of classes and provision of affordable commuter housing, has had a significant impact on the growth of the student body over the past ten years.

F. SAFETY

The Office of Safety of MTS continues to explore ways to enhance the safety of our students in the context of our urban campus. Through the use of lighting, security officers, secure locks, and well articulated safety plans, the seminary seeks to provide a safe environment for students and visitors to our campus.

In the past year, MTS has contracted with a local security company to provide regular patrols around our neighborhood. This additional safety measure has been well received by our students and by our neighbors. We continue to seek ways to provide a safe environment for our campus community.

In the wake of Hurricane Katrina, many schools have begun to review their emergency preparedness plans. We are in the process of reviewing our procedures and enhancing our plans to continue operations of MTS in the wake of a natural or man made disaster. This process includes stockpiling emergency supplies, backing up computer records and other vital data, and having communication plans clearly articulated in the event of a disaster.

G. WORK TEAMS

Memphis Theological Seminary is grateful to volunteer work teams from Trilla, Illinois; Greenville, Tennessee; Bowling Green, Kentucky; and Collierville, Tennessee who have visited our campus recently and provided volunteer labor to enhance our building and grounds. We are able to host work groups of adults and youth during the summer months and provide housing for them for up to a week in student housing.

V. FINANCE

A. BUDGET

Because of difficulties related to our accounting software, our Board will approve a budget for the 2007-2008 academic year in May. Copies of that report will be delivered to the General Assembly Office as soon as possible after our May 11-12 meeting. It will be available at the General Assembly for review.

This year's budget of \$3.95 million is an all-time record budget, though it is still quite low in comparison to other seminaries of our size. Our faculty, administration, and staff are to be commended for doing significant work with the resources they have available. We seek to be faithful stewards of the resources entrusted to us, and to use those resources as wisely as possible for the education of men and women for pastoral and other kinds of leadership in the church.

Sources of income anticipated for this year's budget are as follows:

Tuition and Fees	2,108,000	53.4%
Gifts and Grants	850,000	21.5%
Auxiliary Income	529,000	13.4%
Endowment Income	460,000	11.7%

Expenses fall into the following categories:

Instructional Expense	1,423,595	36.1%
Library	347,147	8.8%
Student Services	350,197	8.9%
Administration	953,814	24.2%
Facilities and Safety	631,438	16.0%
Advancement	240,809	6.1%

B. ENDOWMENT

Our endowment continues to grow through donations, estate gifts, and capital gains. This vital source of income is essential to our long term success. Our total endowment passed the \$11 million mark by the end of 2006. We are grateful for all the faithful gifts that have helped us reach this important

mark. However, in comparison with other seminaries of our size, we are highly under endowed. It is not an exaggeration to say that we need an endowment in the 40-50 million dollar range in order to more adequately fund our program. We will be producing educational materials in the near future to distribute throughout the church to encourage gifts to the endowment of theological education through Memphis Theological Seminary.

We are grateful for the following new endowments established during the past year:

1. Louis E. & Millie Coats Gholson Endowment

Rev. Louis Gholson was reared in the Bethel Cumberland Presbyterian Church near Kevil, Kentucky, and graduated from Bethel College and the Cumberland Presbyterian Theological Seminary. After ordination he served as pastor of the Greeneville (TN) CPC, and then moved to South Georgia on his doctor's advice. He served out the remainder of his ministry in the United Methodist Church, serving finally as overseers at Epworth-by-the-Sea, and UMC Conference Center on St. Simon's Island. Louis Gholson died in 1995, and Millie followed in 2001, but before they died, they purchased a life insurance policy on a friend at Epworth, the proceeds of which would go equally to Bethel College, MTS, Epworth-by-the-Sea, and a UMC retirement center. At the friend's death in 2005, MTS received almost \$200,000 to begin this endowment, income from which will provide operating support to the seminary.

2. Cardelia Howell Diamond Scholarship Endowment

In gratitude to God and in honor of their daughter, Cardelia Howell Diamond (M.Div. 2006), Sonny and Linda Howell of the Lubbock (Texas) Cumberland Presbyterian Church established this endowment to provide scholarship support for MTS students from the Presbytery del Christo.

3. Hudson and Robbie C. Roseberry Endowment

Hudson Roseberry was a lifelong Cumberland Presbyterian. Robbie was reared as a United Methodist who served for many years as organist at Memphis Theological Seminary. Together, Hudson and Robbie were members of the Colonial Cumberland Presbyterian Church in Memphis. This endowment was established at their deaths through a trust agreement they had established many years ago. Income from the Endowment will support music and music instruction at MTS.

4. Randy Leslie Endowment

This endowment was established in honor of Randy Leslie (M.Div. 1997) on his resignation as Director of Technologies, Facilities, and Safety at Memphis Theological Seminary. Randy's love for MTS was evident in all he did during his tenure on the administration and staff of the seminary. Income from the fund will purchase trees for our campus to replace those lost due to age or weather.

5. Richard M. & Martha Carol Barker Scholarship Endowment

Richard M. (Mike) & Martha Carol Barker, lifelong faithful United Methodists from Humboldt, Tennessee, established this endowment to provide scholarship support for a student demonstrating financial need from the Memphis Annual Conference of the United Methodist Church. Mike and Martha Carol are the parents of former MTS Vice President of Advancement, John Barker.

6. Reverend Robert Lee Truax, Jr. Award for Academic Achievement Endowment

Reverend Robert Truax, Jr. (M.Div. 1986) established this endowment to provide a cash award to students who demonstrate significant academic achievement both in undergraduate and seminary studies. The award will be given annually to one or more persons satisfying the criteria established.

7. Jim Covington Endowment

Doctor Jim Covington of Ooletewah, Tennessee, died suddenly in October 2006. Son of a Cumberland Presbyterian minister, Jim was a counselor, serving for many years as Director of the Guidance and Career Counseling Service at Middle Tennessee State University in Murfreesboro. Jim was a faithful elder for many years in the CPC, serving the Red Bank CPC in Chattanooga at the time of his death. A leader at the presbyterial and denominational level of the church, Jim served on the Board of Trustees of Bethel College and Memphis Theological Seminary. He served as Moderator of the MTS Board for several terms. After Jim's untimely death, many trustees who had worked with him donated funds to establish this endowment, income from which will provide a Cumberland Presbyterian scholarship at MTS.

8. Kyle D. Brantley, M.D. Memorial Fund

Wesley D. Brantley, Jr. and Susan A. Brantley of Ada, Oklahoma, established this endowment in memory of their son, Kyle, who died in 2006. Kyle was reared in the Covenant Cumberland Presbyterian Church of Ada, was educated at Tulane University and the University of Oklahoma Medical School. In addition to his work as a pathologist, Kyle was an accomplished church organist, serving the Faith CPC in Metairie, Louisiana, and the University Christian Church in Oklahoma City, in addition to many other churches in Oklahoma and North Texas. Income from this endowment will support music related activities at MTS.

The Advancement Department at Memphis Theological Seminary is available to talk to any interested person about how to set up an endowment to benefit Memphis Theological Seminary. Named endowments can be established with as little as \$1,000.

C. ESTATE GIFTS

We give thanks to God for estate gifts from long-time MTS Bursar, Mrs. Thelma Craig and Professor Emeritus of Theology, Doctor Joe Ben Irby. These gifts will build the endowments they had previously established at Memphis Theological Seminary.

As this report is written we have received news of the death of Mr. Bascom Cooksey of Lebanon, Tennessee. Mr. Cooksey had established a charitable remainder trust with the University of Tennessee with 20% of the fund to be given to MTS for the Sally Clay and Alice J. Cooksey Endowment Fund.

We are grateful to God for these faithful friends, for their lives and their witness to the gospel, and for the planning which will allow their witness to live on in perpetuity. Those who inform the seminary that they have made provisions for the seminary in a will, trust, or other planned giving vehicle become members of the MTS Heritage Club.

The Advancement Department at Memphis Theological Seminary is available to provide programs in local churches on the importance of giving to the church, both local and denominational ministries, through careful and prayerful estate planning and other means of planned giving.

D. THEOLOGICAL EDUCATION SUNDAY

Each year the General Assembly approves a day in the church calendar for "Theological Education Sunday." It is our intent that this day be recognized throughout the church as a way of promoting the vital work of theological education carried out through Memphis Theological Seminary and the Program of Alternate Studies. We encourage pastors to include special prayers for MTS and PAS on this day. Sunday, March 2, 2008 has been designated for this special Sunday.

We produce a bulletin insert highlighting students in these two programs and provide offering envelopes to each church who requests these materials. We also offer to provide student, faculty, or board speakers, as we are able to fill those requests, and encourage all Cumberland Presbyterian Churches to receive a special offering for the work of MTS and PAS. Some church sessions prefer to budget a contribution from their mission funds rather than receive a special offering.

Theological Education Sunday is an important tool in educating Cumberland Presbyterians about the ministry of MTS and PAS.

RECOMMENDATION 3: That the General Assembly encourage all Cumberland Presbyterian Churches to recognize Theological Education Sunday by praying for the work of Memphis Theological Seminary and the Program of Alternate Studies, praying for students who are being educated through MTS and PAS, educating its members on the importance of theological education to the life and health of the denomination, and giving its members, through whatever means the session deems appropriate, an opportunity to make a contribution to the work of theological education in the Cumberland Presbyterian Church.

E. ANNUAL FUND

Memphis Theological Seminary could not operate without the faithful contribution of its alumni and friends. Annual Fund contributions help us keep the cost of tuition down, so that students do not leave seminary with a large burden of debt to have to pay during their early years in ministry. Annual Fund

contributions have grown steadily over the past fifteen years, as income from Our United Outreach has remained relatively steady.

In some respects, the income we receive from OUO puts us in a better position than many theological seminaries, whose income from denominational sources has declined significantly over the past twenty years. Our income from OUO has remained steady and increased slightly over that time period. We are grateful for the commitment of Cumberland Presbyterians to the ministry of MTS, and all our common ministries, expressed so tangibly through giving to Our United Outreach.

At the same time, we do not expect income from denominational contributions to increase significantly in the future. This means that we are required to put more time and energy into fund raising than ever before. We are grateful for the many alumni who have made a financial contribution to our ministry this year. We are also grateful for all the faithful laypersons who have given to the Annual Fund because they know the importance of an educated ministry to the life and health of our denomination.

F. AUDIT REPORT

The auditing firm of Zoccola Kaplan, P.C. has audited the books of Memphis Theological Seminary for the 2005-2006 fiscal year and issued an unqualified audit report. Copies of this report are on file with the office of the Stated Clerk and the General Assembly Council.

VI. SUSTAINING PASTORAL EXCELLENCE PROGRAM

Memphis Theological Seminary was the recipient of a \$1.9 million grant from the Lilly Endowment, Inc. in 2003 to implement a program called Sustaining Pastoral Excellence through Scholarship, Piety, and Justice. The SPE program is designed to support excellence in ministry through education, prayer, and mutual support and accountability. Sixty-eight pastors from ten different denominations began the program in August 2004. They are organized into six colleague groups who meet monthly except in the summer and in December. One of the original participants had to drop out of the three-year program this year, but the remaining sixty-seven participants are continuing to meet regularly for study, prayer, and service. Nine of the participants are Cumberland Presbyterians.

SPE encourages the development of a balanced life among clergy participants. Each of the colleague groups develops a covenant through which clergy commit themselves to taking care of their mind, body, and spirit. Colleague groups provide accountability as pastors seek to develop healthy life practices and healthy relationships with parishioners and family members. In addition, the program provides resources and education for spouses and children of clergy, and retreats for lay leaders of congregations served by participating pastors.

The SPE program has had a significant impact on the pastors who have participated, generating a renewed commitment to ministry and a deepening of spiritual resources for ministry. In this, the last year

of the program, each participant will be given a sabbatical leave from their place of ministry.

We were informed by the Lilly Endowment that a smaller amount of funding would be made available for continuation grants. MTS was invited to apply for one of those continuation grants in order to expand the program beyond the initial participants. We applied in November 2006 for an additional \$960,000 to continue our program.

In March Lily informed us that our proposal was awarded the full \$960,000 to begin the second round of SPE programming. The grant will run for three years, from 2007-2010. Our plan is to have funding in place to continue this program indefinitely beyond this grant period in order to strengthen ministers and ministry to the denominations we serve at Memphis Theological Seminary.

VII. PROGRAM OF ALTERNATE STUDIES

The Program of Alternate Studies continues to serve the Cumberland Presbyterian Church, following in the footsteps of earlier programs that have provided ministerial education in the church since at least 1896, such as the Home Study Course/Ministers In-Service Training School that went from the 1940s through the early 1980s.

Doctor Thomas D. Campbell is in his thirteenth year as Director of PAS, and Karen Wilson, Assistant to the Director is in her twelfth year of service to the program. Together, they are working with seminary administrators to computerize PAS records for the future.

The 2007 Summer Extension School will be held on the campus of Bethel College in McKenzie,

Tennessee, July 7-21. The school consists of three five-day sessions, July 7-11; July 12-16; and July 17-21.

The PAS Graduation Service will take place on the first day of classes, Saturday, July 7, at 10:45 A.M. in Bouldin Auditorium on the Bethel campus. The speaker will be Reverend Judy Sides, a 2002 PAS Graduate. She will be the first PAS graduate to speak at the Graduation. Judy is pastor of the Mt. Vernon Cumberland Presbyterian Church in Rockvale, Tennessee and teaches Social Studies at Oakland High School in Murfreesboro. Eight to ten persons are expected to receive Certificates of Completion at the Graduation Service.

Enrollment in PAS continues to be about 45-50 regular students at any given time. In addition to those who will get their educational qualifications for ordination through PAS, there are many seminary graduates, cross-cultural ministers and probationers, ordained ministers, and interested lay persons who take classes in the program.

2006 Graduates of the Program of Alternate Studies included Jim Bradshaw, Barbara Brewer, Billy Carter, Randy Crawshaw, Butch Hollander, Jim Johnson, Kenny Morgan, Russell Ray, George Sprague, and Joe Wiggins.

Ministers-in-Residence have graced our school each year for almost ten years. This year they are Reverend Tommy and Gloria Jobe of Nolensville, Tennessee, in Block I; Reverend Richard and Marsha Hughes of Waverly, Tennessee, in Block II; and Reverend Terry and Jackie Maynard of Columbus, Mississippi, in Block III. These ministerial couples honor us with their presence, visit in classes, join us in fellowship and worship, and in many other ways become a part of the PAS community during their stay.

We continue to work closely with the Board of Missions in providing part of the education and nurture for cross-cultural students including, lately, those from Hispanic, Korean, and Sudanese cultures. The 2007 Summer Extension School will have a "Hispanic Block" during Block 1 in which courses will be taught in Spanish. In 2006 we had similar classes with eight Korean students who enjoyed classes in their own language.

The PAS Advisory Council meets with the Director once a year to provide advice to the Director on the program and its implementation. Members of the Advisory Committee include the President and VP/Dean of Memphis Theological Seminary, Director of the Commission on Ministry of the CPC, and six at-large members.

This year's Advisory Council includes Reverend Mindy Acton, Birmingham, Alabama; Reverend Linda Glenn, Humboldt, Tennessee; Reverend Cliff Hudson, Cleveland, Tennessee; Doctor Yoong S. Kim, Germantown, Tennessee; Reverend Geoff Knight, Houston, Texas, and Reverend Judy Sides, Murfreesboro, Tennessee.

The PAS Director reports to the Board of Trustees through the Vice President of Academic Affairs/Dean of the seminary.

Respectfully submitted,

Mariana Williams, Moderator of the Board of Trustees

Daniel J. Earheart-Brown, President, Memphis Theological Seminary

THE REPORT OF THE CUMBERLAND PRESBYTERIAN PUBLICATION BOARD

I. GENERAL INFORMATION

A. OFFICERS OF THE CUMBERLAND PRESBYTERIAN PUBLICATION BOARD

Officers of the Cumberland Presbyterian Publication Board are Joseph J. Malloy, Jr., president; Nadara Jones, vice-president; Byrne Dunn, secretary; Pat White, executive director.

B. MEMBERSHIP AND MEETINGS OF THE BOARD

The Cumberland Presbyterian Publication Board is currently composed of Byrne Dunn, Richard Hughes, Nadara Jones, Maribeth McGuire, and Joseph J. Malloy, Jr. The board meets twice a year, on the fourth Saturday of February and the fourth Saturday of August, at the Board office. The next scheduled meeting is August 25, 2007 at the office of the Cumberland Presbyterian Publication Board, Antioch, Tennessee.

C. EXPIRATION OF TERMS

The terms of Maribeth Smith McGuire and Richard W. Hughes expire at the 2007 General Assembly. Both have served three full terms and are not eligible for re-election. The Board acknowledges with great appreciation their service to the Church and to this board. They were elected to the first publication board created by General Assembly in 1998, and have been instrumental in creating a stable financial foundation and an improved magazine. During their tenures, three endowments have been created.

D. BOARD REPRESENTATIVE TO THE 177TH GENERAL ASSEMBLY

Board representative to the 2007 General Assembly is Richard W. Hughes and alternate is Maribeth Smith McGuire.

E. OFFICE LOCATION

The office of the Cumberland Presbyterian Publication Board is located in the home of Editor Pat White, 307 Ash Forge Drive, Antioch, Tennessee 37013-2324. The mailing address is PO Box 935, Antioch, Tennessee 37011-0935. The phone number is (615) 731-5556, and the e-mail address is cpmag@comcast.net. The web site is www.cpmag.org.

F. STAFF

Pat White serves as editor of the magazine and as executive director of the Cumberland Presbyterian Publication Board. The executive director is responsible for hiring part-time and free lance personnel to carry out necessary tasks. The Cumberland Presbyterian Publication Board conducted the biennial evaluation of the executive director in February 2007.

G. PUBLICATIONS OF THE CUMBERLAND PRESBYTERIAN PUBLICATION BOARD

Currently, the Cumberland Presbyterian Publication Board is responsible for the publication of The Cumberland Presbyterian, and for a web publication, CP UPDATES (www.cpmag.org).

The Cumberland Presbyterian was selected by the Associated Church Press to receive a prestigious Best in Class Award for 2005, the Acorn Award, First Place.

II. HISTORICAL INFORMATION

A. HISTORY OF THE CUMBERLAND PRESBYTERIAN PUBLICATION BOARD

Prior to 1996, The Cumberland Presbyterian magazine was a part of the General Assembly Office. The 166th General Assembly created the Commission for The Cumberland Presbyterian and charged the commission with supervision of the editor of The Cumberland Presbyterian. The 168th General Assembly replaced the Commission by establishing a Board of The Cumberland Presbyterian consisting of five members to oversee the work of the executive director/editor and of the office. The 174th General Assembly approved a Charter so that the governing board became the Cumberland Presbyterian Publication Board.

B. HISTORY OF THE CUMBERLAND PRESBYTERIAN

In 1834, the name of the church paper was changed to The Cumberland Presbyterian. Records indicate that this denominational church periodical is now in its 179th year of publication. Other periodicals were published for short periods of time, however the magazine that proclaimed “The Peace, Unity and Purity of the Church,” is the magazine that has survived and is still the official voice of the Cumberland Presbyterian Church today. It is the only publication whose purpose is to represent all boards and institutions, and the entire work of the denomination.

III. THE CUMBERLAND PRESBYTERIAN

A. MISSION

The purpose of the periodical, The Cumberland Presbyterian, is to disseminate the news of the Cumberland Presbyterian Church to promote its faith, programs, and activities, and to provide fair and open discussion of theological and denominational issues.

B. POLICY

The Cumberland Presbyterian is a medium for the communication of the gospel of salvation through Jesus Christ. Signed editorials indicate views are the editor’s and not necessarily those of the administrative agency, the Cumberland Presbyterian Publication Board. All material will be edited. Not all submissions will be published. Photos will not be returned, but will be sent to the Archives of the Historical Foundation.

C. ADVERTISING

Congregations wishing to publicize job positions, tributes, and upcoming events are encouraged to contact the editor for a rate sheet. A nominal advertising fee is also charged to individuals, businesses, and organizations that wish to advertise items for sale or use space for promotion rather than information. Special rates are given for denominational publicity.

D. PRODUCTION

The deadline for submissions to the editor is the 20th day of the month, two months prior to the issue date.

E. SUBSCRIPTIONS

1. Rates

\$25.00 per year; \$45.00 for two years

\$22.00 when prepaid in groups (minimum of five)

\$2.18 per issue for budget group plans (minimum of five)

\$35.00 per year for overseas

\$20.00 per year for each subscription to new members for churches who adopt the “new member” plan

2. Circulation

The November/December 2006 postal report indicated that 3311 issues were mailed to US subscribers, an increase of 154 subscribers since January 2006. Fifteen new church group plans were established in 2006.

RECOMMENDATION 1: That Sessions be encouraged to establish a group plan to provide the magazine for their members in one of the following ways: (1) The church budget include funds to provide the magazine for every family, (2) The church budget include funds to provide the magazine for every elder and church leader, or (3) the session designate a person to receive individual checks from members and provide the names, addresses, and payment in one check to encourage members to subscribe and to establish a group plan that enables members to receive the magazine at a reduced rate.

IV. CP UPDATES, A WEB PUBLICATION

A. CP UPDATES

CP UPDATES, a web publication, is free to everyone. Updates of clergy deaths, events, and other important news items are added to the website of the Cumberland Presbyterian Publication Board at www.cpmag.org as they are reported to the editor. General Assembly coverage is published daily during its meeting each year. A calendar of events is published monthly. The Cumberland Presbyterian Publication Board encourages judicatories to inform the editor prior to the beginning of the month of any events that should be announced.

B. HOW TO SUBSCRIBE

Cumberland Presbyterians are encouraged to go to www.cpmag.org and subscribe to CP UPDATES at no charge. This will provide an automated announcement to subscribers whenever an update is added to the website. Anyone can read the updates by going to the website whether they subscribe or not.

V. WRITERS' CONFERENCE

The CP Publication Board held a writers' conference on the campus of Bethel College in July 2006. Twenty-seven participants rated it as an effective conference. Several of the participants have contributed to The Cumberland Presbyterian. Others are using the skills they learned to improve newsletters at the congregational level. The CP Publication Board has decided to make this an annual event. CP Publication Board invites people who are interested in writing for the magazine as well as for improving skills that will be helpful on the congregational or presbyterial level, to contact the executive director to make plans to attend.

Respectfully submitted,
Joseph J. Malloy, Jr., President
Pat White, executive director

THE REPORT OF THE HISTORICAL FOUNDATION

I. GENERAL INFORMATION

A. OFFICERS OF THE BOARD

The officers of the board are as follows: Gwen McReynolds, president; Shirley Merritt, vice-president; and Richard Magrill, secretary/treasurer. Susan Knight Gore is the director of the Historical Library and Archives.

B. BOARD REPRESENTATIVE TO THE 132ND CPCA GENERAL ASSEMBLY

The board's representative to the 133rd General Assembly of the Cumberland Presbyterian Church in America (CPCA) is Shirley Merritt. The alternate is Kay Ward Creer.

C. BOARD REPRESENTATIVE TO THE 177TH CPC GENERAL ASSEMBLY

The board's representative to the 177th General Assembly of the Cumberland Presbyterian Church (CPC) is Cliff Hudson. The alternate is Rose Mary Magrill.

D. MEMBERSHIP AND MEETINGS OF THE BOARD

The board is currently composed of the following members: from the Cumberland Presbyterian Church in America-Vanessa Collier, Shirley Merritt, Clarence Norman (resigned), Mary Rice (deceased), and Kay Ward Creer; from the Cumberland Presbyterian, Michael Chesnut (resigned), Cliff Hudson, Tommy Jobe, Gwen McReynolds, Rose Mary Magrill, and Dan Washmon.

The Board of Trustees met twice during the assembly year, September 15-16 2006, in Memphis, Tennessee and February 23-24, 2007, in Huntsville, Alabama.

E. MEMBERS WHOSE TERMS EXPIRE

The first term of Cliff Hudson expires with the 2007 meeting of the Cumberland Presbyterian General Assembly, and he is eligible for reelection. The third term of Rose Mary Magrill expires with the 2007 meeting of the Cumberland Presbyterian General Assembly, and she is not eligible for reelection.

The board wishes to express its profound appreciation for the nine years of conscientious and dedicated service by Rose Mary Magrill who has been an active advocate for the work of preserving and promoting the heritage of both Cumberland Presbyterian general assemblies.

F. STAFF

Susan Knight Gore serves as the Archivist of the Historical Foundation. Missy Rose, a Memphis Theological Seminary student, is the archival assistant for the Foundation.

G. EVALUATION OF ARCHIVIST

At the direction of the General Assembly, the board conducted the biennial evaluation of the archivist, Susan Knight Gore in its February 2007 meeting.

II. ASSEMBLY REPORTING

As a matter of official structure, relative to the CPC, there is a Board of Trustees composed of eleven members from both the CPC and CPCA, and relative to the CPCA, there is a committee composed of members from the CPCA. Continuing previously established practice, we respectfully request the General Assembly of the CPCA to receive this report as that of its Historical Committee.

III. PROGRAMS AND ACTIVITIES

A. HISTORY INTERPRETATION AND PROMOTIONAL ACTIVITIES

1. The 1810 Circle

In order to enlist the financial support of interested members of our churches in the work of the Foundation, the 1810 Circle was created. Membership is based on a financial contribution of \$25 or more per year. Income through such gifts enables the Foundation to meet expenditures and is vital to the continued work of the Foundation. Members making such gifts were: Don & Carolyn Alexander (Greeneville, Tennessee), Juanita Butler Benson (Camden, Arkansas), Wesley D. Brantley, Jr. (Ada, Oklahoma), Carolyn Earle Billingsley (Alexander, Arkansas), Louise M. Bridges (Gadsden, Alabama), Beverly Pepper Brown (Memphis, Tennessee), Clinton & Evelyn Buck (Memphis, Tennessee), Gordon & Forda Campbell (Springfield, Missouri), Thomas D. & Linda Campbell (Memphis, Tennessee), Frances Chapman (Germantown, Tennessee), Ron & Madeleine Cooley (Downers Grove, Illinois), Chet & Diane Dickson (Houston, Texas), John H. Ford (Dyersburg, Tennessee), James & Freda Gilbert (Fort Worth, Texas), Matthew & Susan Knight Gore (Bartlett, Tennessee), J. David & Barbara Hester (Knoxville, Tennessee), Tom W. Hunter (Hendersonville, Tennessee), Joe Ben Irby (Memphis, Tennessee), Virgil Kearney (Sturgis, Kentucky), Robert & Jane Little (Dyersburg, Tennessee), Rodney & Pauline McCord (Houston, Texas), James & Maribeth McGuire (Greeneville, Tennessee), Jimmie McKinley (Longview, Texas), Eugene & Patsy McLemore (Waxahachie, Texas), Belle McMahan (Magnolia, Arkansas), Virginia Lowell Mauck (Clarksville, Indiana), Tony & Ann Martin (Henderson, Texas), Syble Mitchell (Nashville, Tennessee), D.L. & Martha Moody Russellville, Arkansas), Reed & Anita Perryman (Ozark, Missouri), John R. Reynolds (Nashville, Tennessee), Alvin B. Richards (White, Georgia), Jean & Regena Richardson (Powell, Tennessee), Robert & Olene Rush (Bartlett, Tennessee), Harlan G. Savely (Bethpage, Tennessee), Helen L. Stock (Cabot, Arkansas), Cornelia Swain (Memphis, Tennessee), Edward R. White (Tampa, Florida), Grace N. Whitfield (Gadsden, Alabama), Melba Wilson (Harriman, Tennessee).

We appreciate the support given to the Foundation by all members of the 1810 Circle and encourage other members of the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America to join this donor group.

RECOMMENDATION 1: That General Assembly make congregations aware of the 1810 Circle and encourage new members to support this endeavor annually.

2. Patrons

Persons who contribute \$100 or more to one of the endowments of the Historical Foundation become patron members and receive a certificate. Patron memberships may also be given in honor or in memory of an individual.

A Patron Membership was bestowed on Gwen McReynolds on July 23, 2006, by Cumberland Presbyterian Women's Ministry of First Cumberland Presbyterian Church in Jackson, Tennessee.

3. Heritage Churches

Congregations contributing a minimum of \$1,000 to an endowment of the Historical Foundation become Heritage Churches and receive a framed certificate. There are six categories of recognition and churches can move from one level to another.

Heritage Church \$1,000 - \$4,999
Silver Heritage Church \$5,000 to \$9,999
Golden Heritage Church \$10,000 to \$24,999
Platinum Heritage Church \$25,000 to \$49,999
Diamond Heritage Church \$50,000 to \$99,000
Jubilee Heritage Church \$100,000 and up

Golden Heritage Church:
Longview, First Cumberland Presbyterian Church in Longview, Texas (Trinity Presbytery)

Silver Heritage Church:
Shiloh Cumberland Presbyterian Church in Midlothian, Texas (Red River Presbytery)
(New status achieved this year.)

Heritage Churches:
Elmira Chapel Cumberland Presbyterian Church in Longview, Texas (Trinity Presbytery)
Hopewell Cumberland Presbyterian Church in Sharon, Tennessee (West Tennessee Presbytery)
Jerusalem Cumberland Presbyterian Church in Murfreesboro, Tennessee (Murfreesboro Presbytery)

4. **Presbyterial Heritage Committees/Presbyterial Historians**

In order to promote interest in the work of the Historical Foundation and to nurture the work of history on the presbyterial level, the Historical Foundation seeks to work cooperatively with the Presbyterial Heritage Committees/Presbyterial Historians of both general assemblies. The brochure, *Suggestions for Heritage Committees and Presbyterial Historians*, is available from the Foundation. The board expresses its appreciation to the presbyteries that have Heritage Committees/Presbyterial Historians.

The foundation expresses gratitude to Robert Donnell Presbytery for completing the task of producing a *Presbyterial Directory* and depositing copies in the archives. They join the following presbyteries who have completed this important preservation project: Columbia Presbytery, Cumberland Presbytery, Missouri Presbytery, Presbytery of East Tennessee

RECOMMENDATION 2: That each remaining presbytery be encouraged to compile a comprehensive directory of the congregations within its bounds and that, if possible, these directories include maps, a photograph of the church and a brief church history. On completion, two copies to be placed in the Historical Library and Archives.

5. **Denomination Day Offering**

In January, congregations received bulletin inserts, offering envelopes and Denomination Day Resources for the new project: *Partnering with the Historical Foundation: Preserving our Memories*. This project will provide funds to purchase display cases and other related materials that will help the foundation present our history to all Cumberland Presbyterians.

The Foundation expresses appreciation to the congregations and others groups who received special offerings for the work of the Historical Foundation on Denomination Day. This special offering provides an opportunity for congregations to directly contribute to the support of the Historical Foundation as well as the Foundation supplying educational materials to each congregation.

RECOMMENDATION 3: That congregations be encouraged to have a special offering on the Sunday designated as Denomination Day to help support the programs of the Historical Foundation.

Arkansas Presbytery

\$57.00

Booneville CPC (Booneville, AR) \$57.00 (4)

Columbia Presbytery

\$238.00

Howell CPC (Fayetteville, TN) \$160.00 (5)

Lawrenceburg CPC (Lawrenceburg, TN) \$27.00 (3)

Pleasant Mount CPC (Columbia, TN) \$51.00 (2)

Covenant Presbytery

\$224.00

Camp Ground CPC (Anna, IL) \$88.00 (5)

Mt. Zion CPC (Dongola, IL) \$100.00 (5)

Vaughn's Chapel CPC (Calvert City, KY) \$36.00 (1)

Cumberland Presbytery

\$475.00

Bowling Green CPC (Bowling Green, KY) \$85.00 (3)

Brier Creek CPC (Bremen, KY) \$21.00 (2)

Hopkinsville CPC (Hopkinsville, KY) \$42.00 (4)

Leitchfield CPC (Leitchfield, KY) \$70.00 (5)

Louisville CPC (Louisville, KY) \$20.00 (3)

Mt. Vernon CPC (Leitchfield, KY) \$60.00 (2)

Neals Chapel CPC (Glasgow, KY) \$30.00 (4)

Sacramento CPC (Sacramento, KY) \$47.00 (5)

Shiloh CPC (Campbellsville, KY) \$100.00 (2)

Del Cristo Presbytery**\$108.00**

St. Andrew CPC (Odessa, TX) \$108.00 (1)

East Tennessee Presbytery**\$1,152.00**

Presbytery of East Tennessee \$585.00 (5)

Talbot CPC (Talbot, TN) \$100.00 (4)

Virtue CPC (Knoxville, TN) \$467.00 (2)

Grace Presbytery**\$313.00**

Crestline CPC (Birmingham, AL) \$136.00 (1)

Mt. Zion CPC (Columbus, MS) \$33.00 (1)

Rocky Ridge CPC (Birmingham, AL) \$34.00 (3)

Steam Mill CPC (Walnut Grove, MS) \$110.00 (1)

Hope Presbytery**\$130.00**

Old Mt. Bethel CPC (Lexington, AL) \$110.00 (1)

Park Terrace (Sheffield, AL) \$20.00 (1)

Missouri Presbytery**\$144.00**

Marshall CPC (Marshall, MO) \$79.00 (1)

Spring Creek CPC (Springfield, MO) \$42.00 (1)

Springfield CPC (Springfield, MO) \$23.00 (3)

Murfreesboro Presbytery**\$610.00**

Cowan CPC (Cowan, TN) \$195.00 (2)

Jerusalem CPC (Smyrna, TN) \$60.00 (1)

Lebanon CPC (Lebanon, TN) \$22.00 (2)

Liberty CPC (McMinnville, TN) \$235.00 (3)

Union Hill CPC (Brush Creek, TN) \$98.00 (2)

Nashville Presbytery**\$342.00**

Brush Hill CPC (Nashville, TN) \$72.00 (3)

Dickson CPC (Dickson, TN) \$43.00 (1)

Madison CPC (Madison, TN) \$78.00 (2)

Mt. Denson CPC (Springfield, TN) \$149.00 (2)

North Central Presbytery**\$82.00**

Good Prospect CPC (Trilla, IL) \$25.00 (1)

Lincoln CPC (Lincoln, IL) \$22.00 (6)

Mt. Gilead CPC (Greenville, IL) \$20.00 (1)

Shiloh CPC (Virginia, IL) \$15.00 (2)

Red River Presbytery**\$426.00**

Marlow CPC (Marlow, OK) \$105.00 (1)

Mesquite CPC (Mesquite, TX) \$118.00 (2)

Olney CPC (Olney, TX) \$52.00 (2)

Shiloh CPC (Midlothian, TX) \$156.00 (2)

Robert Donnell Presbytery**\$145.00**

Goosepond CPC (Scottsboro, AL) \$55.00 (1)

Gurley CPC (Gurley, AL) \$90.00 (3)

Tennessee-Georgia Presbytery

\$450.00

Charleston CPC (Charleston, TN) \$100.00 (1)

Cleveland CPC (Cleveland, TN) \$200.00 (4)

Jasper CPC (Jasper, TN) \$92.00 (1)

South Pittsburg CPC (South Pittsburg, TN) \$58.00 (4)

Trinity Presbytery

\$835.00

Bertram CPC (Bertram, TX) \$21.00 (3)

Concord CPC (Troup, TX) \$50.00 (2)

Longview CPC (Longview, TX) \$443.00 (2)

Marshall CPC (Marshall, TX) \$321.00 (6)

West Tennessee Presbytery

\$1,139.10

Bells Chapel CPC (Dyer, TN) \$17.00 (1)

Bolivar CPC (Bolivar, TN) \$127.00 (4)

Colonial CPC (Memphis, TN) \$16.10 (1)

Faith CPC (Bartlett, TN) \$220.00 (5)

Hopewell CPC (Walnut, MS) \$5.00 (2)

Jackson CPC (Jackson, TN) \$357.00 (2)

Kenton CPC (Kenton, TN) \$100.00 (4)

Mt. Vernon CPC (Ramer, TN) \$58.00 (2)

Mt. Zion CPC (Falkner, MS) \$100.00 (2)

New Salem CPC (Lakeland, TN) \$28.00 (2)

Newbern CPC (Newbern, TN) \$101.00 (1)

Savannah CPC (Savannah, TN) \$10.00 (5)

20,000 bulletin inserts distributed

66 congregations received an offering

19 congregations were first time givers

Number in parentheses indicates number of years participated in offering

\$6,875.10 offering received

6. A Celebration of Faithful Service to the CPCA

To help preserve the witness provided by members of the Cumberland Presbyterian Church in America the foundation proposes a new program which will gather memories and photographs from church members born before 1950. The theme scripture will be Psalm 90: 1-2b.

Lord, thou hast been our dwelling place in all generations.

Before the mountains were brought forth, or ever thou hadst formed the earth and the world, even from everlasting to everlasting, thou art God.

The end result of the gathering process will be a booklet published by the Foundation to be dedicated at a future CPCA General Assembly.

RECOMMENDATION 4: That the CPCA General Assembly encourage members, churches, presbyteries, and synods to participate in this program.

B. PUBLICATIONS

1. Pamphlets

The Historical Foundation maintains a supply of promotional pamphlets which describe its purpose and work, the various means of financially supporting this work, and listings of available publications and prints for sale through the Foundation. There are three pamphlets in this series: *Historical Foundation*

Patrons; The 1810 Circle; and Publication Series.

These pamphlets may be ordered in bulk or singly from the Foundation office by indicating the title or titles of pamphlets needed, the number needed, and the mailing address for their delivery.

2. Publication Series

The Foundation has a number of titles and prints available for purchase. Income from the sale of these items goes into the Historical Foundation Trust, a permanent endowment supporting the Foundation's work. Titles currently available are the *1883 Confession of Faith* (CPC), the *1895 Cumberland Cook Book, Family of Faith: Cumberland Presbyterians in Harrison County [Texas], 1848-1998* by Rose Mary Magrill, *History of East Side Cumberland Presbyterian Church, Memphis, Tennessee, Life and Times of Finis Ewing* by F. R. Cossitt (reprinted by Cumberland Presbytery), *Soundings* by Morris Pepper, *What Cumberland Presbyterians Believe* by E. K. Reagin (reprinted by Cumberland Presbytery), and prints of the *Samuel McAdow Home* and the *First Meeting of Cumberland Presbytery*. These items can be ordered through the Foundation office.

3. Denomination Day Resources

All the Past is but the Beginning of Beginning (Denomination Day resource) is available on the Foundation's web site under the Resources section: <http://www.cumberland.org/hfcpc/resource/>. It includes eight dramas intended to present the birth of the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America. A hard copy may be requested from the Foundation office.

C. HISTORICAL FOUNDATION AWARDS

1. Award in Cumberland Presbyterian History

The Foundation encourages the writing and publication of papers on all aspects of the history of the Cumberland Presbyterian Church in America and the Cumberland Presbyterian Church. One means of promoting such writing is the Historical Foundation Award in Cumberland Presbyterian History. A \$300 prize is awarded to the author entering the best paper on any CP or CPCA history subject which meets in form and content the requirements set by the Board of Trustees and judged by the board appointed awards committee. All manuscripts submitted to the competition become property of the Foundation and are added to the Historical Library and Archives.

The contest follows the calendar year, and entries for the 2007 competition are encouraged. All entries will be accepted through December 2007 for this year's contest. Any entries received following the deadline of December 31st will be automatically entered in the 2008 competition.

Guidelines and entry forms for submitting manuscripts to the competition are available from the Foundation office as well as the internet, <http://www.cumberland.org/hfcpc/Awards.htm>. The Historical Foundation appreciates the participation of past and future CPCA and CP historians in this program.

2. Awards of Recognition

Awards of recognition are certificates given to organizations or individuals in recognition of historic events or contributions to the preservation of our heritage as Cumberland Presbyterians. Appropriate applications for the award are: particular churches celebrating anniversaries of their organization; any judicatory or agency celebrating publication of a written history; celebrations of history or historic event in a creative or unusual manner; individuals who have provided continued service for 60 years or more as members of a local congregation or presbytery; individuals who have served for 40 years or more in a continuing leadership role (including pastors) within a local church. Individuals, churches, or presbyterial heritage committees may make application for the issuing of an award by contacting the Foundation office. Application forms are supplied by the Foundation office as well as the internet, <http://www.cumberland.org/hfcpc/Awards.htm>.

D. RELATIONSHIPS

Presbyterian Historical Society of the Southwest

The Presbyterian Historical Society of the Southwest is an agency of The Synod of the Sun, Presbyterian Church (USA) and Cumberland Presbyterian Churches in Arkansas, Louisiana, Oklahoma and Texas. The 30th annual meeting was held March 9-10, 2007, in Little Rock, Arkansas. Members of the Cumberland Presbyterian Church who are officers in this organization are Reverend Norlan Scrudder and Doctor Rose Mary Magrill, who serves as chair of the 17-member board.

IV. HISTORICAL LIBRARY AND ARCHIVES

A. RESEARCH SERVICE

The Foundation's main research commitment is to the agencies, local congregations, and members of the Cumberland Presbyterian Churches. Since the Historical Library and Archives of the Historical Foundation serves as the official repository for the Cumberland Presbyterian General Assemblies, this is our focus. Although the separation of research into two types designated by their mode of access has been rapid and dramatic, both the traditional and "cyber" mode contribute to and enhance the other.

1. Traditional/Physical Access

Hands on access to primary source material remains the vital heart of historic and theological research. Rather than being diminished by increased electronic resources, traditional research has broadened due to heightened awareness of primary sources in an expanding information age. In 2006 95 people came to Historical Foundation for research purposes. In addition, the Foundation received numerous research requests by mail, e-mail, and telephone. As time permits requests are researched. Responses are sent to the requestor, as well as pertinent information on ministers, congregations, presbyteries and synods being placed on our website for future researchers.

2. Electronic Access

The Foundation's website continues to expand in order to provide greater access to the materials in the Historical Library and Archives. As well as being a research tool, the internet provides an invaluable and inexpensive means of promotion for the physical collections of the Historical Library and Archives, the activities of the Historical Foundation, and for the greater community of faith called Cumberland Presbyterians. Information at the site includes: general information about the Foundation, entire texts of important historical documents, historical information on particular congregations, ministers, presbyteries, and synods. The gateway URL to the Foundation's website is <http://www.cumberland.org/hfcpc/>. Presently, the Historical Foundation maintains approximately 800 individual web pages. These pages are grouped into twenty five main sections each containing multiple sub pages and numerous graphics. Many of these web pages are the equivalent of hundreds of "pages" of printed text. The main sections are: Home Page (1); Assembly Meetings & Officers (20); Awards (5); Birthplace Shrine (1); Books Online (21); Books Needed (1); Collection Development (1); Congregations (259); Cumberland Presbyterian Church in America (90); Curriculum (18); Endowments (1); Heritage Churches (1); Historical Library and Archives (4); Lay Leaders (17); Ministers (657); Opportunities for Giving (2); Patron Memberships (1); Periodicals (8); Presbyteries (141); Publications and Prints for Sale (1); Resources for Denomination Day (1); Schools (33); Sermons (3); Stated Clerks (1); Synods (58); Union of 1906 (1).

B. ACQUISITIONS

The Historical Library and Archives regularly receives items published by the two denominations, *Minutes of the General Assembly of the Cumberland Presbyterian Church*, *Preliminary Minutes of the General Assembly of the Cumberland Presbyterian Church*, *Yearbook of the General Assembly of the Cumberland Presbyterian Church*, *The Cumberland Presbyterian*, *Missionary Messenger*, *Minutes of the General Assembly of the Cumberland Presbyterian Church in America*, *Preliminary Minutes of the General Assembly of the Cumberland Presbyterian Church in America*, and *The Cumberland Flag*. Synods and presbyteries deposit four copies of their printed minutes in the Historical Library and Archives. In addition, books, pamphlets, theses, dissertations, records and publications of general assembly, boards, agencies, institutions, and task forces; records and publications of synods and presbyteries, session records and other materials of particular churches, biographical material of Cumberland Presbyterian and Cumberland Presbyterian Church in America ministers, photographs, audiovisual materials, and museum items were among the accessions received. The 2006 Accession List Closed with 183 accession groups.

Some of the highlights added to the collection this year were:

Vance Shultz and Annie Kate Hendren Shultz. Correspondence with The Board of Foreign Missions. 1943-1947. 2 books. (Sara Shultz McDowell - Louisville, Kentucky)

Minutes of McDonald Presbytery of the Cumberland Presbyterian Church. April 16-17, 1869; September 16-18, 1869; April 15-17, 1870

Minutes of Ohio Presbytery of the Cumberland Presbyterian Church. March 8, 1844-April 7, 1853. Original looseleaf manuscript. (Mary C. Vaughn - Marion, Illinois and Alice Anne Hebert - Chicago,

Illinois)

New Hope Cumberland Presbyterian Church in America (Madison, AL) "Centennial Celebration" 1904-2004. (Vanessa Collier - Madison, Alabama)

Meadowbrook Cumberland Presbyterian Church. Fort Worth, Texas. Scrapbooks. 1953-1987. Four volumes. (Reverend James C. Gilbert - Fort Worth, Texas)

Osaka, First Presbyterian Church. Osaka, Japan. Osaka, West Church. Cumberland Presbyterian. Osaka, Japan. (before 1906). 25th Anniversary Booklet. In Japanese. c1909.

Brigham, David Askew 1848-1889. Diary. 1872-1879. Original manuscript purchased on Ebay

Boswell, Craven C., 1808-1885. Sermons and other papers. Original looseleaf manuscripts. (Mary C. Vaughn - Marion, Illinois and Alice Anne Hebert - Chicago, Illinois)

James Millikin University. Decatur, Illinois. Stereocard. *We have great problems before us and our nation*. President Roosevelt dedicating James Millikin University, Decatur, Ill., June 4, 1903. Purchased on Ebay.

Texas Synod. Synodical Youth Camp. Camp Gilmont. Gilmer, Texas. Photograph. 1959. 8x10, b&w. (Dan Washmon - Bedford, Texas)

Fayetteville Cumberland Presbyterian Church. Fayetteville, Tennessee. Postcard. Undivided back, divided front, lithograph, c1902. Purchased on Ebay.

Cumberland Presbyterian Church in America. Tee Shirt. 132nd General Assembly. Birmingham Presbytery. June 18-22, 2006. Birmingham, Alabama.

Dobbins, C Ray. Certificate of Ordination. September 12, 1941. (Mrs. C. Ray Dobbins - Nashville, Tennessee)

Grace Cumberland Presbyterian Church. Nashville, Tennessee. Flagon, silverplate 14 ½ " tall. *Pastors Aid Society to Grace C.P. Church*. Purchased on Ebay.

Special recognition is given to congregations who have either deposited originals or copies of their session records in the collection of the Historical Library and Archives, as well as records received from past congregations. They include: Cleveland, First CPC (Cleveland, TN), Detroit, First CPC (Detroit, MI), Evansville, First CPC (Evansville, IN), Highland Heights CPC (Memphis, TN), Liberty CPC (Campbellsville, KY), Memphis, Fifth CPC (Memphis, TN), Reformation CPC (Carthage, MS), South Pittsburg CPC (South Pittsburg, TN), Vaughn's Chapel CPC (Calvert City, KY), Warren, First CPC (Warren, MI).

RECOMMENDATION 5: That General Assembly encourage congregations to seriously consider the need for proper preservation of their session records and to contact the Foundation for assistance.

V. BIRTHPLACE SHRINE

The Birthplace Shrine located at Montgomery Bell State Park near Dickson, Tennessee was dedicated June 18, 1960. This site consists of the Memorial Chapel and a replica of the Reverend Samuel McAdow's log house. Since 1994, the Foundation has been responsible for the preservation of the Birthplace Shrine. Three endowments provide funds for maintenance and repairs: the Grace Johnson Beasley Birthplace Shrine Fund, the Birthplace Shrine Fund, and the P.F. Johnson Memorial Endowment. Gifts to these endowments will provide the continued preservation of the Birthplace Shrine. Interested donors are encouraged to contact the Foundation office. Another means of support are the wedding fees collected from couples who use the chapel for their wedding ceremony. These funds are added to the Birthplace Shrine Fund and earnings are used for maintenance and special projects. The Board encourages individuals and groups to visit the Birthplace Shrine as an act of remembering our heritage and envisioning our future as Cumberland Presbyterians.

Groups and individuals are encouraged to contact the Foundation to set up work days and special projects. The Foundation thanks the Heritage Committee of Nashville Presbytery and the Charlotte Cumberland Presbyterian Church for their continuing volunteer upkeep of the property.

Projects completed on the property: steps repaired at the log house, landscaping completed at the chapel.

VI. FINANCIAL STATEMENTS FOR 2006

The financial statements for 2006 have been audited by Fouts and Morgan, Certified Public Accountants, and copies of these statements with the auditor's opinion have been deposited with the CPC Office of the General Assembly and the Stated Clerk of the CPCA.

VII. FINANCIAL CONCERNS AND 2007 BUDGETS

A. BUDGETS

The 2007 line item budget of the Historical Foundation composed of a Basic Services Budget and a Growth Services Budget have been filed with the CPC General Assembly Office.

The 2007-2008 line-item budget of the Historical Foundation Committee has been filed with the Executive Committee of the CPCA General Assembly.

B. 2006 OPERATION

The Foundation ended 2006 with a surplus of \$2,612. As a result of this surplus, the current fund balance of the Foundation at year end was \$26,989. The comparisons for 2005 and 2006 are given below.

2005		2006	
Income		Income	
Unrestricted	\$133,962	Unrestricted	\$129,201
Released	<u>19,002</u>	Released	<u>8,004</u>
Total	152,964	Total	137,205
Expense		Expense	
Unrestricted	-123,472	Unrestricted	-126,589
Restricted	<u>- 19,002</u>	Restricted	<u>- 8,004</u>
Total	(142,474)	Total	(134,593)
Increase(Decrease)		Increase(Decrease)	
Increase	10,490	Increase	2,612
Fund Balance		Fund Balance	
01/01/05	13,887	01/01/06	24,377
Plus Increase	<u>10,490</u>	Plus Increase	<u>2,612</u>
12/31/05	24,377	12/31/06	26,989

Our United Outreach is the basic funding provided for the work of the Foundation. Nonetheless, we have done a good job of raising additional funds for our programs of ministry. The following tables illustrate this achievement:

2005		2006	
Total Income	\$274,436	Total Income	\$223,772
<i>OUO</i> Income	87,238	<i>OUO</i> Income	85,793
<i>OUO</i> as % of	32%	<i>OUO</i> as % of	38%
Unrestricted	133,962	Unrestricted	129,201
Released Funds	<u>19,002</u>	Released Funds	<u>8,004</u>
Total Unrestricted	\$152,964	Total Unrestricted	\$137,205
<i>OUO</i> as % of	57%	<i>OUO</i> as % of	63%

C. ENDOWMENTS

1. Endowments Total Over \$1,000,000

During 2006, the endowment corpus of the Foundation went over the \$1,000,000 mark. At year end, the total of the endowment corpus was \$1,118,434.

2. Endowments Listing

Below is a list of the endowment funds for the Historical Foundation with the new funds in boldface type.

Anne Elizabeth Knight Adams Heritage Fund
 Rosie Magrill Alexander Trust
 Paul H. and Ann M. Allen Heritage Fund
 Grace Johnson Beasley Birthplace Shrine Fund
 Birthplace Shrine Fund

James L. and Louise M. Bridges Heritage Fund
 Sydney and Elinor Brown Heritage Fund
 Centennial Heritage Endowment
 Walter Chesnut Heritage Fund
 Lavenia Campbell Cole Heritage Fund
 Cumberland Presbyterian Church in America Heritage Fund
 Cumberland Presbyterian Women Archival Supplies Endowment
 Samuel Russell & Mary Grace (Barefoot) Estes Endowment
 Family of Faith Endowment
 Gettis and Delia Snyder Gilbert Heritage Fund
 James C. and Freda M. Gilbert Heritage Fund
 James C. and Freda M. Gilbert Trust
 Mamie A. Gilbert Trust
 Ronald Wilson and Virginia Tosh Harper Endowment
 Historical Foundation Trust
 Donald and Jane Hubbard Heritage Fund
Cliff and Jill Hudson Heritage Fund
 Robert and Kathy Hull Endowment
 Into the Nineties Endowment
 P.F. Johnson Memorial Endowment
 Irene A. Kiefer Endowment
 Chow King Leong Endowment
 Dennis Lawrence & Elmira Castleberry Magrill Trust
 Joe Richard and Mary Belle Magrill Trust
 Jimmie Joe McKinley Heritage Fund
 Snowdy Clifton and Lillian Walkup Mitchell Heritage Fund
 Virginia Sue Williamson Morrow Heritage Fund
 Anne Elizabeth Swain Odom Heritage Fund
 Martha Sue Parr Heritage Fund
 Florence Pennewill Heritage Fund
 Morris and Ruth Pepper Endowment
 Publishing House Endowment
 Mable Magrill Rundell Trust
 Samuel Callaway Rundell Heritage Fund
 Paul and Mary Jo Schnorbus Heritage Fund
 Shiloh CPC Ellis County Texas Endowment
 Hinkley and Vista Smartt Heritage Fund
 John William Sparks Heritage Fund
 Irvin Scott and Annie Mary Draper Swain Heritage Fund
 F. P. Waits Historical Trust

3. Endowment Donors

Endowment income provides important support for the activities of the Historical Foundation. Establishing an endowment provides a permanent means to honor or memorialize a person or persons important to the heritage of any community of faith.

The Foundation expresses its thanks to the following for their gifts to endowments: Malnor Estes Arthur (Borger, TX), Louise Bridges (Gadsden, AL), Walter Chesnut (Leitchfield, KY), Loyce & Rebecca Salisbury Estes (Sturgis, KY), Sam & Louise Estes (Lubbock, TX), Tracy & Ruth Gentry (Charlotte Court House, Virginia), James & Freda Gilbert (Fort Worth, TX), Matthew & Susan Knight Gore (Bartlett, TN), Heath & Melody Harper (Medina, TN), Don & Jane Hubbard (Knoxville, TN), Cliff & Jill Hudson (Ooltetaw, TN), George Hudson (Ooltetaw), June Johnson (Longview, TX), Jeremy Kelton (Nashville, TN), Richard Magrill (Memphis, TN), Rose Mary Magrill (Marshall, TX), Jimmie McKinley (Longview, TX), Anne Elizabeth Swain Odom (Smyrna, TN), Beverly Pepper Brown (Memphis, TN), Jon W. Sparks (Memphis, TN), Cornelia Swain (Memphis, TN), Betty Waits (Henderson, TX), D. Ann Leong Williams (San Francisco, CA), Cleveland CPC (Cleveland, TN), Cornerstone Community Church (Chattanooga, TN), Jackson, First CPC (Jackson, TN), Jasper CPC (Jasper, TN), Longview, First CPC (Longview, TX), New Prospect CPC (Cleveland, TN), Richard City CPC (South Pittsburg, TN), Robert Donnell Presbytery

4. Importance of Endowment Income

An analysis of the following expense accounts/categories shows the importance of endowment income in meeting the financial needs of the Foundation as we seek to include more and more of our "Growth Services" within the "Basic Services" portion of the regular annual budget.

2006 Archival Books, etc. 2006

Expense	\$4,540	
Less	-790	D.L. & Elmira Magrill Endowment
Less	-2,738	Records Project Endowments
Less	<u>-1,012</u>	Records Project Gifts
Excess Expense	\$0	Not Covered by Designated Income

2006 Archival Supplies 2006

Expense	\$1,990	
Less	<u>-1,057</u>	CPWM Archival Supplies Endowment
Excess Expense	\$933	Not Covered by Designated Income

2006 Support Staff

Expense	\$12,328	
Less	<u>-12,282</u>	Support Staff Endowments
Excess Expense	\$46	Not Covered by Designated Income

D. SECOND MILE GIFTS

Challenger Sunday School Class, Jackson, First CPC (Jackson, TN), Ebenezer CPC (Jackson, TN), Florence CPC (Florence, AL), Holly Grove CPC (Brighton, TN), Maryville CPC (Maryville, TN), Pleasant Mount CPC (Columbia, TN), North Central Presbytery.

Respectfully submitted,
Gwen McReynolds, President
Susan Knight Gore, Archivist

THE REPORT OF THE COMMISSION ON CHAPLAINS AND MILITARY PERSONNEL

I. INTRODUCTION

The Commission on Chaplains and Military Personnel represents the Cumberland Presbyterian Church on the Presbyterian Council for Chaplains and Military Personnel. The Commission operates through this multi-denominational council. The Council is comprised of four (4) denominations working together in matters that relate to chaplains, their families, and church members of the various denominations serving in the military. The four (4) denominations are: the Cumberland Presbyterian Church, the Cumberland Presbyterian Church in America, the Associate Reformed Presbyterian Church, and the Presbyterian Church (USA). The Council includes 20 members, 16 elected from the various denominations and the Executive director of the Cumberland Presbyterian Church in America, the Principal Clerk of the Associate Reformed Presbyterian Church and the Stated Clerks of the Cumberland Presbyterian Church and the Presbyterian Church (USA). The Council office is located at 4124 Van Ness Street NW, Washington, DC 20016 as a part of the campus of the National Presbyterian Church (USA).

II. GENERAL INFORMATION

A. MEETINGS AND OFFICERS

The Commission met during the annual meeting of the Council, October 25-27, 2006 in Nashville, TN. Present were: Jearl Hunley, Paul Collins, Charles McCaskey, and Robert Rush. Charles McCaskey continues to serve as the chair of the commission.

Members of the Commission serve on the Council Committees as follows: Charles McCaskey – chairman of the Council, Finance and Development – Paul Collins, Interviews – Jearl Hunley, Chaplaincy – Robert Rush.

B. EXPIRATION OF TERM

The term of Paul Collins expires at this meeting of General Assembly. He is eligible for re-election.

C. REPRESENTATIVE TO THE GENERAL ASSEMBLY

Paul Collins will represent the Commission at the 177th meeting of the General Assembly.

D. COUNCIL STAFF

The Council director is Edward Brogan. Thomas Chadwick is Associate director and serves half time.

III. COUNCIL RESPONSIBILITIES

A. PRIMARY RESPONSIBILITY

1. To provide ecclesiastical endorsement for Chaplains of the Armed Forces on active duty and in the Reserves/National Guard and for Chaplains of Veterans Affairs Medical Centers.
2. To provide pastoral support for chaplains and their families.
3. To provide a unified and influential voice for the member denominations to the national government in matters relating to the ministry and welfare of Presbyterians serving in the Armed Forces and Veterans Affairs Medical Centers.
4. To provide representation to denominational agencies and ecumenical bodies in their concerns with matters pertaining to military personnel, veterans and their families.
5. To consider other duties as may be requested by the member denominations.
6. To promote closer communication between chaplains and their judicatories.

B. THE COUNCIL IN ACTION

The Presbyterian Council for Chaplains and Military Personnel (PCCMP) continues in active support of chaplains since our last meeting of the General Assembly. Not only are large numbers of armed forces dispersing to Iraq and other parts of the world, but many Reserve and National Guard Chaplains are mobilized to accompany active duty troops and Reserve and National Guard units mobilized from the various states. The council has been in contact with all of these Presbyterian chaplains and with their families and their churches. We encourage the presbyteries to keep in constant touch with their deployed chaplains who are members of their presbyteries and we further encourage members of our churches to check the posting list of Cumberland Presbyterian Chaplains posted with the General Assembly Office.

At any given time it is impossible to give the exact number of chaplains deployed since this number is in constant flux, but there are, at all times, a number of Presbyterian Chaplains deployed at troubled spots around the world. The Council seeks to be sensitive to the needs of these deployed chaplains, and those serving at state side post.

We encourage all men and women who may meet the requirements of the military and the Council to contact the Commission on Chaplains for information. The Presbyterian Chaplains have traditionally been well received and supported by their denominations. The ongoing support of chaplains is also a part of the various presbyteries through their committees on the ministry.

The Council has a sound working relationship with the Chief of Chaplains Office in the various branches of the military and the VA. The financial support of the important arm of the church is underwritten by the four denominations and individuals who contribute to the Council.

As a part of our support of these chaplains, we conduct a retreat each summer at Bonclarken, the Associate Reformed Presbyterian Conference Center. That conference is scheduled for July 3-6, 2007.

Regular visits of the staff and others are scheduled for seminaries, active duty post, conferences of Endorsees, and denominational judicatories.

The commission regularly communicates with all of the Cumberland Presbyterian Chaplains and supports them in any way possible. The deployment of the active duty troops and the call up of thousands of Guard and Reserves will, it seems, continue for some time. Please pray for these troops and the chaplains that serve them, and all of their families.

The Cumberland Presbyterian Church receives a special offering on or near Memorial Day to remember the men and women who serve in the military and the men and women of God who serve as their chaplains. The Commission wishes to express deep appreciation to all of those churches who observed this special giving opportunity and we would encourage others to consider this unique opportunity.

Respectfully submitted:

Jearl Hunley, Paul Collins, Charles McCaskey

THE REPORT OF THE COMMISSION ON MINISTRY

I. INTRODUCTION

The Commission on the Ministry submits this report to the 177th General Assembly of the Cumberland Presbyterian Church in session at Hot Springs, Arkansas, June 18-22, 2007.

A. HISTORY

The original name of the presbyterial Committees on the Ministry was the Committee on Literature and Theology. As this became less descriptive of the work that the committees were doing, a name change was recommended. In 1962, the General Assembly changed the name to the Committee on the Ministry.

In connection with this, the General Assembly voted to produce a handbook for the presbyterial committees. Doctor John E. Gardner was chosen to write the manuscript, which was reviewed by the General Assembly and approved for publication. This task was completed in 1964.

At the same time, a permanent General Assembly Commission on the Ministry was established. Elected to this first Commission were John E. Gardner, Carl Ramsey, and Raymon Burroughs.

In 1981, the Commission on the Ministry began work on reviewing the handbook. Members of the Commission at that time were Raymon Burroughs, Thomas D. Campbell, Franklin Chestnut, Daniel Freeman and Tommy Thompson. Thomas D. Campbell served as editor for this revision project. The revision was completed in 1984.

Since 1992, the Commission has employed an Executive Director to administrate its work. These have been: James Knight (1992-2000), James Searcy (2001-2003), Chris Joiner (2003-2004), Stephanie Brown (March 7, 2005 to present).

B. PURPOSE STATEMENT

To give leadership to the church's commitment to challenge, call, develop and support its ministers and their families; also to provide leadership in deepening understanding of ministry on the part of the church as a whole through Biblical and theological reflection and through interpretation of evolving practices.

II. GENERAL INFORMATION

A. OFFICERS

The Officers of the Commission on the Ministry are the Reverend Mark Davenport, who is the Chair and the Reverend James W. Lively who is the Secretary.

The Commission met on September 18-19, 2006, January 14-17, 2007, and March 19-21, 2007. The January 2007 meeting was held at Bethel College, in McKenzie, TN and the other meetings were held in Memphis, TN.

B. MEMBERS

The other members of the Commission on the Ministry are the Reverend David Lancaster, Reverend Glenda Melson, Reverend Mark Rackley, Reverend Bill Rolman, Reverend Bob Shelton, Reverend Tommy Thompson, and Mary Jo Turner.

C. TERMS

The Commission would like to thank the Reverend Mark Rackley for nine years of service on the Commission on Ministry. The Commission has experienced a great deal of change over the past nine years and we are grateful to Mark Rackley for his faithful service during this time. As a way to thank Mark for his tireless service, the Commission has chosen to honor him with an endowment for the overall work of the Commission.

D. SPECIAL CELEBRATIONS

Clergy Appreciation Month is a special celebration for the Commission and for clergy. The month of October is Clergy Appreciation Month and the second Sunday, October 14th, is Clergy Appreciation Sunday. We would like to encourage and remind all congregations of the opportunity to honor their clergy, especially with gifts to the Commission during Clergy Appreciation Month. A popular gift for Clergy Appreciation is a Clergy Ministry Patron award for a gift of \$101-500. Another appropriate gift would be a donation to one of the existing endowments of the Commission, especially one in the name of a mentor or friend to the congregation's pastor. There have been churches who have established endowments in honor of their pastor for clergy appreciation; an endowment can be established with an initial investment of \$500. The Commission does provide other ideas for different ways in which to honor your clergy person.

E. RECOGNITIONS

A monetary gift to the Commission is an important way to honor clergy and laity for the work in ministry. There are different levels of recognition:

\$10 - \$100	Clergy Supporter
\$101 - \$500	Ministry Patron
\$501 - \$1,000	Barnabas Fellowship
\$1,001 - \$5,000	Ministry Foundation
\$5,000 or more	Logos Club

F. ENDOWMENTS

It is exciting to announce that the Commission has three new endowments:

Norlan & Ellie Scrudder endowment was established to honor their 50 years of ministry.

James Lee Ratliff endowment was established to honor Jim's 30 years of ministry.

Ministerial Endowment was established, as stated above, to honor Mark Rackley's nine years of service on the Commission on the Ministry.

Other endowments include:

Awards for CP Ministers & Spouses

Roosevelt & Ruth Baugh

James & Helen Knight

Melvin & Naomi Orr

James & Geneva Searcy

E. G. & Joy Sims

Lyon Walkup

Minister's Conference

G. EVALUATION

Executives are mandated to be evaluated by their agencies every other year. Therefore, the Commission did evaluate the Executive Director at its March meeting.

III. WORK OF THE COMMISSION ON THE MINISTRY

A. MINISTER'S CONFERENCES

2007 – The Conference was held at Bethel College, McKenzie, TN with the Reverend Lee Ramsey of Memphis Theological Seminary serving as the conference preacher and the Reverend Jeanne Stevenson-Moessner serving as the plenary speaker. The overall theme was pastoral care and Doctor Stevenson-Moessner spoke to us about caring for ourselves as we care for others. Doctor Ramsey's sermons helped us to look at some familiar texts from a pastoral care perspective. There were seven workshops covering the following topics:

Conflict Management

Pastoring to Families

At the Time of Death

Crisis Visitation
The Pastor and the Y Generation
Pastoring 101
Help! I'm a Pastor's Spouse

At the Conference banquet we were entertained by pastor and comedian, Reverend Don Reeves. This year we celebrated and honored the minister who had been ordained the longest and the one most recently ordained. The Commission honored Victor Hassell with a Patron of Ministry for the most recently ordained minister, as of January 7, 2007. The Reverend J. David Hester was honored with a Patron of Ministry for the minister ordained the longest who had not won the award in previous years. J. David Hester was ordained in April of 1951 and is celebrating 56 years of ordained ministry. It is a pleasure to be able to celebrate the ministries of those who faithfully serve our denomination.

2008 – The Conference will be held at St. Luke CP Church in Ft. Worth, TX, January 15-17. Please note that the conference will start on a Tuesday instead of a Monday. The focus will be on spirituality. Doctor N. Graham Standish will be the Conference plenary speaker. Doctor Standish is pastor of Calvin Presbyterian Church in Zelienople, Pennsylvania and the author of *Discovering the Narrow Path*, *Paradoxes for Living*, *Forming Faith in a Hurricane*, *Becoming a Blessed Church*, and *Humble Leadership*. He has also written numerous articles on spirituality and spiritual direction. The Conference preacher will be Doctor Sheron Patterson, the senior pastor of Highland Hills United Methodist Church Dallas, Texas. Doctor Patterson is the author of *I Want to Be Ready*, *Sisters Bible Study for Women*, *New Faith*, *Put On Your Crown* and *Growing the African American Church*.

2009 – The Conference will be held at Brenthaven CP Church, Brentwood, TN and the focus will be ethics. Doctor Ron Cole-Turner, who taught at Memphis Theological Seminary and who currently is the H. Parker Sharp Professor of Theology and Ethics at Pittsburg Theological Seminary, will be the plenary speaker. The Conference preacher is still in process.

2010 – The Commission is making plans for this conference to be in a retreat setting and therefore be a different format than the conferences of years past. This is not a plan to change the format of the conference to a retreat, only a change for the 2010 conference.

Committee on Ministry Chairperson Annual Event

The Commission received a grant from the General Assembly Council to provide an initial training event for chairpersons of presbyterial Committees on the Ministry. There have been three events and the hope is to continue to meet annually with chairpersons in order to communicate more effectively. This year we are planning an event in conjunction with the Board of Missions that will be called a Leadership Summit.

Work with Committees on Ministry and Clergy Care

The Commission on Ministry has continued to work towards consistency among presbyterial Committees on Ministry and Clergy Care. The director has attempted to visit as many presbyterial committees as possible in order to learn the work of each committee who prepares ministers and those who nurture ordained clergy. It has been a pleasure to work with these committees and to learn about the ways in which they approach their important ministry.

Handbook

The Commission continues the process of updating and revising the Handbook for Committees on Ministry, but realized that the changes which might be considered could be impacted by the outcomes of the Ordination Task Force report. Therefore, the Commission's goal is to have the Handbook completed within the next two years.

Newsletter

On Ministry is a quarterly publication of the Commission on Ministry. On Ministry is mailed or emailed to all clergy and probationers in the Cumberland Presbyterian Church. On Ministry features articles of interest to clergy and for clergy. We see this publication as an important way to provide a sense of connection and support among the clergy and probationers of the denomination.

*Regarding Lay Certification and Ordination
in the
Cumberland Presbyterian Church*

In 1997, the General Assembly of the Cumberland Presbyterian Church adopted three priority goals to guide the work of the church through the first decade of the twenty-first century. The first of those priority goals is:

To recruit, educate and nurture clergy and laity for their specific ministries.

The Commission on the Ministry, with great help from its task force on ordination, has carefully considered the process by which the church identifies, educates, and supports leadership for its congregations. The following proposals would define that process as two tracks for officially recognized ministry: one which leads to ordination as a minister of word and sacrament; the other, to certification as a lay minister.

God calls all Christians to serve as ministers of the gospel. Beyond the call common to all Christians, some are called specifically to serve as ordained ministers of word and sacrament. Likewise, others may be called to specific lay ministries, which as with ordained clergy serve as their vocation in life. How do we support the person whom God calls to youth ministry, for example, but not to ordained ministry?

The following process provides a way for all who are called to specific ministries to be prepared and properly recognized so that the church will have the leadership it needs and that God intends. The proposals described below may seem radical. Yet, they address deeper concerns with which the church has been struggling for years.

1. The Office of Certified Lay Minister

Let the church create the office of certified lay minister for those whom God is calling to ministries other than the ministry of word and sacrament. In so doing, the church would have the means to guide and support these lay persons in their preparation for their specific ministries. Likewise, persons sensing a call to lay ministry (Christian education, youth, music, mission/service, lay leadership of a small congregation, etc.) would have an official avenue by which their gifts are validated.

As our process currently stands, there is one track toward ministry – the track that leads toward ordination to the ministry of word and sacrament. A two track process would begin with exploration of the call at the local level, candidacy under the presbytery, and then a decision to pursue either ordination to ministry of word and sacrament or certification in lay ministry.

Currently, a person who senses a call to a ministry of Christian education, for example, has no means of receiving support from the presbytery for educational preparation for that particular ministry. Memphis Theological Seminary has a Master of Arts in Religion degree program that is well suited for persons who want to study Christian education, as do many other seminaries. However, only students who are under the care of a presbytery can receive scholarship support at MTS or in the Program of Alternate Studies. If persons called to lay ministry were under care of presbytery, they would be eligible for such scholarship support. Some presbyteries would provide additional resources for these candidates' preparation. Also, a two track process would give presbyteries a chance to oversee and guide those persons called to some ministry other than word and sacrament.

Rather than detract from the importance of ordained ministry, the new office of certified lay minister may well draw a clearer line around the responsibilities of the ordained. Also, while helping the church maintain its current ordination standards, it would strengthen our understanding of lay ministry. God gives a variety of gifts to the church. All those gifts should be recognized and celebrated.

In our polity, the title "pastor" is reserved for an ordained minister. The title "minister" is more theologically appropriate to what we have discussed; thus, the designation "certified lay minister" for the proposed office.

2. Candidacy Process with Local Exploration Committee

When a person expresses a sense of God's internal call, his or her session would appoint an exploration committee to meet with the person for a period of three to six months. This committee would listen to the person's testimony, talk with the person regarding his or her spiritual journey, reflect with the person on pertinent scriptures, pray with and for the person and otherwise begin to help the person articulate his or her call. Because they would know the person, local church members would be best suited to serve on the exploration committee. The committee would consist of four to five members, including the pastor of the church. In churches without Cumberland Presbyterian pastors, the moderator appointed by presbytery would serve on the committee. The session would select committee members based on their spiritual maturity, along with their ability to provide a supportive environment for exploring the call.

The Commission on Ministry would provide a resource to help local exploration committees lead

persons through this initial phase (For a rough draft, see appendix A.) It also would provide a list of other related resources. The commission would work with presbyterial committees on preparation for ministry (by whatever name they are known) to sustain the work of local exploration groups.

If a congregation does not have enough able and willing persons to constitute an exploration committee, it would contact the presbytery's committee on preparation for ministry, which would have the prerogative to appoint members of other congregations in the presbytery to serve on the exploration committee.

When the local committee believes the person has explored his or her experience sufficiently, and concurs that God is calling the person to ministry, it would advise the session to recommend that presbytery accept the person as a candidate for ministry. Again, at this point, there would be no distinction between those who will seek ordained ministry, and those who will seek certified lay ministry.

Upon receipt of a letter of recommendation from the local session, the committee on preparation for ministry would meet with the prospective candidate to examine his or her call. The committee, when satisfied that the person is ready, would recommend that presbytery receive the person as a candidate.

During the time as a candidate, the person would work with the presbytery's committee to determine whether God is calling her or him to ordained ministry or to lay ministry.

3. Ordination Track

Those candidates who believe they are called to ordained ministry, and whose committee concurs in that judgment would be examined for licensure by the presbytery when its committee has judged them ready in terms of education, maturity, etc. Following successful examination, they would be licensed.

Licentiatees would continue their preparation toward ordination. In accordance with current practice, when a licentiate has fulfilled the educational requirements and in the judgment of the presbytery's committee is ready, that licentiate would be recommended to the presbytery for ordination. Following successful examination by the presbytery and receipt of an approved call, they would then be ordained.

There would be no changes in educational standards for ordained ministers of word and sacrament.

4. Lay Ministry Track

Those who perceive that they are called to lay ministry would continue as candidates until, in the judgment of the committee, they were ready to be examined and approved by presbytery as certified lay ministers. Following successful examination, presbytery or a commission elected for that purpose would hold a commissioning service. Each presbytery would keep a roll of certified lay ministers. All certified lay ministers would be required to attend presbytery meetings and session meetings where they serve. In both settings, they would have voice but no vote.

Educational standards for certified lay ministers would be either a Master of Arts in Religion degree from an accredited seminary or the lay ministry track in the Program of Alternate Studies (approved by a previous General Assembly). Memphis Theological Seminary in conjunction with the appropriate general assembly boards and agencies would outline necessary coursework for each field of ministry. For example, MTS would work with BCE to determine essential courses for someone seeking to be a certified lay minister of Christian Education.

5. Side by Side Comparison of Current and Proposed Process

Current ordination process	Proposed revision
Experience of a call	Experience of a call
Counsel with minister/session	Counsel with minister/session
	Appointment of a Exploration Committee
	3-6 month period of exploration of the call
Recommendation to presbytery	Recommendation to presbytery
Examination and reception of candidate	Examination and reception of candidate
Education/work with committee	Education/work with committee on ministry
	More conversation on whether candidate is called to lay or ordained ministry
	Decision by candidate and committee on which track to pursue – lay ministry or licensure/ordination
	A. Those who are called to lay ministry continue preparation
	When educational requirements are fulfilled

	and presbytery judges candidate ready, candidate is recommended, examined, and approved for commissioning as a Certified Lay Minister
	B. Those who are called to ordained Examination and approval for licensure ministry – examination and approval for licensure
Education/work with committee	Education/work with committee
Examination and approval for ordination	Examination and approval for ordination
Ordination by presbytery	Ordination by presbytery

6. Certified Lay Ministers' Relationship to Presbytery

When a certified lay minister takes a position in another presbytery, his or her name would be added to the roll of certified lay ministers in that presbytery and dropped from the roll in the previous presbytery. Since presbyteries would have the authority to certify, certified lay ministers would be accountable to the presbytery in which they serve through an appropriate agency of the presbytery. However, certified lay ministers would remain members of local congregations.

Like a licentiate, a certified lay minister would be eligible to serve as stated supply of a particular church. However, in keeping with the Constitution, presbytery would have to approve the stated supply relationship between a congregation and a certified lay minister. A certified lay minister would not need presbytery's approval for any other relationship with a local congregation other than stated supply.

7. Allowing Licentiates and Certified Lay Ministers to Administer Sacraments

Historically, our church has made a strong distinction between those who are allowed to preach and those who are allowed to administer sacraments. There is no basis in our Reformed tradition for making such a distinction. The Reformed tradition from its beginning has affirmed in the strongest terms possible the unity of word and sacrament, the two chief means of proclaiming the gospel of Jesus Christ.

When persons who are preparing for ordained ministry are "licensed to preach" but not at the same time licensed to administer sacraments, a wedge is driven between the word and sacraments that is difficult to justify. Allowing licentiates to administer sacraments in carefully supervised circumstances as a provisional step toward ordination would add significance to the licentiate stage of preparation, and provide a clear distinction between candidates and licentiates not evident in our current process.

The constitutional changes below would allow presbyteries to approve licentiates both to preach and administer the sacraments on a case by case basis. Only those licentiates in a stated supply relationship with a particular church could receive such approval. The approval would be for no more than one year, but could be renewed by presbytery. A licentiate who is serving as a stated supply of a church outside the bounds of his or her presbytery of care would require approval from both presbyteries to administer sacraments in the particular church. Presbytery could revoke the privilege of serving sacraments to any licentiate who fails to follow its guidance.

The following amendments also would allow certified lay ministers both to preach and administer the sacraments on a case by case basis. Again, only those certified lay ministers in a stated supply relationship with a particular church could receive such approval. As with licentiates, presbyteries could grant approval for no more than one year with the possibility of renewal. Certified lay ministers who are serving in other capacities (director of Christian education, youth minister, music minister, etc.) would not be eligible to administer sacraments, unless they were approved by presbytery specifically as a stated supply.

Some may wonder about the propriety of allowing non-ordained persons to administer sacraments. The idea that only the ordained can rightfully administer sacraments is based in a theology that is alien to us. The Reformed tradition has reserved sacramental leadership to the ordained not because some special character is received in ordination that gives them the ability to create valid sacraments; it simply has been a matter of good order. The sacraments belong to the church and are under the supervision of the session of each particular church. Giving certified lay ministers who are stated supplies limited sacramental responsibility would promote the unity of word and sacrament, highlight the importance of the sacraments for worship, and provide for the needs of all our churches that do not have the benefit of ordained ministers of word and sacrament.

Some may wonder if the role of the ordained minister of word and sacrament would be diminished by allowing licentiates and certified lay ministers to administer the sacraments in the above mentioned ways. Such a change in our practice may well highlight the role rather than diminish it. Only ordained ministers would be able to moderate sessions, vote in presbyteries and solemnize marriages. Clearly, ordained ministers would not be restricted in serving the sacraments in the same way licentiates and certified

lay ministers would be. Any licentiate or certified lay minister who does not cooperate with the presbytery in their work could have his or her authority to administer sacraments revoked.

8. Certified Lay Ministry and Ordained Ministers from Other Denominations

In accord with the proposed amendments, an ordained minister from another denomination who does not meet the educational requirements for ordination in the Cumberland Presbyterian Church, and who is not seeking ordination in the Cumberland Presbyterian Church, shall be received as a certified lay minister by the presbytery, on recommendation of the committee on preparation for ministry when the committee is satisfied that the person has at least a clear understanding of Cumberland Presbyterian history, doctrine, and polity. The presbytery's committee should be careful to judge the qualifications of such a person in knowledge of the Bible and theology, in character, and in willingness to support the Confession of Faith and Constitution of the Cumberland Presbyterian Church. The presbytery may require additional study as it deems necessary.

Such a person would be required to attend presbytery in keeping with all certified lay ministers, and would not be eligible to moderate the session.

9. Summary of Possible Benefits of Creating Certified Lay Ministers.

- Presbyteries relieved from ordaining persons called to ministries other than word and sacrament.
- Lay ministry celebrated and affirmed by the church at large.
- Those pursuing specific lay ministries given greater opportunity for education and support.
- The whole body of Christ strengthened by encouraging laity to recognize and use their gifts.
- Leadership more readily available for congregations of all sizes.
- Emphasis on both the internal and external dimensions of the call at an earlier stage through local exploration committee.

10. Constitutional Amendments Necessary to Effect the Suggested Changes

6.00 THE AUTHORITY OF PRESBYTERY OVER ORDAINED MINISTERS, CERTIFIED LAY MINISTERS, LICENTIATES AND CANDIDATES

6.11 Every presbytery shall have a committee on the ministry or one which performs the same functions, one of which shall be to direct and nurture persons in preparation for the ministry.

6.12 To be received as a candidate for the ministry, a person must be a member in good standing of a particular church in the receiving presbytery. Persons desiring to become candidates for the ministry shall [confer with a exploration committee appointed by the session of their particular church for at least three months, and then] confer with the committee on the ministry prior to presenting themselves to presbytery.

6.13 Those [candidates] who seek to be licensed and ordained to the ministry [of word and sacrament] shall undergo a period of training and preparation in order that the office may be committed only to qualified persons. In order to form a correct judgment of the qualifications of those seeking admission to the office of [ordained] ministry, presbyteries shall receive and, following satisfactory preparation license candidates who shall then be designated "licentiates." Such persons shall be required to give further satisfactory evidence of their qualifications for the ministry before receiving ordination. [Those [candidates] who seek to be certified in lay ministry also shall undergo a period of training and preparation in order that the office may be committed only to qualified persons. They shall remain candidates until certified and commissioned by the presbytery.]

6.15 (After the questions to the potential candidate) In the name of the Lord Jesus Christ, the great Head of the church, I do now declare by the authority of this presbytery that you are acknowledged as a candidate for ~~licensure and ordination~~ [ministry] in the . . .

[6.200 CERTIFIED LAY MINISTERS

6.201 A candidate for ministry may, with the consent of presbytery, decide to pursue the office of certified lay ministry in the church. Persons whose call to ministry directs them toward Christian education ministry, youth ministry, music ministry, mission or service ministry, lay leadership of a particular church, or other lay ministries may pursue certification.

6.202 Prior to certification, the candidate shall sustain a careful and satisfactory examination by the

committee on ministry and the presbytery as a whole on the following: experimental religion, continuing spiritual growth, the internal call to the ministry, knowledge of the scriptures, church history, systematic theology, the doctrine and government of the Cumberland Presbyterian Church/Cumberland Presbyterian Church in America, and other specialized areas of study particular to the candidate's field of ministry.

6.203 The standard educational preparation for certified lay ministry shall be either a two year degree program from an accredited seminary or graduate school of theology, or a course of alternate studies approved by the General Assembly.

6.204 Certified lay ministers shall have voice but no vote in presbytery, and in any session by which they may be employed.

6.205 The candidate shall be commissioned to the office of certified lay ministry by the presbytery at either a regular, an adjourned, or a called meeting; or it may be by a commission of the presbytery, which must consist of a quorum of the body and include two ordained ministers.

6.206 When a presbytery shall become satisfied with the qualifications of a candidate, it shall announce a date and place for a service of commissioning. Following the sermon in a regular worship service at the time and place previously announced, the candidate shall take his or her place at the front of the sanctuary. After a brief statement by the person presiding as to the purpose of the meeting and the meaning of lay ministry, the following questions shall be proposed to the candidate:

1. Do you believe the scriptures of the Old and New Testaments to be the inspired word of God, the authority for faith and practice?
2. Do you sincerely received and adopt the Confession of Faith of the Cumberland Presbyterian Church/Cumberland Presbyterian Church in America as containing the essential doctrines taught in the holy scriptures?
3. Do you approve of and promise to abide by the government of the Cumberland Presbyterian Church/Cumberland Presbyterian Church in America?
4. As far as you know your own heart, have you been induced by the Holy Spirit to answer the call to lay ministry from love of God and neighbor and a sincere desire to glorify God and advance his Kingdom in the world?
5. Do you promise to be faithful and diligent in the exercise of the ministry to which you have been called, to promote the welfare of the church, and to conduct yourself both privately and publicly as not to give offense to Christ and his church?

The above questions being answered in the affirmative, the candidate shall kneel. As the person presiding, or another appointed for the purpose, offers an appropriate prayer, the presbytery shall commission the candidate as a certified lay minister.

Then, with the candidate standing, the person presiding shall say, "In the name of the Lord Jesus Christ, the great Head of the church, and by the authority of this presbytery, I now declare you duly commissioned to the office of certified lay minister."

The transaction shall be duly recorded in the presbyterial minutes and the newly certified lay minister's name added to the roll of certified lay ministers.]

6.200 and subsequent sections to be renumbered.

6.205 [6.305] A licentiate may, with the approval of the committee on the ministry of the presbytery and of the presbytery, serve as a stated supply of one or more particular churches of the presbytery. [A licentiate serving as stated supply of a particular church may be given authority by the presbytery to administer sacraments in that particular church. Such authority may be granted for no more than one year, and may be renewed by the presbytery on recommendation of the committee on ministry.]

[6.54 If the person seeking to become a minister in the Cumberland Presbyterian Church/Cumberland Presbyterian Church in America does not have the educational qualifications to be received as an ordained minister, he or she shall be received as a certified lay minister by the presbytery, when, in the judgment of the presbytery, the person has attained a satisfactory knowledge of Cumberland Presbyterian history, doctrine, and polity. The presbytery may require other areas of study prior to certification as recommended by the committee on ministry.]

7.04 The office of stated supply may be held by an ordained minister, a licentiate, [a certified lay minister,] or a candidate, whom the particular church has called for an indefinite time, or, in the case of an interim supply, for a definite time, for less than full time work. An ordained minister serving as stated supply may fulfill all the duties and functions pertaining to the spiritual care of the church, including moderating the session. [A licentiate or certified lay minister serving as stated supply may fulfill the duties and functions except moderating the session, administering the sacraments, and solemnizing marriages. Presbytery may grant a licentiate or certified lay minister in a stated supply relationship authority to administer sacraments for not more than one year at a time under the supervision of the presbytery appointed moderator.] A ~~licentiate or a candidate~~ serving as a stated supply may fulfill the duties and functions except moderating the session, administering sacraments, and solemnizing marriages.

11. Summary of Proposed Changes

- Creation of a new office of certified lay minister for those called, but not to ministry of word and sacrament.
- Exploration of call begins with local committee appointed by session, then moves to candidacy under the presbytery. Candidates then move into the ordination track or the lay ministry track.
- A roll of certified lay ministers is kept by presbytery.
- Certified lay ministers have voice but no vote at presbytery and in the local session where they may serve.
- Licentiates and certified lay ministers may administer sacraments, but only in particular churches where they are officially stated supplies and only with approval from presbytery on a one year, renewable basis.
- Ministers from other denominations not seeking ordination in our church and without the necessary educational requirements received as certified lay ministers, pending proper preparation through the appropriate presbyterial committee.

RECOMMENDATION 1: That the assembly approve the concepts outlined above regarding lay certification and ordination; and that the suggested constitutional changes be sent to the joint committee on amendments to be presented at the 2008 general assembly.

IV. REPRESENTATIVES TO THE 177TH GENERAL ASSEMBLY

Glenda Melson will serve as the Commission's representative to the 177th General Assembly and Tommy Thompson will serve as the alternate.

V. CONCLUSION

The Commission on the Ministry is committed to the vision of ministry and programs articulated above. We covet the prayers of the assembly as we work together to strengthen the ministry of the Cumberland Presbyterian Church.

Respectfully Submitted:
Stephanie Scrudder Brown, Executive Director

Appendix A

Exploring the Call to Ministry

TABLE OF CONTENTS

The Call to Ministry

Purpose of the Inquirer's Group/selecting a group

Format for Group Meeting

Resources to use for Meetings

The Call to Ministry

The Cumberland Presbyterian Church believes in an “internal call” to the ministry, and has declared that those who seek ordination to the ministry or certification to lay ministry will be examined in this regard.

Each person may experience a call that is unique and special. In no sense must it be understood that all calls should be similar or should fit into a particular mold. Each personal call will undoubtedly be as distinct as the particular person differs from all other persons. A casual look through the scriptures will affirm the variety of ways in which God calls people to service. Indeed, no two in the Bible are alike. The common denominator for personal experience of call may be no more than an awareness and conviction which one may have that such is the will and intent of God. What factors may have conditioned this conclusion cannot be used to determine the validity of the sense of the call. The genuineness of the personal aspect of the call can be determined only by the clarity of the experience in the light of the intensity of personal commitment which it has invoked.

It is altogether normal that particular persons may feel disposed to the ministry, but experience some uncertainty as to the genuineness of the call. Such persons may, if endowed with such gifts of character and talent as will be honoring to Christ and His Church, be encouraged to pursue the ministry with awareness that if God is truly calling, the call will be increasingly clarified as they seek the office of the ministry.

The best guidance a person may secure in determining with some certainty the validity of the call may be found in those practices which are most normal for vigorous Christian experience:

Prayer. One should pray with an open and inquiring mind and listening heart. The goal should be the discovery of the will of God.

Clear thought. It is wise to understand that God is alive and working in the through human experience. The use of the mind as well as the heart is a very important way to catch a glimpse of what the will of God is.

Counsel of the community of faith. A person should be surrounded by a faith community who will question, challenge, support, and encourage the Inquirer in the process of exploring the call.

An open attitude. One should not measure the difficulties of ministry or the joy and rewards of ministry by what they have heard or by what others have experienced. When one can see through the various caricatures and preconceived notions as to what the ministry is, discernment is more possible

Careful and devotional use of the Bible. When we spend time with scriptures we are led to inquire what the will of God is. Furthermore, it is in the reading of the Bible that we often gain new and fresh insight into what God is calling us to do.

An appreciation of the mysterious. It is not necessary that one to be able to rationalize a sense of call. It may be enough to know in one’s heart that God is leading in a certain direction and trust in God and in community to continue to reveal what the heart already knows.

The Purpose of the Inquirers Group

The purpose of the Inquirers group is to serve as a resource and support for anyone seeking clarity and vision with regard to his or her call to ministry.

The group is appointed by the Session after a person has come to the session sharing a call to ministry. The group will meet at regular intervals with the inquirer for three to six month.

The group will consist of five to eight members of the congregation who have experience with scripture and prayer, a mature understanding of spirituality and discernment, emotional maturity, a willingness to listen and a willingness to explore the full range of issues involved in understanding ordained and non-ordained leadership. The pastor will also be a member of the group. One of the meetings will be for the purpose of meeting with the spouse or family of the inquirer.

At the end of the period of exploring the call, the group will report back to the session as to their understanding of the inquirer’s call to ministry. Using this information as well as the session’s interview with the inquirer, the session will make a recommendation of the inquirer as a candidate for ministry to the presbytery Committee on Ministry or will communicate to the inquirer as to why they feel they can not make this recommendation.

Format for Meetings of the Inquirers Group

Before the first meeting, the inquirer will be asked to write a spiritual autobiography. This is to be a reflective exercise and primarily for the inquirers own benefit. The sharing of this information will also be helpful for the group members who are meeting with the inquirer.

It is to be a brief life history that highlights those experiences and developmental steps that have formed the inquirer. It will include those experiences the inquirer identifies as having led him or her to seek the full time ministry, ordained or lay, in the Cumberland Presbyterian Church. It is helpful to keep it to 1000 words or less and it may be typed or hand-written. Some examples of things that should be included in the paper;

1. An overview of family life from childhood through present time.
2. How God has been at work in his or her life, expressing the inquirers first awareness of God.
3. Disappointments in life, sufferings, and times of sorrow
4. Inner fears, dreams and hopes
5. Anything the inquirer feels will express who they are and what brought them to this place.

Suggestions for planning meeting:

1. Meetings should be scheduled for a particular time and place, limiting the meeting time to no more than one hour.
2. Group members should be explained when asked to participate in this process the importance of commitment to it and if a member can not be present he or she should call the convener.
3. If groups decide to have refreshments additional time should be added to the hour meeting.
4. Confidentiality is important since the inquirer will be sharing personal and perhaps private information with the group.
5. Look ahead to next week and make any assignments for the group to prepare for the next meeting. For example, you may want the group to read some materials, read certain scriptures, or reflect of some element of their lives to share at the next meeting.

Suggested Order for First Meeting:

1. Opening Prayer or reading of a Psalm
2. Introduce Inquirer and other group members
3. Discuss purpose of the meeting
4. Allow Inquirer to read his or her autobiography
5. Allow group to discuss or question
6. Give Inquirer or group members any assignment for the next meeting
7. Close with prayer

Suggested Order for other meetings:

1. Opening Prayer or reading of a Psalm
2. Allow any comments or reflection from last meeting
3. Centering Prayer Time
4. Read scripture
5. Allow group to discuss what they heard in the scripture that may be helpful to the Inquirer as he or she seeks God's will
6. Make assignments for next meeting
7. Close with prayer

Suggested Resources to be used for Meeting of the Inquirers Group

The following materials are offered as suggestions for the work of the Inquirers group. Please adapt them to your own needs.

Opening Liturgy:

To you, O Lord, I lift up my soul,
make me to know our ways, O Lord;
teach me your paths.
Lead me in your truth, and teach me,
for you are the God of my salvation;
for you I wait all day long.
Be mindful of your mercy, O Lord,
and of your steadfast love,
for they have been from of old.

Do not remember the sins of my youth or my transgressions; according to your steadfast love remember me, for your goodness sake, O Lord. (Psalm 25:1, 4-7 NRSV)

Centering Prayer Time

(This should be a time of emptying all thoughts and feelings of the day and centering in on the Spirit within and around you, preparing yourselves to listen to the Spirit in and through scripture and prayer)

Suggested Bible Readings:

Exodus 3:11-15, 4:10-12
Romans 12: 1-8
Jeremiah 1:4-10
Romans 8:35-39
Isaiah 6:1-8
Ephesians 3:14-21
Philippians 2:1-11
1 Corinthians 3:1-11

Discussion of Reading**Closing Prayer Time**

This should be a time of prayer when anyone who feels lead to do so to pray for the Inquirer and for the work of the committee, giving thanks to God for the shared time together. This time of prayer may be concluded with all praying together the Lord's Prayer.

THE REPORT OF THE PERMANENT JUDICIARY COMMITTEE

The Permanent Committee on Judiciary met February 2, 2007 in Huntsville, Alabama.

I. ORGANIZATION OF THE COMMITTEE

Harry Chapman was elected chairperson and Dwayne Tyus was elected the secretary.

II. EXPIRATION OF TERMS

The terms of Geoff Knight, James Hamilton and Wendell Trotter will expire in June, and all are eligible to be re-elected. James Hamilton and Wendell Trotter requested not to be re-nominated.

III. REPRESENTATIVE TO GENERAL ASSEMBLY

Ronald Thurman was elected the representative and Geoff Knight was elected the alternate representative to the General Assembly. In May, the representative and the alternate confirmed that neither would be able to attend, thus Charles Dawson was elected to be the representative.

IV. BLANKET TAX EXEMPTION

The Internal Revenue Service has approved a blanket tax exemption for the denomination. Denominational boards/agencies which do not have their own exemption letter filing the proper information were included, as well as three presbyteries and one synod. The Stated Clerk's Office, which will administer the group tax exemption, must file periodic reports with the Internal Revenue Service concerning the status of its subordinate organizations. Boards/agencies, congregations, presbyteries and synods which were not included in the original request for the blanket tax exemption may be added at the time a required report is filed. The Internal Revenue Service allows the central organization holding the group exemption to verify that a board/agency, presbytery, synod or local congregation is a subordinate under the blanket tax exemption. The Internal Revenue Service does not require the filing of a form 990 since the General Assembly Corporation is a church organization.

V. GUIDELINES FOR A RECIPROCAL AGREEMENT

The 175th General Assembly directed the Permanent Committee on Judiciary to prepare information on reciprocal agreements. A document for a reciprocal agreement would have to be approved by the General Assembly and the highest judicatory of the Denomination with which the reciprocal agreement is being proposed. When an agreement has been approved, the following process is recommended as a means of implementing the agreement.

The provisions are governed by the general principles of Cumberland Presbyterian Polity that the presbytery determines who shall be members and approves calls for service in a congregation, however, the presbytery must adhere to the standards of the Church.

A. Service in Union and Federated Congregations, Ecumenical parishes, Cooperative ministries, and temporary service to Cumberland Presbyterian congregations, covered by 5.3; 5.6; 7.04 and 7.06. Presbytery approves the call of a union or federated church, to a minister to serve as pastor, associate pastor, or approves a minister to serve in a temporary ministerial capacity in a Cumberland Presbyterian Church, or approves the invitation of a cooperative specialized ministry to a minister to serve in that ministry.

1. 5.3 "A person serving in a ministerial capacity, including employment as a professor in a college or seminary of this Church, may be enrolled for the period of such services as a member of the presbytery and have temporarily the rights and privileges of such membership."
2. The minister may not be called to an installed ministry in a Cumberland Presbyterian Church by virtue of this membership in a presbytery.
3. The minister must be in good standing with a governing body of jurisdiction in the Church of

which he/she is a member.

4. The governing body with jurisdiction over the minister approves the ministry according to its applicable procedures.

B. Installed ministry in a Cumberland Presbyterian Congregation

1. 7.01-7.03 Only ministers of the Cumberland Presbyterian Church may be called and installed as pastors, associate/assistant, co-pastors in a Cumberland Presbyterian congregation (except those covered in A above)

2. The minister must be in good standing with a governing body of jurisdiction in the Church of which he/she is a member.

3. The governing body of jurisdiction approves the ministry according to its applicable procedures.

4. The minister is subject to the discipline of the presbytery with respect to his/her membership in presbytery and relationship with the Church.

C. Reception of a minister of a Church with which the Cumberland Presbyterian Church has a reciprocal agreement.

1. Ministers seeking to transfer church membership from another denomination will be considered under the applicable provisions in 6.41-6.43.

2. Ministers seeking transfer will need to be in good standing in their own Churches and be granted dismissal by the governing body of jurisdiction.

3. This is not an avenue for avoiding candidacy requirements in the Cumberland Presbyterian Church.

II. Service by a minister of the Cumberland Presbyterian Church in a church with which the Cumberland Presbyterian Church has a reciprocal agreement.

A. Service in union and/or federated churches, ecumenical parishes, cooperative ministries.

1. Approval of invitation for service is by supervising judicatories of all participating churches.

2. Presbytery approves call of a union or federated church to a minister to serve as a pastor, associate/assistant pastor or approves the invitation of a cooperative specialized ministry to a minister to serve in that ministry.

3. The minister may accept membership or participation in the supervising judicatory for the duration of the service. The invitation for such membership or participation is at the discretion and according to the provisions of the inviting church.

4. 5.2 permits the minister to retain membership in his/her presbytery, subject to the disciplinary procedures of his/her own judicatory.

5. 6.52 requires that a minister living outside the bounds of the presbytery in which he/she desires to hold membership, he/she must have the consent of the synod in which that presbytery is located to hold membership in that presbytery.

B. Temporary service in a congregation of another church with a reciprocal agreement with the Cumberland Presbyterian Church.

1. Approval of invitation for service is by the supervising judicatory of the inviting church according to provisions of their church.

2. Presbytery approves temporary ministerial service in a congregation of a church with which there is a reciprocal agreement. The presbytery has jurisdiction over a minister serving in a temporary capacity in another Church, but does not have jurisdiction over the congregation.

3. The minister may accept membership or participation in the supervising judicatory for the duration of the service. The invitation for such membership or participation is at the discretion and according to the provisions of the inviting Church.

4. The minister remains a member of his/her presbytery, subject to the discipline of his/her Church.

C. Installed ministry or extended service in a congregation of another church with a reciprocal agreement. In the event a minister serving in a temporary ministry, desiring to

be installed, must abide by the Constitution of the Cumberland Presbyterian Church.

D. Transfer of a minister member of the Cumberland Presbyterian Church to a judicatory of a Church with which there is a reciprocal agreement.

1. A minister may request transfer of his/her ministerial membership to another of the churches with which there is a reciprocal agreement according to 6.51.

2. Such a minister will remain on the rolls and under the jurisdiction of the presbytery granting the letter of dismission until proper notification of reception by another ecclesiastical body according to 6.51

RECOMMENDATION 1: That the General Assembly concur in these guidelines for reciprocal agreements.

VI. CONCERNING EXAMINATION OF A MINISTER CHANGING PRESBYTERIES

The committee revisited an interpretation concerning the examination of a Cumberland Presbyterian minister desiring to transfer his/her letter within the Church. (Digest, page 55) As part of the assignment to provide advisory opinions on questions concerning the interpretation of the Constitution, the Permanent Committee on the Judiciary considered the advisory opinions issued by the 1892 and 1988 General Assemblies regarding section 5.6b of the Constitution.

Ordained Minister may not be examined, but a letter may be refused. 5.6b Interpretive, 1892 and 1988

“The Committee on Judiciary respectfully report that they have considered the protest and answer from the Synod of Texas on the following facts, to wit: Buffalo Gap Presbytery amended its by-laws so as to require ‘all ordained ministers applying for membership in said presbytery to submit to an examination on literature and theology previous to admission.’

This amendment having been brought to the notice of synod through the Committee on Presbyterial Minutes was declared ‘unwarranted by the Constitution of our Church.’

This record seems to raise two questions: First, could synod take jurisdiction of the case in the matter that it did? Secondly, was the action of the synod right and proper in declaring said amended by-law unconstitutional?

We are of the opinion that the action of said synod in the premises was right and recommend that it be sustained. 1892, pages 26,27.”

“The question was asked: can a presbytery refuse to accept a minister’s letter from another presbytery when the minister is in good standing in the presbytery granting the letter? We answered “yes”. Receiving and granting letters are actions of presbytery. Therefore a presbytery may by

majority negative vote refuse to accept a minister from another presbytery. The presbytery may not examine a minister from another presbytery. 1988, page 104”

The General Assembly has long recognized that a presbytery may, by negative vote, refuse to accept a minister from another presbytery. The Permanent Committee on Judiciary is concerned that such a vote be conducted on an informed basis. A presbytery needs a basis other than rumor or hearsay upon which to base its vote and inform its decision.

RECOMMENDATION 2: “That the 1892 and 1988 Advisory opinions to Section 5.6b be rescinded and the following advisory opinion be substituted.”

As part of its responsibility to receive ministers and to exercise oversight of the ministers under its jurisdiction, a presbytery, may, by negative vote, decline to accept a minister from another presbytery even if the minister was dismissed from the previous presbytery in good standing. It is advisable for the receiving presbytery to adopt a procedure for reviewing the application of ministers desiring to join the presbytery. The presbytery may wish to exercise its review function through an appropriate committee,

which may consider the minister's calling, temperament, experience, previous service, and other relevant matters. If the incoming minister is accepting a call to a particular church within the presbytery, the presbytery should examine the call and consider the relationship as provided in Section 7.06 of the Constitution.

VII. ORDAINED MINISTERS DESIRING TO TRANSFER FROM OTHER DENOMINATIONS INTO THE CUMBERLAND PRESBYTERIAN CHURCH

The Permanent Committee on Judiciary was asked to give an opinion on whether an ordained minister desiring to transfer his/her membership into the Cumberland Presbyterian Church must have a call before the ordination can be recognized. "Digest page 92b, Interpretive, 1993, page 270, in response to a memorial from Arkansas Presbytery in regard to the status of a minister who desires to have his/her ordination recognized, but does not meet the educational requirements of 6.43, that the minister has the status of a licentiate and the person is permitted only the duties authorized for probationers until received by presbytery as an ordained minister."

6.31 "A licentiate shall be ordained only if he or she has a call to a church or to a ministry approved by the presbytery." Since an ordained minister coming from another denomination is recognized as a licentiate until the ordination is recognized, a call is essential to recognize the ordination. It is also essential to allow the presbytery to examine the minister according to 6.32.

Although the person whose ordination is being recognized is not re-ordained, it is essential to propose the constitutional questions (6.36) which must be answered by a licentiate before being ordained. After the presbytery has had opportunity to examine the minister, the constitutional questions have been answered in the affirmative, it is appropriate to declare the minister an ordained minister in the Cumberland Presbyterian Church. Following the questions in 6.36 the Confession of Faith lists the appropriate statement.

RECOMMENDATION 3: That this opinion be affirmed as a proper procedure in recognizing the ordination of ministers ordained in other denominations and transferring to the Cumberland Presbyterian Church.

VIII. SYNODICAL MINUTES

The General Assembly established guidelines for the examination of presbyterial records (8.5b Advisory 1976, page 104 of the Digest) Although the synods reviewed most of the presbyterial records, the minutes of the Synod of Great Rivers, Synod of the Midwest and Tennessee Synod do not reflect that the minutes of presbyteries were reviewed in regard to the records of preparation for ordination. (5.6a Interpretive 1964 Digest, page 53) If the minutes of presbytery do not have an accurate record of the ordination process, it is difficult for synod to exercise its responsibility to review ordinations.

A. MINUTES OF THE SYNOD OF GREAT RIVERS

The minutes were found to be in order with one exception. The minutes do not reflect that the presbyteries complied with the directive of the church regarding the ordination of ministers. (Digest page 105, 8.5 b Interpretive, 1892, 1973, 8.5 Advisory 1960, 1964, 1975) The minutes of the three presbyteries, Arkansas, Missouri and West Tennessee were reviewed.

B. MINUTES OF THE SYNOD OF THE MIDWEST

The minutes were found to be in good order with one exception. There is no record of review of ordinations in the presbyteries. (See the references above) The minutes of the three presbyteries: Covenant, Cumberland and North Central were reviewed.

C. MINUTES OF MISSION SYNOD

The minutes were found to be in good order. The minutes of the following presbyteries were reviewed: Andes, Choctaw, del Cristo, Red River, and Trinity. The synod has reviewed the reports of the committee on the ministry of these presbyteries and confirm that the presbyteries are in compliance with the constitution in regard to the ordination process. The minutes of Cauca Valley, Hong Kong and Japan Presbyteries were not available for review. No separate reports were received from the committee on the ministry.

D. MINUTES OF THE SYNOD OF THE SOUTHEAST

The minutes were found to be in good order. The minutes of the following presbyteries were reviewed: Cullman, East Tennessee, Grace, Robert Donnell, and Tennessee-Georgia presbyteries were reviewed and found to be in good order. The Committee on the Ministry Reports from East Tennessee, Grace, Hope, and Robert Donnell Presbyteries were reviewed and these presbyteries are in compliance with the Constitution in regard to the ordination process. Cullman and Tennessee-Georgia presbyteries did not file a report from the committee on the ministry.

E. MINUTES OF THE TENNESSEE SYNOD

The minutes were found to be in good order, however, there is no record of reviewing the minutes of the presbyteries, nor a review of ordinations in the presbyteries. (See the reference above)

Respectfully submitted,
Harry Chapman
Dwayne Tyus

THE REPORT OF THE NOMINATING COMMITTEE

The Nominating Committee is constantly in need of additional personnel blanks to be filed with the Office of the General Assembly. There are currently thirty six (36) personnel blanks on file. The following presbyteries have one or more blanks on file: Arkansas (2), Columbia (2), Covenant (1), Cumberland (3), del Cristo (2) East Tennessee (3), Grace (5), Murfreesboro (2), Nashville (4), North Central (1), Tennessee-Georgia (2), Trinity (3) West Tennessee (6). The Committee uses the personnel forms on file, or the personal knowledge of the members of the Committee. We encourage people to invite members of their respective congregations and/or presbyteries to submit a personnel blank. The Office of the General Assembly will be pleased to provide one or more blanks to any person making a request. Personnel blanks are kept on file for three years, then the person is contacted to determine his/her willingness to keep the blank on file or to remove it. General Regulation G.1.e "No member of the Cumberland Presbyterian Church whose church does not support Our United Outreach shall be elected to any board or agency."

The nominating committee consists of a minister and a lay person from each synod, preferably from different presbyteries. Members may serve a three year term, but cannot succeed themselves. Members of the Nominating Committee could be elected to serve again after a two year absence. Cumberland Presbyterian members of any board cannot be elected to the same board without being off the board for two years, and cannot serve on another board without one year's absence of the previous tenure. When a person is elected to fill an unexpired term, that counts as one term. General Regulation B.3 "Presbyteries and/or synods may recommend persons to serve on the General Assembly's Committee on Nominations. Such recommendations shall reach the Office of the Stated Clerk no later than February 1, and shall be presented to the existing Nominating Committee as recommendations for its consideration in making nominations for election to the General Assembly's Nominating Committee." In 2008 a minister and a lay person will have to be selected from presbyteries in Mission Synod; a lay person from one of the following presbyteries in the Synod of the Southeast: Cullman, East Tennessee, Hope, Robert Donnell, Tennessee-Georgia; and a minister will need to be selected from Covenant or North Central Presbyteries in the Synod of the Midwest. Presbyteries not listed have a member on the nominating committee.

The Committee on Nominations submits the following names of nominees:

* Non Cumberland Presbyterian

+ Cumberland Presbyterian Church in America

I. GENERAL ASSEMBLY COUNCIL

The Reverend Lon Broyles, Cullman Presbytery, for a three year term.

The Reverend Terry Herston, Hope Presbytery, for a three year term.

Ms. Betty Jacobs, McGee Chapel Congregation, Choctaw Presbytery, to succeed herself for a three year term.

The Reverend Howell G. Mims, Grace Presbytery, to succeed himself for a three year term.

The Reverend Sam Romines, Cumberland Presbytery, to succeed himself for a three year term.

Mr. R. Lee Webb, Cookeville Congregation, Murfreesboro Presbytery, to succeed himself for a three year term.

II. BOARD OF CHRISTIAN EDUCATION

The Reverend Mindy Acton, Grace Presbytery, for a three year term.

The Reverend Tom Martin, Presbytery del Cristo, to succeed himself for a three year term.

The Reverend Vernon Sansom, Red River Presbytery, to succeed himself for a three year term.

III. THE CUMBERLAND PRESBYTERIAN BOARD OF PUBLICATION

Ms. Jean Garrett, McKenzie Congregation, West Tennessee Presbytery, for a three year term.

The Reverend L. G. Parkhurst, Jr., Red River Presbytery, for a three year term.

IV. TRUSTEES OF THE CUMBERLAND PRESBYTERIAN CHILDREN'S HOME

*Mr. Richard Brown, non Cumberland Presbyterian, for a three year term.
Mr. Richard Dean, Gadsden Congregation, Grace Presbytery, to succeed himself for a three year term.
The Reverend Kevin Henson, Red River Presbytery, to succeed himself for a three year term.
The Reverend Alfonso O. Marquez, Presbytery of East Tennessee, for a three year term.
+Ms. Joy Wallace, Cumberland Presbyterian Church in America, to succeed herself for a three year term.

V. TRUSTEES OF THE HISTORICAL FOUNDATION

Ms. Pam Davis, Lubbock Congregation, Presbytery del Cristo, Mission Synod, for a three year term.
The Reverend Cliff Hudson, Tennessee-Georgia Presbytery, Synod of the Southeast, to succeed himself for a three year term.
Ms. Sidney Milton, Woodlawn Congregation, Covenant Presbytery, Synod of the Midwest, for a three year term.

VI. TRUSTEES OF THE MEMPHIS THEOLOGICAL SEMINARY

*Dr. David Boyle, non Cumberland Presbyterian, to fill the two year unexpired term of Dr Robert Tyson
*Dr. Carmichael Crutchfield, non Cumberland Presbyterian, to succeed himself for a three year term.
Mr. Mark Davis, Germantown CPC, West Tennessee Presbytery, to fill the one year unexpired term of Rev Don Reeves
Mr. Chester Dickson, Houston First Congregation, Trinity Presbytery, to succeed himself for a three year term.
*Mr. Harvey G. Ferguson, non Cumberland Presbyterian, for a three year term
*Mr. Dan Hatzenbuehler, non Cumberland Presbyterian, for a three year term.
*The Reverend Emily Matheny, non Cumberland Presbyterian, to succeed herself for a three year term.
Mr. Tim Orr, Dyersburg Congregation, West Tennessee Presbytery, for a three year term.
The Reverend Rebecca Salisbury, Trinity Presbytery, to succeed herself for a three year term.
Ms. Kathryn Warren, non Cumberland Presbyterian, for a three year term

VII. BOARD OF MISSIONS

The Reverend Makihiko Arase, Japan Presbytery, Mission Synod, for a three year term.
Mr. Mikel Davis, Shiloh Congregation, Red River Presbytery, Mission Synod, to succeed himself for a three year term.
Ms. Carolyn Medley, Winchester Congregation, Murfreesboro Presbytery, Tennessee Synod, to succeed herself for a three year term.
Ms. Jo Ann Shugert, Christ Congregation, Grace Presbytery, Synod of the Southeast, to succeed herself for a three year term.
Mr. Sam Suddarth, Jenkins Congregation, Columbia Presbytery, Tennessee Synod, to succeed himself for a three year term.

VIII. BOARD OF STEWARDSHIP, FOUNDATION AND BENEFITS

Mr. Al Davis, Marshall Congregation, Trinity Presbytery, to succeed himself for a three year term.
Mr. Charles Floyd, Brenthaven Congregation, Nashville Presbytery, for a three year term.
The Reverend Theresa Martin, Presbytery del Cristo, for a three year term.
The Reverend Michael Wilkinson, Grace Presbytery, to succeed himself for a three year term.

IX. COMMISSION ON CHAPLAINS AND MILITARY PERSONNEL

The Reverend Paul Collins, Presbytery del Cristo, to succeed himself for a three year term.

X. COMMISSION ON THE MINISTRY

The Reverend James Lively, Presbytery of East Tennessee, to succeed himself for a three year term.
Ms. Pat Owen, Vaughn's Chapel Congregation, Covenant Presbytery, for a three year term.

The Reverend Tommy Thompson, West Tennessee Presbytery, to succeed himself for a three year term.

XI. PERMANENT COMMITTEE ON JUDICIARY

Ms. Kelly Gooch, Germantown Congregation, West Tennessee Presbytery, for a three year term.

The Reverend Geoff Knight, Trinity Presbytery, for a three year term.

The Reverend Sherry Ladd, Columbia Presbytery, for a three year term.

XII. NOMINATING COMMITTEE

Ms. Nancy M. Bean, Highpoint NCD, Cumberland Presbytery, Synod of the Midwest, for a three year term.

The Reverend Mark Barron, Murfreesboro Presbytery, Tennessee Synod, for a three year term.

The Reverend Eddie Jenkins, Grace Presbytery, Synod of the Southeast, for a three year term.

Mr. Ronnie Parks, Milan Congregation, West Tennessee Presbytery, Synod of Great Rivers, for a three year term.

XIII. UNIFIED COMMITTEE ON THEOLOGY AND SOCIAL CONCERNS

The Reverend Lanny Johnson, Murfreesboro Presbytery, for a three year term.

The Reverend John Lovelace, North Central Presbytery, for a three year term.

The Reverend Janice Overton, Grace Presbytery, for a three year term.

THE REPORT OF PLACE OF MEETING

I. GENERAL INFORMATION

The place of meeting committee consists of the Moderator, the Director of Congregational/Women's Ministry and the Stated Clerk. The 165th General Assembly authorized the committee to select meeting places up to five years in the future and that preference be given to places that keep, insofar as possible, the General Assembly and the Cumberland Presbyterian Women's Ministry Convention, and guest rooms in one facility. It is recognized that these places are hard to find and may cost some additional monies. The place of meeting committee will use its best judgment. When a local congregation/presbytery issues an invitation, the Stated Clerk will make site visits to potential places of meeting, and if possible facilities are found, a follow up visit is made by the Stated Clerk, the Assistant to the Stated Clerk and the Director of Congregational/Women's Ministry. Although preference will be given to the traditional date of the third week of June, the General Regulation A.1 permits the General Assembly to meet either the third or the fourth week of June. In negotiating for meeting facilities, it is essential to be somewhat flexible in the dates.

II. INFORMATION ON FUTURE GENERAL ASSEMBLIES

The 178th General Assembly will meet in Japan June 5-13, 2008 with the fifth and the thirteenth being travel days. The opening worship will be Saturday afternoon, June 7. Hopefully the participants/visitors at General Assembly and the women attending the Cumberland Presbyterian Women's Ministry Convention will be able to attend worship in the various churches in Japan on Sunday, June 8. The General Assembly will have the primary day of business on Tuesday, June 10. The Convention of the Cumberland Presbyterian Women's Ministry will have their program on Monday and Tuesday. Also, Japan Presbytery has requested that Wednesday, June 11 be used for sight seeing and that the presbytery be permitted to plan a day of celebration on Thursday, June 12. The closing worship of the celebration will be the conclusion of the General Assembly.

On May 30th the Stated Clerk traveled to Japan to sign contracts with the hotels and convention centers. The hotel rate will be \$625 per person for the week spent in Japan. The hotels in Japan are used primarily for business people, thus the majority of the rooms will be singles; there are forty nine double rooms and a few of them could have a third person in the room. Although the exact air fare will not be known until late July, travel agents say that they will be around \$1,500 to \$1,600. The amount of the hotel and the air fare to Japan will be paid through the Office of the General Assembly. Any person interested in going should contact the Office of the General Assembly.

Passports are required to go to Japan; visas and shots are not required. It will be wise to allow two to three months to secure the passport. Many post offices will have passport applications forms. A birth certificate, picture and fee of \$85 per person is required to secure a passport. Since the United States government has added passport requirements to travel to Canada, Central America, the Caribbean areas and other countries, it takes longer to process the application.

The 174th General Assembly accepted the invitation of the West Tennessee Presbytery to host the meeting in 2009.

In 2010 the General Assemblies of the Cumberland Presbyterian Church in America and the Cumberland Presbyterian Church will meet concurrently June 13-18, 2010 in Dickson, Tennessee to celebrate the 200th anniversary of the the Cumberland Presbyterian Churches. A joint worship service will be held on Sunday, June 13th.

The 132nd General Assembly of the Cumberland Presbyterian Church in America and the 176th General Assembly of the Cumberland Presbyterian Church approved the following persons to serve as a planning committee for 2010: Edna Barnett, Sandra Boaz, Army Daniel, Eugene Leslie, Rose Mary Magrill, Walter Smith, Lita Swindle, Dwayne Tyus, Theodore Wallace, Pat Ward. Lynne Herring and Robert D. Rush will serve as Co chairs and Susan Knight Gore will serve as an advisory member.

The planning committee for 2010 has had two meetings and will meet again in Huntsville, Alabama on October 27. The theme of the concurrent General Assemblies will be "What Do These Stones Mean?" based on Joshua 4:6,7.

III. SCHEDULE OF FUTURE GENERAL ASSEMBLIES

178th	Japan	June 5-13, 2008
179th	Memphis, Tennessee	June 15-19, 2009
180th	Dickson, Tennessee	June 13-18, 2010
181st	Springfield, Missouri	June 20-24, 2011

IV. FUTURE INVITATIONS

At this time, there are no invitations for meetings beyond 2011. If a local congregation or presbytery is interested in hosting the General Assembly and the Convention of Cumberland Presbyterian Women's Ministry, the Office of the General Assembly will be pleased to provide information on hosting responsibilities. Hosting the annual meeting is a service to the Church, and provides people within a presbytery the opportunity to participate more fully in a General Assembly. It is preferable to have an invitation without a particular year designated in case that the preferred dates are not available in a designated year. Although the General Assembly and Convention of Cumberland Presbyterian Women's Ministry could meet in an area without an invitation from a presbytery or a local congregation, it is preferable to have local persons involved.

The following schedule shows the annual meetings by presbyteries and the year that the General Assembly last met in the bounds of a particular presbytery.

Arkansas	2007	West Tennessee	1999
Grace	2006	Tennessee-Georgia	1998
Columbia	2005	Robert Donnell	1996
Red River	2004	Nashville	1995
East Tennessee	2003	Missouri	1972
Covenant	2002	Trinity	1969
del Cristo	2001	Hope	1961
Cumberland	2000	Murfreesboro	1956

Respectfully submitted:

Robert D. Rush, Pam Phillips-Burk, Donald P. Hubbard

THE REPORT OF THE PERMANENT COMMITTEE ON THEOLOGY AND SOCIAL CONCERNS

I. MEETING AND OFFICERS

The permanent committee met at Tusculum Cumberland Presbyterian Church, Nashville, Tennessee on September 15-16, 2006 and at Memphis Theological Seminary on February 23-24, 2007. Officers of the Permanent Committee for 2007-2008 are: Reverend Steve Mosley, Chair, Reverend Robert Greenwell, Vice-Chair, and Reverend Jackie Lang, Secretary.

II. EXPIRATION OF TERMS

The Permanent Committee notes that the terms of 5 members expire in 2007 – Reverend Virginia Espinoza, Reverend Robert Heflin, Elder Readus Linton, Reverend Linda Snelling, and Elder Mary Thompson. Robert Heflin, Readus Linton, Linda Snelling, and Mary Thompson are eligible for re-nomination. However, Robert Heflin and Linda Snelling have requested not to be renominated. Virginia Espinoza has served three terms, thus completed her eligibility.

III. GENERAL ASSEMBLY REPRESENTATIVES

The Committee will be represented by Reverend Linda Snelling at the General Assembly of the CPCA. The Permanent Committee will be represented by Reverend Jackie Lang at the CPC General Assembly.

IV. ISSUES AND RECOMMENDATIONS

The Permanent Committee is presenting the following paper – *Greed in America* for consideration by the General Assemblies.

GREED IN AMERICA

What Is Greed?

Greed is “a desire to obtain more money, wealth or material possessions than one needs.”¹ It’s “the quality of wanting more than one’s share; extreme or excessive desire.”² Synonyms that usually substitute for the word and help us understand greed are *avidity* meaning, “greediness;”³ *avarice* having “a greedy desire for money or property;”⁴ *cupidity* an “eager desire especially to possess something;”⁵ and *covetousness*, “the quality of being covetous - desiring things that belong to others.”⁶ Thomas Aquinas, a Medieval Theologian said greed “is a sin directly against one’s neighbor since one man cannot over-abound in external riches, without another man lacking them...it is a sin against God, just as all mortal sin is in as much as man condemns things eternal for the sake of temporal things.”⁷

In Exodus 20:17 the word of God forbids greed and covetousness. It says, “You shall not covet your neighbor’s house; you shall not covet your neighbor’s wife, or male or female slave, or ox, or donkey, or anything that belongs to your neighbor.”⁸

This commandment was one of the ten fundamental laws given to Israel by God at Mt. Sinai. It was a commandment given to govern man’s relationship with man, teaching respect for life and property. This commandment was broken whenever a man by any means attempted to deprive his neighbor of his house, his wife, his cattle, or anything that belonged to his neighbor to enjoy it as his own.

Micah 2:1-2 warns, “Woe to them that devise iniquity, and work evil upon their beds! When the

1 Wikipedia, the free encyclopedia, www.en.wikipedia.org

2 Clarence L. Barnhart, *The World Book Encyclopedia Dictionary*, 1966 Edition, Vol. One A-K, (Chicago: Doubleday and Company, Inc., 1965) p.870

3 Ibid. p. 136

4 Ibid. p. 135

5 Ibid. p.486

6 Ibid. p. 461

7 The Sin of Covetousness, “7 Deadly Sins”, www.deadlysins.com

8 Exodus 20:17 (NRSV)

morning is light, they practice it, because it is in the power of their hand. And they covet fields, and take them away by violence; and houses, and take them away: so they oppress a man and his house, even a man and his heritage.”⁹ Here the prophet announces sorrow shall come upon the plotters of wickedness, the covetous, and the oppressor, those who plan to sin in order to take that which belongs to their neighbors. Here is an example of this sin in the life of Ahab, King of Israel, who set his covetous eye on the vineyard of Naboth.

And Ahab said to Naboth, Give me your vineyard, so that I may have it for a vegetable garden, because it is near my house; I will give you a better vineyard for it; or, if it seems good to you, I will give you its value in money. But Naboth said to Ahab, The Lord forbid that I should give you my ancestral inheritance. Ahab went home resentful and sullen because of what Naboth the Jezreelite said to him. He lay down on his bed, turned away his face, and would not eat. His wife Jezebel came to him and said, Why are you so depressed that you will not eat? He said to her, Because I spoke to Naboth the Jezreelite and said to him, Give me your vineyard for money: or else, if you prefer, I will give you another vineyard for it, but he answered, I will not give you my vineyard. His wife Jezebel said to him, Do you now govern Israel? Get up, eat some food, and be cheerful; I will give you the vineyard of Naboth. So she wrote letters in Ahab’s name and sealed them with his seal; she sent the letters to the elders and to the nobles who lived with Naboth in his city. And she wrote in the letters, Proclaim a fast, and seat Naboth at the head of the assembly, seat two scoundrels opposite him, and have them bring a charge against him, saying, You have cursed God and the king. Then take him out, and stone him to death. The men of the city, the elders and the nobles who lived in his city, did as Jezebel had sent word to them. Just as it was written in the letters that she had sent to them, they proclaimed a fast and seated Naboth at the head of the assembly. The two scoundrels came in and sat opposite him; and the scoundrels brought a charge against Naboth in the presence of the people, saying, Naboth cursed God and the king. So they took him outside the city, and stoned him to death. Then they sent to Jezebel, saying, Naboth has been stoned; he is dead. As soon as Jezebel heard that Naboth had been stoned and was dead. Jezebel said to Ahab, Go take possession of the vineyard of Naboth the Jezreelite, which he refused to give you for money; for Naboth is not alive, but dead. As soon as Ahab heard that Naboth was dead. Ahab set out to go down to the vineyard of Naboth to take possession of it. Then the word of the Lord came to Elijah the Tishbite, saying: Go down to meet King Ahab of Israel he is now in the vineyard of Naboth, where he has gone to take possession. You shall say to him, Thus says the Lord: “Have you killed, and also taken possession. In the place where dogs licked up the blood of Naboth, dogs will also lick up your blood. I will consume you, and will cut off from Ahab every male, bond or free, in Israel. The dogs shall eat Jezebel within the bounds of Jezreel. Anyone belonging to Ahab who dies in the city the dogs shall eat: and anyone of his who dies in the open country the birds of the air shall eat.”¹¹

Ahab’s greed cost him everything he had, even his life. He wasn’t satisfied with just ruling twelfth of the land as king. He wanted more. He wanted Naboth’s vineyard.

Why Is It So Important to Recognize Greed?

In Luke 12:15 Jesus warns us to be on our guard against all forms of greed. He tells us a person’s life does not consist of the abundance of possessions. Life is more than that. Life is more than food, and the body more than clothing. Life is more than that which sustains it.

We must be able to recognize greed because it is a sin and any sin can lead to death. It was prohibited in the Decalogue, forbidden by the prophets, the early church, and by Jesus himself. The Bible lists it as one of seven deadly sins that God hates. These words of Christ, “It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the Kingdom of God”¹⁰ should never be taken lightly.

Greed isn’t trivial or harmless. It affects all of us. Greed neglects the realm of the spiritual and ignores the welfare of others. Jesus said in Matthew 16:26, “For what will it profit them if they gain the whole world but forfeit their life? Or what will they give in return for their life?”¹¹

The pursuit of wealth and possessions distracts us from spiritual things and the spiritual side of

9 Micah 2:1-2 (KJV)

10 Matthew 19:24 (KJV)

11 Matthew 16:26 (NRSV)

our nature. If a man loses his life, how can his riches, his honor and pleasure benefit him?

Earthly things can only be enjoyed on earth. Whatever we gain materialistically we will have to leave behind. The “things” that have occupied our minds will someday fall into the hands of others - people we leave behind. For them our treasured things may be meaningless. Job made a valid point when he said, “Naked I came from out of my mother’s womb, and naked shall I return there.”¹² He brought nothing into this world, and he knew he would take nothing out of it.

We must remember money and possessions are temporal things and should be viewed in that light. They are something to be used, not something to put our trust, security, and even our soul in jeopardy for. Money and possessions do not determine our worth or value. They are gifts from God to be used wisely. Therefore, if we waste God’s gifts selfishly or use them greedily, they will bring us nothing but misery and distress.

Jesus in Luke 12:16-21 tells a parable about a rich man. This man appears to be a law-abiding citizen. There’s nothing recorded in the scriptures that leads us to believe otherwise. He wasn’t a troublemaker, wicked, or engaged in some kind of shady business. Verse 16 simply said, “The land of a rich man produced abundantly.”¹³

Apparently, God had blessed him. His barns were filled with goods. Now his land had produced abundantly again. This crop, along with what he had, presented a problem. What would he do?

There was nothing wrong with him being wealthy. The land he owned was very fertile and productive. His wealth wasn’t the problem but his attitude was.

And he thought to himself, what should I do, for I have no place to store my crops . I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods, and I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.¹¹

This rich man went wrong in failing to realize who gave him this wealth and why it was given to him. He saw his possessions as security. He felt he would enjoy them and have them for the future. His plan was to store up his goods and his grain. He felt they would provide him with stability, security, and happiness. Yet God had the final say. God said to him, “You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be? So it is with those who store up treasures for themselves but are not rich toward God.”¹⁴

The Results of Greed

Like this rich man, America is a nation that is blessed. She is a land of plenty – a nation where it would seem everyone should get his or her fair share. Yet there exists a big divide in America between the rich and the poor, the young and the old, blacks, whites, Hispanics and other ethnic groups. How can this be? Can greed be a factor?

“America’s economy is the world’s largest and a major driver of the global economy.”¹⁵ America’s economy, “a system of managing the production, distribution, and consumption of goods,”¹⁶ is based on free enterprise and capitalism. Capitalism is “an economic system based on the ownership of land, factories, and other means of production by private individuals who compete with one another, using the hired labor of other persons, to produce goods and services for a free market for whatever profit may be obtainable. It’s the concentration of wealth with its power and influence in the hands of a few.”¹⁷

America’s economy is big business, and it is operated and managed by people of substantial wealth. Wealth is an important part of capitalism and commercialism. Therefore, greed has become a more acceptable practice in today’s society.

Robert Young’s book, the Transcontinental Railroad introduces us to greed in the construction and completion of the Transcontinental Railroad, a massive project that lasted from 1830-1893. It was a dream to link the east to the west by railroad.

Young’s book mentions bribes that were made, lies that were told, construction material priced more than the actual cost, bad bookkeeping, companies that reorganized under new names to avoid

12 Job 1:21 (NRSV)

13 Luke 12:16 (NRSV)

14 Luke 12:20-21 (NRSV)

15 Backgrounders, Tuesday, February 14th 2006, www.economist.com

16 Clarence L. Barnhart, *The World Book Encyclopedia Dictionary*, 1966 Edition, Vo. One A-K, (Chicago: Doubleday and Company, Inc., 1965) p.624

17 Ibid. p 283

accountability, and the use of a work force that was underpaid and made to live in deplorable conditions. Yet some labeled the era as “America at it best.”

Greed was prevalent during the time of slavery in America. Slavery existed for political and economic reasons. During this time, it was hard for those who were involved, especially the slave traders and slave owners, to see that slavery was wrong. The slave traders and slave owners were blinded by their desire for wealth and their love of money.

Slavery in America was big business - big money. Men and women were brought from their homeland to America by force. They were transported on slave ships in living conditions that were sinful. When they arrived on American soil, they were sold like cattle and forced to live and work under deplorable conditions.

Arrianna Huffington's book, Pigs at the Trough: How Corporate Greed and Political Corruption Are Undermining America, and Lou Dobbs' book Exporting America give example after example of how greed is still playing a major role in business, in our nation, and in our citizens.

Greed is still able to thrive because we are becoming a nation defined by things. The society we live in says the larger your assets the more important you are as a person. But sometimes even making money isn't enough by today's standards. According to society, your value to yourself and others is determined by your possessions. The real mark of success is how much you obtain. What is your net worth? Our society measures and judges success by our acquisitions, what we own - our homes, cars, clothes, furs, and diamonds.

In almost every city and town where there are shopping malls you can see people spending endless hours in them. They walk around getting caught up in the smells, the sounds, and the window displays - avenues that can stir up their appetites and goad the greed in them. If people are not careful, they are hooked and will buy just for the sake of buying, unwilling to go home empty handed.

Therefore, people have more clothes than they will ever wear, more accessories than needed, more gadgets and objects than they know what to do with, and equipment they will never use faithfully. Their homes are filled with so much stuff you can hardly turn around in them; their garages are packed with so many things that their cars can't fit in them; their closets, attics and basements are filled with things that will never be worn or used. We should ask ourselves, “Did they really need all that? Is there a reasonable explanation why they spent the money, time and energy to acquire all their stuff?”

We say we are a nation that trusts in God, we print it on our money, but do we really trust him? Or is it all about the money - what money can do for us - how it makes us feel?

America's history and the Bible reveal to us the fate of greedy people. Their misery, their thinking, and what they will do at any cost to get what they want, is leading them on a path of sin and self-destruction that will cost them their souls.

What Is The Solution?

We must learn to watch out for signs of preoccupation with acquiring possessions. Does our mind tell us “we have to have that?” If so, then stop before buying and allow your heart to speak – and not your mind. We must learn to follow the biblical principles of not worrying about our material needs, not even basic matters such as food and clothing. Worrying is foolish, futile and a sin. It does not help any situation. It can't produce clothes, food or even add years to our lives. But what it does is show a lack of faith in God and his promises to take care of us and provide for all our needs. While it is true both food and clothing are essential to sustain our physical life, life is greater than either or both. Let us learn a lesson from the raven and the lilies of the field. They are witnesses to God's provision for food and clothing for His creatures. Jesus in the book of Luke said this about worrying.

Therefore I say to you, do not worry about your life, what you will eat; nor about the body, what you will put on. Life is more than food, and the body is more than clothing. Consider the ravens, for they neither sow nor reap, which have neither storehouse nor barn; and God feeds them. Of how much more value are you than the birds? And which of you by worrying can add one cubit to his stature? If you then are not able to do the least, why are you anxious for the rest? Consider the lilies, how they grow: they neither toil nor spin; and yet I say to you, even Solomon in all his glory was not arrayed like one of these. If then God so clothe the grass, which today is in the field and tomorrow is thrown into the oven, how much more will He clothe you, O you of little faith? And do not seek what you should eat or what you should drink, nor have an anxious mind. For all these things the nations of the world seek after, and your Father knows that you need these things. But seek the kingdom of God, and all these things shall be added to you.¹¹

We should ask ourselves, if such insignificant things as ravens and lilies receive such generous loving provisions from God, will not God's children receive much better?

The Apostle Paul warns us that seeking godliness and contentment through material gain is futile. The problem with material things is just that, they are material. Material things can be seen. Faith is not rooted in what is seen. According to Hebrews 11:1, "Now faith is the substance of things hoped for, the evidence of things not seen."¹⁸ Therefore, things are eternal that are not seen but the things, which are temporal, are seen. When we seek after material things, like food and clothing, we seek after that which can be seen, and thus we live according to sight, rather than faith.

When we make this futile effort a lifestyle, we are simply asking for trouble. I Timothy 6:9-10 says "But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root to all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains."¹⁹ So what do we do? We need to ask God for the proper amount of things.

Today we hear so much about prosperity that it makes us feel that we are lacking. But are we? The scripture teaches us to be rich toward God and not to hoard possessions.

Our Confession of Faith teaches, "Christian Stewardship acknowledges that all of life and creation is a trust from God, to be used for God's glory and service. It includes the conservation and responsible use of natural resources as well as the creative use of human skills and energies. These gifts of God are to be shared with all, especially with the poor."²⁰

What is entrusted to us we should manage more wisely in order to make better use of it. Budget planning can be a way to help us accomplish this. Budgeting our money can help us make better choices and avoid some of the financial problems we encounter, for example overdrawing our checking accounts or spending more than we can afford. It can help us avoid greed. When we carefully put aside that which belongs to God first – the tithe, a tenth of our income to the cause of Christ – it makes us more conscientious in handling the rest of what we have for food, clothing, shelter, and the necessities of life.

As members of the body of Christ, his Church, our role is to joyfully help others. Like the good Samaritan, we must continue to reach out to the poor and those who are in need. We should not simply minister to physical needs, but we must go further. We should encourage people in need to take the necessary steps to improve their lives. We can point them in the direction of better money management, teach them to budget the resources they do have, encourage them to go back to school or seek a trade or skill. We must also help them to see their value to themselves, to their families, and to God. We must help them see that by becoming a productive, responsible citizen in our society they themselves can become givers, and it is the giver who is the biggest receiver. God blesses those who help others, Proverbs 11:25 says, "A generous person will be enriched, and one who gives water will get water."²¹

It's important to realize that the choices we do make will impact our future, and as we look to the future, our expectations greatly affect how we live in the present. To determine what we deem to be important, we must take a closer look at the principles we are living by. Hebrews 13:5 says, "Keep your lives free from the love of money, and be content with what you have; for he said, I will never leave you or forsake you."²²

The Conclusion

Greed leaves us no time or energy to care for our neighbors. We hear of their sorrows and problems, we would like to do something but we don't have the time, energy or the resources to do so. We are tired at the end of the day just trying to carve out our piece of the pie - the America dream. We are trying to be accepted by the world and live up to the world's standard. But the Lord said in II Corinthians 6:16-17, "And what agreement hath the temple of God with idols? For ye are the temple of the living God; as God hath said, I will dwell in them, and walk in them; and I will be their God, and they shall be my people. Wherefore come out from among them, and be ye separate, saith the Lord."²³

Greed has caused us to live beyond our means. Many Christians are living from paycheck to paycheck. They are in bondage to credit cards. Churches are having special programs, bake sales, selling tickets and the like just to raise operating revenue because their members are in debt and will not tithe.

18 Hebrews 11: 1 (NKJV)

19 I Timothy 6:9-10 (NRSV)

20 Confession of Faith, 2001 Edition, Seventh Edition, First Printing, (Memphis, TN: The Office of the General Assembly, 1984) 6.10, p.19

21 Proverb 11:25 (NRSV)

22 Hebrews 13:5 (NRSV)

23 II Corinthians 6:16-17 (KJV)

Yet, the Lord said in Romans 13: 8, “Owe no man anything, but to love one another.”²⁴ and in Malachi 3:10, “Bring all the tithes into the storehouse, that there may be food in My house, and prove Me now in this,” says the Lord of hosts, “if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.”²⁵

Can the Church solve this problem of greed in America? Maybe not, but we can lift up a standard for the people. Jesus said, “You are the light of the world. A city that is set on a hill cannot be hid”²⁶ and “You are the salt of the earth; but if the salt loses its flavor, how shall it be seasoned?”²⁷ Therefore, based on Jesus’ declaration of the Church as a light in the world and the salt of the earth, we can be a powerful force in the war against greed. Let us begin first within ourselves and then within our communities of faith to overthrow greed by allowing the word of God to clean us, enlighten us, and help us to overcome this sin.

Resources Used or Consulted in the Preparation of this Paper:

Robert Young, The Transcontinental Railroad: America At Its Best, (Parsippany, New Jersey: Dillon Press, 1996)

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Greed: The Affliction of the Affluent”, (Luke 12:13-21) [www bible.org](http://www.bible.org)

“A Disciple’s Perspective on Possessions” (Luke 12:22-23) [www bible.org](http://www.bible.org)

Lou Dobbs, Exporting America: Why Corporate Greed Is Shipping American Jobs Overseas, (New York, New York: Warner Book Group, 2004)

Adam Clarke, Clarke’s Commentary, Vol. I Genesis – Esther, (Nashville: Abingdon)

Adam Clarke, Clarke’s Commentary, Vol. II Job- Malachi, (Nashville: Abingdon)

Henry Fairlie, The Seven Deadly Sins Today, (Washington, D.C.: New Republic Books, 1978)

Anne Maquire, Seven Deadly Sins, (London: Published in the United Kingdom b

RECOMMENDATION 1: That the General Assemblies accept this paper as a study paper and that it be used to initiate thought and discussion within CPC and CPCA congregations.

RECOMMENDATION 2: That the office of the stated clerks in both CPC and CPCA make this paper available to churches through the stated clerks of the presbyteries.

The Permanent Committee also presents the following summary regarding the movie *Amazing Grace*

Amazing Grace is a captivating film about the twenty-year struggle of William Wilberforce to see the slave trade abolished in the British Empire. In addition to a well-written screenplay and beautiful cinematography, the movie provides several key insights into Christianity’s struggle against the social injustices of our world. First, the viewer receives the opportunity to see the inner struggle of the Christian to undertake such an endeavor. When struggling with the call to ministry or to politics during a dinner with the Clapham Circle they state, “We understand you are having problems choosing to do the work of God or the work of a political activist. We humbly suggest you can do both.” The point is taken that Christians are called to both a personal and active life of faith.

The second struggle the viewer is drawn into is the struggle to remain true to one’s calling.

24 Romans 13:8 (KJV)

25 Malachi 3:10 (NKJV)

26 Matthew 5:14 (NKJV)

27 Matthew 5:13 (NKJV)

Wilberforce's passion and commitment are evident throughout the movie – a commitment made before God, his fellow Christians, the secular culture, and those who are unable to help themselves. His commitment is called into question through the length of twenty years of labor and the onset of physical illness. This commitment is reinforced, however, by consultation with and strong encouragement of his mentor and spiritual guide, John Newton, writer of the hymn *Amazing Grace*. Newton displays a heartfelt fervor to see the atrocities of the slave trade, in which he had participated, wiped from the face of the earth.

The final struggle is the overall opposition created by the greed, apathy, and overall disassociation of society. From settings in the House of Parliament to that of slave ships, Wilberforce strives to bring the culture face to face with the atrocities that are being propagated by the many social sins. The faithfulness to the call to see the trade abolished climaxes in a heartwarming scene in the House of Parliament where Wilberforce's efforts are finally acknowledged.

However, the many just efforts that are occurring around our globe today hear no such applause. Currently, there are over 27 million people in our world under the bondage of slavery. It is estimated that 14,000 to 17,000 men, women, and children are sold into slavery each year from the United States alone. Modern day slavery, sex trafficking, child labor are just a few of the contemporary atrocities. Wilberforce's struggle remains to be won. The film seeks to raise awareness, as we learn from our history, and to rekindle a commitment to see outworking of Christ's mission, to proclaim liberty to the captives, come to fruition.

As we consider the great commission given to us by our Lord, we must remember that it is in our going that we make disciples, baptizing them into the life of God through Christ, and teaching them in all areas of living – personal and social – to live out the kingdom of God on this earth as it is in heaven. *Amazing Grace* and the life of William Wilberforce have been offered for these purposes. May we both be inspired by and inspire others to do the same.

RECOMMENDATION 3: That churches view the movie *Amazing Grace* and use it to stimulate thought and discussion within the congregation.

V. WORK IN PROGRESS

The Permanent Committee is currently discussing theological reflections on the following issues:

The Nature of Violence and Our Response – This paper traces contributing factors and consequences of violence. It is a theological reflection with practical responses of the faith community.

What Will We Do When We Disagree – This paper will explore ways the church should approach dealing with disagreements regarding highly emotional issues. The focus will be on gaining an understanding of the centrality of love and grace within Christianity and its practice within our lives as Christians.

Religious Persecution in the World – Scope of this paper is being defined

Theology and Function of Worship – Scope of this paper is being defined

Respectfully submitted,
Steve Mosley
Linda Snelling

THE REPORT OF BOARD OF TRUSTEES OF BETHEL COLLEGE

Since last years report to the General Assembly of the Cumberland Presbyterian Church, Bethel College has experienced some significant landmarks

- * Over 2,000 students (2058 in fall, 2006)
- * Fall semester to spring semester enrollment percentage up 10% (fall '05 to spring '06 - 84%; fall '06 to spring '07 - 94%)
- * Ranked as one of the top 100 Liberal Arts colleges in the United States (Washington Monthly magazine - ranking #59)

In short, students are enrolling in Bethel in record numbers, staying at Bethel in record numbers and benefiting from their Bethel College experience so much that Bethel is recognized by the prestigious Washington Monthly magazine as one of the top 100 liberal arts colleges in the United States.

Bethel College was founded by the Cumberland Presbyterian Church in 1842 as a higher education outreach. For 164 years this outreach ministry has been touching lives and changing lives. College students are at critical junctures in their decision making and in their commitments. We who hold this ministry in trust on behalf of the Cumberland Presbyterian Church and others who share the commitment to quality Christian higher education take our responsibility very serious and treasure the opportunity we are given to minister in such a meaningful way.

We wish to report to you the results and the background material that comprise Bethel College's most recent 5 year strategic plan. This plan outlines strengths and weaknesses, opportunities and threats and strategic goals in seven areas. These are grounded in Bethel's mission and core values.

2007-2012 STRATEGIC PLAN: BETHEL COLLEGE

Approved by the Board of Trustees, March 24, 2007

STATEMENT OF MISSION AND PURPOSE:

Bethel's mission is to create opportunities for members of the learning community to develop to their highest potential as whole persons-- intellectually, spiritually, socially, and physically-- in a Christian environment.

Definitions

By the words, "create opportunities," the College offers the means for persons to have choices and options opened before them and to develop the confidence and maturity to choose appropriately.

By the term, "learning community," the College extends its mission to all persons who seek development of the whole person and who would choose to pursue this aspiration through Bethel College. The learning community of Bethel College includes undergraduate students in traditional and non-traditional programs, graduate students, faculty, staff, the local community, and the Cumberland Presbyterian Church.

By the term, "whole persons," the College intends that, in the true spirit of the liberal arts education, the undergraduate education encompass all dimensions of the human being, which are in reality inseparable.

Intellectual development focuses on the cognitive aspect of the human; cognitive development incorporates analysis, critical reflection, and synthesis of knowledge of multiple disciplines.

Social development focuses on the affective and behavioral aspects of the human; social development incorporates the ability to interact and communicate with other humans with civility and tolerance.

Physical development focuses on the corporeal aspect of the human; physical development incorporates respect for the body as integral to the cognitive, social, and spiritual dimension of the human experience.

Spiritual development focuses on the metaphysical aspect of the human; spiritual development incorporates the ideas of faith, morality, and practice.

By the term, “Christian environment,” the College draws upon the thought of St. Ignatius that the collegiate environment should facilitate knowledge and contemplation such that actions are based on unbiased reason and reasonable faith.

CORE VALUES:

Bethel College creates a learning community which:

- Accepts individuals from a wide variety of backgrounds, experiences, and beliefs;
- Offers opportunities for individuals to contribute to the College and to other communities in a variety of ways;
- Emphasizes human dignity and ethics consistent with the Christian tradition;
- Encourages inquiry and the examination of values, self, and society;
- Prepares individuals for the life-long pursuit of knowledge in a complex and constantly changing world.

GENERAL INSTITUTIONAL GOALS

Educational Outcomes Goals

As a result of their Bethel College experience, graduates will:

- Communicate effectively in written and spoken language
- Have a positive respect for Christianity and other religions
- Think critically and analytically (approach experiences, texts, data, and other information critically and analytically)
- Show tolerance and respect for others
- Work cooperatively with individuals and groups
- Continue learning throughout their lives
- Have the skills to pursue graduate and professional education
- Apply knowledge and skills from a variety of disciplines to solve problems
- Contribute positively to the community and civic life
- Demonstrate expertise in a specific academic discipline(s)

Campus Atmosphere Goals

- To create a community that enhances the total development of the individual student.
- To provide opportunities that enhance the development of the individual student from a social, cultural, spiritual, and athletic vantage that allows for participation in a democratic process.
- To create a community environment that allows for the total development of the individual and instills his/her responsibility to one's community and Campus.

Enrollment Goals

- Increase headcount enrollment for traditional undergraduate students. This will be accomplished by :
 - o Increasing enrollment goals for new students by these suggested limits (6%, 7%, 8%, 9%, and 10% per year) in keeping with facility constraints and budget limitations:

Semester	Growth Rate	New Freshmen	Transfers	Total New Students
Fall 2007	6%	279	87	366
Fall 2008	7%	299	93	392
Fall 2009	8%	323	100	423
Fall 2010	9%	352	109	461
Fall 2011	10%	387	120	507

- Improve freshman to sophomore retention to 68%.
- Increase sophomore to junior retention to 85%.
- Increase enrollment in Success by 10% per year.
- Increase graduate enrollment by 10% per year.

Program Goals

- New graduate program in Business.
- Develop Quality Enhancement Plan for Critical Thinking (or alternate topic approved by SACS).
- Re-accredit the graduate program in Physician Assistant studies.
- Expand corporate training programs – Verizon, Wal-Mart, FedEx, and government agencies.
- Selectively expand on-line offerings in graduate and undergraduate programs.
- Start new majors in Criminal Justice, Computer Science, Art, Music Business/Commercial Music, Sports Management, and Theatre, as warranted by demand.
- Evaluate possible daytime uses of satellite locations.
- Dual enrollment for high school students.
- Identify extracurricular programs to attract students: dance team, skeet shooting, etc.
- Build ESL program to meet needs of international students.

Facilities Goals

- To provide alternate space by leasing, purchasing or building for extracurricular programs now assigned to Dickey Fine Arts Building thus freeing office and classroom space for expanded academic programs.
- To provide an equipped exercise/weight room facility to adequately provide for the physical development of the resident traditional student population.
- To construct an annex to Odom Hall to provide additional and modernized academic space and labs.
- To provide 200 additional beds by construction additional residence halls or smaller residential units or by implementing an “in community” housing program.
- To construct a new Student Center/Dining facility.
- To renovate Odom Hall, Baker Field House Rest Rooms, Gaines Pool and present student center.
- To light the athletic fields
- To resurface current parking lots and develop new parking space.
- To adhere to an appropriate maintenance schedule.

Financial Goals

- Operate the college with a balanced budget
- Develop strategies to improve cash flow to meet budget demands
- Develop a plan to have a Budget Reserve equal to 3 months of the operating budget
- Reduce Accounts Receivable by 5%
- Develop a plan to reduce the aging of Accounts Receivable to 70 days or less
- Develop more strategies for students to pay at the beginning of the of the term
- Mandate ways to have more Success students pay their bills at the beginning of the term
- Keep discount rate (% of financial aid:budget) at less than 20% of the total budget
- Conduct a capital campaign to address construction/renovation needs, scholarships, and other campus financial needs
- Maintain debt service on long term debt to no more than 10% of the institution's operating budget.
- Increase the percentage of budget allocated for academic program support
- Develop a plan to improve faculty/staff salaries

Management Goals

- Develop a new staff policies and procedures manual.
- Develop a faculty advisor handbook and provide advisor training.
- On-line registration.
- Develop an approach to budget planning that involves more faculty/staff input.
- Explore the possibility of adding an online bookstore to the existing bookstore.
- Explore the possibility of acquiring a radio station for Bethel to allow students to experience

sales, advertising, writing, announcing, etc.

- Expand wireless accessibility across campus.
- Identify areas to improve academic quality and stature: faculty credentials, academic equipment, instructional resources, etc.
- Examine grant writing possibilities.
- Conduct study to evaluate handicap and OSHA compliance.
- Develop policies/procedures for program review.
- Expanded training on computer usage for faculty, staff, and students.
- Expand professional development opportunities for faculty and staff.

PLANNING ASSUMPTIONS

The following analysis of external and internal needs, strengths, weaknesses, opportunities, and threats were identified in the planning process. The needs analysis and the SWOTs analysis were used as a reference to guide the development of the general institutional goals.

External Needs

- Jobs - Bethel College programs should **increase** the percentage of college graduates in the immediate area and should **prepare** individuals for an increasingly competitive job market.
- Health and Education - Bethel College programs should **increase** the number of health care professionals and classroom teachers to address critical shortages locally and regionally.
- Bethel College programs should **raise** public awareness of health issues, including availability, cost of care, and risks to personal health such as obesity and environmental hazards.
- Service - Bethel College programs should **prepare** individuals to make informed decisions about personal finance, technology, energy, and conservation.
- Consultation - Bethel College programs should **consult and cooperate** with local business and industry to increase economic opportunities.
- Liberal Arts Perspective - Bethel College programs should **foster** self-awareness and critical thought, an appreciation for the arts, and a view of individuals beyond their roles as economic producers and consumers.
- Citizenship - Bethel College programs should **promote** community service and participation in government and other civic activity.
- Continued Education - Bethel College programs should **provide** non-degree opportunities for learning in literacy, the arts, job training, social skills, technology, financial planning, and other areas of personal enrichment.

Internal Needs

Student Life:

- Effective approach toward students who need academic remediation
Need additional courses for another semester; English, Reading (Math maybe o.k.). Rethink use of ACT and utilize departmental testing for remediation placements or allow for testing out.
- Student Education in behavior with alcohol/drugs
Participating in the TICUA effort and grant to be in line with the State effort.
- Effective approach toward ESL students. Build international enrollment & programs to help ESL students
ESL needs to be a part of one of the academic disciplines to prepare our international students to participate fully in our English speaking community. Student Life can handle the cultural exchange aspects and the tutorial requirements.
- Increased effort to include Educational Outreach students in campus life
- Improved career planning services (job & grad/prof school requirements)
- Increase of student support staff and more including freshman support
- Greater “spreading” of the cafeteria schedules throughout the day
- Greater communication and coordination between academic programs, library, and extracurricular activities

Business Office:

- Cash Flow Improvement

- Recruit academically-qualified, motivated students – balanced
- Facilities to accommodate growth
- New classroom building; more overall classroom space
- Office space, including faculty
- New Student Center
- Physical Activities Building or Arena or enlarged Gymnasium
- Dining spaces that will seat a total of 400 – 500
- Science Building
- Renovations into OSHA compliance of present science facilities (water, chemical safety, wet lab space/multiple function)
- 200 additional residence hall spaces, new dorm
- Athletic office space
- Repair current parking at DFAB & Gym; also zoning, ticketing, & designated lots
- Commuter lounge space
- Experiential Space: Medical exam rooms and labs; space for band/choir practice
- Lighted athletic fields, particularly the Baseball, Softball, and soccer Fields
- Renovation of theatre
- Child care facility/program
- Handicap accessibility improved
- New heating and air system to help regulate temp in library environment
- New carpet in library
- New building for education, health, PE
- New or dedicated building for library
- Clinic for students
- New Policies and Procedures manual that includes an avenue for staff evaluation
- General support for existing departments (secretarial, supply, upkeep, etc.)

Information Technology:

- Need to develop online course registration process
- Improved technological services and training, especially using internet in classrooms, computer lab, smart classrooms, printers

Institutional Development:

- To emphasize the need to promote and enhance the image of the college through newspaper, TV, radio, and other media outlets with an emphasis on academic achievements and activities
- To evaluate staffing needs of the Development Office in order to have a work force that enables Bethel to raise funds to help meet the needs of the college
- Greater communication and coordination between academic programs, library, and extracurricular activities

Academic:

- On-line courses and programs
- Planning process that engages the Bethel community
- Professional approach to grant research and writing
- Increase library holdings including on-line resources
- Improved instructional resources and supplies
- Expanded curricular offerings and new majors including computer science, art, music business, sports management, theatre, MBA, construction management
- Greater pool of adjunct faculty
- Systematic personal and professional development program and funding for all employees
- Increase student population both on campus and in Success program; 2500 students
- Honors programs/high school student
- More degreed librarians
- Increase in faculty numbers to decrease class size and advisor numbers
- Advisor training and new advisor handbook
- Greater “spreading” of the class schedules throughout the day. Better utilization of time across curriculum
- Greater communication and coordination between academic programs, library, and extracurricular activities

Strengths of Bethel College

- Location: non-urban, scenic, low cost. Non distracting environment
- Opportunities-per-student for involvement, academically +extracurricular; student centered
- Dedicated, accomplished, caring and cooperative faculty and administration
- Small size. High teacher/student ratio. Small class size. High percent of classes taught by FT faculty
- Strong sense of community connectedness; community reputation
- Academic programs
- Diverse student body: gender, geographic, international, age
- Increased financial footing resulting in increased job security
- Aesthetically pleasing campus
- Christian environment
- Liberal arts perspective; encourages entrepreneurship/creativity/responsibility
- Longevity
- Laptops
- Affordable. Department of Education study amount of loan owed on receiving the degree
- Alumni value their experience
- Positive attitude about programs
- Responsive to new ideas
- Athletics – performance and facilities
- Educational outreach programs
- Renaissance programs
- Common mission shared widely by faculty, staff, and students

Weaknesses of Bethel College

- Poor communication: academic – athletic – administrative
- Budgeting process
- Cash flow inadequate to support growth
- Limited hours of operation for offices, bookstore, etc.
- Overstretched faculty and staff need professional development opportunities and release time to implement ideas
- Outgrowing org structure and facilities w/ possible reduced retention.
- Unattractiveness, poor function of certain facilities
- Need to increase enrollment to foster excellence in academics
- Location: lack of entertainment, bookstores, restaurants, movie theatres
- Lack of infrastructure to deal with at-risk students including ESL
- Level of ultimate academic achievement of students. Learning/Academic outcomes poor.
- Course rotations too limited
- Large % of students who cannot maintain college attendance without full time job
- Low funds available for services/buildings. Academic facilities
- Low availability of alternate class times
- Lack of insurance for students on internships
- Lack of transportation, especially for large field trips
- Changing the attitude of, “it’s never been done that way before.”
- Salaries
- Need more diversity on faculty and staff
- Full-time faculty ratio in non-traditional programs
- Discount rate
- Endowment
- Technology support
- Policy documents/manuals/hand books including personnel
- Limited majors (Art/speech/theatre)
- Lack of on-line registration
- Student housing
- Needs a new science building
- Lack of consistent IR, benchmarks
- Limited online offerings
- Incomplete website

Opportunities

- Online bookstore
- Program/event/service offerings in Henry, Weakley, Gibson Counties: arts, (performances, workshops, etc.), education (tutoring, literacy, etc.), business consulting
- Outreach to Spanish-speaking population in community/area
- Use Spanish speaking students to teach/tutor
- Focus on interdisciplinary interactions within community (and within college), focus on TN
- Honors program addition
- Increase graduate level opportunities
- Use knowledge of faculty/staff/students
- Computer science and physics major and geriatric certification
- Focus on partnership to develop clinic on campus with PA, Nursing, public interactions
- More internships (across the board) with local agencies
- More co-teaching, including between library and faculty
- Outreach to Educational Outreach students, connecting them to campus life
- Develop more online offerings and programs
- Add in-demand programs to the curriculum
- Changes in TN high school curriculum
- Continuing education
- Majors – sport mgt and music business
- MBA program
- Corporate training programs – Walmart, Verizon

Threats

- Competition from institutions such as UT-Martin, Union Univ., Freed-Hard., Murray State Univ. in cost, number of programs, SUCCESS-like offerings
- Lack of belief of our abilities within ourselves (faculty, staff, admin.)
- Rising energy costs
- Local misunderstanding of what education entails and inherent fears of what that means including misapprehensions of public that might limit the ability to educate holistically
- Changes in TN high school curriculum
- Demographics for traditional program
- Attracting quality faculty and staff to this area

THE REPORT OF THE ORGANIZATIONAL TASK FORCE

I. INTRODUCTION

The Organizational Task Force was created by the 2006 General Assembly. The purpose of the OTF was specified as follows:

- A. To evaluate how our present denominational organization and structure work together.
- B. To recommend needed changes to the organization and/or structures revealed through the findings of the evaluation.
- C. To discern new and innovative ways to meet priority goals.
- D. To improve the total ministry for the church of the future.

To that end the GA appointed eleven persons to the OTF. Members appointed were deemed to have discernment/strategic planning experience and were diverse in gender, age, ethnicity and region, so as to be representative of the church at large. One of the appointees resigned because of the time commitment, so the OTF has functioned with ten members.

II. REPRESENTATIVE TO GENERAL ASSEMBLY

The Reverend Doctor Carroll R. Richards was selected the representative, with Mr. Chris Lindsey to serve as the alternate representative to the General Assembly.

III. ORGANIZATION

The OTF met six times, beginning in August 2006. In addition there were numerous exchanges of e-mails, phone calls and conference calls. Carroll R. Richards was elected chairman, Gwen Roddy vice-chairman and Michele Gentry secretary.

The OTF determined at its first meeting that it wanted to:

- A. Make our work and subsequent recommendations Christ centered in a very intentional way.
- B. Get input from a wide variety of sources within the Cumberland Presbyterian denomination.

In order to implement item "B" we established a mailing address and an e-mail address, inviting any Cumberland Presbyterian member to send us concerns and suggestions regarding our assigned tasks. Subsequently, the OTF met with the principal executive and board representative of every program board of the denomination, including the General Assembly Council and the Office of Stated Clerk.

IV. TASK

The OTF identified its targeted concerns as follows:

- A. The structure and function of the means of coordination and cooperation of the various boards and agencies, primarily through the GAC.
- B. The delivery of services from the General Assembly to presbyteries and congregations, primarily through board and agency executives and staffs.

In other words, we wanted to identify ways and means for improved cooperation among the boards and agencies. At the same time, we wanted to identify ways and means for more effective relationships between Center staff and their primary constituents, presbyteries and congregations.

To that end, as the 2006 General Assembly had mandated, we engaged a process that led to the hiring of Solutions Consulting, Inc. as the consultant for this project. Dr. Craig McGee is the principal of that firm which is based in Ft. Collins, Colorado. His associate for this project is Ms. Claudia Murphy.

The OTF feels extremely fortunate to be able to have contracted with two such quality people. Beginning in February, Solutions has guided the OTF through its process.

In early March, Solutions conducted interviews with fifty-three selected members of the Cumberland Presbyterian Church. Some interviews were conducted in person; most were conducted by telephone; a few international ones were conducted by e-mail. Every program board principal executive was interviewed, along with a selection of associate executives. Representatives of every program board and the GAC were interviewed, as was a selection of presbyterial stated clerks. Finally there was a selection of “informed members” who were interviewed. In addition, the task force studied the communications that were sent to us in response to our general invitation.

V. SUMMARY OF ASSESSMENT FINDINGS

After synthesizing all the interviews and the information provided to the OTF, there were some key points affecting the delivery of services from the Center. The key points included:

- A. There is a lack of collaboration among agency executives and with grass roots. People did not feel that the agency executives communicated key activities among one another or were sufficiently responsive to the needs of the presbyteries and churches.
- B. There is no strong leadership for setting direction, mobilizing church members, and managing conflicting goals. The individual boards do a good job of providing direction for their respective agency, but there is not strong leadership at the denomination level to ensure that the resources and efforts of all boards are optimized to achieve the priority goals.
- C. The decision process for key decisions often is not adhered to; people with influence have taken liberty with their influence; and others do not hold them accountable for going outside the process. The decision process is not viewed as open, and objectively based on the facts of the situation.
- D. With the lack of a strong leader, many people are assuming and exerting their informal power, thereby undermining the legitimacy of decisions that are made.
- E. There exists a “culture of grace”. While this can be a strength, when taken to excess, it becomes a weakness, resulting in the lack of ability or the will to deal with conflict and difficult issues.
- F. Decisions made by the General Assembly are not fully implemented or supported by key parties (executives, presbyteries, etc.).
- G. The ordination standards are not consistently interpreted by different presbyteries. This is diluting the strong theology so many people believe is at the heart of the Cumberland Presbyterian Church.
- H. There are outdated financial reporting and technology systems. These are not terribly expensive to fix, and the resulting information sharing/communications would go a long way in helping make fact-based decisions and establish broader trust.
- I. The Boards/Agencies rated themselves as achieving their own mission consistently higher than the Denomination achieving its overall mission (see Table 1 below). This view was not generally shared by the congregation members at large.

Table 1

Agency	Self-rating	Rating of Denomination
General Assembly	NA	4.8
Board of Missions	7.6	5.1
Board of Christian Education	7.8	5.1
Board of Stewardship	8.0	6.6
Commission on Ministry	7.2	5.7
Historical Foundation	7.9	6.1
Cumberland Presbyterian	10.0	6.7

1 = Low 10 = High

VI. OVERVIEW OF RECOMMENDATIONS

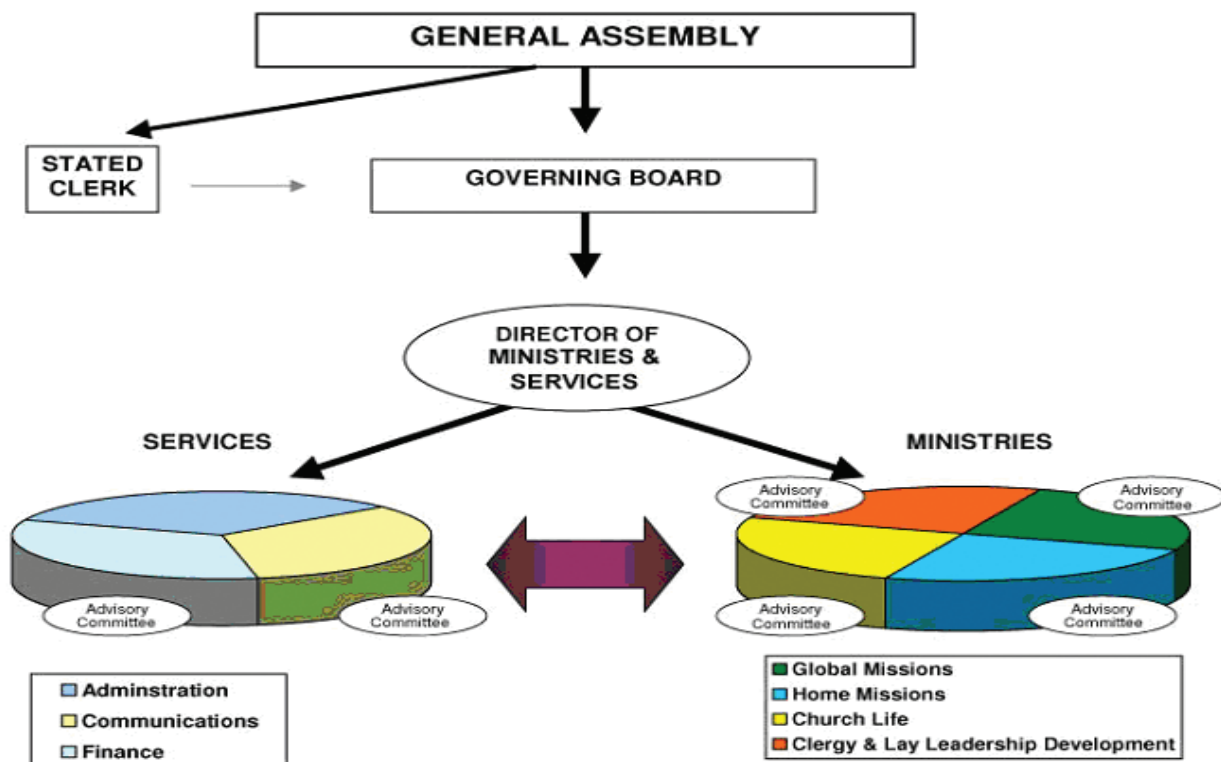
There are a total of twenty-five (25) recommendations in this report. Recommendations 1 – 11 concern the structure of the Boards and Agencies of the denomination Center. Recommendations 12 – 16 concern some of the managerial processes for leading the Church. Recommendations 17 – 20 concern the technology required support the Church moving forward. Recommendations 21 – 24 deal with implementation of these recommendations. Lastly, Recommendation 25 concerns the Historical Foundation.

The OTF has concluded that a major part of our organizational dysfunction has its roots in the semi-autonomous board and organization structure as it currently exists. Program boards and their employees often function in a parallel manner that hampers cooperative efforts and encourages competing agendas. We believe the changes to the organization structure can mitigate many of the issues identified in the assessment process. Given that analysis the OTF is recommending a general organizational realignment that has the following features:

- A. Replace the GAC with a smaller Governing Board to establish the vision, long-term direction, and key priorities for the Director of Ministries and Services and the seven ministries.
- B. Establish the role of Director of Ministries and Service to oversee the seven areas described above, and provide him/her the autonomy and authority to ensure that communication/ collaboration across the seven areas occurs and resources are optimally utilized to further the goals of the denomination and its presbyteries.
- C. Reconfigure the existing Boards and Agencies into three (3) Services Ministries (Communications Services, Administrative Services, and Finance), and four Programming Ministries (Global Missions, Home Missions, Church Life, and Lay and Clergy Development).
- D. Eliminate the governing boards of the different Boards and Agencies and transfer their role and authority to the Governing Board described in Section A.
- E. Create Advisory Committees for the different Service and Programming Ministries to provide input from the grassroots regarding the programs services and materials.

Figure 1 graphically represents this organizational realignment.

Figure 1: Recommendation Denomination Center Structure



VII. GOVERNING BOARD

We have concluded that a major part of our organizational dysfunction has its roots in the semi-autonomous board structure as it currently exists. Program boards and their employees often function in a parallel manner that hampers cooperative efforts and encourages competing agendas. We believe this problem can be solved by reducing the board structure to one governing board.

RECOMMENDATION 1: That the General Assembly approve the concept of a single governing board for all program ministries and services.

RECOMMENDATION 2: That a new nine-member Governing Board of the Cumberland Presbyterian Church be established by the General Assembly, with the Stated Clerk, Moderator, and immediate Past Moderator to serve as advisory members of the board. The membership of the board shall be representative of the denomination, including both clergy and lay people who have demonstrated leadership in the church.

RECOMMENDATION 3: That a "Transition Commission" be named to select the initial members of the Governing Board and specify their terms of service, that commission acting no later than December 31, 2007. Subsequent elections would be by regular General Assembly process.

RECOMMENDATION 4: That the General Assembly recommend the dissolving of the current program boards, the Board of Christian Education, the Board of Missions, the Board of Stewardship, the Board of the Historical Foundation, the Board of the Cumberland Presbyterian, the General Assembly Council and the Commission on the Ministry.

RECOMMENDATION 5: That the members of the individual program boards, acting as a corporate board, take action to dissolve their corporation no later than December 31, 2007.

VIII. MINISTRIES AND SERVICES

It is our vision that there be a single, unified programming agency encompassing the programming functions that now are distributed variously among the present program boards. This agency shall be headed by a director selected by the Governing Board of the denomination. That director will bear the ultimate responsibility for all programming functions of the denomination and will have the authority to make final decisions as necessary, subject to the oversight of the Governing Board and the General Assembly.

We believe that a single programming agency could not easily perform all the functions needed for the efficient operation of the denomination. Therefore we believe that some support functions would be better serviced by the establishment of agencies dedicated to those specialized services. These support agencies would operate under the authority of the Director of Ministries and Services and would serve as resources for the ministries. We see the need for support services in the areas of administration, communication, and finance.

RECOMMENDATION 6: That the General Assembly establish the position of Director of Ministries and Services of the Cumberland Presbyterian Church endowing this position with authority over all aspects of the program functions of the denomination.

RECOMMENDATION 7: That the General Assembly establish the following ministries to function under the authority of the Governing Board and the direction of the Director of Ministries and Services, to be ultimately responsible for all programming functions of the Cumberland Presbyterian Church: Global Ministries, Home Ministries, Church Life Ministries and Pastoral and Lay Development Ministries.

Home Missions would be primarily responsible for evangelism activities within the United States. They would provide the resources and equip churches in the U.S. to better develop and expand their evangelical activities. They would continue activities related to church planting, church redevelopment, and supporting growth initiatives. Special attention would need to be made toward cross-cultural development

within the U.S. Home Missions would continue to work with Cumberland Presbyterian Women's Ministry and support social ministries (food banks, women's training, etc.)

Global Missions would have a similar set of responsibilities, however, would focus their activities outside the U.S.

Church Life would be responsible for collecting, developing, and distributing worship materials. Additionally, this ministry would support curriculum development for various activities (e.g., Sunday School). They would also support youth ministries and stewardship education programs. The Touch the Future discernment process would continue in this area.

Pastoral and Lay Development would serve as the "Human Resources Development group for the Churches". This ministry would support the leadership and spiritual development for both laity and clergy throughout the denomination. Activities such as miniversities and continuing education/cross-training would fall in this area. Additionally, this group would steward the pastor placement process. They would help churches identify criteria for screening pastors, help them identify candidates, etc. They would steward the development of databases containing the skills and backgrounds of different pastors and the needs of different churches (the CIF/PIF data).

A key element of this recommendation is that working style of these different areas is strongly based on a "service model". These ministries would collect what the different presbyteries are doing in their respective area, catalogue it, and develop the systems and processes for presbyteries and churches to access it. It is recognized that some very good work is being done in the presbyteries and individual churches, and a key role for the programming ministries is pulling that material together so others can access that material. In this way, the programming ministries would serve a stronger "resource" role.

RECOMMENDATION 8: That the General Assembly establish the following service areas to function under the authority of the Governing Board and the direction of the Director of Ministries and Services: Administration Services, Communications Services and Finance Services.

Communications would serve as the key resources for the other areas in developing, publishing and distribution information about the denomination overall and the activities in the different ministries. We envision incorporating all publications such as the Cumberland Presbyterian magazine, Missionary Messenger, etc. in this ministry. This ministry would also have responsibility for designing, maintaining, and developing approaches to best utilize the website.

Administration would have responsibility for stewarding all administrative services such as: developing, installing and maintaining all information technology (hardware and software), maintaining complete and integrated databases, accounting services, and transactional activities related to all benefits programs (signing people up, changing beneficiaries, elections to change coverages, etc.).

Finance would continue to steward all investment activities (retirement plans, endowments, etc.), as well as stewarding fundraising activities (planned giving, etc.). The key change is the transactional work (accounting, individual members making changes in their benefits selections, etc.) shifts to Administrative Services.

RECOMMENDATION 9: That the Director of Ministries and Services, in consultation with the Governing Board, shall evaluate each staff position and establish a level of pay based on responsibility and contribution.

IX. ADVISORY COMMITTEES

In order to make the widest possible use of the wisdom and talents of the denomination as a whole, we believe that a series of advisory committees should be established to give counsel to the various aspects of the denomination's work. These advisory committees would fill that portion of the void created by the dissolving of the current program boards. They will function as a resource for the programming tasks of the denomination, but will not make decisions nor be involved in personnel matters such as the employment of staff.

RECOMMENDATION 10: That the General Assembly establish 6 six-member Advisory Committees to serve as resources to the ministries of Global Ministries, Home Ministries, Church Life Ministries and Pastoral and Lay Development Ministries; and the services of Communications and Finance.

RECOMMENDATION 11: That the Nominating Committee in its report to the 178th General Assembly propose the memberships of the Advisory Committees, to be elected by the 178th General Assembly.

X. PROCESSES

During the course of our work, our task force has considered a number of specific processes that are or we believe ought to be a part of the work of our programming agency. While the Governing Board and the Director of Ministries and Services will continually be working with numerous processes, we feel that the following should be included.

RECOMMENDATION 12: That the denomination's priority goals be reviewed by the Governing Board. This review should:

- Test to see if they are still relevant and the key priorities
- Flesh out each goal with clearer targets, actions and time lines
- Focus on and emphasize how to maintain "Cumberland identity", the strong sense of community

RECOMMENDATION 13: That the new leadership team participate in a leadership team development process. Elements of this process include:

- establishing operating norms, decision-making process, and leadership behaviors required for high performing team
- routinely evaluate how well it is operating against its norms and behaviors
- dimensions and focal areas derived from the evaluation process described in Recommendation 15

RECOMMENDATION 14: That there be established a standardized system for the evaluation of the leadership of ministry and service functions. Elements of this process include:

- specifying dimensions directly related to priority goals and ministerial expectations
- making the evaluation required and done on a frequent basis (annually at a minimum)
- removing personal relationships from the process
- evaluation of Team Leaders being done by Director of Ministries and Services
- evaluation of Director of Ministries and Services being done by Governing Board

RECOMMENDATION 15: That there be established a survey process to gauge how well our agencies and employees are serving the needs of the presbyteries and churches. This can be done simply and economically using web-based packages like Survey Monkey. This process should be done deliberately and frequently enough to allow for needed mid-course corrections.

RECOMMENDATION 16: That there be established a mentoring/assimilation/development process for external clergy entering the denomination. This would be stewarded by Pastoral and Lay Development team. The Pastoral and Lay Development team would develop the basic framework in collaboration with presbyterial and Cross-cultural resources. Thereafter, each presbytery would manage the process based on its need. The Pastoral and Lay Development team would collect resource materials from different presbyteries and make them available to other presbyteries.

XI. TECHNOLOGY

During the course of our work, our task force has been made aware of the general out datedness of the technology being used, both among Center employees and between the Center and congregations and individuals. In brief, we have not yet entered the 21st Century. While the Governing Board and the Directory of Ministries and Services will continually be evaluating technology, we feel that the following should be included.

RECOMMENDATION 17: That the existing network be upgraded. Technical implementation would be stewarded by Administrative Services group. It would likely involve installing Windows/Unix based network and some upgrades to existing computers.

RECOMMENDATION 18: That the financial accounting system be upgraded. This would likely involve moving toward a Windows-based system. There are a number of packages commercially available that are relatively economical and could serve the needs of the denomination now, and probably for several years to come. The Administrative Services group would steward the requirements definition and package selection. One requirement should be easy access by users, and the ability to track expenses versus budget on a timely basis.

RECOMMENDATION 19: That the existing database be upgraded. We suggest moving toward a Windows-based system. There are a number of packages commercially available that are relatively economical and could serve the needs of the denomination now, and probably for several years to come. The Administrative Services group would steward the requirements definition and package selection. The package should be easily accessible by users, and have the ability to easily search and sort.

RECOMMENDATION 20: That common hardware platforms and software packages be identified to facilitate communications and information exchange among all churches. We suggest identifying standard hardware, likely to be PC-based systems. We further suggest standardizing on Windows Office products to ensure compatibility of file exchange. These are initial suggestions; Administrative Services could provide additional level of analysis to confirm or fine-tune this recommendation. Furthermore, Administrative Services could also explore vendor discounts (e.g., x% discount from company XYZ).

XII. JOB DESCRIPTIONS

We offer the following listing of competencies and hiring criteria we think should be included for the new roles. We offer them as a resource and guide for the Governing Board and the Director of Ministries and Services.

Director of Ministries and Services

- Cumberland Presbyterian
- Sense of responsibility to the Church
- Long-term vision
- Leadership/management skills
- Admin/organizational expertise with multi-staff experience
- Communication/interpersonal skills
- Consensus builder
- Ability to build high, performing collaborative team of leaders
- Conflict management skills
- Decision making skills
- Ability to build strategy and implement
- Financial responsibility
- Dynamic and innovative

Communications Team Leader

- Christian values
- Relevant technical skills
- Multi-media skills, webmaster
- Management skills
- Good communication skills
- Sense of responsibility to the Church
- Ability to work with others
- Ability to build high, performing collaborative team

- Ability to delegate
- Vendor management

Ministries Team Leaders

(Home Missions, Global Missions, Church Life, and Pastoral and Lay Development)

- Natural leadership qualities
- Good communication, listening skills
- Team-worker/people skills
- Adaptable
- Knowledgeable about the denomination
- Passionate about specific work/visionary
- Budget management skills
- Organization skills
- Service- minded
- Computer literate
- Experience/competence in management skills
- Develop spiritual/prayerful unity among team
- Ability to build high, performing collaborative team
- Able to maintain confidentiality
- Integrity

Finance Team Leader

- Natural leadership qualities
- Good communication, listening skills
- Team-worker/people skills
- Adaptable
- Knowledge of the Denomination
- Passionate about specific work/visionary
- Budget management skills
- Organization skills
- Service- minded
- Computer literate
- Experience/competence in management skills
- Develop spiritual/prayerful unity among team
- Ability to build high, performing collaborative team
- Detail oriented
- Organized
- Able to maintain confidentiality
- Integrity
- Capable of building and managing relationships with outside vendors

XIII. CONTINUING FUNCTIONS

There are some existing functions and relationships that we think are important enough to single out for special attention. These include some specific functions now assigned to the General Assembly Council; some specific relationship between the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America; and the value of continuing the Organizational Task Force.

RECOMMENDATION 21: That all responsibilities currently assigned to the General Assembly Council shall be assigned to the Governing Board of the Cumberland Presbyterian Church.

RECOMMENDATION 22: That the Governing Board and the Director of Ministries and Services continue or enhance the long-standing relationships between the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America.

RECOMMENDATION 23: That the Organizational Task Force be continued for one additional year in order that individually or collectively they may be available as a resource during the initial transition period.

XIV. TRANSITION TIME FRAME

We have considered the mammoth task of transitioning from the current organization to the one we are proposing. In order to guide the process we have developed a time line that we believe will provide a guided and orderly process without being unnecessarily restrictive.

June 2007	Transition Commission is selected.
September 30, 2007	The Transition Commission will have selected the members of the Governing Board which will then organize itself and begin the search for a Director of Ministries and Services.
December 31, 2007	Current Program Boards will have dissolved their corporate boards.
January 2008	The Governing Board will initiate quarterly meetings.
March 31, 2008	The Governing Board will have hired a Director of Ministries and Services and other leadership will be in process of being identified and selected.
June 2008	Advisory Committees will be selected by the General Assembly. The Governing Board and the Director of Ministries and Services will establish the new pay scale and the DMS will initiate quarterly evaluations of team leaders.
December 31, 2008	New technology should be in place.
June 2009	The General Assembly will receive a progress report from the Governing Board and the Director of Ministries and Services.

This process will ensure that immediately following this 2007 General Assembly the work, personnel and salaries of the denomination staff will remain unchanged. That will continue until the hiring of the Director of Ministries and Services, with the exception that by the end of 2007 the Governing Board will have assumed the oversight of program ministries and services. Once the Director of Ministries and Services is in place, that person will begin to transition personnel into the new structure. When that is completed and the first year of transition has passed, a new salary system and personnel policy will be implemented.

RECOMMENDATION 24: That the General Assembly adopt the transition time frame as specified in this section.

XV. HISTORICAL FOUNDATION

While the Historical Foundation engages in some activities of a programming nature, we believe it is basically an institution. Because of that belief, we have not included it in our proposed reorganized structure. We further believe the ministry of the Historical Foundation would be more effectively carried out were it a part of Memphis Theological Seminary. We believe the two could mutually benefit, since one of the major functions of the Historical Foundation is to serve as a resource to seminary students. The Center Task Force assures us that there will be adequate space to house the Historical Foundation until such time (in a few years) when the seminary can provide physical space for the archives.

RECOMMENDATION 25: That the Historical Foundation be made a part of Memphis Theological Seminary and no longer function as an independent agency.

XVI. BENEFITS

We examined this whole package of recommendations and feel they provide the following benefits. Most of these benefits directly address the concerns raised in the assessment process. Those benefits include:

- Provides a more efficient/effective structure. By eliminating the barriers created by multiple independent boards, the new structure will provide better synergy between program ministries and improve cooperation and collaboration.
- Provides clearer lines of accountability.
- Clarifies roles and provides clear accountability to the Director of Ministries and Services for oversight of multiple activities of the denomination.

- Frees the Stated Clerk to be more of a spiritual leader of the church.
- Provides a renewed sense of hope and stimulates staff to create new opportunities to try things.
- Will likely result in stronger connection among congregations, and stronger connection between Center functions and presbyteries and churches.
- Increases resources available and accessible to presbyteries and churches.
- These recommendations strongly support the presbyterial model.
- Reduces duplication of effort by pulling different services (e.g., communications and publications) into their own service area.
- Will provide better financial and congregation information through the technology upgrades.
- Creates better focus on leadership development, both of clergy and laity.

XVII. RISKS

With any change, there are some inherent risks. We feel it is part of our responsibility to identify those risks. It is important that they are considering during the deliberations of these recommendations, and adequate mitigation done during implementation of the accepted recommendations. The key risks we identified are:

- Ineffective Director of Ministries and Services selected making implementation of the total package difficult
- Staff members undermine the process
- Staff morale drops and the productivity of the Center declines
- May lose some good people and their related experience (“brain – drain”)
- Some of the legal/liability issues may be more damaging than originally thought
- The focus of on the change may cause a greater disconnect with the presbyteries and grassroots
- Expenses related to the change (particularly in the technology arena) may be more than anticipated and may distract people from the other changes

The OTF carefully considered these risks. The OTF strongly feels that the benefits far outweigh the risks and the recommendations will help the denomination better serve its constituencies. Furthermore, the OTF believes that steps can be taken to mitigate these risks.

Respectfully submitted,
Carroll R. Richards, Chairman

THE REPORT NUMBER ONE OF THE CENTER TASK FORCE

I. HISTORY

At the 2005 meeting of the General Assembly in Franklin, Tennessee, a report from the General Assembly Council recommended that the current denominational Center properties at Union & Rembert, Memphis, Tennessee, be sold and that the Center be re-located.

The Program Planning Committee carried this recommendation to the floor of the General Assembly with the recommendation that it be adopted.

It was adopted and a five-member Task Force was named to carry out the mandate of the Assembly (J. David Hester, chair; Cathy Jahr, Thomas Craig, Bob Rutledge, Charles Dawson)

II. ACTIONS OF THE TASK FORCE

The Task Force began in July, 2005, to implement the General Assembly directive. The Task Force has met about 20 times during this interim. A 14-minute video was produced and sent to every Session Clerk to share with their church. The Task Force attended every presbytery meeting (in the USA) in the fall of 2005, with the exception of Choctaw.

We have reported to the General Assembly Council each time they have met since August, 2005 (7 times). We have sought and obtained GAC approval for each contract we have signed.

The office of the GAC has received and disbursed the funds which have been gathered for the project. The Task Force has invested the cash funds in a money market account (at about 5%) and has earned over \$10,000 in interest to date.

It was discovered that the Warren Building had an indebtedness of about \$375,000 from the construction in 1981. There was also a \$300,000 indebtedness on an over-spent maintenance budget at the current Center.

The Task Force moved to erase this \$675,000 indebtedness with money to be received from the sale of the buildings. A price of 2.5 million dollars was set on the property for sale and a realtor was engaged.

We asked the church join us in this venture by giving \$100 per active member. If 30,000 of our 49,142 active members responded, we would have three million dollars. To this we would add the one million-plus dollars left from the sale of the property (after paying off the indebtedness), giving us over four million dollars to 1) liquidate the indebtedness, 2) re-locate to a new building, 3) provide a maintenance-fund endowment for future maintenance needs.

III. PROGRESS OF THE PROJECT

The 2006 General Assembly meeting in Birmingham re-affirmed the assignment of the Task Force. In the fall of 2006, the Task Force again attempted to get to every state-side presbytery. There we distributed a new color brochure to be shared with all church members. Near one million dollars has been given or pledged by 146 churches and individuals. Unfortunately for the remaining churches and for the total Church, over 600 congregations have yet to respond.

A. WARREN BUILDING

The Warren building has been sold to the Boys & Girls Club of Memphis for \$650,000. Closing for the sale will be July 6, 2007.

B. 1978 UNION AVENUE BUILDING

We have had 3 contracts signed on the 1978 Union property, only to have each one withdraw their offer during the due diligence period. We now have a letter of intent from Chic-Fil-A, Inc. to sell the 1978 Union Avenue property for \$1.25 million dollars, plus ninety (90) days occupancy after closing.

IV. CHURCH SUPPORT

The support of the church has been exemplary. We hear stories of children keeping separate jars of money to gather up their \$100; of teenagers mowing grass to get their \$100; of churches sending in their full goal by borrowing it from their church savings and re-paying it over future years.

Hong Kong Presbytery has sent \$40,000 - and expects to send more. Churches of Japan Presbytery have sent money - and the other churches in Japan expect to send their money.

We have sold stock "I love my church" T-shirts; we have custom-produced T-shirts for twenty or more local churches, producing over \$2816.00 toward the campaign. At this Assembly are ceramic replicas of the 1978 Union building on sale for \$50. If we sell our limited inventory of these 1978 Union replicas, we will produce an additional \$8400 for the campaign. Profits for all of these activities are in the Center re-location fund.

Though we are disappointed that some churches and some church leaders are not supporting this effort, we are gratified that the church as a whole seems to be behind this decision which their 2005 General Assembly Commissioners adopted by a 90-2 vote.

V. A FURTHER REPORT

It is our expectation to bring a report # 2 to General Assembly in June. Movement on the sale is so fluid that we will wait until the last minute to word that report.

A later report will also give the Commissioners an opportunity to view the Organizational Task Force report and recommendations so as to weave reports from the two Task Forces together.

Respectfully submitted,
J. David Hester
Cathy Jahr
Thomas Craig
Bob Rutledge
Charles Dawson

THE REPORT NUMBER TWO OF THE CENTER TASK FORCE

To General Assembly meeting at Hot Springs, Arkansas, June 18-22, 2007. As an addition to our report # 1, we submit the following updates:

I. WARREN BUILDING

This building has been sold to the Boys & Girls Club of Memphis for \$650,000. Last minute details are being completed for closing scheduled for July 23, 2007. The building has been vacated.

II. 1978 UNION AND OTHER PROPERTIES

We have a contract to sell these properties to Chic-fil-A for 1.25 million dollars. The contract also specifies that we have continued use of the property for 90 days beyond closing. The contract calls for 90 days of "due diligence" during which time the company will obtain necessary building permits. This period will conclude around October 1. Closing on the property will follow. Our 90-day possession period will begin then, concluding by December 31. Projected moving of Center offices will be the last week in December, 2007.

III. 8383 WOLF LAKE DRIVE

This property in Bartlett (east Memphis) was contracted by us in the fall of 2006. At that time we had a contract on the present Center property. When the potential buyers of the Center property pulled out of that contract, we were forced to relinquish our contract on the 8383 Wolf Lake property (December 30, 2006). That property is still available for sale. We have this week offered the owner the 1.75 million to which we had committed last fall. This time, we have projected to pay him \$750,000 in cash and requested him to carry the one million dollar note at 7.25% for up to one year. This calls for us to pay \$6,041.67 interest monthly for 12 months. This sale contract for 1.75 million was approved by the General Assembly Council last August. The difference now is the financing.

RECOMMENDATION 1: That the above plan for financing be approved.

IV. FINANCES

Here is an up-to-date report on the Center project finances:

Income:

Sale of Warren Building -----	\$650,000
(Less 6% realtor fees and movement of utilities) - net -----	600,000
Sale of 1978 Union -----	1,250,000
(less 6% realtor fee - \$75,000) - net -----	1,175,000
Cash on hand in money market -----	415,000
Total -----	\$2,190,000

(Pledges currently outstanding - \$293,540)

Projected Expenditures:

8383 Wolf Lake property -----	\$1,750,000
Retrofit new building -----	332,600
New entry-way -----	54,800
Safe for Board of Stewardship -----	50,000
Moving Expenses (Est.) -----	75,000
Architect fees (already paid \$12,000) -----	35,000
Move utilities to Warren building -----	3,500
Re-pay buildings indebtednesses -----	666,558
Total -----	\$2,967,458

V. INDEBTEDNESS

As we have been saying to the church, two pieces of debt are to be paid from the sale of the Center property:

Warren Building -----	\$366,558 (5/31/07)
Maintenance over-spending -----	300,000
Total -----	\$666,558

We discover that these debts are not encumbering the sale of the properties. In other words, the church owes this to the Cumberland Presbyterian endowment funds. We are projecting delaying the repayment of these debts with the expectation that church pledges for 2007 and 2008 will provide sufficient funds to erase these debts.

RECOMMENDATION 2: That this postponement of paying off center indebtedness be approved.

VI. CHURCH SUPPORT

Following the 2005 General Assembly mandate, this Task Force marketed the Center property for 2.5 million dollars. After losing several contracts because potential buyers maintained they could not profitably pay that much, we lowered the price to 2.2 million dollars. We ended up receiving 1.9 million dollars for all the property - plus 90 days of occupancy of 1978 Union following closing (this "rental" is worth about \$50,000).

As we reported to you in report # 1, segments of the church have supported this project enthusiastically. We asked all Cumberland Presbyterian active members for \$100 (assuming that 30,000 of our 49,142 active members would respond favorably) giving us three million dollars.

To date (June 8, 2007) the fund has received \$511,953 in money and \$293,540 in pledges (total - \$805,443).

In order to complete the project that two General Assemblies have instructed us to undertake, we must secure, at minimum, an additional \$800,000. This means we are still looking to our local churches to accept the \$100 per active member goal. Further, we need this money this calendar year. (You may log onto our web site for regular reports - "ilovemychurch.net".)

This Task Force has been about carrying out the mandate of the 2005 and 2006 General Assemblies. We are now at the place of sale of the properties. What must be done by the end of the calendar year 2007 is to provide another building in which the Center offices can be moved.

We have that building in sight; an architect has drawn plans for the retrofit of the interior. He has secured permits from the city of Bartlett for the construction. When we close the sale of the 1978 Union property about Oct. 1, the 90-day clock will begin ticking. We plan to utilize that 90 day period to ready the building at 8383 Wolf Lake Drive for our moving there the last week in December.

RECOMMENDATION 3: That this General Assembly join the 2005 and 2006 General Assemblies in strongly encouraging all churches to move forward swiftly in challenging the local churches to give \$100 per active member to the Center re-location effort.

This one-time gift of \$100 per active member will leave us with a church Center debt-free for the first time in over twenty five years. If our churches respond as we have requested, we should have enough funds to provide the new Center rent-free to all agencies, thus freeing "rent money" for agency programming. If sufficient funds are raised, our hope is to also have a maintenance endowment fund in place to provide for the Center's operation and upkeep in the coming years.

Now is the time for this important project of our Church to be completed.

Respectfully submitted,
J. David Hester
Cathy Jahr
Thomas Craig
Bob Rutledge
Charles Dawson

MEMORIAL

I. MEMORIAL FROM HOPE PRESBYTERY CONCERNING MEMPHIS THEOLOGICAL SEMINARY

WHEREAS, Memphis Theological Seminary is an institution of the Cumberland Presbyterian Church, and
WHEREAS, any ecclesiastical institution should be accountable to the Church which it serves and represents, and
WHEREAS, the faculty of the seminary bear a great share of responsibility in establishing and enacting policies as well as setting the ethos of the seminary, and
WHEREAS, according to the Faculty and Staff Handbook of Memphis Theological Seminary (sections 4.3.1, , 4.4.3, 4.4.6, and 4.4.7) the current procedure of hiring, advancing and granting tenure to faculty is based on faculty recommendation, and
WHEREAS, although the Board of Trustees of Memphis Theological Seminary has representation in the search process (4.4.3,a) they are excluded from the actual selection for recommendation (4.4.3,c.), and
WHEREAS, a structure in which a select group is responsible for their own membership and promotion, lacks adequate accountability, and
WHEREAS, a minority of Cumberland Presbyterian members of the faculty leaves the Cumberland Presbyterian Church without sufficient representation in the process of hiring, advancing and granting tenure, and
WHEREAS, the Association of Theological Schools, an accrediting body of which Memphis Theological Seminary is a member recognizes that member institutions' 'boundaries are set by formal relationships with ecclesiastical authority' and that these ecclesiastical authorities share in the governance of member schools. (Association of Theological Schools, General Standards, 8), and
WHEREAS, the Association of Theological Schools also recognizes that some 'schools are related to ecclesiastical bodies in particular ways, and authority is shared by the institution and the ecclesiastical body.' (ibid, 8.1.2), and
WHEREAS, accreditation standards of the Association of Theological Schools only requires that 'The faculty should participate in the processes concerning the appointment, retention, and promotion in rank of faculty members.' (ibid, 8.3.3), and
WHEREAS, additions to search committees and the Faculty's Promotions and Tenure Review Committees would not deprive the faculty from participation in the process of appointment, retention, and promotion,
THEREFORE BE IT RESOLVED, that the General Assembly direct the Board of Trustees of Memphis Theological Seminary to revise the Faculty handbook to:
A. include the Moderator and Stated Clerk of the General Assembly of the Cumberland Presbyterian Church in search committees for new faculty in section 4.4.3.
B. have this search committee make a recommendation directly to the president rather than the faculty and student members only as in 4.4.3.d.
C. to include the Moderator and Stated Clerk of the General Assembly and two members of the Board of Trustees, one being a Cumberland Presbyterian as members of the Faculty's Promotions and Tenure Review Committee with privileges of voice and vote for the purpose of conducting Rank advancement and Tenure Review evaluations.
BE IT FURTHER RESOLVED that any changes in these procedures must be approved by the General Assembly.

I certify that the above Memorial was approved by Hope Presbytery at its regular meeting held on March 17, 2007, to be forwarded to the 177th General Assembly for consideration.

Signed: Elizabeth Letsinger
Stated Clerk
Hope Presbytery

LINE ITEM BUDGETS SUBMITTED BY GENERAL ASSEMBLY AGENCIES

I. OFFICE OF THE GENERAL ASSEMBLY

A. GENERAL ASSEMBLY OFFICE

	Revised 2007	Proposed 2008	Proposed 2009
INCOME			
Our United Outreach\$	\$182,099	\$188,480	\$195,825
Endowments/Interest	18,795	19,460	20,220
Miscellaneous (Sales, Gifts)	8,190	8,480	8,810
TOTAL INCOME	<u>\$209,084</u>	<u>\$216,420</u>	<u>\$224,855</u>
EXPENSE			
ECUMENICAL RELATIONS			
World Alliance Reformed Church	\$ 3,500	\$ 3,625	\$ 3,765
CANAAC	1,500	1,553	1,615
Ecumenical Travel	0	0	0
Sub-Total	<u>\$ 5,000</u>	<u>\$ 5,180</u>	<u>\$ 5,380</u>
LIAISON WITH CHURCH			
General Assembly Meeting	\$ 8,610	\$ 60,000	\$ 9,520
Preliminary Minutes	5,775	6,000	6,235
GA Minutes/Mailing	5,880	7,350	7,640
Yearbook/Mailing	7,875	8,150	8,470
Travel/Moderator	6,600	6,825	7,100
Travel/Stated Clerk & Staff	6,000	6,825	7,100
Sub-Total	<u>\$ 40,740</u>	<u>\$ 95,150</u>	<u>\$ 46,065</u>
OFFICE			
Audit/Central Acct.	\$ 3,000	\$ 3,105	\$ 3,230
Computer Services/Supplies	1,890	1,955	2,035
Equipment/Supplies	4,620	4,780	4,970
Liability/Earthquake Insurance	2,535	2,725	2,930
Postage	2,625	2,720	2,830
Rent	6,500	6,730	7,000
Telephone	1,050	1,150	1,050
Sub-Total	<u>\$ 22,220</u>	<u>\$ 23,165</u>	<u>\$ 24,195</u>
PERSONNEL			
Salaries/Housing	\$123,672	\$128,000	\$ 133,000
Retirement/FICA	9,343	9,670	10,050
Health Insurance	20,000	23,840	27,410
Disability Insurance/Worker's Compensation	3,000	3,105	3,230
Sub-Total	<u>\$156,015</u>	<u>\$164,615</u>	<u>\$ 173,690</u>
MISCELLANEOUS			
This Week, Legal, Clerk's Conference	\$ 7,875	\$ 8,150	\$ 8,470
TOTAL EXPENSE	<u>\$231,850</u>	<u>\$296,260</u>	<u>\$ 257,800</u>
From Reserves	\$- 22,766	\$- 68,040	\$ -29,030

B. GENERAL ASSEMBLY COMMISSIONS AND COMMITTEES

INCOME			
Nominating Committee	\$ 4,500	\$ 4,660	\$ 4,840
Commission on Chaplains	9,926	10,275	10,675
Judiciary Committee	7,950	8,230	8,550
Theology and Social Concerns Committee	4,784	4,950	5,145
TOTAL INCOME	<u>\$ 26,460</u>	<u>\$ 28,115</u>	<u>\$ 29,210</u>

	Revised 2007	Proposed 2008	Proposed 2009
EXPENSE			
Nominating Committee	\$ 4,500	\$ 4,660	\$ 4,840
Commission on Chaplains	9,226	10,275	10,675
Judiciary Committee	7,950	8,230	8,550
Theology and Social Concerns Committee	4,784	4,950	5,145
TOTAL EXPENSE	<u>\$26,460</u>	<u>\$28,115</u>	<u>\$29,210</u>

II. GENERAL ASSEMBLY COUNCIL

INCOME			
Our United Outreach	\$142,470	\$142,470	\$144,360
Reserves	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL INCOME	<u>\$142,470</u>	<u>\$142,470</u>	<u>\$ 144,360</u>
EXPENSE			
Salaries/Benefits	\$ 94,110	\$ 97,404	\$ 101,203
Health Insurance	14,630	15,891	18,272
GAC Expense	24,000	25,000	26,000
Office Expense	12,500	12,900	13,200
Travel	3,500	3,500	3,500
Insurance (Other)	4,200	4,515	4,854
Equipment	0	0	0
Conference	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL EXPENSES	<u>\$152,940</u>	<u>\$159,210</u>	<u>\$167,029</u>
Surplus/(Deficit)	(10,470)	(16,740)	(22,669)

III. BOARD OF CHRISTIAN EDUCATION

	Revised 2007	Proposed 2008	Proposed 2009
INCOME			
Our United Outreach	\$322,230	\$322,230	\$ 326,500
Endowments	48,000	48,500	49,000
Interest	6,000	6,000	6,000
Sales of Resources	58,250	58,300	58,350
Gifts to Program	-----	-----	-----
Total Income	<u>\$434,480</u>	<u>\$435,030</u>	<u>\$439,850</u>
EXPENDITURES			
Board Expenses	\$ 10,000	\$ 13,500	\$ 10,300
Board Vehicle	1,500	1,500	1,500
Insurance	57,700	64,800	74,500
Interdenominational Partnerships	2,500	2,500	2,500
Miscellaneous	1,400	1,000	1,000
Office Expense			
Bookkeeping/Auditing	\$ 8,000	\$ 8,200	\$ 8,400
Computer Service/ Supplies	6,000	6,100	6,200
Office Equipment	1,000	1,000	1,000
Office Machines Maintenance	300	300	300
Office Supplies	5,000	5,100	5,200
Postage	1,900	2,000	2,100
Rent	14,200	14,200	14,200
Staff Resources	500	500	500
Telephone	<u>2,700</u>	<u>2,700</u>	<u>2,700</u>
Subtotal	<u>\$ 39,600</u>	<u>\$ 40,100</u>	<u>\$ 40,600</u>

	Revised 2007	Proposed 2008	Proposed 2009
Personnel			
Employee Expenses	\$ 625	\$ 625	\$ 625
Extra Help	3,300	3,300	3,300
Retirement/Annuity	12,399	12,835	13,340
Salaries/Housing Allowance	247,987	247,987	256,687
Salary Increment	-----	8,700	10,100
Social Security (FICA)	18,971	19,637	20,410
Staff Continuing Education	650	650	650
Subtotal	<u>\$283,932</u>	<u>\$293,734</u>	<u>\$305,112</u>
Ministry Programs and Events			
Bridges	\$ 3,400	\$ 3,400	\$ 3,600
Christian Education Conference	500	2,000	500
Christian Education Dinner	1,650	1,650	1,650
Church Officer Training	-----	-----	-----
Consultant Program	7,300	7,500	7,700
Miniversities	1,000	500	1,000
Subtotal	<u>\$ 14,650</u>	<u>\$ 14,650</u>	<u>\$ 14,650</u>
Curriculum Development			
Communion Book	\$ 3,000	\$ -----	\$ -----
God So Loves	3,500	-----	-----
Outdoor Ministry Resources	-----	-----	-----
Packet	500	500	500
These Days	500	500	500
Subtotal	<u>\$ 7,500</u>	<u>\$ 1,000</u>	<u>\$ 1,000</u>
Age Level Ministries			
CPYC	\$ 750	\$ 750	\$ 750
Young Adult Ministry	3,200	3,200	3,200
Youth Ministry Planning Council	2,400	2,500	2,600
Youth Triennium	-----	-----	-----
Subtotal	<u>\$ 7,400</u>	<u>\$ 7,400</u>	<u>\$ 7,400</u>
Services			
Middle Judicatory	\$ 1,000	\$ 1,100	\$ 1,100
Planning Calendar	400	400	400
Promotion	2,000	2,100	2,100
Staff Meetings	500	500	600
Travel	4,200	5,500	4,300
Subtotal	<u>\$ 8,100</u>	<u>\$ 9,600</u>	<u>\$ 8,500</u>
TOTAL EXPENSES	<u>\$ 432,432</u>	<u>\$449,234</u> (14,204)	<u>\$466,012</u> (26,162)

IV. BOARD OF MISSIONS

	Revised 2007	Proposed 2008	Proposed 2009
INCOME			
Our United Outreach	\$ 757,430	\$ 766,644	\$ 776,094
Endowment Earnings	372,781	385,828	400,876
Interest Earned (Miscellaneous Investments)	49,140	50,860	52,843
Sales (Books, Literature, QME Bulletins, etc.)	5,460	5,651	5,871
Gifts, Designated & Undesignated	27,300	28,256	29,357
Miscellaneous (Convention Fees, etc.)	27,300	28,256	29,357
From Reserve/Designated/Borrowed Funds	632,337	\$ 671,764	718,414
TOTAL INCOME	<u>\$1,871,748</u>	<u>\$1,937,259</u>	<u>\$2,012,812</u>

	Revised 2007	Proposed 2008	Proposed 2009
EXPENSES			
SALARIES/HOUSING			
General Services/Administration	\$ 175,368	\$ 181,506	\$ 188,585
Communication and Publications	48,252	49,941	51,889
Congregational Ministries	80,601	83,422	86,675
Global Missions	112,242	116,170	120,701
Evangelism & Church Development	159,162	164,733	171,157
Salary Pool for Increments (Assigned in September)	14,187	14,684	15,256
Sub-Total	<u>\$ 589,812</u>	<u>\$ 610,455</u>	<u>\$ 634,263</u>
BENEFITS			
Retirement/Social Security	\$ 38,968	\$ 40,332	\$ 41,905
Medical Insurance Program	135,460	160,428	181,768
Travel (Includes Rentals)	62,883	65,084	67,622
Vehicle Maintenance	2,858	2,958	3,073
Other Insurance (Workers Comp/Auto/Disability, etc.)	33,608	34,784	36,141
Sub-Total	<u>\$ 273,777</u>	<u>\$ 283,359</u>	<u>\$ 294,410</u>
OFFICE OPERATION/BOARD ADMINISTRATION			
CAD Bookkeeping/Computer Services	\$ 36,018	\$ 37,279	\$ 38,732
Postage/Telephone/Office Supplies	35,860	37,115	38,563
Office Equipment Lease/Purchase/Maintenance	20,940	21,673	22,518
Office Rent	25,351	26,238	27,262
Board/Committee Meetings/Miscellaneous	13,037	13,493	14,020
Sub-Total	<u>\$ 131,206</u>	<u>\$ 135,798</u>	<u>\$ 141,094</u>
CONFERENCES/CONVENTIONS			
Women's Ministries Convention	\$ 10,249	\$ 10,608	\$ 11,021
Missions Conference/GA Lunch	2,986	3,091	3,211
Church Growth Conf/Seminars/NCD Pastors Retreat	11,883	12,299	12,779
CPWM Leadership Development Seminars	1,594	1,650	1,714
Sub-Total	<u>\$ 26,712</u>	<u>\$ 27,647</u>	<u>\$ 28,725</u>
MISSION INTERPRETATION			
Missionary Messenger Publication/Distribution	\$ 67,918	\$ 70,295	\$ 73,037
Other Mission Interpretation/Education Materials	49,244	50,968	52,955
Sub-Total	<u>\$ 117,162</u>	<u>\$ 121,263</u>	<u>\$ 125,992</u>
PARTNERSHIP PROGRAMS			
Church Development Subsidies/Grants	\$ 497,000	\$ 514,395	\$ 534,456
*Ecumenical Program Support	57,278	59,283	61,595
**Field Budgets/Special Programs	141,810	146,773	152,498
Sub-Total	<u>\$ 696,088</u>	<u>\$ 720,451</u>	<u>\$ 748,549</u>
OTHER PROGRAMS/MISCELLANEOUS			
Birthplace Shrine Summer Chaplaincy Program	\$ 6,208	\$ 6,425	\$ 6,676
Rural Church Development Program	2,785	2,882	2,995
Staff Resource Materials/Consultant Fees	8,172	8,458	8,788
Contingencies	19,826	20,520	21,320
Sub-Total	<u>\$ 36,991</u>	<u>\$ 38,286</u>	<u>\$ 39,779</u>
TOTAL EXPENSES	<u>\$1,871,748</u>	<u>\$1,937,259</u>	<u>\$2,012,812</u>
*Ecumenical Program Support			
Church Women United (CWU)	\$ 1,260	\$ 1,304	\$ 1,355
National Farm Worker Ministry (NFWM)	2,310	2,391	2,484
Presby. Appalachian Broadcasting Coun. (PABC)	3,150	3,260	3,387
Project Vida	8,925	9,237	9,598
Coalition on Appalachian Ministries (CAM)	5,250	5,434	5,646
Appalachian Min. Educ. Res. Ctr. (AMERC)	1,523	1,576	1,638
Commission on Religion in Appalachia (CORA)	2,100	2,174	2,258
Beth-El Farm Worker Ministry	32,550	33,689	35,003
Miscellaneous Cooperative/Ecumenical Programs	210	217	226
TOTAL	<u>\$ 57,278</u>	<u>\$ 59,283</u>	<u>\$ 61,595</u>

	Revised 2007	Proposed 2008	Proposed 2009
**Field Budgets/Special Programs			
Colombia, South America			
General Field Budget	\$ 0	\$ 0	\$ 0
Scholarships (high school, elementary)	19,754	20,445	21,243
Missionary Council	109	113	117
Missionaries' Office Operation	1,092	1,130	1,174
Church Development/Redevelopment Subsidies	0	0	0
China Ministries			
General Field Budget	32,760	33,907	35,229
Liberia			
Ministerial Scholarships	1,966	2,035	2,114
Choctaw Presbytery			
General Field Budget	72,072	74,595	77,504
Choctaw Ministerial Scholarships	3,003	3,108	3,229
Short-Term Missionary Support	3,058	3,165	3,288
Subsidies for International Commissioners to GA	7,450	7,711	8,011
Travel Furlough (PIM, Missionary)	0	0	0
Volunteers in Action Program	546	565	587
TOTAL	<u>\$141,810</u>	<u>\$146,773</u>	<u>\$152,498</u>

V. BOARD OF STEWARDSHIP

	Revised 2007	Proposed 2008	Proposed 2009
INCOME			
Our United Outreach	\$291,138	\$291,138	\$ 291,138
OOU—Planned Giving	30,492	30,492	30,492
Endowments	54,977	54,977	54,977
Management Fees	43,000	43,000	53,379
Interest	13,000	15,000	18,300
Gifts	200	200	200
TOTAL INCOME	<u>\$432,807</u>	<u>\$434,807</u>	<u>\$ 448,486</u>
EXPENSE			
Salaries/Housing	\$232,200	\$235,567	\$ 243,812
Salary Pool	4,876	8,245	8,533
Health Insurance	47,117	47,202	54,282
FICA	6,328	3,328	3,328
Retirement	11,776	11,778	11,778
Sub-Total	<u>\$302,297</u>	<u>\$306,120</u>	<u>\$ 321,733</u>
Accounting	5,250	3,962	2,562
Computer Services	6,686	6,885	7,089
Rent	12,432	12,432	12,432
Other Insurance	6,786	6,370	6,986
Sub-Total	<u>\$ 31,154</u>	<u>\$ 29,649</u>	<u>\$ 29,069</u>
Office Expense	5,913	6,120	4,303
Telephone	4,000	3,140	3,236
Postage	1,500	2,200	2,266
Stewardship Expense	18,263	18,902	19,469
Travel	8,000	8,280	7,528
Legal Fees	1,085	1,250	1,287
Board Expense	15,754	14,305	14,754
Miscellaneous	500	500	500
Sub-Total	<u>\$ 55,015</u>	<u>\$ 54,697</u>	<u>\$ 53,343</u>

	Revised 2007	Proposed 2008	Proposed 2009
Planned Giving	44,341	44,341	44,341
Sub-Total	\$ 44,341	\$ 44,341	\$ 44,341
TOTAL EXPENSE	\$ 432,807	\$ 434,807	\$ 448,486

VI. THE CHILDREN'S HOME

	Revised 2007	Proposed 2008	Proposed 2009
INCOME			
Contributions	\$ 636,522	\$ 776,133	\$ 636,522
Denominational Support	100,000	80,000	100,000
Endowment Interest	262,000	200,000	262,000
Other Interest/Investments	19,000	22,000	19,000
Family Support	5,000	600	5,000
Special Events	15,000	15,000	15,000
Grants	80,000	80,000	80,000
Public Funds	15,000	186,200	15,000
RMM Pledged Income		25,880	
Other Income	155,000	37,500	155,000
TOTAL REVENUE	\$1,287,522	\$1,423,313	\$1,287,522

EXPENSES

Basic Residential Care			
Allowances & Incentives	\$ 5,000	\$ 5,000	\$ 5,000
Clothing	6,000	6,000	6,000
Hair Care and Grooming	800	800	800
Gifts for Children	5,000	5,000	5,000
Food & Dining	27,000	27,000	27,000
Education	14,500	10,000	14,500
Spiritual Life	9,500	8,000	9,500
Local Church Support	4,500	4,000	4,500
Medical & Psychological	16,000	15,000	16,000
Transportation	20,000	30,000	20,000
Supplies	7,000	8,000	7,000
Activities & Recreation	9,000	9,000	9,000
Summer Trip	0	0	0
Staff Costs			
Salaries (13FT, 4PT)	\$ 351,898	\$ 373,044	\$ 351,898
Payroll Taxes	28,297	38,349	28,297
Benefits			
Health, Life & Disability Ins.	87,115	85,000	87,115
Retirement	13,245	16,528	13,245
Housing	0	0	0
Direct Care Staff Training	7,000	7,000	7,000
Administrative Staff Training	1,000	1,000	1,000
Staff Recruitment	2,000	2,000	2,000
Staff Incentives	500	500	500
Postage	400	400	400
Permits and Fees	600	1,200	600
Building & Campus Maintenance	30,000	32,000	30,000
Utilities	100,000	107,500	100,000
Telephone	13,500	15,000	13,500
Office Supplies	2,000	6,000	2,000
Travel	1,000	1,000	1,000
Furniture & Equipment	3,000	3,000	3,000

	Revised 2007	Proposed 2008	Proposed 2009
Computer Maintenance and Costs	4,800	7,500	4,800
Campus Insurance	33,541	36,000	33,541
Basic Residential Aftercare	5,000	5,000	5,000
Basic Residential Family Services	0	700	0
Transfers to Children's Fund	0	0	0
Sub-Total Basic Residential Care	<u>\$ 809,196</u>	<u>\$ 886,521</u>	<u>\$809,196</u>
Family/Outreach Services			
Staff Costs			
Salaries (1FT 4PT)	\$ 56,444	\$ 44,074	\$ 56,444
Payroll Taxes	4,410	4,531	4,410
Benefits			
Health, Life & Disability	6,098	8,050	6,098
Retirement	1,169	1,865	1,169
Staff Incentives	0	0	0
Campus Insurance	10,320	11,000	10,320
Building & Campus Maintenance		6,500	
Utilities for Office		9,000	
Office Expense	2,000	3,000	2,000
Permits and Fees		350	
Computer Expense		2,000	
Telephone		3,900	
Professional Development	400	400	400
Contract Therapy		14,860	
In Home (20 families)	1,500	1,500	1,500
Aftercare (8 families)	760	760	760
Single Parent Services (4 families)	32,000	500	32,000
Utilities		20,000	
Maintenance		7,500	
Spiritual Life		800	
Program Sharing/Consultation	0	0	0
Parent Education	200	200	200
Consultation to Staff	0	0	0
Sub-Total Family/Outreach Services	<u>\$ 117,001</u>	<u>\$ 140,790</u>	<u>\$117,001</u>
Fund Raising & Donor Support			
Public Relations	\$ 20,000	\$ 28,000	\$ 20,000
Travel	2,000	3,500	2,000
Fall Festival	3,500	3,800	3,500
Cards	200	200	200
Office Supplies	2,000	2,000	2,000
Postage	8,000	28,000	8,000
Donor Support	3,000	18,000	3,000
Staff Costs			
Salaries (1FT 1PT)	54,333	58,000	54,333
Payroll Taxes	4,348	5,965	4,348
Benefits			
Health, Life & Disability	5,244	1,000	5,244
Retirement	3,057	2,900	3,057
Training & Professional Organizations	500	500	500
Consultation	1,000	1,000	1,000
Feasibility Survey	0	0	0
Sub-Total Fund Raising & Donor	<u>\$ 107,182</u>	<u>\$ 152,865</u>	<u>\$107,182</u>
General & Administrative			
Postage	\$ 400	\$ 700	\$ 400

	Revised 2007	Proposed 2008	Proposed 2009
Building & Campus Maintenance	6,000	4,000	6,000
Utilities	9,000	10,000	9,000
Telephone	3,000	3,000	3,000
Board of Trustees			
Meeting Expense	5,000	7,000	5,000
Materials and Postage	500	700	500
Rep. to GA/Presbytery Liaison	0	600	0
Auditor Fees	8,000	8,000	8,000
Legal & Consultant Fees	1,000	1,200	1,000
Architect Fees	0	0	0
Computer Maintenance & Costs	8,000	10,000	8,000
Permits & Fees	1,800	1,800	1,800
Office Supplies/Equipment Lease	5,000	5,000	5,000
Furniture & Equipment	1,000	1,000	1,000
Property Taxes	4,200	500	4,200
Printing	500	500	500
Insurance	7,740	8,000	7,740
Staff Costs			
Salaries (2FT 4PT)	152,203	147,000	152,203
Payroll Taxes	12,286	15,112	12,286
Benefits			
Health, Life & Disability	19,224	20,000	19,224
Retirement	4,290	7,300	4,290
Housing	0	0	0
Spiritual Life	500	500	500
Training & Professional Organizations	500	1,200	500
Staff Recruitment	0	175	0
Staff Incentives	0	250	0
Travel (Executive Director)	4,000	9,600	4,000
Contingency Fund	0	0	0
Sub-Total General and Administrative	<u>\$ 254,143</u>	<u>\$ 263,137</u>	<u>\$254,143</u>
TOTAL EXPENSES	<u>\$1,287,522</u>	<u>\$1,423,313</u>	<u>\$1,287,522</u>

VII. COMMISSION ON THE MINISTRY

	Revised 2007	Proposed 2008	Proposed 2009
INCOME			
Our United Outreach	\$ 106,954	\$ 106,954	\$ 106,954
Fees - Ministers' Conference	10,630	7,000	8,000
Donations	4,000	5,000	5,000
Interest	800	3,500	3,650
Endowment Earnings	3,000	3,500	3,650
COM Chair Conference	9,000	3,000	3,000
Reserves	8,367	5,402	6,804
Japan ILP		14,000	
Ordination Study (Grant)	5,000	5,000	0
TOTAL INCOME	<u>\$ 147,751</u>	<u>\$ 148,356</u>	<u>\$137,058</u>
EXPENSE			
Awards to Ministers	\$ 2,500	\$ 3,500	\$ 3,500
Books and Journals	200	200	200
Central Accounting Charges	3,355	3,355	3,355
Commission Expense	12,000	7,500	7,755
Pastoral Encouragement	\$ 2,100	\$ 2,100	\$ 2,100

	Revised 2007	Proposed 2008	Proposed 2009
Insurance (HIP)	6,200	6,450	6,670
Insurance (Other)		3,000	3,000
Computer Services	800	1,250	1,300
Ministers' Conference	12,000	10,000	11,000
Office Equipment and Maintenance	500	1,000	1,000
Office Supplies	2,600	2,700	2,800
Salary/Housing	57,750	60,728	62,045
Administrative Assistant	10,000	10,340	10,700
Retirement	2,850	2,850	2,950
Travel	6,000	5,170	5,345
Rent	3,096	2,688	2,688
Telephone	1,500	1,650	1,650
Printing and Reproduction	1,400	1,450	1,500
Postage	1,600	1,600	1,650
Workshops/Seminars	500	500	500
Seminary Student Nurture	700	700	700
Memberships	100	100	100
Ordination Study (Grant)	5,000	0	0
COM Continuing Education	500	500	500
FICA	500	525	550
Miscellaneous	1,000	500	500
GA 2008 (Japan)	1,000	15,000	
Presby. Chair of Committees on Ministry Meeting	9,000	3,000	3,000
TOTAL EXPENSE	<u>\$147,751</u>	<u>\$148,356</u>	<u>\$ 137,058</u>

VIII. THE CUMBERLAND PRESBYTERIAN PUBLICATION BOARD

	Revised 2007	Proposed 2008	Proposed 2009
INCOME			
Our United Outreach	\$ 96,332	\$ -----	\$ -----
C. P. Subscriptions/Group	56,500	56,500	56,500
C. P. Subscriptions/Individual	23,000	24,000	24,000
Endowment Earnings	2,800	3,200	3,200
Advertising	500	500	500
Interest	4,500	3,000	3,500
Miscellaneous			
TOTAL INCOME	<u>\$ 183,632</u>	<u>\$ -----</u>	<u>\$ -----</u>
EXPENSES			
Personnel			
Salaries/extra help	\$ 69,414	\$ 76,550	\$ 81,106
Retirement/FICA	8,244	9,010	9,580
Health Insurance	7,111	7,474	8,595
Office Expense	9,200	9,200	9,200
Equipment Purchase/Maintenance	3,500	3,500	3,500
Computer Services	500	1,000	1,000
CAD Bookkeeping	3,500	3,500	3,500
Memberships	3,000	3,000	3,000
Board Expense	3,000	3,000	3,000
Travel	5,000	5,000	5,000
General Assembly Expense		15,000	5,000
Writer's Conference		2,000	7,000
Property & Casualty Insurance	2,000	2,000	2,000
Rent	4,000	4,000	4,000

	Revised 2007	Proposed 2008	Proposed 2009
Printing	\$ 45,000	\$ 46,000	\$ 46,000
Second Class Postage/Mailing	13,500	13,500	13,500
Church Paper Month	5,000	3,000	3,000
Miscellaneous	<u>1,663</u>	<u>1,000</u>	<u>1,000</u>
TOTAL EXPENSE	<u>\$183,632</u>	<u>\$207,734</u>	<u>\$ 208,981</u>

IX. HISTORICAL FOUNDATION

A. BASIC SERVICES

	Revised 2007	Proposed 2008	Proposed 2009
INCOME			
Our United Outreach	\$ 88,651	\$ 88,651	\$ 88,651
Endowments ¹	39,329	39,329	39,329
Interest	<u>25</u>	<u>25</u>	<u>25</u>
TOTAL INCOME	<u>\$ 128,005</u>	<u>\$ 128,005</u>	<u>\$ 128,005</u>
EXPENSE			
Board Meetings	\$ 5,000	\$ 5,175	\$ 5,377
Liability Insurance	1,070	1,150	1,237
G A Representative	<u>547</u>	<u>566</u>	<u>588</u>
Sub-Total	<u>\$ 6,617</u>	<u>\$ 6,891</u>	<u>\$ 7,202</u>
Office			
Auditing	\$ 750	\$ 776	\$ 807
Rent	1,200	1,200	1,200
Supplies Postage	1,908	1,972	2,052
Telephone	1,150	1,190	1,237
Insurance	<u>3,491</u>	<u>3,753</u>	<u>4,034</u>
Sub-Total	<u>\$ 8,499</u>	<u>\$ 8,891</u>	<u>\$ 9,330</u>
Personnel			
Salaries	\$ 69,080	\$ 70,492	\$ 72,959
Salary Increments	1,412	2,467	2,845
FICA {7.65%}	5,281	5,281	5,281
Health Insurance	6,483	7,474	8,595
Retirement {10% & 5%}	<u>6,355</u>	<u>6,577</u>	<u>6,834</u>
Sub-Total	<u>\$ 88,611</u>	<u>\$ 92,291</u>	<u>\$ 96,514</u>
Historical Library & Archives			
Equipment & Supplies	\$ 3,100	\$ 3,209	\$ 3,334
Publications	2,840	2,939	3,054
Records	2,862	2,862	2,862
Rent	<u>19,440</u>	<u>19,440</u>	<u>19,440</u>
Sub-Total	<u>\$ 28,242</u>	<u>\$ 28,450</u>	<u>\$ 28,690</u>
Birthplace Shrine			
Travel & Maintenance	\$ 2,406	\$ 2,406	\$ 2,406
Interpretation & Publicity	<u>2,406</u>	<u>2,406</u>	<u>2,406</u>
Sub-Total	<u>\$ 4,812</u>	<u>\$ 4,812</u>	<u>\$ 4,812</u>
TOTAL EXPENSE	<u>\$ 136,781</u>	<u>\$ 141,335</u>	<u>\$ 146,548</u>
Basic Services Deficit	\$ - 8,776	\$ - 13,330	\$ - 18,543

¹ Unrestricted Endowment Income plus restricted income for publications, records, and Birthplace Shrine

	Revised 2007	Proposed 2008	Proposed 2009
B. GROWTH SERVICES			
INCOME			
Endowment Contributions	\$ 10,800	\$ 10,800	\$ 10,800
Gifts — Denomination Day	6,000	6,000	6,000
Gifts — Equipment Fund	1,500	1,500	1,500
Gifts — General & 1810	<u>\$ 13,226</u>	<u>\$ 17,780</u>	<u>\$ 22,993</u>
TOTAL INCOME	<u>\$ 31,526</u>	<u>\$ 36,080</u>	<u>\$ 41,293</u>
EXPENSE			
Services			
Books — Archives	\$ 300	\$ 300	\$ 300
Binding — Archives	600	600	600
Denomination Day Materials	2,000	2,000	2,000
Denomination Day Projects	4,000	4,000	4,000
Heritage Committees	1,000	1,000	1,000
Photocopying — Archives	650	650	650
Photography — Archives	150	150	150
Postage/Shipping — Archives	750	750	750
Travel — Archival	<u>\$ 1,000</u>	<u>\$ 1,000</u>	<u>\$ 1,000</u>
Sub-Total	<u>\$ 10,450</u>	<u>\$ 10,450</u>	<u>\$ 10,450</u>
Equipment			
Equipment — Archives	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 1,500</u>
Sub-Total	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 1,500</u>
Endowments			
Transfer to Endowments	<u>\$ 10,800</u>	<u>\$ 10,800</u>	<u>\$ 10,800</u>
Sub-Total	<u>\$ 10,800</u>	<u>\$ 10,800</u>	<u>\$ 10,800</u>
Growth Services Surplus	\$ 8,776	\$ 13,330	\$ 18,543
RECONCILIATION			
Basic Services Income	\$ 128,005	\$ 128,005	\$ 128,005
Growth Services Income	<u>31,526</u>	<u>36,080</u>	<u>41,293</u>
	<u>\$ 159,531</u>	<u>\$ 164,085</u>	<u>\$ 169,298</u>
Basic Services Expense			
	136,781	141,335	146,548
Growth Services Expense	<u>22,750</u>	<u>22,750</u>	<u>22,750</u>
	<u>\$ 159,531</u>	<u>\$ 164,085</u>	<u>\$ 169,298</u>
Variance	0	0	0

X. MEMPHIS THEOLOGICAL SEMINARY

	Revised 2007	Proposed 2008	Estimated 2009
REVENUE			
Student Tuition Fees	\$2,108,000	\$2,243,000	\$ 2,287,860
Gifts and Grants	1,152,000	1,495,998	1,525,918
Endowment Interest	460,000	600,000	612,000
Other Revenues	<u>227,000</u>	<u>501,000</u>	<u>511,020</u>
TOTAL REVENUES	<u>\$3,947,000</u>	<u>\$4,839,998</u>	<u>\$ 4,936,798</u>
EXPENSES			
Business Office	\$ 161,819	\$ 289,391	\$ 295,179
Dean	126,327	227,929	232,488
Chapel	21,170	26,585	27,117
Educational Development Committee	14,700	18,200	18,564
Associate Dean	77,450	80,238	81,843
Advancement	240,809	313,389	319,657
Doctor of Ministry	26,270	45,700	46,614
Facilities	631,438	805,911	822,029
Faculty	986,819	931,090	949,712
Financial Aide	57,673	68,211	69,575
Information Technology	179,374	209,023	213,203
Library	347,137	374,055	381,536
President	257,322	295,244	301,149
Admissions & Student Services	116,422	185,893	189,611
Registrar & Institutional Research	151,498	110,516	112,726
Public Relations	71,924	128,867	131,444
Student Housing	99,553	208,900	213,078
Certificate & Continuing Education	10,000	31,525	32,156
Student Government	5,000	6,500	6,630
Return Beat		86,731	88,466
Scholarships	230,000	200,000	204,000
Program of Alternate Studies	134,636	138,145	140,908
Special Projects	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL EXPENSES	<u>\$3,947,341</u>	<u>\$4,782,134</u>	<u>\$4,877,685</u>
Excess (Deficit) of Revenue Over Expenses	(341)	57,864	0
Debt Retirement		50,000	

AUDITED FINANCIAL STATEMENTS OF
THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN
CHURCH CENTER
MEMPHIS, TENNESSEE
DECEMBER 31, 2006

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

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To the General Assembly Council
The Cumberland Presbyterian Church
Memphis, Tennessee

Independent Auditor's Report

We have audited the combining statements of financial position of The Agencies of The Cumberland Presbyterian Church Center as of December 31, 2006, and the related combining statements of activity and cash flows for the year then ended. These combining financial statements are the responsibility of The Cumberland Presbyterian Church Center's management. Our responsibility is to express an opinion on these combining financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the combining financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the combining financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the combining financial statements referred to above present fairly, in all material respects, the individual and combined financial position of The Agencies of The Cumberland Presbyterian Church Center as of December 31, 2006 and the results of their activities and cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

FOUTS & MORGAN
Certified Public Accountants

Memphis, Tennessee
August 1, 2007

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
COMBINING STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 1,405,599
Due from other agencies, boards, and divisions	6,567,273
Accounts receivable	951,050
Interest and dividends receivable	392,301
Securities and investments:	
Cash and cash equivalents	8,202,828
Mortgage backed securities	7,075,278
U.S. Treasury securities and government backed obligations	9,227,068
Corporate bonds	11,812,832
Indexed bond fund	3,631,166
Common stocks	18,260,141
Real estate investment trusts	10,103,665
International stocks	12,527,027
Mineral rights	0
Real estate	51,818
Inventory - at lower of cost or market	2,565
Prepaid expenses	10,870
Loans receivable (principally secured by real estate)	9,483,016
Buildings and land	1,085,358
Furniture and equipment	62,804
Less: Accumulated depreciation	<u>(594,911)</u>
Total Assets	<u>\$ 100,257,748</u>

LIABILITIES AND NET ASSETS

Accounts payable	574,998
Notes payable to individual investors	69,351
Unearned subscriptions	28,439
Due to other agencies, boards, and divisions	6,567,274
Funds held in trust for others	34,882
Depository accounts held for church organizations	7,987,364
Undistributed earnings	<u>174,907</u>
Total liabilities	15,437,215
Net assets:	
Unrestricted	6,068,508
Temporarily restricted	1,376,635
Permanently restricted	<u>77,375,390</u>
Total net assets	<u>84,820,533</u>
Total Liabilities and Net Assets	<u>\$ 100,257,748</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

COMBINING STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support	
Contributions and gifts	\$ 4,488,903
Endowment earnings	590,350
Dividends and interest	1,070,624
Other income	<u>3,423,962</u>
Total unrestricted revenues, gains and other support	9,573,839

Expenses

Our United Outreach	696,248
General Assembly Corporation	2,039,143
The Cumberland Presbyterian	425,487
General Assembly Council	148,511
Central Services	260,730
Commission on the Ministry	122,526
Board of Missions	1,757,253
Board of Christian Education	738,672
Board of Stewardship, Foundation and Benefits	<u>3,047,178</u>
Total expenses	<u>9,235,748</u>
Increase in unrestricted net assets	338,091

Changes in temporarily restricted net assets:

Contributions	359,061
Investment income	4,633
Earnings	55,022
Investment expense	(263,084)
Net assets released from restriction	<u>(463,568)</u>
Decrease in temporarily restricted net assets	(307,936)

Changes in permanently restricted net assets:

Contributions	2,446,101
Dividend and interest income	3,285,799
Endowment earnings	162,155
Net unrealized and realized gain on investments	7,931,850
Withdrawals	(31,299)
Retirement expenses	(2,417,000)
Endowment Program - Growth/Income Fund Assets expenses	(1,915,423)
Endowment Program - Total Return Fund Assets expenses	(644,016)
Endowment Program - Segregated Assets expenses	<u>(7,116,039)</u>
Increase in permanently restricted net assets	<u>1,702,128</u>

Increase in net assets 1,732,283

Net assets at the beginning of the year 83,088,244

Net assets at end of the year \$ 84,820,527

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

COMBINING STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2006

Cash flows from operating activities

Combined change in net assets	\$ 1,732,283
Adjustments to reconcile change in net assets to net cash received from operating activities:	
Depreciation	17,615
Net unrealized and realized gain on non-agency perm. restricted assets	(7,931,850)
Net unrealized and realized gain on agency perm. restricted assets	493,464
Net unrealized and realized loss on investment loan program investments	22,889
Net unrealized and realized gain on total return fund investments	1,311,875
Increase in due from other agencies, boards, and divisions	(159,359)
Decrease in accounts receivable	147,845
Decrease in interest and dividends receivable	209,074
Decrease in inventory	173,084
Decrease in prepaid assets	9,861
Increase in accounts payable	279,985
Increase in unearned subscriptions	11,251
Increase in due to other agencies, boards, and divisions	159,359
Decrease in funds held in trust for others	(3,856)
Decrease in investment loan notes payable	(70,655)
Decrease in investment loan assets held for others	(383,524)
Increase in undistributed earnings	34,478
Net cash provided by (used in) operating activities	(3,946,181)

Cash flows from investing activities

Proceeds from sale of investments	
Endowment Program - Growth/Income Fund	75,395,221
Endowment Program - Total Return Fund	8,767,848
Retirement Fund	35,714,546
Investment Loan Program	2,469,565
Purchases of investments	
Endowment Program - Growth/Income Fund	(71,147,304)
Endowment Program - Total Return Fund	(9,006,709)
Retirement Fund	(35,049,783)
Investment Loan Program	(2,113,799)
Oil royalties received	286,119
Net change in notes receivable	(897,821)
Net cash provided by (used in) investing activities	4,417,883

Net increase (decrease) in cash 471,702

Cash at the beginning of the year 933,896

Cash at the end of the year \$ 1,405,598

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
OUR UNITED OUTREACH
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 232,949
Accounts receivable	<u>205,719</u>
	438,668
 Endowments Funds - held by Endowment Program	 <u>1,494,201</u>
Total Assets	<u><u>\$ 1,932,869</u></u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 115,531
Due to other agencies, boards and divisions	<u>323,137</u>
Total liabilities	438,668
 Net Assets:	
Permanently restricted	<u>1,494,201</u>
Total net assets	<u>1,494,201</u>
 Total Liabilities and Net Assets	<u><u>\$ 1,932,869</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
GENERAL ASSEMBLY CORPORATION
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Accounts Receivable	\$ 547
Cash	(22,490)
Due from other agencies, boards and divisions	110,794
Inventory	<u>2,565</u>
	91,416
 Endowments Funds - held by Endowment Program	 <u>423,531</u>
Total Assets	<u><u>\$ 514,947</u></u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 1,183
Funds held in trust for others	<u>34,882</u>
Total liabilities	36,065
 Net Assets:	
Unrestricted	55,351
Permanently restricted	<u>423,531</u>
Total net assets	<u>478,882</u>
Total Liabilities and Net Assets	<u><u>\$ 514,947</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
THE CUMBERLAND PRESBYTERIAN
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 19,335
Due from other agencies, boards and divisions	109,721
Accounts receivable	<u>2,197</u>
	131,253
 Endowments Funds - held by Endowment Program	 <u>68,080</u>
 Total Assets	 <u><u>\$ 199,333</u></u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 4,110
Unearned subscriptions	<u>28,439</u>
Total liabilities	32,549
 Net Assets:	
Unrestricted	98,704
Permanently restricted	<u>68,080</u>
Total net assets	<u>166,784</u>
 Total Liabilities and Net Assets	 <u><u>\$ 199,333</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
GENERAL ASSEMBLY COUNCIL
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 24,408
Due from other agencies, boards and divisions	22,878
Accounts receivable	<u>675,118</u>
Total Assets	<u>\$ 722,404</u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 44,533
Due to other agencies, boards and divisions	<u>675,000</u>
Total liabilities	719,533
Net Assets:	
Unrestricted	<u>2,871</u>
Total net assets	2,871
Total Liabilities and Net Assets	<u>\$ 722,404</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
BUILDING AND MAINTENANCE
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ (10,324)
Due from other agencies, boards and divisions	8,633
Buildings and land	1,085,358
Less: Accumulated depreciation	<u>(532,107)</u>
Total Assets	<u><u>\$ 551,560</u></u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 3,376
Due to other agencies, boards and divisions	<u>663,504</u>
Total liabilities	666,880
Net Assets:	
Unrestricted	<u>(115,320)</u>
Total net assets	<u>(115,320)</u>
Total Liabilities and Net Assets	<u><u>\$ 551,560</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
COMPUTER SERVICES DIVISION
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 300
Furniture and equipment	62,804
Less: Accumulated depreciation	<u>(62,804)</u>
Total Assets	<u>\$ 300</u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 300
Total liabilities	<u>300</u>
Net Assets:	
Unrestricted	<u>0</u>
Total net assets	<u>0</u>
Total Liabilities and Net Assets	<u>\$ 300</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

CENTRAL ACCOUNTING DIVISION
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ (11,364)
Accounts receivable	1,836
Prepaid expenses	<u>10,043</u>
Total Assets	<u>\$ 515</u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 2,924
Total liabilities	<u>2,924</u>
Net Assets:	
Unrestricted	<u>(2,409)</u>
Total net assets	<u>(2,409)</u>
Total Liabilities and Net Assets	<u>\$ 515</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
BOARD OF MISSIONS
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 242,219
Due from other agencies, boards and divisions	2,361,642
Accounts receivable	0
Prepaid expenses	827
Securities and investments:	
Real estate	<u>51,818</u>
	2,656,506
 Endowments Funds - held by Endowment Program	 <u>10,440,448</u>
 Total Assets	 <u><u>\$ 13,096,954</u></u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ <u>53,539</u>
Total liabilities	53,539
 Net Assets:	
Unrestricted	1,411,493
Temporarily restricted	1,191,474
Permanently restricted	<u>10,440,448</u>
Total net assets	<u>13,043,415</u>
 Total Liabilities and Net Assets	 <u><u>\$ 13,096,954</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
BOARD OF CHRISTIAN EDUCATION
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 112,144
Due from other agencies, boards and divisions	298,484
Accounts receivable	<u>1,366</u>
	411,994
 Endowments Funds - held by Endowment Program	 <u>1,629,819</u>
 Total Assets	 <u><u>\$ 2,041,813</u></u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ <u>1,612</u>
Total liabilities	1,612
 Net Assets:	
Unrestricted	410,382
Permanently restricted	<u>1,629,819</u>
Total net assets	<u>2,040,201</u>
 Total Liabilities and Net Assets	 <u><u>\$ 2,041,813</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
CUMBERLAND PRESBYTERIAN RESOURCE CENTER
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ (81,215)
Due from other agencies, boards and divisions	0
Prepaid expenses	0
Accounts receivable	0
Inventory - at cost	<u>0</u>
Total Assets	<u>\$ (81,215)</u>

LIABILITIES AND NET ASSETS

Due to other agencies, boards and divisions	\$ <u>99,219</u>
Total liabilities	99,219
Net Assets:	
Unrestricted	<u>(180,434)</u>
Total net assets	<u>(180,434)</u>
Total Liabilities and Net Assets	<u>\$ (81,215)</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
COMMISSION ON THE MINISTRY
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 37,970
Due from other agencies, boards and divisions	<u>71,615</u>
	109,585
 Endowment Funds - held by Endowment Program	 <u>96,204</u>
Total Assets	<u><u>\$ 205,789</u></u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 873
Total liabilities	873
 Net Assets:	
Unrestricted	108,712
Permanently restricted	<u>96,204</u>
Total net assets	<u>204,916</u>
 Total Liabilities and Net Assets	 <u><u>\$ 205,789</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
BOARD OF STEWARDSHIP, FOUNDATION AND BENEFITS
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 25,935
Due from other agencies, boards and divisions	506,517
Accounts receivable	<u>200</u>
	532,652
 Endowments Funds - held by Endowment Program	 <u>1,422,843</u>
 Total Assets	 <u><u>\$ 1,955,495</u></u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ <u>3,290</u>
Total liabilities	3,290
 Net Assets:	
Unrestricted	344,201
Temporarily restricted	185,161
Permanently restricted	<u>1,422,843</u>
Total net assets	<u>1,952,205</u>
 Total Liabilities and Net Assets	 <u><u>\$ 1,955,495</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
REVOLVING CHURCH LOAN PROGRAM
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 84,337
Loans receivable (principally secured by real estate)	<u>239,385</u>
Total Assets	<u><u>\$ 323,722</u></u>

LIABILITIES AND NET ASSETS

Net Assets:	
Permanently restricted	\$ <u>323,722</u>
Total net assets	<u>323,722</u>
Total Liabilities and Net Assets	<u><u>\$ 323,722</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
INSURANCE PROGRAM
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 541,955
Due from other agencies, boards and divisions	1,350,716
Accounts receivable	<u>64,067</u>
Total Assets	<u>\$ 1,956,738</u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ <u>190,905</u>
Total liabilities	190,905
Net Assets:	
Unrestricted	<u>1,765,833</u>
Total net assets	<u>1,765,833</u>
Total Liabilities and Net Assets	<u>\$ 1,956,738</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
MINISTERIAL AID
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 36,894
Due from other agencies, boards and divisions	<u>241,301</u>
	278,195
 Endowments Funds - held by Endowment Program	 <u>3,195,635</u>
Total Assets	<u><u>\$ 3,473,830</u></u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ <u>3,750</u>
Total liabilities	3,750
 Net Assets:	
Unrestricted	\$ 274,445
Permanently restricted	<u>3,195,635</u>
Total net assets	<u>3,470,080</u>
 Total Liabilities and Net Assets	 <u><u>\$ 3,473,830</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

INVESTMENT LOAN PROGRAM
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Interest and dividends receivable	\$ 31,748
Securities and investments:	
Cash equivalents	1,453,989
Mortgage backed securities	7,075,278
Loans receivable (secured by real estate)	<u>4,685,774</u>
Total Assets	<u>\$ 13,246,789</u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 5,830
Due to other boards, agencies & divisions	3,517,070
Notes payable to individual investors	69,351
Depository accounts held for church organizations	<u>7,987,364</u>
Total liabilities	11,579,615
Net Assets:	
Unrestricted	<u>1,667,174</u>
Total net assets	<u>1,667,174</u>
Total Liabilities and Net Assets	<u>\$ 13,246,789</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
RETIREMENT FUND
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Interest and dividends receivable	\$ 101,269
Securities and investments:	
Cash and cash equivalents	1,263,612
U.S. Treasury securities	2,051,260
Corporate bonds	1,721,021
Indexed bond fund	3,631,166
Common stocks	10,239,645
Real estate investment trusts	2,912,874
International stocks	<u>5,275,036</u>
Net Assets Available for Plan Benefits	<u>\$ 27,195,883</u>

LIABILITIES AND NET ASSETS

Net Assets:	
Permanently restricted for plan participants	<u>\$ 27,195,883</u>
Total Net Assets Available for Plan Benefits	<u>\$ 27,195,883</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
ENDOWMENT PROGRAM - GROWTH/INCOME FUND ASSETS
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 147,020
Due from other agencies, boards and divisions	1,437,723
Interest and dividends receivable	234,190
Securities and investments:	
Cash and cash equivalents	4,861,210
U.S. Treasury securities and government obligations (treasuries and mortgage backed securities)	7,175,808
Corporate bonds	8,535,532
Common stocks	3,615,504
Real estate investment trusts	6,167,905
International stocks	4,504,821
Loans receivable (principally secured by real estate)	<u>4,557,857</u>
	41,237,570
Less: Net endowment assets of the Agencies of The Cumberland Presbyterian Church Center, as reflected on separate statements of position	<u>(18,770,761)</u>
Total Assets	<u>\$ 22,466,809</u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 136,388
Undistributed earnings	<u>174,907</u>
Total liabilities	311,295
Net Assets:	
Permanently restricted:	
Cumberland Presbyterian Children's Home	5,386,799
Board of Christian Education	1,629,819
Board of Missions	10,440,448
Memphis Theological Seminary	4,412,613
Board of Stewardship, Foundation and Benefits	1,422,843
Our United Outreach	1,494,201
General Assembly Corporation	423,531
The Cumberland Presbyterian	68,080
Commission on the Ministry	96,204
The Historical Foundation	1,118,434
Ministerial Aid	3,195,635
Bethel	2,616,392
Other designated persons and organizations	<u>8,621,276</u>
Total net assets	40,926,275
Less: Net endowment assets of the Agencies of The Cumberland Presbyterian Church Center, as reflected on separate statements of position	<u>(18,770,761)</u>
Total Liabilities and Net Assets	<u>\$ 22,466,809</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
ENDOWMENT PROGRAM -TOTAL RETURN FUND ASSETS
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Cash	\$ 25,526
Interest and dividends receivable	25,094
Securities and investments:	
Cash and cash equivalent	624,017
Corporate bonds	1,556,279
Common stocks	4,404,992
Real estate investment trusts	1,022,886
International stocks	<u>2,747,170</u>
	<u>10,405,964</u>
 Total Assets	 <u>\$ 10,405,964</u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 6,676
Due to other agencies, boards and divisions	<u>1,289,344</u>
Total liabilities	1,296,020
 Net Assets:	
Permanently restricted:	
C.P. Children's Home	2,287,563
Memphis Theological Seminary	6,682,145
St. Luke C.P. Church	<u>140,236</u>
Total net assets	<u>9,109,944</u>
 Total Liabilities and Net Assets	 <u>\$ 10,405,964</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
ENDOWMENT PROGRAM - SEGREGATED ASSETS
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Due from other agencies, boards and divisions	\$ 0
Securities and investments:	
Cash equivalents	0
Mineral rights	0
Notes receivable	<u>0</u>
	0
Endowment Funds - held by Endowment Program	<u>0</u>
Total Assets	<u><u>\$ 0</u></u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 0
Due to other agencies, boards and divisions	<u>0</u>
Total liabilities	0
Net Assets:	
Temporarily restricted	0
Permanently restricted - Bethel College	<u>0</u>
Total net assets	<u>0</u>
Total Liabilities and Net Assets	<u><u>\$ 0</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
CONTINGENCY FUND
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Due from other agencies, boards and divisions	\$ 47,249
Total Assets	<u>\$ 47,249</u>

LIABILITIES AND NET ASSETS

Accounts payable	\$ 178
Total Liabilities	178

Net Assets:	
Unrestricted	<u>47,071</u>
Total net assets	<u>47,071</u>

Total Liabilities and Net Assets	<u>\$ 47,249</u>
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THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

OUR UNITED OUTREACH
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:

Contributions	\$ 2,664,606
Endowment earnings	53,341
Income from oil royalties	<u>17,444</u>
	2,735,391

Expenses:

Distributions to other agencies, boards and divisions of The Cumberland Presbyterian Church:

Bethel College	299,311
Board of Christian Education	311,835
Board of Stewardship	273,979
Planned Giving	28,635
Board of Missions	732,987
Commission on Chaplains	9,004
Commission on the Ministry	104,391
Commission on Theology and Social Concerns	4,669
Committee on Judiciary	7,759
Cumberland Presbyterian Children's Home	82,460
General Assembly Council	137,873
Memphis Theological Seminary	188,723
Program of Alternate Studies	39,961
General Assembly Corporation	176,221
Contingency Fund	10,367
Nominating Committee	4,392
Cumberland Presbyterian Resource Center	44,170
Center Property	52,025
The Cumberland Presbyterian	93,243
Touch the Future	47,593
The Historical Foundation	<u>85,793</u>
	<u>2,735,391</u>
Increase in unrestricted net assets	0

Changes in permanently restricted net assets:

Contributions	32,288
Net realized and unrealized gain on investments	56,869
Withdrawals	<u>(1,746)</u>
Increase in permanently restricted net assets	<u>87,411</u>

Change in net assets 87,411

Net assets at beginning of year 1,406,790

Net assets at end of year \$ 1,494,201

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
THE GENERAL ASSEMBLY CORPORATION
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:

Our United Outreach	\$ 176,221
Endowment earnings	12,531
Other income	<u>7,948</u>
	196,700

Expenses:

General Assembly meeting	42,977
Office	20,227
Other General Assembly services	14,394
Personnel costs	<u>153,117</u>
	<u>230,715</u>

Decrease in unrestricted net assets (34,015)

Changes in permanently restricted net assets:

Contributions	3,545
Endowment earnings	2,873
Withdrawals	(4,316)
Net realized and unrealized gain on investments	<u>16,027</u>
Increase in permanently restricted net assets	<u>18,129</u>

Change in net assets (15,886)

Net assets at beginning of year 494,767

Net assets at end of year \$ 478,881

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
THE CUMBERLAND PRESBYTERIAN
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:

Our United Outreach	\$ 93,243
Subscriptions income	66,342
Other income	<u>2,627</u>
	162,212

Expenses:

Publishing and printing	67,707
Office	25,203
Personnel costs	<u>80,663</u>
	<u>173,573</u>

Decrease in unrestricted net assets (11,361)

Changes in permanently restricted net assets:

Contributions	727
Endowment earnings	2,560
Net realized and unrealized gain on investments	<u>2,589</u>
Increase in permanently restricted net assets	<u>5,876</u>

Change in net assets (5,485)

Net assets at beginning of year 172,269

Net assets at end of year \$ 166,784

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
GENERAL ASSEMBLY COUNCIL
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:	
Our United Outreach	\$ 137,873
Gifts	1,077
Other income	<u>10</u>
	138,960
Expenses:	
Council	25,152
Office	21,621
Personnel costs	<u>101,738</u>
	<u>148,511</u>
Change in net assets	(9,551)
Net assets at beginning of year	<u>12,421</u>
Net assets at end of year	<u><u>\$ 2,870</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
BUILDING AND MAINTENANCE
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:	
Rental income	\$ 138,972
	138,972
Expenses:	
Depreciation	17,615
Insurance	14,915
Interest	46,854
Personnel costs	6,339
Repairs and maintenance	35,443
Utilities	33,981
	<u>155,147</u>
Change in net assets	(16,175)
Net assets at beginning of year	<u>(99,145)</u>
Net assets at end of year	<u>\$ (115,320)</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
COMPUTER SERVICES DIVISION
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:	
Service income	\$ 28,637
	<u>28,637</u>
Expenses:	
Computer services	4,675
Computer supplies	1,875
Insurance	4,050
Telephone	533
Personnel costs	<u>19,223</u>
	<u>30,356</u>
Change in net assets	(1,719)
Net assets at beginning of year	<u>1,719</u>
Net assets at end of year	<u><u>\$ 0</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
CENTRAL ACCOUNTING DIVISION
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:	
Service income	\$ 74,541
	<u>74,541</u>
Expenses:	
Audit	8,650
Computer services and supplies	2,310
Insurance	1,138
Personnel costs	51,048
Rent	6,024
Supplies and postage	3,979
Telephone	1,064
Other	1,014
	<u>75,227</u>
Change in net assets	(686)
Net assets at beginning of year	<u>(1,723)</u>
Net assets at end of year	<u>\$ (2,409)</u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

BOARD OF MISSIONS
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:

Our United Outreach	\$ 732,987
Endowment earnings	349,976
Designated gifts	185,417
Undesignated gifts	7,752
Interest income	43,240
Sales - literature, etc.	11,061
Miscellaneous	38,535
Net assets released from restriction	<u>449,937</u>
	1,818,905

Expenses:

General services	278,936
Communications and publications	142,758
Congregational ministries	222,259
Global missions	172,843
Church growth and evangelism	490,520
Released assets used for designated purposes	<u>449,937</u>
	<u>1,757,253</u>

Increase in unrestricted net assets 61,652

Changes in temporarily restricted net assets:

Contributions	330,426
Earnings	55,022
Net assets released from restriction	<u>(449,937)</u>
Decrease in temporarily restricted net assets	(64,489)

Changes in permanently restricted net assets:

Contributions	143,840
Endowment earnings	25,555
Net realized and unrealized gain on investments	396,415
Withdrawals	<u>(17,744)</u>
Increase in permanently restricted net assets	<u>548,066</u>

Change in net assets 545,229

Net assets at beginning of year 12,498,186

Net assets at end of year \$ 13,043,415

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
BOARD OF CHRISTIAN EDUCATION
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:

Our United Outreach	\$ 311,835
CPYC	58,255
Miniversity fees	7,600
C. E. Conf	2
Camp Dir. Conf	1,200
Sales of materials	73,657
Gifts	28,111
Endowment earnings	52,560
Interest income	8,858
Other income	<u>2,106</u>
	544,184

Expenses:

General and administrative	402,205
Program expenses	87,384
Disbursements to endowment fund	<u>0</u>
	<u>489,589</u>

Increase in unrestricted net assets 54,595

Changes in permanently restricted net assets:

Contributions	30,685
Endowment earnings	5,616
Net realized and unrealized gain on investments	<u>61,763</u>
Increase in permanently restricted net assets	<u>98,064</u>

Change in net assets 152,659

Net assets at beginning of year 1,887,542

Net assets at end of year \$ 2,040,201

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
CUMBERLAND PRESBYTERIAN RESOURCE CENTER
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:	
Income - sales	\$ 80,541
Cost of sales	<u>(165,402)</u>
Gross profit	(84,861)
Operating expenses	<u>75,351</u>
Operating profit	(160,212)
Other income and (expense)	
Our United Outreach	44,170
Interest on loan	<u>(8,330)</u>
Total other income and (expense)	<u>35,840</u>
Change in net assets	(124,372)
Net assets at beginning of year	<u>(56,062)</u>
Net assets at end of year	<u><u>\$ (180,434)</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
COMMISSION ON THE MINISTRY
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:

Our United Outreach	\$ 104,391
Other	<u>23,669</u>
	128,060

Expenses:

Office	17,231
Conferences	15,876
Personnel costs	76,316
Other commission services	<u>13,103</u>
	<u>122,526</u>

Increase in unrestricted net assets	5,534
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Changes in permanently restricted net assets:

Contributions	4,109
Endowment earnings	3,698
Net realized and unrealized gain on investments	<u>2,246</u>
Increase in permanently restricted net assets	<u>10,053</u>

Change in net assets	15,587
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Net assets at beginning of year	<u>189,328</u>
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Net assets at end of year	<u><u>\$ 204,915</u></u>
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THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
BOARD OF STEWARDSHIP, FOUNDATION AND BENEFITS
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:

Our United Outreach	\$ 273,978
Endowment earnings	50,273
Interest income	18,300
Management service fees	48,990
Gifts	1,220
Net assets released from restriction	<u>13,631</u>
	406,392

Expenses:

Accounting	3,323
Computer services and supplies	5,760
Insurance	5,323
Office expense	9,269
Personnel costs	273,639
Rent	12,432
Telephone	2,797
Stewardship materials and events	60,944
Travel and board meetings	17,677
Planned giving	0
Released assets used for designated purposes	<u>13,631</u>
	404,795

Increase in unrestricted net assets	1,597
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Changes in temporarily restricted net assets:

Our United Outreach	28,635
Net assets released from restriction	<u>(13,631)</u>
Increase in temporarily restricted net assets	15,004

Changes in permanently restricted net assets:

Contributions	11,968
Endowment earnings	636
Withdrawals	(20)
Net realized and unrealized gain on investments	<u>53,491</u>
Increase in permanently restricted net assets	<u>66,075</u>

Change in net assets	82,676
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Net assets at beginning of year	<u>1,869,527</u>
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Net assets at end of year	<u><u>\$ 1,952,203</u></u>
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THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
REVOLVING CHURCH LOAN PROGRAM
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in permanently restricted net assets:

Revenues, gains, and other support:	
Interest income	\$ 16,094
Change in net assets	16,094
Net assets at beginning of year	307,628
Net assets at end of year	\$ 323,722

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
INSURANCE PROGRAM
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:	
Premium revenue	\$ 2,513,108
Management fees	9,290
Interest income	<u>193,752</u>
	2,716,150
Expenses:	
Insurance claims	2,503,562
Miscellaneous	<u>4,451</u>
	<u>2,508,013</u>
Change in net assets	208,137
Net assets at beginning of year	<u>1,557,696</u>
Net assets at end of year	<u><u>\$ 1,765,833</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
MINISTERIAL AID
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:

Endowment earnings	\$ 71,669
Interest income	9,780
Cumberland Presbyterian Church in America	<u>2,004</u>
	83,453

Expenses:

Ministerial aid	81,939
Postage	<u>1,273</u>
	<u>83,212</u>

Increase in unrestricted net assets	241
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Changes in permanently restricted net assets:

Contributions	100
Endowment earnings	121,217
Net realized and unrealized gain on investments	45,964
Withdrawals	<u>(7,473)</u>
Increase in permanently restricted net assets	<u>159,808</u>

Change in net assets	160,049
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Net assets at beginning of year	<u>3,310,031</u>
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Net assets at end of year	<u><u>\$ 3,470,080</u></u>
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THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
INVESTMENT LOAN PROGRAM
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:	
Interest income	\$ 778,451
Interest paid	(507,601)
Net interest income	<u>270,850</u>
 Net loss on investments	 <u>(22,889)</u>
	247,961
Expenses:	
Bookkeeping	4,039
Management expenses	40,000
Miscellaneous	<u>7,119</u>
	<u>51,158</u>
 Change in net assets	 196,803
 Net assets at beginning of year	 <u>1,470,371</u>
 Net assets at end of year	 <u><u>\$ 1,667,174</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
RETIREMENT FUND
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Additions to net assets attributed to:

Investment income	
Dividend and interest income	\$ 892,408
Net unrealized gain on investments	2,058,406
Net realized gain on investments	<u>614,836</u>
Net investment income	3,565,650
Contributions	
Contributions by participants	<u>772,476</u>
Total additions	4,338,126

Deductions from net assets attributed to:

Management fees	101,143
Disbursement to participants	<u>2,315,857</u>
Total deductions	2,417,000

Change in plan assets available for benefits	1,921,126
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Net assets available for benefits at beginning of year	<u>25,274,757</u>
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Net assets available for benefits at end of year	<u><u>\$ 27,195,883</u></u>
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THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
ENDOWMENT PROGRAM - GROWTH/INCOME FUND ASSETS
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in permanently restricted net assets:

Revenues, gains, and other support:	
Contributions	\$ 1,039,777
Dividend and interest income	1,884,804
Net unrealized gain on investments	1,856,152
Net realized gain on investments	<u>564,574</u>
	5,345,307
Expenses:	
Distribution of endowments for designated purposes	5,071,521
Distribution of endowment earnings	1,371,388
Expenses	<u>178,491</u>
	<u>6,621,400</u>
Change in net assets	(1,276,093)
Net assets at beginning of year	<u>42,202,367</u>
Net assets at end of year	<u><u>\$ 40,926,274</u></u>

Represented by funds held in trust for others:

Cumberland Presbyterian Children's Home	\$ 5,386,799
Memphis Theological Seminary	4,412,613
The Historical Foundation	1,118,434
Other designated persons and organizations	<u>11,237,667</u>
	22,155,513

Represented by funds held for The Agencies of the Cumberland Presbyterian Church Center:

Board of Christian Education	1,629,819
Board of Missions	10,440,448
Board of Stewardship, Foundation and Benefits	1,422,843
Our United Outreach	1,494,201
General Assembly Corporation	423,531
The Cumberland Presbyterian	68,080
Commission on the Ministry	96,204
Endowment Program - Segregated Assets	0
Ministerial Aid	<u>3,195,635</u>
	18,770,761
Net assets at end of year	<u><u>\$ 40,926,274</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
ENDOWMENT PROGRAM - TOTAL RETURN FUND ASSETS
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in permanently restricted net assets:

Revenues, gains, and other support:

Contributions:

Transfer from Growth/Income Fund	\$ 156,410
Gifts	236,540
Dividend and interest income	296,287
Net unrealized gain on investments	1,079,175
Net realized gain on investments	<u>232,700</u>
	2,001,112

Expenses:

Distribution of endowments for designated purposes	238,714
Distribution of endowment earnings	339,402
Other expenses	<u>65,900</u>
	<u>644,016</u>

Change in net assets 1,357,096

Net assets at beginning of year 7,752,848

Net assets at end of year \$ 9,109,944

Represented by funds held in trust for others:

Children's Home	\$ 2,287,563
Memphis Theological Seminary	6,682,145
St. Luke C.P. Church	<u>140,236</u>
	<u><u>\$ 9,109,944</u></u>

THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
ENDOWMENT PROGRAM - SEGREGATED ASSETS
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in temporarily restricted net assets:

Revenues, gains, and other support:

Investment income	\$	4,633
		<u>4,633</u>

Expenses:

Payments to Our United Outreach		4,012
Property taxes		212
Transfer to Bethel College		251,296
Transfer to Growth/Income		<u>7,564</u>
		<u>263,084</u>

Decrease in temporarily restricted net assets		(258,451)
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Changes in permanently restricted net assets:

Contributions		46,884
Dividend and interest income		212,300
Net realized and unrealized gain on investments		82,439
Distribution of endowments for designated purposes		(6,904,242)
Distribution of endowment earnings		(211,797)
Withdrawals		<u>0</u>
Decrease in permanently restricted net assets		<u>(6,774,416)</u>

Change in net assets		(7,032,867)
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Net assets at beginning of year		<u>7,032,867</u>
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Net assets at end of year	\$	<u><u>0</u></u>
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Represented by funds held in trust for others:

Bethel College	\$	0
Other designated persons and organizations		<u>0</u>

Net assets at end of year	\$	<u><u>0</u></u>
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THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
CONTINGENCY FUND
STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in unrestricted net assets:

Revenues, gains, and other support:	
Our United Outreach	\$ 10,367
Interest income	<u>2,149</u>
	12,516
Expenses:	
General Assembly Meeting	<u>21,199</u>
	<u>21,199</u>
Change in net assets	(8,683)
Net assets at beginning of year	<u>55,754</u>
Net assets at end of year	<u>\$ 47,071</u>

**THE AGENCIES OF
THE CUMBERLAND PRESBYTERIAN CHURCH CENTER
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2006**

Note A - Nature of Activities and Significant Accounting Policies

Nature of Activities

By the covenant of Abraham and his descendants according to faith, God has established the church in the world through His Son Jesus Christ. This household of faith, the universal church, consists of all those persons in every nation and every age who confess Jesus Christ as Lord and Savior and who respond to His call for discipleship. The church in the world never exists for herself alone, but to glorify God and work for reconciliation through Christ. Christ claims the church and gives her the word and sacraments in order to bring God's grace and judgment to persons.

The General Assembly is the highest judicatory of this church and represents in one body all the particular churches thereof. It bears the title of the General Assembly of the Cumberland Presbyterian Church and constitutes the bond of union, peace, correspondence and mutual confidence among all its churches and judicatories. The Agencies of the Cumberland Presbyterian Church Center have been established by the General Assembly and in 2000 it caused the Cumberland Presbyterian Church General Assembly Corporation to be formed. They consist of the following:

Cumberland Presbyterian Church General Assembly Corporation
Board of *The Cumberland Presbyterian*
Commission on the Ministry
General Assembly Council of the Cumberland Presbyterian Church
Board of Missions of the Cumberland Presbyterian Church, Inc.
Board of Christian Education of the Cumberland Presbyterian Church, Inc.
Board of Stewardship, Foundation and Benefits of the Cumberland Presbyterian Church, Inc.
Cumberland Presbyterian Church Investment Loan Program, Inc.

Contributions

Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted, depending on the existence and/or nature of any donor restrictions.

Support that is restricted by the donor is reported as an increase in unrestricted net assets if the restriction expires in the reporting period in which the support is recognized. All other donor restricted support is reported as an increase in temporarily or permanently restricted net assets depending on the nature of the restriction. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets.

Donated Equipment and Services

Donated equipment is reflected as contributions in the accompanying financial statements at their estimated values at the date of receipt. No equipment was donated to the Center during the year ended December 31, 2006. No amounts have been reflected in the statements for donated services because they did not meet the criteria for recognition under SFAS No. 116.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from these estimates.

The Cumberland Presbyterian Church Investment Loan Program, Inc.'s notes receivable will consist of loans made to congregations, governing bodies, church organizations, and other qualifying related entities. The ability of each borrower to repay its loan generally depends upon the contributions received from its members. The number of members of each congregation and its revenue is likely to fluctuate. The Program must rely on the borrower's or guarantor's continued financial viability for repayment of loans. If a borrower or guarantor experiences a decrease in contributions or revenues, payments on that loan may be adversely affected. Even though the loans are collateralized by real estate, realization of the appraised value upon default is not assured and is dependent upon the local economic conditions of the borrower. Therefore, the determination of the adequacy of the allowance for notes receivable losses is based on estimates that are particularly susceptible to significant changes in the economic environment and market conditions for the geographic areas where the borrowers are located.

While management uses available information to recognize losses on notes receivable, further reductions in the carrying amounts of notes receivable may be necessary based on changes in the

NOTES CONTINUED

economic conditions for the geographic areas of the borrowers. It is therefore reasonably possible that the estimated losses on notes receivable may change materially in the near term. However, the amount of the change that is reasonably possible cannot be estimated.

Promises to Give

Unconditional promises to give are recognized as revenue or gains in the period received and as assets or decreases of liabilities depending on the form of the benefits received. Conditional promises to give are recognized when the conditions on which they depend are substantially met. The Center has no promises to give at December 31, 2006.

Inventory

Inventories are stated at the lower of cost or market. Cost is determined using the average cost method.

Depreciation

In years past, the following divisions have recorded property and equipment as assets and depreciated them: Building and Maintenance, Resource Center, and Computer Services Division. Depreciation of property and equipment was computed using the straight-line method over the estimated useful lives of the assets. Purchases after 1996 are not capitalized, but expensed when purchased. Therefore, no depreciation expense has been recorded for items acquired in 1997 and thereafter. The difference between the cost of fixed assets expensed and depreciation expense that would be recorded is immaterial. The Center's headquarters, located at 1978 Union Avenue in Memphis, Tennessee, is registered as a landmark building and is not depreciated.

Property and Equipment

Property and equipment is recorded at historical cost. Donated property and equipment is recorded at fair market value at the date of donation. Such donations are reported as unrestricted support unless the donor has restricted the donated asset to a specific purpose. Assets donated with explicit restrictions regarding their use and contributions of cash that must be used to acquire property and equipment are reported as restricted support. Absent donor stipulations regarding how long those donated assets must be maintained, the Center reports expirations of donor restrictions when the donated or acquired assets are placed in service as instructed by the donor. The Center reclasses temporarily restricted net assets to unrestricted net assets at that time.

Investments

The reported values of all investments other than notes receivable are measured by quoted prices in an active market. Realized and unrealized gains and losses are reflected in the statement of activities. (See also Note L)

Income Tax Status

The Center is a not-for-profit organization exempt from federal income taxes under Internal Revenue Code (IRC) Section 501(c)(3). Thus, no provision for federal income taxes has been made. The Center has a defined contribution retirement plan which is qualified under Internal Revenue Code Section 403(b); no provision for income taxes has been included in the plan's financial statements.

Cash and Cash Equivalents

For purposes of the statement of cash flows, all highly liquid investments with a maturity of three months or less are considered to be cash equivalents. However, cash and cash equivalents reported as securities and investments by the Endowment Program - Growth/Income Fund Assets, Endowment - Total Return Fund Assets, Endowment Program - Segregated Assets, Investment Loan Program and Retirement Fund are considered investments for purposes of the statement of cash flows.

Loans Receivable and Allowance for Losses

Loans receivable are stated at unpaid principal balances, less the allowance for notes receivable losses.

The allowance for loans receivable losses is maintained at a level which, in management's judgment, is adequate to absorb credit losses inherent in the loans receivable portfolio. The amount of the allowance is based on management's evaluation of the collectibility of the portfolio, including the nature of the portfolio, credit concentrations, trends in historical loss experience, economic conditions, and other risks inherent in the portfolio. Although management uses available information to recognize losses on notes receivable, because of uncertainties associated with the various local economic conditions of the borrowers and collateral values, it is reasonably possible that a material change could occur in the allowance for notes receivable in the near term. However, the amount of the change that is reasonably possible cannot be estimated. When considered necessary, the allowance is increased by a charge to expense and reduced by actual charge-offs, net of recoveries.

For the year ended December 31, 2006, no allowance was necessary.

NOTES CONTINUED

Note B - Retirement Plan

General

Cumberland Presbyterian Church Retirement Plan No. Two is available to certain employees of the Church and its agencies. All agencies, boards, and divisions match each employee's contribution up to 5 percent of the employee's salary.

The plan obtained its latest determination letter on January 31, 1972, in which the Internal Revenue Service stated that the plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The plan has been amended since receiving the determination letter. However, the plan administrator and the plan's tax counsel believe that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. The plan is a "church plan" and is, therefore, not subject to ERISA.

Eligibility

Employees who are eighteen years of age are immediately eligible to participate in the plan.

Vesting

Participants are immediately 100% vested in their accounts.

Investments

The Plan's investments are held by a bank administered trust fund. The trust is the funding vehicle for the Plan, and all contributions are made to the trust. The cost and market value of the Plan's investments at December 31, 2006, are as follows:

	<u>Cost</u>	<u>Market Value</u>
Total	<u>\$ 23,587,751</u>	<u>\$ 27,194,197</u>

Note C - Endowment Program

The Endowment Program includes assets of the Agencies of the Cumberland Presbyterian Church Center and the assets of other agencies, boards and divisions. The Program's investments, other than notes receivable, mineral rights, real estate, and certificates of deposit, are held by a bank administered trust fund. The cost and market value of the Program's investments held by the trust at December 31, 2006, are as follows:

	<u>Cost</u>	<u>Market Value</u>
Total	<u>\$ 44,712,590</u>	<u>\$ 45,475,406</u>

From 1995 til October 2006, the Endowment Program was administered as three funds (previously there were only two funds): (1) Growth/Income Fund Assets (formerly the Commingled Fund Assets), (2) Total Return Fund Assets and (3) Segregated Assets. The Segregated Assets Fund was created in 1995 to hold real estate held in trust by the Board of Stewardship for others. These parcels of real estate were designated for particular purposes and could not be commingled, although, upon their sale, the proceeds could be placed in the commingled (Growth/Income) fund. Other such segregated assets were added in 1996 and 1997. A major increase in 1997 occurred as a result of the new arrangements entered into by Bethel College and the Board of Stewardship in accordance with a directive of the General Assembly of the Cumberland Presbyterian Church to "renegotiate Bethel College's existing indebtedness in a manner that will maximize the college's viability and minimize the denomination's liability." In response to this directive, in June 1997, all of the assets of the college's endowments held in the Growth/Income Fund Assets Fund were transferred to the Segregated Assets Fund. This cash transfer was accomplished through sale of Growth/Income Fund assets. The cash generated was then invested, first in a note receivable (payable by Bethel College to the Board of Stewardship) and second in a \$535,000 certificate of deposit with First Tennessee Bank. All remaining cash assets of the college's segregated endowments were then reinvested in a single miscellaneous endowment account in the Growth/Income Fund.

In 1999, \$300,000 from Bethel College's miscellaneous account in the Growth/Income Fund was used to purchase an additional certificate of deposit from First Tennessee Bank as a segregated investment of the college's endowments. In January 2000, the \$535,000 certificate of deposit was cashed and the proceeds invested in the college's growth income account.

NOTES CONTINUED

In April 2000, in response to a request of the Board of Trustees of Bethel College for (1) a \$535,000 increase in the long-term debt of the College and (2) permission to borrow from commercial lenders beyond the 45-day-limit imposed by the current loan agreement, the Board of Stewardship (1) transferred to the College specific restricted endowments for which the College has permanent fiduciary responsibility in the total amount of \$534,929 and (2) released the Board of Trustees of Bethel College, Inc., from negative covenant 3.11.a. contained in the Loan Agreement entered into between the College and the Board of Stewardship on the 12th day of June 1997, which negative covenant states: "Until the Loan and all other financial obligations payable under the Loan Documents are paid in full, Bethel College will not, without the written permission of the Board of Stewardship, which permission shall not be unreasonably withheld: Cause Bethel College to become liable, either as a borrower or a guarantor, for any indebtedness for borrowed money, including any capital lease, which is not paid in full within forty-five (45) days." None of the other provisions of the Loan Agreement of 12th June 1997 between the College and the Board of Stewardship were affected by this change. All assets pledged for the repayment of the existing loan remain intact and are deemed sufficient to insure the amortization of the loan as stipulated in the loan agreement. (See Note G)

In October 2006, at the request of Bethel College the endowments previously in the Segregated Asset Fund were transferred to Bethel College. The remaining funds in the Segregated Asset Funds not belonging to Bethel College were transferred to the Growth/Income Fund. On December 31, 2006, there were only two funds, the Growth/Income Fund and the Total Return Fund.

Note D - Investment Loan Program**Nature of Activities**

On March 19, 1999, the State of Tennessee approved the charter for the Cumberland Presbyterian Church Investment Loan Program, Inc., a new subsidiary corporation of the Board of Stewardship, Foundation and Benefits of the Cumberland Presbyterian Church, Inc. This corporation has replaced the functions of two existing programs of the Board of Stewardship.

- (1) It provides building loans secured by first mortgages to congregations, presbyteries, and church agencies replacing the loan function of the Endowment Program.
- (2) It allows congregations, presbyteries, and church agencies to invest their funds in interest bearing accounts from which withdrawals can be made "on demand" replacing the function of the Cash Funds Management Program.

The Investment Loan Program includes two new features.

- (1) All participants have the opportunity to invest funds for specific terms (such as three years or five years) in order to receive a higher rate of interest. A prospectus outlines the added investment options offered.
- (2) Unlike the Cash Funds Management Program in which participation was limited to *organizations* of the church, *individual members* of the Cumberland Presbyterian Church now have the opportunity to invest their personal funds, receive interest, and, at the same time, help to provide the loans needed to finance the growth of Cumberland Presbyterian congregations in the new century.

As a part of implementing the new program, the Board of Stewardship took action at its September 1999 meeting to merge the Cash Funds Management Program into the Cumberland Presbyterian Investment Loan Program, effective January 1, 2000. However, due to unforeseen delays, the merger was not accomplished until January 1, 2001. Over time there will be a change in the primary investments underwriting the value of the accounts from securities backed by the U. S. government to notes receivable secured by first mortgages from Cumberland Presbyterian churches, presbyteries, and church agencies.

Securities and Investments

The cost and market values of Investment Loan Program investments at December 31, 2006, are as follows:

	<u>Cost</u>	<u>Market Value</u>
Total	<u>\$ 8,863,661</u>	<u>\$ 8,529,267</u>

NOTES CONTINUED

Notes Payable to Individual Investors

Notes payable to individual investors are made through a general offering in the states of Kentucky, New Mexico, Tennessee and Texas to eligible individual investors and must be purchased in minimum face amounts of \$500. All notes payable to individual investors shown in these financial statements are Adjustable Rate Ready Access Notes. Adjustable Rate Ready Access Notes are payable on demand and pay an adjustable interest rate that may be adjusted each month. Additions of principal may be made to Adjustable Rate Ready Access Notes at any times. Withdrawals from Adjustable Rate Ready Access Notes may be made at any time and are payable upon written request of the investor to provide up to thirty (30) days written notice of any intended withdrawal before such withdrawal is made. Both additions to and withdrawals from Adjustable Rate Ready Access Notes must be made in minimum amounts of \$250. The CPC Investment Loan Program may review certain factors, such as investment gap analysis, loan demand, cash flow needs and the current policy of the Federal Reserve, before establishing each month's rate of interest.

The notes are non-negotiable and may be assigned only upon the CPC Investment Loan Program's written consent. The notes are unsecured and of equal priority with all other current indebtedness of the CPC Investment Loan Program.

Depository Accounts Held of Church Organizations

The CPC Investment Loan Program accepts Depository Accounts in which Church Organizations may place funds with the Program, in minimum amounts of \$500. All depository accounts shown in these financial statements are Adjustable Rate Ready Access accounts. Like the Program's notes, depository accounts are general obligations of the Program, are unsecured and not insured, and are of equal priority with all other current indebtedness of the Program including notes. The interest rate on the depository accounts will be adjusted pursuant to the policies of the CPC Investment Loan Program as they may be adopted from time to time by its Board of Directors. The CPC Investment Loan Program may terminate any depository account upon sixty (60) days written notice to the church organization.

Loans Receivable

Amounts that have been loaned are included on the Statement of Financial Position as loans receivable. Thirteen loans are outstanding at December 31, 2006, and all are deemed to be fully collectible. Thus, no adjustment has been made to the carrying amount of \$4,685,774 listed on the Statement of Financial Position.

Loans receivable are collectible primarily through monthly payments based on up to a twenty-five year amortization period. Interest rates, as determined by the board, are based on the Program's cost of funds plus a margin that is generally 3% per annum. On loans originated for \$500,000 or less, the interest rate will be adjusted triennially. On loans, originated for more than \$1,000,000, the interest rate will be adjusted annually for the term of the loan.

Estimated receipts of principal and interest for the five years subsequent to 2006 are:

<u>Year ending December 31,</u>	<u>Amount</u>
2007	\$ 443,356
2008	\$ 443,356
2009	\$ 443,356
2010	\$ 443,356
2011	\$ 443,356

Note E - Funds Held in Trust

The executive director of the Board of Christian Education is responsible for certain funds held in trust for outside groups. Funds invested by the executive director in Investment Loan Program amounted to the following as of December 31, 2006:

P.R.E.M.	<u>\$ 385,029</u>
Colleague Forum	<u>\$ 0</u>

The General Assembly Corporation is responsible for funds held in trust for certain committees and commissions. These funds are shown as liabilities in the statement of financial position of the General Assembly Corporation. Activity in these funds for the year ended December 31, 2006, is as follows:

NOTES CONTINUED

	Committee on Judiciary	Non-USA Moderator Travel Fund
Balance January 1, 2006	\$ 18,016	\$ 5,053
Our United Outreach	7,759	0
Other income received	1,230	154
Disbursements	(11,310)	0
Balance December 31, 2006	<u>\$ 15,695</u>	<u>\$ 5,207</u>

	Commission on Theology and Social Concerns	Commission on Chaplains
Balance January 1, 2006	\$ 10,080	\$ 670
Our United Outreach	4,669	9,004
Other income received	758	4,097
Disbursements	(6,029)	(11,056)
Balance December 31, 2006	<u>\$ 9,478</u>	<u>\$ 2,715</u>

Note F - Guarantees

The Board of Stewardship, Foundation and Benefits serves as guarantor on a line of credit from First Tennessee Bank to other boards, agencies and divisions. The original or available amount and outstanding balance is as follows:

	Original or Available Amount	Amount Outstanding
Memphis Theological Seminary line of credit	\$ 400,000	\$ 394,877

During January 1996, The Board of Stewardship, Foundation and Benefits became a guarantor of a \$535,000 letter of credit for Bethel College to the U. S. Department of Education for amounts awarded to students of the College. The letter of credit would become payable if Federal money was awarded for a period after the College no longer existed.

In 1997, in accordance with a directive of the General Assembly of the Cumberland Presbyterian Church to "minimize the denomination's liability" vis-a-vis the indebtedness of Bethel College, the Board of Stewardship terminated its guarantee of Bethel's letter of credit. This letter of credit is secured by the College's pledge of a \$535,000 certificate of deposit at First Tennessee Bank which forms a portion of the College's segregated endowment investments as shown in the Endowment Program - Segregated Assets' Statement of Financial Position. Should the Department of Education make a draw on the letter of credit, First Tennessee Bank is authorized to take the amount of the draw from the certificate of deposit. In order to allow the College to pledge this asset in this manner, as security for the letter of credit, the Board of Stewardship hypothecated the certificate of deposit to Bethel College. In this arrangement, the \$535,000 of segregated endowment investments represented by the certificate of deposit is protected for its permanently restricted purposes by stipulations in the loan agreement between the Board of Stewardship and Bethel College. The Board of Stewardship, upon notification by First Tennessee Bank that it has recovered such funds from the certificate of deposit, is authorized immediately, as of the day of the recovery by the bank, to add the amount to the balance due on the note receivable from Bethel College shown as an asset in the Endowment Program - Segregated Assets' Statement of Financial Position.

In 2000, \$300,000 from Bethel College's miscellaneous account in the Growth/Income Fund was used to purchase a certificate of deposit from First Tennessee Bank as a segregated investment of the college's endowments. The purpose of this investment was to provide a segregated, hypothecated investment which Bethel College could use to secure a \$300,000 letter of credit to IBM to cover the cost of laptop computers being furnished to all students, the cost of which would be recovered through student fees. The security arrangements and provisions for repayment of any draw on this letter of credit are subject to renegotiation now that Bethel's note receivable has been paid in full.

NOTES CONTINUED

In January 2000, Bethel College was notified by the U. S. Department of Education that it was released from the obligation to provide a \$535,000 letter of credit in recognition of the College's having achieved three years of surpluses and having agreed to record depreciation on its books in accordance with generally accepted accounting principles and the requirements of Financial Accounting Standard 93. As a consequence, the \$535,000 certificate of deposit at First Tennessee Bank was closed out and the funds added to the College's miscellaneous account in the Growth/Income Fund. In April 2000, endowments totaling \$534,929 were returned to the college. (See Note C.)

The note receivable was paid in full in August 2006. Therefore the balance at December 31, 2006, was \$0.00.

Note G - Insurance Program

The Cumberland Presbyterian Group Health and Life Insurance Program is a fully insured, experience-rated plan with a policy year ending on the last day of February. Any excess of premium over medical claims and other plan expenses is now retained by the insurer; excess losses are no longer carried forward as a charge against the experience for subsequent policy years, as in the past, but must be absorbed by the insurer. The plan is the responsibility of the Board of Stewardship, Foundation and Benefits.

The plan has one Investment Loan Program account and one account in the Total Return Fund. Both are used as a stabilization reserve to provide some protection against unexpected medical claims volatility. The balance at December 31, 2006 of the Investment Loan Program account is \$61,373. The balance at December 31, 2006 of the Total Return Fund account is \$1,289,344.

Note H - Concentrations of Credit Risk Arising from Cash Deposits in Excess of Insured Limits

The Center maintains its cash balances in one financial institution located in Memphis, Tennessee. The balances are insured by the Federal Deposit Insurance Corporation up to \$100,000. At December 31, 2006, the Center's uninsured cash balances total \$1,305,401. Cash and cash equivalents classified as securities and investments are items held in equities backed by the Federal Government, except for the certificate of deposit in the Endowment Program - Segregated Assets. These equities, while backed by the Federal Government, are not insured by the Federal Deposit Insurance Corporation.

Note I - Real Estate

Real estate assets of the Board of Missions are held for investment and are therefore not depreciated. These assets amounted to the following at December 31, 2006:

Property Location	Board of Missions
San Francisco, California	\$ 51,818

Note J - Leases

The Board of Missions leases a copier and a postage machine for use in its offices and the Cumberland Presbyterian Resource Center also leases a postage machine for use in its shipping unit. Lease payments for the year ended December 31, 2006, totaled \$1,536. The minimum lease payments for the next four years ending December 31 are as follows:

2007	\$ 1,536
Thereafter	<u>0</u>
	\$ 1,536

NOTES CONTINUED**Note K - Combining Statement of Activities Expenses**

The total expenses of various Agencies are included in the Combining Statement of Activities as follows:

Expense Description	Agencies
Our United Outreach	Our United Outreach
General Assembly Corporation	General Assembly Corporation and Contingency Fund
<i>The Cumberland Presbyterian</i>	<i>The Cumberland Presbyterian</i>
General Assembly Council	General Assembly Council
Central Services	Building and Maintenance, Computer Services Division, and Central Accounting Division
Board of Missions	Board of Missions
Board of Christian Education	Board of Christian Education and Cumberland Presbyterian Resource Center
Board of Stewardship, Foundation and Benefits	Board of Stewardship, Foundation and Benefits; Revolving Church Loan Program; Insurance Program; Ministerial Aid; and Investment Loan Program

Costs originating from the Central Services (Building and Maintenance, Computer Services Division, and Central Accounting Division) are charged to the various applicable agencies based on usage. The Central Services Agency has included in income an amount equal to the total allocated expenses.

Note L - Fair Value of Financial Instruments

Amounts that have been loaned from the Endowment Program, Revolving Loan Program, and the Board of Missions are included on the Combining Statement of Financial Position as notes receivable.

Because of the multiple number and complexity of the calculations necessary, management does not believe it is practicable to estimate fair value. Therefore, no adjustment has been made to the total carrying amount of \$9,483,016 listed on the Combining Statement of Financial Position.

Investments other than loans receivable are carried at fair value. (See Investments in Note A)

Note M - Cumberland Presbyterian Resource Center

In February 2006, the Board of Christian Education made the difficult decision to close the Cumberland Presbyterian Resource Center. The closing was effective March 31, 2006. The remaining assets and liabilities of the Cumberland Presbyterian Resource Center were assumed by the Board of Christian Education.

BETHEL COLLEGE
AUDITED FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

BETHEL COLLEGE

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Independent Auditors' Report

The Board of Trustees
Bethel College
McKenzie, Tennessee

We have audited the accompanying statements of financial position of Bethel College (the "College") as of July 31, 2006 and 2005, and the related statements of activities and cash flows for the years then ended. These financial statements are the responsibility of the College's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Bethel College as of July 31, 2006 and 2005, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Crosslin, Vaden & Associates, P.C.

Nashville, Tennessee
October 17, 2006

BETHEL COLLEGE
STATEMENTS OF FINANCIAL POSITION

ASSETS

	July 31,	
	<u>2006</u>	<u>2005</u>
Cash and cash equivalents	\$ 437,277	\$ 345,123
Perkins loan cash	71,713	156,131
Receivables:		
Contributions, net (Note B)	963,071	1,248,088
Students, net of allowances of \$1,515,000 and \$1,190,000, respectively	5,236,047	3,696,779
Perkins loans, net of allowances of \$125,631 and \$64,805, respectively	431,078	396,369
Other	46,568	72,063
Inventories	65,526	109,474
Prepaid expenses and deposits	726,057	235,287
Investments in mutual funds (Note E)	188,292	181,769
Endowment funds (Note C)	7,841,494	7,949,387
Beneficial interest in assets held by others (Note D)	3,812,591	3,972,265
Note receivable	22,647	29,998
Property and equipment:		
Land	465,243	477,941
Buildings and improvements	10,210,992	7,206,373
Equipment, furniture and automobiles	3,586,630	3,190,647
Library books	860,382	798,859
Property held under capital leases	3,232,676	3,880,064
Construction in progress	3,553,284	1,038,212
Accumulated depreciation	<u>(7,476,987)</u>	<u>(7,562,294)</u>
Total property and equipment, net	<u>14,432,220</u>	<u>9,029,802</u>
Total assets	<u>\$ 34,274,581</u>	<u>\$ 27,422,535</u>

LIABILITIES AND NET ASSETS

	July 31,	
	<u>2006</u>	<u>2005</u>
Liabilities:		
Accounts payable	\$ 3,304,174	\$ 1,920,113
Accrued payroll and benefits	423,741	181,337
Accrued interest	50,913	60,794
Deferred tuition revenue (Note F)	1,827,125	1,537,140
Annuities payable (Note E)	26,139	26,139
Notes payable (Note G)	12,996,754	7,808,174
Obligations under capital leases (Note H)	1,529,810	1,775,781
Advances from the federal government for student loans	<u>423,987</u>	<u>423,987</u>
Total liabilities	<u>20,582,643</u>	<u>13,733,465</u>
Net Assets:		
Unrestricted	1,291,085	1,208,851
Temporarily restricted (Note I)	2,870,124	2,772,340
Permanently restricted (Note I)	<u>9,530,729</u>	<u>9,707,879</u>
Total net assets	<u>13,691,938</u>	<u>13,689,070</u>
 Total liabilities and net assets	 <u>\$34,274,581</u>	 <u>\$27,422,535</u>

See accompanying notes to financial statements.

BETHEL COLLEGE
STATEMENTS OF ACTIVITIES

	Year Ended July 31, 2006			Total
	Unrestricted	Temporarily Restricted	Permanently Restricted	
Revenue, gains and other support:				
Regular tuition and fees	\$ 10,041,643	\$ -	\$ -	\$ 10,041,643
Degree completion tuition	9,643,044	-	-	9,643,044
Institutional scholarships and grants	(4,804,010)	-	-	(4,804,010)
Net tuition and fees	14,880,677	-	-	14,880,677
Bookstore income	1,187,730	-	-	1,187,730
Private gifts and contracts	1,347,643	57,237	278,823	1,683,703
Investment and endowment income	300,786	131,143	-	431,929
Unrealized gain on beneficial interest in assets held by others	-	7,294	-	7,294
Auxiliary fund revenues	2,851,430	-	-	2,851,430
Government grants	4,883,629	-	-	4,883,629
Other income	177,266	-	-	177,266
Reclassification	455,973	-	(455,973)	-
Net assets released from restrictions	97,890	(97,890)	-	-
Total revenue, gains and other support	26,183,024	97,784	(177,150)	26,103,658
Expenses:				
Educational and general:				
Instruction	9,644,585	-	-	9,644,585
Academic support	476,432	-	-	476,432
Student services	2,947,501	-	-	2,947,501
Institutional support	5,840,315	-	-	5,840,315
Auxiliary enterprises	2,677,218	-	-	2,677,218
Scholarships	4,514,739	-	-	4,514,739
Total expenses	26,100,790	-	-	26,100,790
Net increase (decrease) in net assets	82,234	97,784	(177,150)	2,868
Net assets, beginning of year	1,208,851	2,772,340	9,707,879	13,689,070
Net assets, end of year	\$ 1,291,085	\$ 2,870,124	\$ 9,530,729	\$ 13,691,938

Year Ended July 31, 2005			
<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
\$ 8,204,782	\$ -	\$ -	\$ 8,204,782
8,137,913	-	-	8,137,913
<u>(3,737,926)</u>	<u>-</u>	<u>-</u>	<u>(3,737,926)</u>
12,604,769	-	-	12,604,769
838,183	-	-	838,183
2,232,670	54,060	107,133	2,393,863
326,311	89,820	-	416,131
-	304,885	-	304,885
2,485,234	-	-	2,485,234
4,161,040	-	-	4,161,040
170,203	-	-	170,203
-	74,025	(74,025)	-
<u>505,168</u>	<u>(505,168)</u>	<u>-</u>	<u>-</u>
<u>23,323,578</u>	<u>17,622</u>	<u>33,108</u>	<u>23,374,308</u>
8,529,475	-	-	8,529,475
515,155	-	-	515,155
2,774,049	-	-	2,774,049
5,317,241	-	-	5,317,241
2,192,203	-	-	2,192,203
<u>3,993,307</u>	<u>-</u>	<u>-</u>	<u>3,993,307</u>
<u>23,321,430</u>	<u>-</u>	<u>-</u>	<u>23,321,430</u>
2,148	17,622	33,108	52,878
<u>1,206,703</u>	<u>2,754,718</u>	<u>9,674,771</u>	<u>13,636,192</u>
<u>\$ 1,208,851</u>	<u>\$ 2,772,340</u>	<u>\$ 9,707,879</u>	<u>\$ 13,689,070</u>

See accompanying notes to financial statements.

BETHEL COLLEGE
STATEMENTS OF CASH FLOWS

	Year Ended July 31,	
	2006	2005
CASH FLOWS FROM OPERATING ACTIVITIES:		
Increase in net assets	\$ 2,868	\$ 52,878
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Non-cash:		
Allowance for doubtful student accounts, contributions and Perkins loans receivable	367,859	90,474
Loss on disposal of property and equipment	3,785	-
Unrealized gain on endowment funds	(138,749)	(36,773)
Depreciation	1,688,603	1,895,238
Annuities payable	5,814	5,814
Decrease in endowment funds held by the Board of Stewardship (Note I)	-	211,338
(Increase) decrease in:		
Perkins loan cash	84,418	(61,407)
Contributions receivable	302,984	(471,874)
Student accounts receivable	(1,864,268)	(259,168)
Perkins loans receivable	(95,535)	26,380
Other receivables	25,495	88,815
Inventories	43,948	15,937
Prepaid expenses and deposits	(490,770)	(171,710)
Beneficial interest in assets held by others	159,674	(509,785)
Increase (decrease) in:		
Accounts payable	1,384,061	(1,322,357)
Accrued payroll and benefits	242,404	6,217
Accrued interest	(9,881)	23,395
Deferred tuition revenue	289,985	374,832
Total adjustments	<u>1,999,827</u>	<u>(94,634)</u>
Net cash provided by (used in) operating activities	<u>2,002,695</u>	<u>(41,756)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchases of investments	(279,771)	(186,225)
Sales of investments	526,413	-
Purchases of property and equipment	(5,976,303)	(1,875,219)
Proceeds received on repayment of note receivable	<u>7,351</u>	<u>6,866</u>
Net cash used in investing activities	<u>(5,722,310)</u>	<u>(2,054,578)</u>

See accompanying notes to financial statements.

BETHEL COLLEGE
STATEMENTS OF CASH FLOWS - Continued

	<u>Year Ended July 31,</u>	
	<u>2006</u>	<u>2005</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
Payments on annuity obligations	(5,814)	(5,814)
Investment subject to annuity agreements	(6,523)	(10,696)
Proceeds from notes payable and line-of-credit	10,782,096	2,855,175
Payments on notes payable and line-of-credit	(5,593,516)	(526,830)
Repayments of capital lease obligations	<u>(1,364,474)</u>	<u>(1,163,896)</u>
Net cash provided by investing activities	<u>3,811,769</u>	<u>1,147,939</u>
Net increase (decrease) in cash and cash equivalents	92,154	(948,395)
Cash and cash equivalents, beginning of year	<u>345,123</u>	<u>1,293,518</u>
Cash and cash equivalents, end of year	<u>\$ 437,277</u>	<u>\$ 345,123</u>
Supplemental disclosures of cash flow information:		
Interest paid	<u>\$ 877,256</u>	<u>\$497,784</u>
Non-cash financing and investing activities:		
Purchases of property and equipment, net of capitalized interest	\$ 7,094,806	\$ 2,967,354
Amount financed through capital leases	<u>(1,118,503)</u>	<u>(1,092,135)</u>
Total paid for property and equipment	<u>\$ 5,976,303</u>	<u>\$ 1,875,219</u>

See accompanying notes to financial statements.

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICES

Organization and Business Purpose

Bethel College (the "College") is a private, residential, coeducational college affiliated with the Cumberland Presbyterian Church and dedicated primarily to educating students in the liberal arts and science while also offering select pre-professional programs and a graduate teacher education program. In addition to its traditional academic programs, the College also offers a degree-completion program. The College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools and its education emphasizes academic excellence, high achievement, intellectual and personal integrity, and participation in community life. Its Christian heritage finds expression in commitment to the values of personal growth, justice, community, and service.

Accrual Basis and Financial Statement Presentation

The financial statements are prepared in accordance with the American Institute of Certified Public Accountants (AICPA) Audit and Accounting Guide, *Not-for-Profit Organizations*.

The College classifies its revenue, expenses, gains, and losses into three classes of net assets based on the existence or absence of donor-imposed restrictions. Net assets of the College and changes therein are classified as follows:

Unrestricted net assets - Net assets that are not subject to donor-imposed stipulations.

Temporarily restricted net assets - Net assets subject to donor-imposed stipulations that may or will be met either by actions of the College and/or the passage of time.

Permanently restricted net assets - Net assets subject to donor-imposed stipulations that are required to be maintained permanently by the College. Generally, the donors of these assets permit the College to use all or part of the income earned on related investments for general or specific purposes.

The amount for each of these classes of net assets is displayed in the statements of financial position and the amount of change in each class of net assets is displayed in the statements of activities.

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICES - Continued

Comparative Financial Statements

Certain reclassifications have been made to the financial statements for fiscal year 2005 to conform to the presentation adopted for fiscal year 2006.

Use of Estimates in The Preparation of Financial Statements

Judgment and estimation is exercised by management in certain areas of the preparation of financial statements. The more significant areas include the recovery period for property and equipment, the allocation of certain operating expenses to functional categories, the collection of contributions receivable and the adequacy of the allowance for doubtful receivables. Management believes that such estimates have been based on reasonable assumptions and that such estimates are adequate. Actual results could differ from those estimates.

Contributions

The College reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or the purpose of the restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions. The College has elected to report contributions received with donor-imposed restrictions as an increase to unrestricted net assets if the restrictions are met in the same fiscal year that the contributions are received.

The College reports gifts of land, equipment and other assets as unrestricted support unless explicit donor stipulations specify how the donated assets must be used. Gifts of long-lived assets with explicit restrictions that specify how the assets are to be used and gifts of cash or other assets that must be used to acquire long-lived assets are reported as restricted support. Absent explicit donor stipulations regarding how long the long-lived assets must be maintained, the College reports expirations of donor restrictions when the donated or acquired long-lived assets are placed in service.

In the event a donor makes changes to the nature of a restricted gift which affects its classification among the net asset categories, such amounts are reflected as reclassifications in the statement of activities.

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICES - Continued

Cash Equivalents

The College considers all cash and highly liquid investments with original maturities of three months or less when purchased to be cash equivalents.

Perkins Loan - Cash

As required by federal regulations, cash related to the Federal Perkins Loan Program is maintained in a separate bank account.

Student Accounts Receivable

The College records accounts receivable at their estimated net realizable value. An allowance for doubtful accounts is recorded based upon management's estimate of uncollectible accounts determined by analysis of specific student balances and a general reserve based upon agings of outstanding balances. Past due balances and delinquent receivables are charged against the allowance when they are determined to be uncollectible by management.

Contributions Receivable

Contributions receivable are recorded at their estimated fair value using a discount rate commensurate with the rate on U.S. Government Bonds whose maturities correspond to the maturities of the contributions. Under the provisions of SFAS No. 116, contributions receivable are considered to be either conditional or unconditional promises to give. A conditional contribution is one which depends on the occurrence of a specified uncertain future event to become binding on the donor. Conditional contributions are not recorded as revenue until the condition is met, at which time they become unconditional. Unconditional contributions are recorded as revenue at the time verifiable evidence of the promise to give is received.

Inventories

Inventories consist primarily of books and supplies and are stated at the lower of cost or market. Cost is determined using the average cost method.

Endowment Funds and Other Investments

Investments in marketable equity securities with readily determinable fair values and all investments in debt securities are stated at their fair values in the statements of financial position. All gains and losses (both realized and unrealized) and other investment income are reported in the statements of activities. The College has elected to report investment income with donor-imposed restrictions as an increase to unrestricted net assets if the restrictions are met in the same fiscal year that the income is received.

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICES - Continued

Property and Equipment

Property and equipment are recorded at cost at the date of acquisition or fair value at the date of donation in the case of gifts. Depreciation on property and equipment is calculated on the straight-line method over estimated useful lives of 20-70 years for buildings and improvements, 18 months - 10 years for equipment, furniture, and library books, 5 years for automobiles, and 20 years for other property. Property held under capital leases is being depreciated on the straight-line method based on the lesser of the estimated useful life of the property to the College or the life of the capital lease. Repairs and renovations that do not add value or extend the life of the assets are expensed as incurred.

Deferred Revenue

The College's policy is to record student fees and tuition billed prior to year-end for classes after year-end as deferred revenue.

Advertising Costs

Advertising costs are expensed as incurred and totaled approximately \$473,000 and \$768,000 for the years ended July 31, 2006 and 2005, respectively.

Fair Value of Financial Instruments

The carrying value of cash, receivables, accounts payable and accrued expenses approximate fair value due to the short maturity of these instruments. The carrying values of other liabilities and long-term debt are not materially different from the estimated fair values of these instruments.

Tax Status

The College is exempt from Federal income taxes under 501(a) of the Internal Revenue Code (IRC) as an organization described in IRC Section 501(c)(3). Accordingly, no provision for income taxes has been made in the accompanying financial statements.

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

B. CONTRIBUTIONS RECEIVABLE

Contributions receivable at July 31, 2006 and 2005 consist of the following:

	<u>2006</u>	<u>2005</u>
Contributions receivable (present value)	\$ 1,003,071	\$ 1,306,054
Less: allowance for doubtful contributions	<u>(40,000)</u>	<u>(57,966)</u>
	<u>\$ 963,071</u>	<u>\$ 1,248,088</u>

Expected maturities of contributions receivable at July 31, 2006 are as follows:

For the Fiscal Year(s) <u>Ending July 31,</u>	<u>Amount</u>
2007	\$ 149,818
2008 - 2012	<u>968,767</u>
Total expected contributions	1,118,585
Less: allowance for net present value using a discount rate of 4.94%	<u>(115,564)</u>
Present value of contributions receivable	<u>\$ 1,003,071</u>

C. ENDOWMENT FUNDS

The endowment funds of the College are principally administered by the Board of Finance of the Cumberland Presbyterian Church, Inc. (the "Board") and are co-mingled with funds of other agencies of the Church. The College's portion represents approximately 15% and 17% of the funds administered by the Board at July 31, 2006 and 2005, respectively. The endowment funds of the College are invested as follows:

	<u>2006</u>	<u>2005</u>
Administered by the Board:		
Marketable equity and debt securities	\$5,964,649	\$3,053,716
Certificate of deposit	300,000	300,000
Note receivable (Note G)	<u>-</u>	<u>3,199,852</u>
	<u>6,264,649</u>	<u>6,553,568</u>
Administered by the College:		
Marketable equity and debt securities	7,988	7,988
Certificates of deposits (partially pledged, see Note G)	<u>1,568,857</u>	<u>1,387,831</u>
	<u>\$7,841,494</u>	<u>\$7,949,387</u>

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

C. ENDOWMENT FUNDS - Continued

The College has pledged certain endowment funds it administers as collateral on several notes payable. As of July 31, 2006 and 2005, the amount of notes payable collateralized by the endowment funds totaled \$911,856 and \$806,288, respectively. As of July 31, 2006, there have been no events of default on the notes payable. See Note G.

D. BENEFICIAL INTEREST IN ASSETS HELD BY OTHERS

Beneficial interest in assets held by others represents arrangements in which a donor establishes and funds a perpetual trust administered by an individual or organization other than the College. The fair value of perpetually held trusts in which the College had a beneficial interest as of July 31, 2006 and 2005, was \$3,812,591 and \$3,972,265, respectively. The College records these trusts at fair market value. Income from the beneficial interest assets is temporarily restricted for scholarships.

E. ANNUITY FUNDS

The College has a Charitable Gift Annuity Program as part of its planned giving program. This program is an arrangement between a donor and the College whereby, under the terms of the gift annuity contract, the donor makes a charitable contribution to the College in exchange for annual annuity payments from the College for the rest of his or her life. The College did not enter into any gift annuity contracts with donors during the years ended July 31, 2006 and 2005. At July 31, 2006 and 2005, the College had annuity funds totaling \$188,292 and \$181,769, respectively which are included in "Investments in mutual funds" in the accompanying statements of financial position. At July 31, 2006, annuities payable totaled \$26,139 and are payable in annual installments of \$5,814, including interest.

F. DEFERRED TUITION REVENUE

Deferred revenue of \$1,827,125 at July 31, 2006 and \$1,537,140 at July 31, 2005 represents tuition from the College's degree-completion and physician assistant programs that is for years ending July 31, 2007 and 2006, respectively. The deferral at July 31, 2005 was recognized in fiscal 2006, and the deferral at July 31, 2006 will be recognized in fiscal 2007.

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

G. NOTES PAYABLE

The College has the following notes payable at July 31, 2006 and 2005:

	<u>2006</u>	<u>2005</u>
Note payable to the Board of Stewardship, Foundation and Benefits, of the Cumberland Presbyterian Church, Inc.	\$ -	\$3,199,852
Note payable to AmSouth Bank, full payment of principal and interest of 6.50% due on October 11, 2005; unsecured.	-	1,150,000
Note payable to AmSouth Bank, payable in monthly installments of \$25,737 including interest of 4.79% through July 17, 2015, with a final payment of \$1,396,516 due August 17, 2015. Collateralized by the purchased property.	3,159,003	-
Note payable to AmSouth Bank, payable in monthly installments of \$25,936 including interest of 4.79% through July 17, 2015, with a final payment of \$2,636,959 due August 17, 2015. Collateralized by the purchased property.	3,980,021	-
Note payable to AmSouth Bank, payable in monthly installments of \$10,108 including interest of 4.18% through December 28, 2015. Collateralized by the purchased property.	1,322,784	-
Notes payable to various financial institutions with payment of principal and accrued interest due in fiscal year 2007. Interest is incurred at rates ranging from 4.49% to 10.50%. Certain notes are unsecured with the remaining notes collateralized by certificates of deposit, specified real estate, or specified equipment.	2,887,298	1,786,574
Note payable - First Cumberland Presbyterian Church of McKenzie, payable in monthly principal installments of \$2,000 through January 2013; collateralized by the property purchased.	156,000	180,000

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

G. NOTES PAYABLE - Continued

	<u>2006</u>	<u>2005</u>
Line-of-credit with SunTrust Bank under a \$1,500,000 line-of-credit agreement, payable in monthly installments of interest at a variable rate equal to one and one half percent above the Prime Rate (8.25% and 7.50% at July 31, 2006 and 2005, respectively) with all outstanding principal and interest payable on December 14, 2006. The line-of-credit is collateralized by a security agreement which includes a security interest in all accounts receivable, chattel paper, contract rights, general intangibles, and the bank accounts and deposits maintained at the Bank. The line-of-credit agreement contains certain financial covenants relating to net assets and total liabilities.	<u>1,491,648</u>	<u>1,491,748</u>
	<u>\$12,996,754</u>	<u>\$7,808,174</u>

The following are maturities of the notes:

For the Fiscal Year <u>Ending July 31,</u>	<u>Amount</u>
2007	\$ 4,751,396
2008	395,543
2009	409,968
2010	428,402
2011	447,719
Thereafter	<u>6,563,726</u>
	<u>\$12,996,754</u>

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

G. NOTES PAYABLE - Continued

Board of Stewardship Note Payable

The note payable to the Board of Stewardship at July 31, 2005 represented amounts loaned by the Board of Stewardship to the College out of the endowment funds of the College which are held by the Board of Stewardship. The resulting note receivable held by the Board of Stewardship was considered an investment of the Bethel College Endowment (See Note C). The terms and maturities of the note receivable were the same as those of the above note payable. The note was repaid in fiscal 2006 with funds received from the AmSouth financing discussed below.

Issuance of Financing

During July 2005, the College entered into a financing agreement with AmSouth Leasing Corporation and the Industrial Development Board of the City of McKenzie, Tennessee. The closing date of the agreements occurred in August 2005, at which time, the College received \$7,300,000 in financing. The College used approximately \$3,200,000 of the financing to pay the remaining principal and accrued interest on the note payable to the Board of Stewardship, Foundation, and Benefits of the Cumberland Presbyterian Church. The College also utilized approximately \$1,150,000 to pay the principal and accrued interest on the note payable to AmSouth Bank. The residual financing was used primarily to finance the remaining construction of the football stadium as well as other construction projects of the College. The financing bears interest at a rate of 4.79%. Principal and interest payments totaling \$41,703 were made monthly through May 2006. Principal and interest payments totaling \$51,673 are due monthly from June 2006 through July 2015, at which time the remaining principal and interest are due. The financing is collateralized by the property constructed with the financing.

Interest Expense

For the years ending July 31, 2006 and 2005, Bethel College incurred interest expense of \$867,375 and \$521,179, respectively, on its notes payable of which \$100,186 and \$37,375, respectively was recorded as capitalized interest during 2006 and 2005 related to construction in progress.

Compliance with Covenants

At July 31, 2006, the College was out of compliance with certain financial covenants arising under its SunTrust line-of-credit agreement. As of the issuance of the financial statements, SunTrust Bank has not waived the financial covenant requirements. As a result, the line-of-credit, which totals \$1,491,648 at July 31, 2006, is subject to accelerated maturity. As such, the creditors may, at their option, give notice to the College that amounts owed are immediately due and payable.

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

H. OBLIGATIONS UNDER CAPITAL LEASES

The College has entered into capital lease agreements for certain computer equipment and gymnasium bleachers. The agreements for computer equipment expires at various dates through October 2008 the agreement for and gymnasium bleachers expire in July 2008. Equipment under capital lease at July 31, 2006 and 2005 totaled \$1,182,318 and \$756,009 net of accumulated depreciation of \$2,050,358 and \$3,124,055, respectively.

Minimum future lease payments under capital leases as of July 31, 2006 are as follows:

<u>For the Fiscal Year</u> <u>Ending July 31,</u>	<u>Amount</u>
2007	\$ 1,454,834
2008	<u>213,369</u>
	1,668,203
Less: Amount representing interest	<u>(138,393)</u>
Present value of net minimum lease payments	<u>\$ 1,529,810</u>

Interest rates on capitalized leases vary from 4% to 19% and are imputed based on the lessor's implicit rate of return.

I. TEMPORARILY AND PERMANENTLY RESTRICTED NET ASSETS

At July 31, 2006 and 2005, temporarily restricted net assets are available for the following purposes:

	<u>2006</u>	<u>2005</u>
Federal Perkins loans	\$ 78,804	\$ 128,512
Scholarships and grants	<u>2,791,320</u>	<u>2,643,828</u>
	<u>\$2,870,124</u>	<u>\$2,772,340</u>

At July 31, 2006 and 2005, permanently restricted net assets are as follows:

Beneficial interest in assets held by others	\$3,593,356	\$3,593,356
Student loan fund	3,965	3,965
Endowments	<u>5,933,408</u>	<u>6,110,558</u>
	<u>\$9,530,729</u>	<u>\$9,707,879</u>

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

I. TEMPORARILY AND PERMANENTLY RESTRICTED
NET ASSETS - Continued

The endowments represent nonexpendable funds that are subject to restrictions requiring the principal to be invested and only the income used as specified by the donors. The student loan fund consists of funds subject to donor restrictions related to loan requirements.

During fiscal years 2006 and 2005, the Board of Stewardship of the Cumberland Presbyterian Church (the "Board") performed a review of the endowment funds it holds on the College's behalf. During fiscal 2006, the Board determined that certain endowment funds previously classified as permanently restricted net assets were in fact unrestricted net assets. Accordingly, the College reclassified \$455,973 of permanently restricted net assets to unrestricted net assets. During fiscal 2005, the Board determined that certain endowment funds previously attributed to the College did not benefit solely the College. As a result, the Board reduced the amount of the College's endowment funds by \$211,338. These endowments had been previously reported in permanently restricted net assets. See Note C for further information on endowment funds held by the Board.

Net assets were released from donor restrictions by incurring expenses satisfying the restricted purposes. The following is a summary of the assets released from restrictions for the years ended July 31, 2006 and 2005:

	<u>2006</u>	<u>2005</u>
Institutional support expenditures	\$ 1,909	\$114,096
Scholarship and grant expenditures	22,850	8,750
Endowment expenditures	67,404	40,034
Auxiliary expenditures	<u>5,727</u>	<u>342,288</u>
	<u>\$97,890</u>	<u>\$505,168</u>

J. DEGREE-COMPLETION PROGRAM

Revenue from the degree-completion program in fiscal years 2006 and 2005 was \$9,643,044 and \$8,137,913, which represents approximately 37% and 35% of the College's unrestricted revenue, respectively.

K. FUND RAISING ACTIVITIES

The College conducts fund raising activities each year. The total cost of these activities for fiscal years 2006 and 2005 was \$583,586 and \$779,348, respectively.

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

L. RETIREMENT PLAN

The College's full-time employees may participate in either a retirement plan which is administered by the Cumberland Presbyterian Board of Finance or the TIAA/CREF Plan, which is a national pension plan. Payments are made to the plans by withholding five percent of the employee's salary with the College paying a matching amount. Total matching contributions were made by the College for fiscal years 2006 and 2005 of \$198,615 and \$186,265, respectively.

M. HEALTH BENEFITS

The College provides group health benefits coverage for participating employees through its membership in the TICUA Benefit Consortium ("TICUA"). The Consortium is a partially self-insured health benefit plan consisting of sixteen private colleges and universities in Tennessee, and is exempt under Section 501(c)(9) of the Internal Revenue Code. Funding for the plan has been based upon actuarial calculations using historical experience of claims paid and estimates of claims outstanding.

Benefit claims paid by the TICUA Benefit Consortium have exceeded members' contributions thereby creating a deficit. Under the Membership Agreement between the members and TICUA, the members were required to fund their proportionate share of the deficit as of April 30, 2006, which is the end of the five-year initial commitment period. The College's proportionate share of the deficit totaled \$56,490 and is included in accrued liabilities in the accompanying statement of financial position as of July 31, 2006. This amount was paid subsequent to year-end. While claims to date have exceeded member contributions, future contributions to the plan by member institutions are expected to cover claims and administrative costs.

N. CONCENTRATION OF RISKS

The College, in connection with its activities, grants credit to students that involves, to varying degrees, elements of credit risk. The maximum accounting loss from credit risk is limited to the amounts that are recognized in the accompanying statements of financial position as student accounts receivable at July 31, 2006 and 2005.

The College also has several bank deposits in excess of those insured under regulatory insurance limits.

BETHEL COLLEGE
NOTES TO FINANCIAL STATEMENTS
JULY 31, 2006 AND 2005

O. OPERATING LEASES

The College leases office space for satellite campuses relating to its degree-completion program. These leases expire at various dates through fiscal 2010. The College also leases certain equipment under operating leases which expire in fiscal 2007. Minimum future rental payments under non-cancelable operating leases as of July 31, 2006 are as follows:

For the Fiscal Year <u>Ending July 31,</u>	<u>Amount</u>
2007	\$ 548,193
2008	528,814
2009	439,341
2010	<u>32,854</u>
	<u>\$1,549,202</u>

Rent expense under the non-cancelable operating leases totaled \$533,613 and \$461,629 for the years ended July 31, 2006 and 2005, respectively.

P. COMMITMENTS AND CONTINGENCIES

Construction in progress at July 31, 2006 relates primarily to the construction costs for the College's football stadium. The estimated costs to complete construction in process totaled approximately \$75,000 at July 31, 2006. Construction of the football stadium was completed in August 2006.

**CUMBERLAND PRESBYTERIAN
CHILDREN'S HOME**

FINANCIAL STATEMENTS
AND
AUDITORS' REPORT

DECEMBER 31, 2006

MEMBERS:
AMERICAN INSTITUTE OF
CERTIFIED PUBLIC
ACCOUNTANTS
TEXAS SOCIETY OF CERTIFIED
PUBLIC ACCOUNTANTS

**HANKINS, EASTUP, DEATON,
TONN & SEAY**
A PROFESSIONAL CORPORATION

CERTIFIED PUBLIC ACCOUNTANTS

902 NORTH LOCUST
P.O. BOX 977
DENTON, TEXAS 76202-0977

TEL. (940) 387-8563
FAX (940) 383-4746

Independent Auditors' Report

Board of Trustees
Cumberland Presbyterian Children's Home
Denton, Texas 76201

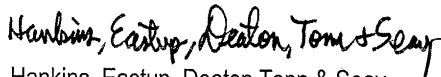
Members of the Board:

We have audited the accompanying statement of financial position of Cumberland Presbyterian Children's Home (a nonprofit organization) as of December 31, 2006 and the related statements of activities and cash flows for the year then ended. These financial statements are the responsibility of the Home's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Cumberland Presbyterian Children's Home as of December 31, 2006, and its support, revenue and expenses and changes in its net assets for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Our audit was conducted for the purpose of forming an opinion on the basic financial statement taken as a whole. The supplementary information included on pages 13 through 15 is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.


Hankins, Eastup, Deaton Tonn & Seay
A Professional Corporation
Certified Public Accountants

April 4, 2007

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMESTATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS:

Cash and cash equivalents	\$ 1,422,037
Cash held for children (children's account)	26,956
Unconditional promises to give	593,014
Other receivables	26,158
Inventory	14,605
Prepaid expenses	1,768
Land, buildings and equipment, net	4,781,801
Other long-term investments	<u>8,233,254</u>

TOTAL ASSETS \$15,099,593

LIABILITIES AND NET ASSETS:

Liabilities:

Accounts payable	\$ 17,868
Due to children (from children's account)	26,956
Vehicle notes payable	<u>17,841</u>
Total Liabilities	<u>62,665</u>

Net Assets:

Unrestricted	\$ 8,529,214
Temporarily restricted	667,210
Permanently restricted	<u>5,840,504</u>
Total Net Assets	<u>15,036,928</u>

TOTAL LIABILITIES AND NET ASSETS \$15,099,593

See Accompanying Notes to the Financial Statements.

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMESTATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2006

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
Revenues, Gains and Other Support:				
Contributions	\$ 781,885	\$ 181,921	\$ 99,511	\$ 1,063,317
CPS Support	100,452			100,452
Denominational support	78,273			78,273
Breakfast/lunch fees	17,031			17,031
Family support/social security	14,159			14,159
Income on long-term investments	248,517		1,194	249,711
Oil and gas royalties	18,314			18,314
Realized gains on investments	344,714		297,156	641,870
Unrealized gains on investments	5,886	1,478	86,020	93,384
Special events	17,027			17,027
Rents	15,629			15,629
Gain on sale of fixed assets	995			995
Other	2,459			2,459
Subtotal	1,645,341	183,399	483,881	2,312,621
Net assets released from Restrictions	341,397	(341,397)	-	-
Total Revenue, Gains and Other Support	1,986,738	(157,998)	483,881	2,312,621
Expenses and Losses:				
Program services:				
Residential child care	1,024,067			1,024,067
After care & family services	130,088			130,088
Management and general	291,210			291,210
Fundraising	157,085			157,085
Total Expenses	1,602,450			1,602,450
Unrealized losses on investments	35			35
Total Expenses and Losses	1,602,485			1,602,485
Change in net assets	384,253	(157,998)	483,881	710,136
Net assets at beginning of year	8,144,961	825,208	5,356,623	14,326,792
Net assets at end of year	\$8,529,214	\$667,210	\$5,840,504	\$15,036,928

See Accompanying Notes to the Financial Statements.

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMESTATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2006

Cash Flows from Operating Activities:

Change in net assets	\$ 710,136
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
Depreciation	198,691
(Increase) Decrease in receivables	138,903
(Increase) Decrease in inventory	4,945
(Increase) Decrease in prepaid expenses	(665)
Increase (Decrease) in accounts payable	(2,022)
Contributions restricted for long-term investment	(99,511)
Earnings restricted for long-term investment	<u>(1,194)</u>
Net Cash Provided by Operating Activities	<u>949,283</u>

Cash Flows from Investing Activities:

Book value of fixed assets sold	1,405
Purchase/construction of fixed assets	(136,164)
Redemption of investments	10,670
Purchase of investments	(39,862)
Net (gains) losses on investments	<u>(735,219)</u>
Net Cash Provided (Used) by Investing Activities	<u>(899,170)</u>

Cash Flows from Financing Activities:

Principal payments on vehicle notes	(5,826)
Proceeds from contributions restricted for investment in endowment	99,511
Earnings restricted for reinvestment	<u>1,194</u>
Net Cash Provided by Financing Activities:	<u>94,879</u>

Net Increase in Cash and Cash Equivalents 144,992

Cash and Cash Equivalents at Beginning of Year 1,277,045

Cash and Cash Equivalents at End of Year \$1,422,037

Supplemental Data:

Noncash investing activities:	
Gifts in kind	\$ 24,362
Unrealized gains on investments	93,384
Unrealized losses on investments	35

See Accompanying Notes to the Financial Statements.

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMENOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2006

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIESOrganization

Cumberland Presbyterian Children's Home (the "Home") is a nonprofit organization originally chartered in Kentucky in 1904 and moved to Denton, Texas in 1932. Its purpose is to provide long-term residential basic child care for children between the ages of 3 and 17. The Home is licensed to care for up to 40 children. The Home's primary sources of revenue are donations and income from long-term investments.

Basis of Accounting

The financial statements of the Home were prepared through 1995 on the basis of cash receipts and cash disbursements, except that the statements included a provision for depreciation of buildings and equipment. Under this basis, revenues and related assets were recognized when received rather than when earned and expenses were recognized when paid rather than when the obligation was incurred. As of January 1, 1996, the Home changed to the accrual basis of accounting. Under this basis, revenues and related assets are recognized when earned and expenses are recognized when incurred. The Home believes that the accrual basis more accurately reflects financial position and results of operations.

Income Taxes

The Home is exempt from Federal income taxes under Section 501(c)(3) of the Internal Revenue Code. In addition, the Home has been determined by the Internal Revenue Service not to be a private foundation within the meaning of Section 509(a) of the Code.

Fixed Assets

All fixed assets are valued at historical cost. Donated fixed assets and donated materials are valued at estimated fair value on the date donated. Depreciation of buildings and equipment is computed using the straight-line method over estimated useful lives ranging from five to forty years.

Investment Securities

Investments in marketable securities with readily determinable fair values and all investments in debt securities are valued at their fair values in the statement of financial position. Unrealized gains and losses are included in the change in net assets.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures.

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMENOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2006**NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**FASB 116 and 117

The Home has adopted the provisions of FASB 116 and 117 in the preparation of the accompanying financial statements and for the recording of contributions received, beginning in 1995. Accordingly, the Home reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

Unconditional promises to give are recorded as received. Unconditional promises to give that are due in 2007 are recorded at the face amount of the commitment. Unconditional promises to give that are due in 2008 and beyond are not reflected at the face amount of the commitment, but are discounted to a present value, or net realizable value, using a 3% discount rate.

The Home reports gifts of land, buildings, and equipment as unrestricted support unless explicit donor stipulations specify how the donated assets must be used. Gifts of long-lived assets with explicit restrictions that specify how the assets are to be used and gifts of cash or other assets that must be used to acquire long-lived assets are reported as restricted support. Absent explicit donor stipulations about how long those long-lived assets must be maintained, the Home reports expirations of donor restrictions when the donated or acquired long-lived assets are placed in service.

Cash and Cash Equivalents

For purposes of the statement of cash flows, the Home considers all highly liquid investments with a maturity of one year or less to be cash equivalents.

NOTE B - LAND, BUILDINGS AND EQUIPMENT

Land, buildings and equipment at December 31, 2006 consist of the following:

	<u>Cost</u>	<u>Accumulated Depreciation</u>	<u>Book Value</u>
Land	\$ 33,477		\$ 33,477
Buildings	5,500,470	\$1,207,943	4,292,527
Campus infrastructure	305,492	57,520	247,972
Construction in progress	61,624	-	61,624
Furniture & equipment	388,326	259,117	129,209
Vehicles	131,845	114,853	16,992
Fencing	<u>16,238</u>	<u>16,238</u>	<u>-</u>
Total	<u>\$6,437,472</u>	<u>\$1,655,671</u>	<u>\$4,781,801</u>

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMENOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2006**NOTE B - LAND, BUILDINGS AND EQUIPMENT (Continued)**

Construction in progress at December 31, 2006 consists of costs incurred to date in the following construction project:

Boys cottage	<u>\$61,624</u>
Total	<u>\$61,624</u>

NOTE C - TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets are available for the following purposes or periods:

Capital campaign commitments	\$490,137
Annual campaign commitments	102,877
Program activities - residential child care	53,990
Lena Hart Educational Fund	2,285
Sybil V. Cockerham College Fund	661
For periods after December 31, 2006 - term endowment to be received in a future year – Naomi Locke Trust	<u>17,260</u>
Total	<u>\$667,210</u>

NOTE D - PERMANENTLY RESTRICTED NET ASSETS

Permanently restricted net assets are restricted as follows:

Investments in perpetuity, the income from which is expendable to support any activities of the Home	<u>\$5,840,504</u>
Total	<u>\$5,840,504</u>

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMENOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2006**NOTE E - OTHER LONG-TERM INVESTMENTS**

	<u>Total</u>	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>
Endowments held by the Board of Finance	\$7,679,358	\$2,287,563	\$ -	\$5,391,795
Various church bonds	2,000	2,000	-	-
1,185 shares – MFS Large Cap Growth Fund	22,378	22,378	-	-
413 shares - Franklin U.S. Govt Sec	2,659	2,659	-	-
Mutual funds held by First American National Bank – Laura Harpole Trust	115,419	-	-	115,419
Certificate of deposit and mutual funds held by Fairfield Natl. Bank - Naomi Locke Trust	17,260	-	17,260	-
Stocks and money funds held by Western Research –				
Steve Currie Account	37,239	37,239	-	-
Cash Reserve Account	5,616	5,616	-	-
Capital Improvement Fund	4,660	4,660	-	-
Lena Hart Educational Fund	5,285	-	2,285	3,000
Jessie DiCarlo Memorial Fund	8,543	-	-	8,543
Humphrey Scholarship Endowment	3,697	-	-	3,697
Frances Pender Endowment	10,429	10,429	-	-
Walker Trimble Scholarship Fund	8,480	-	-	8,480
David Long Memorial Fund	1,050	-	-	1,050
Sibyl V. Cockerham College Fund	2,661	-	661	2,000
4,000 shares Exxon-Mobil held by the Home - Jessie DiCarlo Endowment	<u>306,520</u>	<u>-</u>	<u>-</u>	<u>306,520</u>
Total	<u>\$8,233,254</u>	<u>\$2,372,544</u>	<u>\$ 20,206</u>	<u>\$5,840,504</u>

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMENOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2006**NOTE F - DETAIL OF FUNCTIONAL EXPENSES**

Expenses for the year ended December 31, 2006 on a functional basis consisted of the following:

	<u>Program Services</u>		<u>Support Services</u>		<u>Total</u>
	<u>Residential Child Care</u>	<u>After Care/ Family Services</u>	<u>General and Administrative</u>	<u>Fund Raising</u>	
Salaries, payroll taxes, and employee benefits	\$ 551,614	\$ 73,093	\$146,471	\$ 63,083	\$ 834,261
Allowances and incentives	4,739	-	225	-	4,964
Food, clothing and supplies	51,444	187	-	-	51,631
Children's activities	5,599	-	-	-	5,599
Education	7,260	598	56	-	7,914
Medical	13,765	135	-	-	13,900
Rent	625	-	-	-	625
Repairs and maintenance	40,049	3,769	7,074	-	50,892
Utilities	122,483	31,573	12,577	231	166,864
Vehicle expense	22,097	-	-	-	22,097
Property, liability insurance	33,843	10,393	9,020	-	53,256
Newsletter, other promotions	828	-	-	35,899	36,727
Travel, public relations	8,782	-	6,919	1,855	17,556
Board expense	-	-	6,662	-	6,662
Professional fees	21,076	-	9,510	-	30,586
Office, postage, printing	8,298	3,102	6,645	23,714	41,759
Computer software, maintenance	7,160	1,742	12,356	-	21,258
Dues, publications, registrations	7,418	45	1,174	-	8,637
Property taxes	-	-	486	-	486
Special events expense	-	-	-	3,794	3,794
Annual campaign costs	-	-	-	13,352	13,352
Uncollectible promises to give	-	-	-	10,939	10,939
Depreciation	<u>116,987</u>	<u>5,451</u>	<u>72,035</u>	<u>4,218</u>	<u>198,691</u>
Total	<u>\$1,024,067</u>	<u>\$130,088</u>	<u>\$291,210</u>	<u>\$157,085</u>	<u>\$1,602,450</u>

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMENOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2006**NOTE G - NET ASSETS RELEASED FROM RESTRICTIONS**

Net assets were released from donor restrictions by incurring expenses satisfying the restricted purposes or by occurrence of other events as follows:

	<u>Temporarily Restricted</u>
Satisfaction of program restrictions:	
Residential child care	\$ 41,251
Collection of unconditional promises to give	289,207
Writeoff of uncollectible promises to give	<u>10,939</u>
Total restrictions released	<u>\$ 341,397</u>

NOTE H - CONCENTRATION OF CREDIT RISK FOR CASH HELD IN BANK

The Home maintains cash balances at times during the year in excess of \$100,000 in bank accounts which are insured by the Federal Deposit Insurance Corporation up to \$100,000. At December 31, 2006, the Home had uninsured cash balances totaling \$56,431.

NOTE I - COMPONENTS OF INVESTMENT RETURN

Investment return for the year ended December 31, 2006, including interest and dividends on investments and interest earned on cash balances is summarized as follows:

Unrestricted investment return:	
Interest and dividend income:	
Board of Stewardship investments	\$189,790
Western Research investments	2,001
Exxon Mobil stock investment	5,120
Checking and savings account interest	49,000
Other	2,606
Realized gains on investments	344,714
Unrealized gains on investments	5,886
Unrealized losses on investments	<u>(35)</u>
Total unrestricted investment return	<u>599,082</u>
Restricted investment return:	
Interest and dividend income:	
Board of Stewardship investments	1,194
Unrealized gains on investments	87,498
Realized gains on investments	<u>297,156</u>
Total restricted investment return	<u>385,848</u>
Total Investment Return	<u>\$984,930</u>

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMENOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2006**NOTE J – PROMISES TO GIVE**

Unconditional promises to give at December 31, 2006 consist of unconditional written commitments made to the Home's capital campaign and annual campaign over a five-year period. As described in Note A, the \$603,754 of unpaid written commitments have been recorded in the accompanying financial statements at the following net realizable value:

Receivable in less than one year	\$508,910
Receivable in one to five years	<u>84,104</u>
Total Unconditional Promises To Give	<u>\$593,014</u>

NOTE K – VEHICLE NOTES PAYABLE

Vehicle notes payable at December 31, 2006 consist of the following:

Note payable to Ford Motor Credit on purchase of 2003 Ford E350 van, due \$333 monthly including interest at 6.99%	\$ 9,761
Note payable to Ford Motor Credit on purchase of 2003 Ford Windstar van, due \$275 monthly including interest at 6.99%	<u>8,080</u>
Total	<u>\$17,841</u>

A summary of principal and interest requirements to maturity is as follows:

<u>Year</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>
2007	\$ 6,246	\$1,050	\$ 7,296
2008	6,697	599	7,296
2009	<u>4,898</u>	<u>134</u>	<u>5,032</u>
	<u>\$17,841</u>	<u>\$1,783</u>	<u>\$19,624</u>

SUPPLEMENTAL SCHEDULE

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMESCHEDULE OF BOARD OF FINANCE ENDOWMENTS
DECEMBER 31, 2006

Donor-established Endowments:

	<u>Balance</u>
Merlyn & Joann Kitterman Alexander	\$ 1,171
W.A. and Elizabeth Bearden Trust	14,405
Grace Johnson Beasley Memorial Endowment	33,539
Bethlehem CPC Memorial Endowment	5,482
Bridges Scholarship Fund	37,325
J.T. and Dorothy Britt Trust	10,143
Children's Home Endowment	291,653
Lavenia Campbell Cole Trust 20%	18,450
Lavenia Campbell Cole Annuity Endowment	74,931
Lavenia Cole Testamentary Trust 25%	331,097
Mrs. A.L. Colvin Memorial Fund	678
John W. and Eva Cox Trust Fund	28,083
Steve Currie Trust	492,967
Daniel Class, First Cumberland Presbyterian Church	29,003
Donnie Curry Davis Memorial	35,750
Mary Elberta Davis Memorial	18,109
Fred and Mattie Mae Dwiggin Memorial Trust	72,714
J.S. Eustis Memorial Trust Fund	11,480
Clester H. Evans, Sr., Trust	19,166
John M. Friedel Trust	19,825
Joyce C. Frisby Memorial Endowment	14,863
Vaughn and Mary Elizabeth Fults Trust	18,288
Garner-Miller Memorial Trust	11,282
James C. and Freda M. Gilbert Endowment	87,764
Henry and Jayne Glaspy Memorial Fund	7,484
Rev. W.J. Gregory Memorial	94,069
Glenn Griffin Endowment	40,103
Rev. and Mrs. Henry M. Guynn Memorial	4,167
Chad Harper Endowment	6,635
Newsome and Imogene Harvey Endowment	2,300
Clarence & Lula Herring Endowment	5,476
Kenneth and Clara Holsopple Trust	48,472
George and Lottie M. Hutchins Trust	1,030,877
Norma K. Johnson Memorial Library	10,346
P.F. Johnson Memorial Endowment	17,174
Robert and Genevie Johnson Endowment	4,170
Mr. and Mrs. Robert L. Johnson	10,821
Violet Louise Jolly Endowment	1,093
Eulana Joyce Memorial Trust	9,030
Ruth Cypert and Harlie Kugler Memorial Fund	18,184
Blanche R. Lake Endowment	13,105
Wade P. Lane/Maude Dorrough Memorial Trust	8,625
Adolphus M. Latta Memorial Trust	46,540
Mr. and Mrs. Robert F. Little Endowment Fund	27,411
Charles E. and Addie Mae Lloyd Endowment Fund	20,500
Tony and Ann Martin Endowment	1,504
Mrs. Lucille (Lucy) Mast Endowment	1,198

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMESCHEDULE OF BOARD OF FINANCE ENDOWMENTS (CONT'D)
DECEMBER 31, 2006

Donor-established Endowments:

	<u>Balance</u>
W.B. and Azales McClurkan, Sr. Memorial	\$ 17,510
Williams J. McCall Memorial Trust	9,030
McEwen Church Trust	6,937
McKinley and Barnett Families Endowment	581,272
J.C. McKinley Endowment	17,098
Velma McKinley Trust	17,098
Mary McKnight Memorial Trust	7,608
Kenneth and Mae Moore Endowment Fund	6,385
Operational Trust Fund	134,354
Bert and Pat Owen Endowment	1,420
Joe Parr Trust Fund	72,168
Martha Sue Parr Endowment	1,329
Mary M. Poole Endowment Fund	856,842
Jack and Mary Proctor Memorial Trust Fund	57,914
SQ&K Maurine Proctor Trust	5,130
Mary Acena Prewitt Trust Fund	81,873
Rev. and Mrs. Joe Reed Memorial	1,885
Marguerite D. Richards Endowment	22,128
Agnes Durbin Richardson Trust	27,361
Pat N. & Essie H. Roberts Memorial	52,554
Frances Benefield Roberts Trust Fund	2,115
Rev. and Mrs. John A. Russell Memorial	4,063
John Ann and Mary Shimer	13,343
Rev. W.B. and Lydia Snipes Memorial Trust	13,097
Nancy Elizabeth Tabor Memorial Trust	30,618
Townsend Trust Fund	34,198
Hattie A. Wheelless Fund	17,596
Whitfield Family Endowment	5,317
Porter and Hattie S. Williamson Memorial Trust	155,467
Helen Wynn Endowment Fund	6,915
Maxie and Will Young Memorial Endowment	18,059
Dixie Campbell Zinn Memorial Trust	<u>5,659</u>
Total	<u>5,391,795</u>

Board-designated Endowments:

Virgil R. Anderson Memorial Endowment	35,998
Hubert L. Baker Memorial Endowment	14,399
Sam D. Bass Endowment	653
Mary Benson and Henry Bloker Endowment	1,247
Ernestine Bradshaw Memorial Endowment	7,472
Margaret Brown Memorial Endowment	1,035
Elizabeth and Raymon Burroughs Endowment	16,777
Solon B. Cannon Endowment	3,768

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMESCHEDULE OF BOARD OF FINANCE ENDOWMENTS (CONT'D)
DECEMBER 31, 2006

Board –designated Endowments:

I. Gay Cardwell Memorial Endowment	\$ 15,426
Cecil M. Carlton Memorial Endowment	1,304
Stella Cate Endowment Fund	1,207
Wilma Cavolt Endowment Fund	722
Ora B. Cody Endowment	1,231
John T. Coleman Endowment	149,952
Vera Cunningham Fund	2,608
Bruce and Margaret Dalrymple Endowment	12,040
John W. and Bertie V. Derry Memorial Trust	112,946
Earmer Dobbs Memorial Endowment	27,730
Wavonna T. Durbin Endowment Fund	9,522
Juanita Brown Goss Endowment Fund	112,946
Alice Hamilton Memorial Endowment	14,516
Louise J. Harris Endowment	10,230
Maury Headden Endowment	11,570
Elsie Heard Trust Fund	282,364
Into the Nineties Endowment Fund	135,415
Ethel and Sam Johnson Memorial	2,341
Roby Johnston Memorial	547,060
Jenann and Marvin Leslie Endowment	20,499
Claudine Martin Endowment Fund	899
Adelle McVay Memorial Fund	1,304
Hartwell Murrie Endowment Fund	760
Maurine L. Noll Endowment	29,052
Ethel Parrott Endowment Fund	8,658
Patron Membership Endowment	256,132
Opal B. Pockrus Endowment Fund	35,521
Martha Amy Putnam Endowment	13,312
Evelyn Bruington Richmond Endowment	14,157
Virginia Ross Memorial Endowment	3,860
Flora Lee Rudolph Endowment	6,540
Edith Rushing Endowment	1,157
Addie Russell Memorial Endowment	3,393
William and Annette Shaffer Endowment	1,486
William Dana Shriver Memorial Endowment	95,941
Alister Sinclair Endowment	6,795
Florine M. Stack Memorial	10,232
Sue Stiles Endowment	86,065
Billy Tabor Endowment	6,547
Margaret E. Toler Memorial Trust	89,934
Marguerite Van Hook Endowment	39,603
Orrin and Leota Voorhies Memorial Trust	<u>23,237</u>
Total	<u>2,287,563</u>
Grand Total	<u>\$7,679,358</u>

AUDITED FINANCIAL STATEMENTS OF
THE HISTORICAL FOUNDATION OF
THE CUMBERLAND PRESBYTERIAN CHURCH
AND THE CUMBERLAND PRESBYTERIAN CHURCH IN AMERICA

MEMPHIS, TENNESSEE
DECEMBER 31, 2006

THE HISTORICAL FOUNDATION
OF THE CUMBERLAND PRESBYTERIAN CHURCH
AND THE CUMBERLAND PRESBYTERIAN CHURCH IN AMERICA

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Jimmie D. Fouts, CPA
Douglas A. Garner, CPA
J. Donald Short, CPA
Michael T. Odom, CPA
Randal L. Gregory, CPA
Don W. Morgan, CPA (1939-2005)

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The Historical Foundation of
The Cumberland Presbyterian Church and
The Cumberland Presbyterian Church in America
Memphis, Tennessee

Independent Auditor's Report

We have audited the accompanying statement of financial position of The Historical Foundation of The Cumberland Presbyterian Church and The Cumberland Presbyterian Church in America as of December 31, 2006, and the related statements of activity and cash flows for the year then ended. These financial statements are the responsibility of the organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Historical Foundation of The Cumberland Presbyterian Church and The Cumberland Presbyterian Church in America as of December 31, 2006, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

FOUTS & MORGAN
Certified Public Accountants

Memphis, Tennessee
July 30, 2007

THE HISTORICAL FOUNDATION
OF THE CUMBERLAND PRESBYTERIAN CHURCH
AND THE CUMBERLAND PRESBYTERIAN CHURCH IN AMERICA

STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2006

ASSETS

Current Fund:

Cash—unrestricted	\$ 14,430
Cash—temporarily restricted	95,450
Due from Our United Outreach	14,202
Investments—permanently restricted	1,118,434
Real Estate—permanently restricted	<u>38,755</u>

Total Assets	\$ <u>1,281,271</u>
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LIABILITIES AND NET ASSETS

Liabilities:

Accounts payable	\$ <u>1,651</u>
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Net Assets:

Unrestricted	26,982
Temporarily restricted	95,449
Permanently restricted	<u>1,157,189</u>
Total net assets	<u>1,279,620</u>

Total Liabilities and Net Assets	\$ <u>1,281,271</u>
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THE HISTORICAL FOUNDATION
OF THE CUMBERLAND PRESBYTERIAN CHURCH
AND THE CUMBERLAND PRESBYTERIAN CHURCH IN AMERICA

STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in Unrestricted Net Assets:

Revenues, gains, and other support:

Endowment earnings	\$ 27,129
Gifts	16,250
Interest	29
Our United Outreach	85,793
Net assets released from restrictions	<u>8,004</u>
Total	<u>137,205</u>

Expenses:

Board Expenses:

Meeting and travel	2,579
Liability insurance	<u>1,255</u>
	3,834

Office Expenses:

Auditing	750
Rent	1,200
Supplies/equipment/postage/miscellaneous	1,790
Insurance	3,156
Telephone/Internet	<u>944</u>
	7,840

Personnel Expenses:

Salaries	69,030
Social security/medicare	5,281
Health insurance	6,114
Continuing education	548
Retirement	<u>6,356</u>
	87,329

Archival Expenses:

Books/binding	4,539
Birthplace shrine	1,809
Miscellaneous	214
Photocopying/photography	330
Postage/shipping	9
Rent	19,440
Supplies	7,517
Travel	<u>1,284</u>
	35,142

Project Expenses:

Travel/exhibits	<u>455</u>
	455

Total Expenses

134,600

Increase in unrestricted assets

2,605

THE HISTORICAL FOUNDATION
OF THE CUMBERLAND PRESBYTERIAN CHURCH
AND THE CUMBERLAND PRESBYTERIAN CHURCH IN AMERICA

STATEMENT OF ACTIVITY
FOR THE YEAR ENDED DECEMBER 31, 2006

Changes in Temporarily Restricted Net Assets:

Contributions and gifts	\$ 6,840
Interest	6,293
Endowment income	9,814
Net assets transferred to permanently restricted	(98,000)
Net assets released from restriction	<u>(8,004)</u>

Decrease in temporarily restricted assets (83,057)

Changes in Permanently Restricted Net Assets:

Contributions and gifts	19,417
Transfer from temporarily restricted	98,000
Reinvested	279
Net unrealized and realized gain on investments	<u>43,926</u>

Increase in permanently restricted net assets 161,622

Change in net assets 81,170

Net assets at beginning of year 1,198,450

Net assets at end of year \$ 1,279,620

THE HISTORICAL FOUNDATION
OF THE CUMBERLAND PRESBYTERIAN CHURCH
AND THE CUMBERLAND PRESBYTERIAN CHURCH IN AMERICA

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2006

Cash Flows From Operating Activities:

Increase in net assets	\$ 81,170
Adjustments to reconcile net assets to net cash provided by operating activities:	
Net unrealized and realized gain on investments	(43,926)
Increase in accounts receivable	(1,078)
Increase in accounts payable	1,607
Total adjustments	<u>(43,397)</u>
Net cash provided by (used in) operating activities	37,773

Cash Flows From Investing Activities:

Contributions to endowment program	(117,493)
Reinvestments in endowment program	<u>(279)</u>
Net cash provided by (used in) investing activities	<u>(117,772)</u>

Net increase in cash and cash equivalents	(79,999)
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Cash at the beginning of the period	<u>189,879</u>
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Cash at the end of the period	<u><u>\$ 109,880</u></u>
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THE HISTORICAL FOUNDATION
OF THE CUMBERLAND PRESBYTERIAN CHURCH
AND THE CUMBERLAND PRESBYTERIAN CHURCH IN AMERICA

NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2006

Note A—Nature of Activities and Significant Accounting Policies

Nature of Activities—The Historical Foundation of the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America (the Foundation) was created by action of the 150th General Assembly of the Cumberland Presbyterian Church meeting in Evansville, Indiana in June of 1980. The charter was granted by the State of Tennessee on November 3, 1980. The purpose of the Foundation is to collect and preserve the materials of and to promote the knowledge of the history of the churches, institutions, and people of the Cumberland Presbyterian Church.

Contributions—Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted, depending on the existence and/or nature of any donor restrictions.

Support that is restricted by the donor is reported as an increase in unrestricted net assets if the restriction expires in the reporting period in which the support is recognized. All other donor-restricted support is reported as an increase in temporarily or permanently restricted net assets depending on the nature of the restriction. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets.

Donated Equipment and Services— Donated equipment is reflected as contributions in the accompanying financial statements at their estimated values at the date of receipt. No equipment was donated to the Foundation during the year ended December 31, 2006. No amounts have been reflected in the statements for donated services because they did not meet the criteria for recognition under SFAS No. 116.

Use of Estimates— The preparation of financial statements in conformity with generally accepted accounting principles includes the use of estimates that affect the financial statements. Accordingly, actual results could differ from those estimates.

Promises to Give— Unconditional promises to give are recognized as revenue or gains in the period received and as assets, decrease of liabilities, or expenses depending on the form of the benefits received. Conditional promises to give are recognized when the conditions on which they depend are substantially met. The Foundation has no promises to give at December 31, 2006.

Investments— The reported value of all investments are measured by quoted prices in an active market. Realized and unrealized gains and losses are reflected in the statement of activities.

Income Tax Status— The Foundation is a not-for-profit organization exempt from federal income taxes under Internal Revenue Code (IRC) Section 501(c)(3). Accordingly, no provision for federal income taxes has been made.

Cash and Cash Equivalents— For purposes of the statement of cash flows, all highly liquid investments with a maturity of three months or less are considered to be cash equivalents.

NOTES CONTINUED**Note B — Investments**

The investments are in the custody of the Endowment Program of the Cumberland Presbyterian Church and are managed with the funds of other boards and agencies. The total funds being administered by the Endowment Program consist of cash, marketable securities, mortgage notes receivable, and real estate. All endowment assets are presented at fair market value. The approximate cost of the assets at December 31, 2006 is \$1,099,673.

Note C — Cash-Temporarily Restricted

Cash considered temporarily restricted consists of a negative balance of restricted funds at SunTrust Bank and a positive balance of \$95,450 in the custody of the Cumberland Presbyterian Church Investment Loan Program, Inc. which is managed with the funds of other boards and agencies. The total funds being administered by the CPC Investment Loan Program consist of cash, mortgage backed securities, and U.S. Treasury securities. All CPC Investment Loan assets are presented at market value. The approximate cost of the CPC Investment Loan assets at December 31, 2006 is \$99,188. The Historical Foundation and the Cumberland Presbyterian Church Investment Loan Program are entities under the common control of the General Assembly of the Cumberland Presbyterian Church.

Note D — Cash Flow Statement

There is zero interest and income taxes paid for the year ended December 31, 2006.

**MEMPHIS THEOLOGICAL SEMINARY
OF THE CUMBERLAND PRESBYTERIAN CHURCH**

**FINANCIAL STATEMENTS AND REPORT OF
INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS**

JULY 31, 2006 and 2005

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REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

Board of Trustees
Memphis Theological Seminary
of the Cumberland Presbyterian Church
Memphis, Tennessee

We have audited the accompanying statement of financial position of Memphis Theological Seminary of the Cumberland Presbyterian Church (the "Seminary") as of July 31, 2006 and the related statement of activities and cash flows for the year then ended. These financial statements are the responsibility of the Seminary's management. Our responsibility is to express an opinion on these financial statements based on our audit. The financial statements of Memphis Theological Seminary of the Cumberland Presbyterian Church as of July 31, 2005, were audited by other auditors whose report dated November 4, 2005, expressed an unqualified opinion on those financial statements.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and Government Auditing Standards, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and the significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the July 31, 2006 financial statements referred to above present fairly, in all material respects, the financial position of Memphis Theological Seminary of the Cumberland Presbyterian Church as of July 31, 2006, and the results of its operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with Government Auditing Standards, we have also issued our report dated January 17, 2007 on our consideration of Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grants. That report is an integral part of an audit performed in accordance with Government Auditing Standards and should be read in conjunction with this report in considering the results of our audit.

Our audit was performed for the purpose of forming an opinion on the basic financial statements of Memphis Theological Seminary of the Cumberland Presbyterian Church taken as a whole. The accompanying Schedule of Expenditures of Federal Awards is presented for purposes of additional analysis as required by U.S. Office of Management and Budget Circular A-133, Audits of States, Local Governments, and Non-Profit Organizations, and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.



Germantown, Tennessee
January 17, 2007

Memphis Theological Seminary of the Cumberland Presbyterian Church
STATEMENTS OF FINANCIAL POSITION
July 31, 2006 and 2005

ASSETS		2006	2005
		<u>2006</u>	<u>2005</u>
Assets			
Cash and cash equivalents	\$	23,160	\$ 168,974
Cash and cash equivalents, temporarily restricted		1,392,536	1,550,284
Total cash and cash equivalents		<u>1,415,696</u>	<u>1,719,258</u>
Investments, at fair value			
Unrestricted		1,991,262	4,743,284
Temporarily restricted		422,714	574,978
Permanently restricted		7,883,908	4,684,911
Tuition and fees receivable, net of allowance of \$60,000 in 2006 and \$63,000 in 2005		162,361	103,047
Estate bequest receivable		-	361,270
Pledge receivable		150,000	-
Other receivables		76,086	29,306
Property and equipment, net of accumulated depreciation		2,838,055	1,933,150
Cash value of life insurance		61,366	58,619
Other assets		25,672	3,000
Total assets		<u><u>\$ 15,027,120</u></u>	<u><u>\$ 14,210,823</u></u>
LIABILITIES AND NET ASSETS			
Liabilities			
Accounts payable and accrued expenses	\$	203,687	\$ 178,616
Line of credit		350,000	400,000
Notes payable		1,173,696	259,319
Total liabilities		<u>1,727,383</u>	<u>837,935</u>
Net Assets			
Unrestricted		3,600,579	5,772,960
Temporarily restricted		1,815,250	2,217,592
Permanently restricted		7,883,908	5,382,336
Total net assets		<u>13,299,737</u>	<u>13,372,888</u>
Total liabilities and net assets		<u><u>\$ 15,027,120</u></u>	<u><u>\$ 14,210,823</u></u>

The accompanying notes are an integral part of these financial statements.

Memphis Theological Seminary of the Cumberland Presbyterian Church
STATEMENTS OF ACTIVITIES
Years Ended July 31, 2006 and 2005

	2006			Total
	Unrestricted	Temporarily Restricted	Permanently Restricted	
Revenues and Support				
Tuition and fees, net of scholarships of \$214,158	\$ 1,651,420	\$ -	\$ -	\$ 1,651,420
Investment income	289,994	140,879	441,787	872,660
Contributions and grants	687,260	64,912	528,980	1,281,152
Other revenue and support	134,474	-	-	134,474
Net assets released from restrictions	838,987	(838,987)	-	-
Total revenues and support	3,602,135	(633,196)	970,767	3,939,706
Expenses				
Educational program services				
Instruction	1,098,265	-	-	1,098,265
Library	250,914	-	-	250,914
Student services	328,212	-	-	328,212
Sustaining pastoral excellence	343,840	-	-	343,840
Program for alternate studies	136,556	-	-	136,556
Academic support	174,821	-	-	174,821
Supporting services				
Facilities operations	779,982	-	-	779,982
Institutional support	666,448	-	-	666,448
Security services	22,402	-	-	22,402
Development and fundraising	211,417	-	-	211,417
Total expenses	4,012,857	-	-	4,012,857
Increase (decrease) in net assets	(410,722)	(633,196)	970,767	(73,151)
Net Assets, beginning of year	5,772,960	2,217,592	5,382,336	13,372,888
Reclassification of beginning balances	(1,761,659)	230,854	1,530,805	-
Net Assets - end of year	\$ 3,600,579	\$ 1,815,250	\$ 7,883,908	\$ 13,299,737

The accompanying notes are an integral part of these financial statements.

Memphis Theological Seminary of the Cumberland Presbyterian Church
STATEMENTS OF ACTIVITIES (CONTINUED)
Years Ended July 31, 2006 and 2005

	2005			Total
	Unrestricted	Temporarily Restricted	Permanently Restricted	
Revenues and Support				
Tuition and fees, net of scholarships of \$252,921	\$ 1,503,241	\$ -	\$ -	\$ 1,503,241
Investment income	443,605	22,325	98,608	564,538
Contributions and grants	863,389	15,116	575,605	1,454,110
Other revenue and support	205,328	-	-	205,328
Net assets released from restrictions	267,692	(267,692)	-	-
Total revenues and support	3,283,255	(230,251)	674,213	3,727,217
Expenses				
Educational program services				
Instruction	1,051,648	-	-	1,051,648
Library	277,780	-	-	277,780
Student services	245,845	-	-	245,845
Sustaining pastoral excellence	354,082	-	-	354,082
Program for alternate studies	137,025	-	-	137,025
Academic support	140,398	-	-	140,398
Supporting services				
Facilities operations	680,741	-	-	680,741
Institutional support	721,283	-	-	721,283
Security services	23,842	-	-	23,842
Development and fundraising	233,242	-	-	233,242
Total expenses	3,865,886	-	-	3,865,886
Increase (decrease) in net assets	(582,631)	(230,251)	674,213	(138,669)
Net Assets, beginning of year	6,355,591	2,447,843	4,708,123	13,511,557
Net Assets - end of year	\$ 5,772,960	\$ 2,217,592	\$ 5,382,336	\$ 13,372,888

The accompanying notes are an integral part of these financial statements.

Memphis Theological Seminary of the Cumberland Presbyterian Church
STATEMENTS OF CASH FLOWS
Years Ended July 31, 2006 and 2005

	<u>2006</u>	<u>2005</u>
Cash Flows from Operating Activities		
Change in net assets	\$ (73,151)	\$ (138,669)
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	173,894	161,407
Bad debt expense	122,106	54,841
(Gain) on sale of property and equipment	-	(81,939)
Capital gains on investments	(365,954)	(3,087)
Changes in operating assets and liabilities:		
(Increase) decrease in assets		
Tuition and fees receivable	(181,420)	(46,595)
Estate bequest receivable	361,270	-
Pledge receivable	(150,000)	-
Other assets	(72,199)	38,077
Increase (decrease) in liabilities		
Accounts payable and accrued expenses	25,071	117,027
Unearned tuition and fees	-	(45,149)
Net cash provided by (used in) operating activities	<u>(160,383)</u>	<u>55,913</u>
Cash Flows from Investing Activities		
Distributions from (purchases of) investments, net	1,042,010	(453,775)
Proceeds from sale of property and equipment, net	-	501,889
Purchases of property and equipment	<u>(1,078,799)</u>	<u>(149,520)</u>
Net cash used for investing activities	<u>(36,789)</u>	<u>(101,406)</u>
Cash Flows from Financing Activities		
Restricted contributions	(528,981)	(701,368)
Proceeds from long-term debt	944,499	88,083
Restricted interest and dividends	(12,523)	(15,397)
Restricted gains on investments	(429,263)	(105,536)
Increase (decrease) in line of credit	(50,000)	400,000
Principal payments on notes payable	<u>(30,122)</u>	<u>(21,222)</u>
Net cash used for financing activities	<u>(106,390)</u>	<u>(355,440)</u>
Net decrease in cash and cash equivalents	(303,562)	(400,933)
Cash and cash equivalents, beginning of year	<u>1,719,258</u>	<u>2,120,191</u>
Cash and cash equivalents, end of year	<u><u>\$ 1,415,696</u></u>	<u><u>\$ 1,719,258</u></u>
Supplemental Disclosure:		
Interest paid	<u><u>\$ 60,897</u></u>	

The accompanying notes are an integral part of these financial statements.

Memphis Theological Seminary of the Cumberland Presbyterian Church
NOTES TO FINANCIAL STATEMENTS
July 31, 2006 and 2005

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. Organization and Purpose

The Memphis Theological Seminary of the Cumberland Presbyterian Church (the “Seminary”) is an ecumenical Protestant seminary serving the mid-south region from its campus in Memphis, Tennessee. The Seminary provides postgraduate theological education to clergy and church leaders of the parent denomination and qualified students from other denominations. The Seminary is governed by a Board of Trustees elected by the General Assembly of the Cumberland Presbyterian Church.

2. Basis of Presentation

Financial statement presentation follows the recommendations of the Financial Accounting Standards Board in its Statement of Financial Accounting Standards (SFAS) No. 117, *Financial Statements of Not-for-Profit Organizations*. Under these provisions, net assets and revenues, expenses, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of the Seminary and changes therein are classified and reported as follows:

Unrestricted net assets: Net assets that are not subject to donor-imposed stipulations.

Temporarily restricted net assets: Net assets subject to donor-imposed stipulations that may or will be met by actions of the Seminary and/or the passage of time.

Permanently restricted net assets: Net assets subject to donor-imposed stipulations that may be maintained permanently by the Seminary. Generally, the donors of these assets permit the Seminary to use all or part of the income earned on related investments for general or specific purposes.

3. Contributions

Contributions received by the Seminary are recorded as unrestricted, temporarily restricted, or permanently restricted support depending on the existence and/or nature of any donor restrictions. Temporarily restricted net assets are reclassified to unrestricted net assets upon satisfaction of the time or purpose restrictions.

Memphis Theological Seminary of the Cumberland Presbyterian Church
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
July 31, 2006 and 2005

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(CONTINUED)

4. Investments

Investment securities are reported at their fair market value. Unrealized holding gains and losses are included in current year revenue and support as a component of investment income. Realized gains and losses are computed using the specific identification method.

5. Property, Equipment and Depreciation

Property and equipment are recorded at cost. Expenditures for major renewals and betterments that extend the useful lives of assets are capitalized. Expenditures for normal repair and maintenance are expensed to operations as they occur. Gifts of property are recorded at the fair market value as of the date of the gift. Depreciation is provided through the straight-line method over the assets' estimated useful lives which range from three to ten years for equipment, fifteen years for library books and twenty-five to forty years for buildings.

6. Cash Equivalents

Cash equivalents are defined as short term, highly liquid investments that are both readily convertible to known amounts of cash and are so near maturity that they present insignificant risk of changes in value because of changes in interest rates.

7. Use of Estimates in the Preparation of Financial Statements

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

8. Income Taxes

The Seminary is a not-for-profit organization that is exempt from income taxes under Internal Revenue Code Section 501 (c) (3) and is also exempt from state income taxes.

Memphis Theological Seminary of the Cumberland Presbyterian Church
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
 July 31, 2006 and 2005

NOTE B – NOTES PAYABLE

Notes payable consist of the following at July 31, 2006 and 2005:

	<u>2006</u>	<u>2005</u>
Note payable, due in monthly installments at a variable interest (6% at July 31) through November 2016.	\$ 95,354	\$ 103,418
Note payable, due in monthly installments at a variable interest rate (5% at July 31) through January 2011.	19,069	23,701
Note payable, due in monthly installments at a variable interest (5% at July 31) through January 2011.	37,340	44,903
Note payable, due in monthly installments at a variable interest (6% at July 31) through March 2030.	85,839	87,297
Note payable, due in monthly installments through April 2031 as follows: \$820, including interest at 7%, for the period May 2006 through April 2009; thereafter amortizable at a variable interest	115,269	-
Note payable, due in monthly installments through January 2031 as follows: \$5,856, including interest at 7%, for the period February 2006 through January 2007; thereafter amortizable at a variable interest	<u>820,825</u>	<u>-</u>
Total notes payable	<u>\$ 1,173,696</u>	<u>\$ 259,319</u>

Memphis Theological Seminary of the Cumberland Presbyterian Church
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
 July 31, 2006 and 2005

NOTE B – NOTES PAYABLE (CONTINUED)

The notes payable are collateralized by income earned from permanently restricted investments and are payable to the Board of Stewardship, Foundation and Benefits.

Scheduled principal payments required for each of the next five fiscal years are as follows:

<u>Year Ending July 31,</u>	<u>Amount</u>
2007	\$ 37,640
2008	36,860
2009	38,593
2010	40,390
2011	40,399
Thereafter	<u>979,814</u>
Total notes payable	<u>\$ 1,173,696</u>

NOTE C – LINE OF CREDIT

The Seminary has a \$400,000 revolving line of credit agreement with a local bank. Borrowings outstanding under the agreement bear interest at the bank's prime rate (8.25 percent at July 31, 2006). The line is guaranteed by the Board of Stewardship, Foundation and Benefits.

NOTE D – RETIREMENT PLAN

The Seminary sponsors a qualified retirement plan for eligible employees as defined by the plan under IRC Section 403(b). Each participant in the plan may make voluntary contributions to the plan of up to the lesser of twenty percent (20%) of annual compensation received by the participant during the plan year, or the maximum allowed by law. The Seminary matches participant's contributions to a maximum of five percent (5%). Contributions to the plan by the Seminary for the years ended July 31, 2006 and 2005 were \$40,304 and \$70,827 respectively.

Memphis Theological Seminary of the Cumberland Presbyterian Church
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
July 31, 2006 and 2005

NOTE E – CONCENTRATION OF CREDIT RISK ARISING FROM CASH DEPOSITS

The Seminary has cash equivalents invested by the Board of Stewardship, Foundation and Benefits. These funds total \$1,135,532 and are not insured by the Federal Deposit Insurance Corporation (FDIC).

In addition, the Seminary maintains cash balances at two well established financial institutions located in Memphis, Tennessee. These balances are insured by the Federal Deposit Insurance Corporation up to \$100,000 at each institution. At July 31, 2006 the Seminary's uninsured balances totaled \$177,984.

NOTE F – INVESTMENTS

Nearly all of the Seminary's investments are managed by the Board of Stewardship, Foundation and Benefits and maintained in pooled investment accounts with other funds. The investments generally originate from gifts and contributions for which separate identifiable investment accounts are created that indicate the source of the funds and/or the purpose for which the funds are to be used. Many of these accounts are designated for monthly distributions to the Seminary based on one-twelfth of 5% of the rolling average value. The Board of Stewardship, Foundation and Benefits issues an aggregate amount to the Seminary and charges the applicable accounts for their proportionate share. In addition, the Seminary can request on an as needed basis, additional distributions that will be used for the purpose the account was created.

NOTE G - RECLASSIFICATION OF NET ASSETS

A review of the investment accounts discussed in Note F was made by management of the Seminary for the year ended July 31, 2006 for the purpose of verifying that the balances in such accounts were categorized in the correct net asset category based on donor stipulations. A result of this review resulted in a reclassification of the three net asset beginning balances.

Memphis Theological Seminary of the Cumberland Presbyterian Church
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
July 31, 2006 and 2005

<u>CFDA Number</u>	<u>Federal Grantor / Pass-Through Grantor</u>	<u>2006</u>	<u>2005</u>
84.032	U.S. Department of Education Federal Family Education Loan Program	<u>\$ 946,663</u>	<u>\$ 810,481</u>



CERTIFIED PUBLIC ACCOUNTANTS
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**REPORT ON COMPLIANCE AND ON INTERNAL CONTROL OVER FINANCIAL
REPORTING BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED
IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS**

The Board of Trustees
Memphis Theological Seminary of
the Cumberland Presbyterian Church
Memphis, Tennessee

We have audited the financial statements of Memphis Theological Seminary of the Cumberland Presbyterian Church as of and for the year ended July 31, 2006, and have issued our report thereon dated January 17, 2007. We conducted our audit in accordance with U.S. generally accepted auditing standards and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States.

Compliance

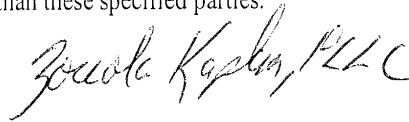
As part of obtaining reasonable assurance about whether Memphis Theological Seminary of the Cumberland Presbyterian Church's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, grants, and other matters, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance that are required to be reported under Government Auditing Standards.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control over financial reporting in order to determine our auditing procedures for the purpose of expressing our opinion on the financial statements and not to provide assurance on the internal control over financial reporting. Our consideration of the internal control over financial reporting would not necessarily disclose all matters in the internal control over financial reporting that might be material weaknesses. A material weakness is a condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that misstatements in amounts that would be material in relation to the financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. We noted matters involving the internal control over financial reporting and its operation that we

consider to be material weaknesses. (see Finding numbers 2006.1, 2006.2 and 2006.3 in the Statement of Findings and Questioned Costs.

This report is intended solely for the information and use of the board, management and others within the organization, and various cognizant agencies, and is not intended to be and should not be used by anyone other than these specified parties.

A handwritten signature in black ink, reading "Zoula Kaplan, PLLC". The signature is written in a cursive, flowing style.

Germantown, Tennessee
January 17, 2007



CERTIFIED PUBLIC ACCOUNTANTS
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**REPORT ON COMPLIANCE WITH REQUIREMENTS APPLICABLE TO EACH
MAJOR PROGRAM AND INTERNAL CONTROL OVER COMPLIANCE IN
ACCORDANCE WITH OMB CIRCULAR A-133**

The Board of Trustees
Memphis Theological Seminary of
the Cumberland Presbyterian Church
Memphis, Tennessee

Compliance

We have audited the compliance of Memphis Theological Seminary of the Cumberland Presbyterian Church with the types of compliance requirements described in the *U.S. Office of Management and Budget (OMB) Circular A-133 Compliance Supplement* that are applicable to its major federal program for the year ended July 31, 2006. Memphis Theological Seminary of the Cumberland Presbyterian Church's major federal program is identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs. Compliance with the requirements of laws, regulations, contracts and grants applicable to each of its major federal program is the responsibility of Memphis Theological Seminary of the Cumberland Presbyterian Church's management. Our responsibility is to express an opinion on Memphis Theological Seminary of the Cumberland Presbyterian Church's compliance based on our audit.

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and OMB Circular A-133 *Audits of States, Local Governments, and Non-Profit Organizations*. Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about Memphis Theological Seminary of the Cumberland Presbyterian Church's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Our audit does not provide a legal determination of Memphis Theological Seminary of the Cumberland Presbyterian Church's compliance with those requirements.

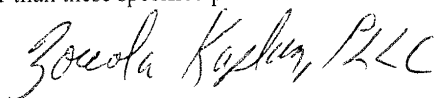
In our opinion, Memphis Theological Seminary of the Cumberland Presbyterian Church, complied, in all material respects, with the requirements referred to above that are applicable to its major federal program for the year ended July 31, 2006.

Internal Control Over Compliance

The management of Memphis Theological Seminary of the Cumberland Presbyterian Church is responsible for establishing and maintaining effective internal control over compliance with requirements of laws, regulations, contracts and grants applicable to federal programs. In planning and performing our audit, we considered Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control over compliance with requirements that could have a direct and material effect on a major federal program in order to determine our auditing procedures for the purpose of expressing our opinion on compliance and to test and report on the internal control over compliance in accordance with OMB Circular A-133.

Our consideration of the internal control over compliance would not necessarily disclose all matters in the internal control that might be material weaknesses. A material weakness is a condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that noncompliance with applicable requirements of laws, regulations, contracts and grants that would be material in relation to a major federal program being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. We noted no matters involving the internal control over compliance and its operation that we consider to be material weaknesses.

This report is intended solely for the information and use of the board, management and others within the organization, and various cognizant agencies, and is not intended to be and should not be used by anyone other than these specified parties.



Germantown, Tennessee
January 17, 2007

Memphis Theological Seminary of the Cumberland Presbyterian Church
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
July 31, 2006

Schedule 1 – Summary of Auditor’s Results

Financial Statements

Type of Auditor’s report issued: Unqualified
Internal control over financial reporting:
- Material weakness identified: Yes
- Reportable conditions identified that are not considered to be material weakness: Yes

Noncompliance material to financial statements noted: No

Federal Awards

Internal control over major programs:
- Material weakness identified: No
- Reportable conditions identified that are not considered to be material weakness: None reported

Type of auditor’s report issued on compliance for major program: Unqualified

Any audit findings disclosed that are required to be reported in accordance with Section 510(a) of Circular A-133: No

Identification of major programs:

CFDA 84.032

Dollar threshold used to distinguish between type A and type B programs:
\$300,000

Auditee qualified as low-risk auditee: Yes

Section II – Financial Statement Findings

See subsequent listing of Findings number 2006.1 through 2006.5 of which we considered numbers 2006.1, 2006.2 and 2006.3 to be material weaknesses.

Section III – Federal Award Findings and Questioned Costs

No findings or questioned costs noted which are material to the major program.

Memphis Theological Seminary of the Cumberland Presbyterian Church
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
July 31, 2006

FINDINGS AND QUESTIONED COSTS

Finding No. 2006.1

There was a lack of adequate supervision in the accounting department to ensure transactions were posted properly. Significant errors were made in the posting of tuitions and fees and accounts receivable.

Recommendation

An experienced individual with an accounting background and experience should supervise accounting personnel and review monthly journals, ledgers, and internally prepared financial statements for propriety.

Seminary Comment

The recently hired chief operating officer will manage and supervise accounting department personnel and will review the accounting records and reports for accuracy. This individual does have extensive accounting and supervisory work experience.

Finding No. 2006.2

Bank accounts were not reconciled on a monthly basis.

Recommendation

Reconcile all bank account statements every month. This should be performed by someone not involved in accounts payable or a check signer.

Seminary Comment

The recently hired chief operating officer has indicated bank statements will be reconciled monthly in the future.

Finding No. 2006.3

Accounts receivable and accounts payable subsidiary ledgers were not reconciled to the general ledger.

Memphis Theological Seminary of the Cumberland Presbyterian Church
SCHEDULE OF FINDINGS AND QUESTIONED COSTS (CONTINUED)
July 31, 2006

Recommendation

Accounts receivable and accounts payable subsidiary ledgers should be compared to general ledger balances each month and any differences reconciled.

Seminary Comment

The recently hired chief operating officer has indicated bank statements will be reconciled monthly in the future.

Finding No. 2006.4

There was not a proper cut-off of postings at year end.

Recommendation

Accounting personnel should ensure that transactions are recorded in the proper accounting period.

Seminary Comment

The recently hired chief operating officer will set up proper cut-off procedures for accounting personnel to follow.

Finding No. 2006.5

The Seminary does not have adequate accounting procedural manuals for accounting personnel to reference.

Recommendation

Procedural manuals be developed for accounting personnel and functions.

Seminary Comment

The Seminary will develop accounting manuals for its accounting personnel.

The
Proceedings
of the
**ONE HUNDRED SEVENTY-SEVENTH
GENERAL ASSEMBLY**
of the
CUMBERLAND PRESBYTERIAN CHURCH
session held in
HOT SPRINGS, ARKANSAS

June 18 - 22, 2007

At Hot Springs, Arkansas, and within the facilities of the Hot Springs Convention Center and the Arlington Hotel, there the eighteenth day of June in the year of our Lord, Two Thousand Seven, at the hour of two o'clock in the afternoon, Minister and Elder Commissioners and Youth Advisory Delegates from the various presbyteries, and visitors assembled to meet.

FIRST DAY – MONDAY – JUNE 18, 2007

OPENING WORSHIP

In the Convention Center, Hot Springs, Arkansas, the one hundred seventy-seventh General Assembly, the Convention of the Cumberland Presbyterian Women's Ministry, and visitors shared in worship. The Worship Director, the Reverend Steve Mosley, Arkansas Presbytery, presided in worship, assisted by Ms. Debbie Cox, Cumberland Presbyterian Women's Ministry President, and Doctor John Crawford, Hot Springs Cumberland Presbyterian Church, Arkansas Presbytery, pianist. Elder Nozomu Haga, Japan Presbytery, read Matthew 16:13-20 in Japanese. Special music was provided by a trio from the Mt. Carmel Cumberland Presbyterian Church, Arkansas Presbytery. Ms. Cox read Matthew 16:13-20. The retiring Moderator, the Reverend Donald Hubbard, Presbytery of East Tennessee, delivered the sermon entitled, "God Made a Jewel Box and Called it the Church." Moderator Hubbard pronounced the benediction.

THE ASSEMBLY IS CONSTITUTED

The Moderator, the Reverend Donald Hubbard, called the assembly to order. Elder Doug Phelps, Covenant Presbytery, chairperson of the Credentials Committee, presented the Report of the Credentials Committee certifying the list of commissioners. The report was concurred in, marked "Appendix A" and filed. A quorum was present with forty-five (45) ministers and thirty-nine (39) elders, making a total of eighty-four (84) commissioners present at 2:00p.m. There were also nineteen (19) youth advisory delegates present. The Reverend Ronald Longmire, Presbytery of East Tennessee, prayed the Constituting Prayer.

ASSEMBLY BUSINESS

The Moderator, Donald Hubbard, declared the floor open for nominations for the Office of Moderator of the one hundred seventy-seventh General Assembly. The following nominations, previously endorsed by their presbyteries were presented:

Elder Brian Martin, Trinity Presbytery, nominated Elder Rose Mary Magrill, Trinity Presbytery. Elder Mike Coleman, West Tennessee Presbytery, nominated the Reverend Frank Ward, West Tennessee Presbytery.

The nominations were closed. The Reverend James C. Gilbert, Red River Presbytery, gave the nominating speech for Elder Rose Mary Magrill. Ms. Jill Carr, White Oak Pond Cumberland Presbyterian Church, Missouri Presbytery, gave the nominating speech for the Reverend Frank Ward. The nominees were given the opportunity to address the assembly. Ballots were collected and the Credentials Committee was instructed to canvas the vote.

The Reverend Steve Mosley, Arkansas Presbytery, brought greetings on behalf of Arkansas Presbytery and the Hot Springs Cumberland Presbyterian Church.

The Stated Clerk, Robert D. Rush, made necessary announcements and introduced the following board and agency representatives:

Christian Education	Vernon Sansom
Commission on Chaplains	Paul Collins
Commission on Ministry	Glenda Melson
The Cumberland Presbyterian	Richard Hughes
Children's Home	Norlan Scrudder
General Assembly Council	Tiffany McClung
Historical Foundation	Cliff Hudson
Judiciary	Charles Dawson
Memphis Theological Seminary	Marianna Williams
Missions	Sam Suddarth
Stewardship	Janie Stamps
Theology and Social Concerns	Jacqueline Lang
Organizational Task Force	Carroll Richards

REFERRALS TO COMMITTEES

Referrals to the Committee on Christian Education and Stewardship

Page	Report
71	The Report of the Board of Christian Education Except Section II. E Recommendation 1 which was referred to the Committee on Program Planning
86	The Report of the United Board for Christian Discipleship
128	The Report of the Board of Stewardship, Foundation and Benefits

Referrals to the Committee on Children's Home and Bethel College

Page	Report
173	The Report of the Board of Trustees of the Cumberland Presbyterian Children's Home
238	The Report of the Board of Trustees of Bethel College

Referrals to the Committee on Judiciary

Page	Report
30	The Report of the Stated Clerk, Section VI., Recommendation 3
90	Section I.c. Recommendation 1 of the Report of the Board of Missions.
221	The Report of the Permanent Committee on Judiciary Resolution Concerning a Process for PCUSA Congregations to transfer to the Cumberland Presbyterian Church

Referrals to the Committee on Memphis Theological Seminary/Historical Foundation

Page	Report
180	The Report of the Board of Trustees of Memphis Theological Seminary
195	The Report of the Historical Foundation
259	The Memorial from Hope Presbytery
	Resolution concerning OUO distribution jointly to the Committees on Memphis Theological Seminary/Historical Foundation and Program Planning with Program Planning to Report

Referrals to the Committee on Missions, Ministry and Military Chaplains

Page	Report
28	The Report of the Moderator, Recommendations 1, 2 and 3
90	The Report of the Board of Missions, except Section I. c. Recommendation 1 which was referred to the Committee on Judiciary, and Section IV. E. which was referred to the Committee on Program Planning
206	The Report of the Commission on Chaplains and Military Personnel
208	The Report of the Commission on the Ministry
	Resolution requesting a focus on evangelism, referred jointly to the Committees on Missions/Ministry/Chaplains and Program Planning, with Missions/Ministry/Chaplains to report

Referrals to the Committee on Organizational Task Force

Page	Report
247	The Report of the Organizational Task Force

Referrals to the Committee on Program Planning

Page	Report
28	The Report of the Moderator
	Except Recommendations 1-3 which were referred to the Committee on Missions/Ministry/Chaplains
30	The Report of the Stated Clerk
	Except Section VI. Recommendation 3, which was referred to the Committee on Judiciary
35	The Report Number One of the General Assembly Council
63	The Report Number Two of the General Assembly Council
111	The Report of the Board of Missions, Section IV. E.
192	The Report of the Cumberland Presbyterian Board
229	The Report of the Place of Meeting Committee
257	The Report Number One of the Center Task Force
260	The Proposed Budgets
	The Report Number Two of the Center Task Force
	Resolution concerning OUO distribution jointly with the Committees on Memphis Theological Seminary/Historical Foundation and Program Planning, with Program Planning to report
	Resolution concerning a day of prayer for Buenventura and peace in Colombia
	Resolution requesting a focus on evangelism, referred jointly to the Committees on Missions/Ministry/Chaplains and Program Planning, with Missions/Ministry/Chaplains to report

Referrals to the Committee on Theology and Social Concerns

Page	Report
231	The Report of the Unified Committee on Theology and Social Concerns

A MODERATOR IS ELECTED

The Moderator, Donald Hubbard, reported the ballot vote for the Moderator as follows:

Elder Rose Mary Magrill	36
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Reverend Frank Ward	48
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Moderator Hubbard declared that the Reverend Frank Ward, West Tennessee Presbytery, has been elected the Moderator of the one hundred seventy-seventh General Assembly.

The Retiring Moderator, Donald Hubbard, expressed his appreciation to the Church for the opportunity to serve as Moderator of the one hundred seventy-sixth General Assembly.

Elder Mike Coleman, West Tennessee Presbytery, escorted the newly elected Moderator to the podium. The Retiring Moderator, Donald Hubbard, presented the gavel and the Moderator's cross to the newly elected Moderator.

RECESS DECLARED

The Moderator, the Reverend Frank Ward, declared a five minute recess. The assembly reconvened at the proper time. The Moderator, Frank Ward, requested that the retiring Moderator, Donald Hubbard assume the chair.

ASSEMBLY BUSINESS

General Regulations A.5 and A.6 were suspended by the necessary two thirds vote, Elder Rose Mary Magrill, Trinity Presbytery and the Reverend Frank Ward, West Tennessee Presbytery, were elected Co-Moderators of the one hundred seventy-seventh General Assembly with the two persons serving jointly.

CO-MODERATOR ASSUMES CHAIR

The Co-Moderator, Frank Ward, assumed the Chair and invited Co-Moderator Rose Mary Magrill to the podium and presented the Moderator's Cross to her symbolizing the joint positions of Co-Moderators.

The Reverend Frank Ward introduced his wife, Linda, and their children, Zina Hamlet and Michael Ward. Elder Rose Mary Magrill introduced her brother, the Reverend Richard Magrill, Executive Secretary of the Board of Stewardship, Foundation and Benefits, and recognized the members present from her home church, Marshall Cumberland Presbyterian Church, Marshall, Texas. The members of the Marshall Cumberland Presbyterian Church presented an arrangement of yellow roses to Co-Moderator Rose Mary Magrill.

The Reverend Iwao Satoh, Japan Presbytery, prayed a prayer of blessing in Japanese for the Moderators and the General Assembly.

PRESENTATIONS

The Stated Clerk, Robert D. Rush, presented the retiring Moderator, Donald Hubbard, a gavel representing the one used in the one hundred seventy-sixth General Assembly and a replica of the Moderator's Cross. On behalf of the Governor of Arkansas, the Honorable Mr. Mike Bebee, the Reverend Steve Mosley, Arkansas Presbytery, presented to the Retiring Moderator, Donald Hubbard, a certificate recognizing him as an official "Arkansas Traveler".

COMMUNICATIONS

The Stated Clerk, Robert D. Rush, presented the communications. The following resignations were accepted:

Doctor Robert Tyson, and the Reverend Don Reeves, Board of Trustees of Memphis Theological Seminary, and The Reverend Toy Brindley, Organizational Task Force

ASSEMBLY BUSINESS

The Stated Clerk, Robert D. Rush, announced the following editorial changes: The Report of the Stated Clerk, Page 33, delete the words “as of April 26”, and after the words “Rules of Discipline” insert “Andes and Cauca Valley” as presbyteries voting in the affirmative. Delete the words “Andes Presbytery abstained”, and remove “Cauca Valley” as one of the presbyteries not reporting.

The Report of the Nominating Committee, page 227, insert under section VI. Trustees of the Memphis Theological Seminary, Mr. Mark Davis, Germantown Congregation, West Tennessee Presbytery, to fill the one year unexpired term of the Reverend Don Reeves.

Delete the Report of the Organizational Task Force on page 245 as this is incorporated into the second Report. On page 247, delete the word two in the Report of the Organizational Task Force.

General Regulation A.11 was set aside by a unanimous vote to allow an Organizational Task Force Committee for this General Assembly.

General Regulation A.12 was set aside by a unanimous vote to allow General Assembly to consider the Organizational Task Force Report without referral to the General Assembly Council.

General Regulations F.3 and F.4 were set aside by a unanimous vote to receive Report Number Two of the Center Task Force

PRESENTATION

Mr. Joseph Malloy, President of the Cumberland Presbyterian Publication Board, recognized Ms. Maribeth McGuire and the Reverend Richard Hughes for their completion of nine years of service to the Board. They were presented with the Cumberland Presbyterian Publication Board Patron of Publications Award.

RESOLUTIONS BY COMMISSIONERS

The Reverend Don Winn, Nashville Presbytery, presented a resolution requesting a focus on personal evangelism. The resolution was referred jointly to the Committee on Program Planning and the Committee on Missions, Ministry, and Chaplains with the Committee on Missions, Ministry and Chaplains to report.

Elder Eddie Minton, Covenant Presbytery, presented a resolution concerning Our United Outreach contributions and requesting that none of the allocation go to Memphis Theological Seminary. The resolution was referred jointly to the Committee on Memphis Theological Seminary/ Historical Foundation and the Committee on Program Planning with the Committee on Program Planning to report.

The Reverend Boyce Wallace, Cauca Valley Presbytery, presented a resolution requesting a special day of prayer for Buenventura and for peace in Colombia. The resolution was referred to the Committee on Program Planning.

Co-Moderator, Frank Ward, read Philippians 2:1-11 and charged the one hundred seventy-seventh General Assembly to take ownership of its action and do the ministry of the Church.

Committees were instructed to meet at 8:30p.m.

The Reverend Michael Wilkinson, Grace Presbytery, prayed the closing prayer.

The Assembly was adjourned until 8:30a.m. Tuesday morning.

THE EVENING PROGRAM

The General Assembly, the Convention of Cumberland Presbyterian Women’s Ministry, and visitors participated in a reception at the First Methodist Church, Hot Springs, Arkansas, to honor the Retiring Moderator, the Reverend Donald Hubbard; the newly elected Co-Moderators, Elder Rose Mary Magrill and the Reverend Frank Ward; the President of the Cumberland Presbyterian Women’s Ministry, Ms. Debbie Cox; and the President-elect of the Cumberland Presbyterian Women’s Ministry, Ms. Beverly Stott.

SECOND DAY - TUESDAY – JUNE 19, 2007

The General Assembly and visitors began their day in worship. The assembly worship director, the Reverend Steve Mosley, Arkansas Presbytery, presided in worship. Mr. Peter Jeffery, Renaissance Director, Bethel College, served as pianist. Special music was provided by the Reverend Ricardo Franco, Hispanic Mission Pastor, Arkansas Presbytery. Ms Josaphiana Franco read Galatians 5:12-15 and Colossians 3:12-17 in Spanish. Elder Mary Lyn Childs, Missouri Presbytery, delivered the sermon entitled, “Together in Christ, Can We Get There?” The Reverend Steve Mosley pronounced the benediction.

CALL TO ORDER

Co-Moderator Rose Mary Magrill called the assembly to order at 9:00a.m. with a quorum present of forty-two (42) ministers and thirty-seven (37) elders enrolled. There were seventeen (17) youth advisory delegates present.

PRESENTATIONS

Co-Moderator Rose Mary Magrill introduced Doctor Army Daniel, former Moderator of the Cumberland Presbyterian Church in America and he addressed the assembly briefly.

The Reverend Carrol Richards, chairperson of the Organizational Task Force, led a presentation on the Report of the Organizational Task Force. He reviewed the history of the current denominational structure and presented the vision of the Task Force with its rationale for their recommendations. Reverend Richards commented on the benefits and the risks of the proposed denominational restructure. Doctor Craig McGee, Principal, Solutions Consulting Inc., and Ms. Claudia Murphy, Principal, Claudia Murphy Consulting, Inc. were introduced as consultants to the Organizational Task Force. Doctor McGee led a question and answer period with questions answered by Task Force Members, the Reverends Carroll Richards, Michele Gentry and Larry Blakeburn.

The Reverend Paul Collins, Representative of the Commission on Chaplains, introduced Chaplain Ed Brogan, Director of the Presbyterian Council on Chaplains and Military Personnel. Chaplain Brogan addressed the assembly and reviewed some of the recent changes in the Cumberland Presbyterian Chaplains serving on active duty. Chaplain Brogan expressed his appreciation for the Denomination’s Memorial Day offering for the Presbyterian Council on Chaplains and Military Personnel.

ASSEMBLY BUSINESS

The Reverend Jerry Hullander, Tennessee-Georgia Presbytery, presented a resolution requesting that the Stated Clerk develop a procedure for receiving Presbyterian Churches (USA) desiring to join the Cumberland Presbyterian Church. The resolution was referred to the Committee on Judiciary.

RECESS DECLARED

Co-Moderator Rose Mary Magrill declared a recess for committee work until Thursday morning at 8:30a.m.

THE EVENING PROGRAM

The General Assembly, the Convention of Cumberland Presbyterian Women’s Ministry, and visitors gathered in worship. The assembly worship director, the Reverend Steve Mosley, Arkansas Presbytery, led in worship. Renaissance of Bethel College, under the direction of Mr. Peter Jeffery, presented choral elements of worship, led the congregational singing, and presented

the special music. The Reverend Michele Gentry, Andes Presbytery, read Exodus 3:14,15 in Spanish; Ms. Dana Ballow, Arkansas Presbytery, read the scripture in English. A dynamic sermon, "Clothed in God's Presence," was delivered in Spanish by the Reverend Ramon Garcia, Murfreesboro Presbytery. The Reverend Lynn Thomas, Director of Cross Cultural Ministries, translated the sermon for the General Assembly. The Reverend Steve Mosley pronounced the benediction.

THIRD DAY – WEDNESDAY – JUNE 20,2007

The entire day was devoted to committee work. Devotionals were conducted in each committee. There were forty-three (43) ministers, forty (40) elders, and seventeen (17) youth advisory delegates present.

THE EVENING PROGRAM

The General Assembly, the Convention of Cumberland Presbyterian Women's Ministry, and visitors gathered for worship and to celebrate Holy Communion. The assembly worship director, the Reverend Steve Mosley, presided in worship. Music was led by the Cumberland El Street Band and the choir from the First Cumberland Presbyterian Church, Russellville, Arkansas. The band and choir presented special music, "Lion of Judah". Mr. Leo Chang read Colossians 3:1-17 in Korean. Elder Leo Whinery, Jr., read the scripture in English. The Reverend Dee Ann Thompson, Covenant Presbytery, delivered a sermon entitled, "HMMMMM....What Shall I Wear?" The Reverend Steve Mosley read the Memorial Roll of Ministers who died in 2006 and a moment of silence was observed for the following:

Reverend Bob Appleby, Presbytery del Cristo
Reverend LaRoyce Brown, Red River Presbytery
Reverend Paul B. Brown, West Tennessee Presbytery
Reverend Charles E. Buerhaus, Grace Presbytery
Reverend David Dickey, Hope Presbytery
Reverend James H. Jolly, Cumberland Presbytery
Reverend Paul McReynolds, West Tennessee Presbytery
Reverend Greg Moss, Presbytery del Cristo
Reverend Charles F. Pruitt, Grace Presbytery
Reverend Melvin Rogers, Red River Presbytery
Reverend Edwin D. Schreiber, Nashville Presbytery
Reverend Leo Smith, Arkansas Presbytery
Reverend Robert Woodall, Nashville Presbytery
Reverend W. J. Wynn, Arkansas Presbytery

The Reverends Steve Mosley and Dee Ann Thompson presided over Holy Communion and were assisted by the following ministers and elders of Arkansas Presbytery:

Ministers: Barbara Brewer, Bobby Coleman, Paul DuBose, Bill Van Meter,
Gordon Warren, George Woodliff

Elders: B. Denise Adams, Jammie Bonds, Shirley Hollabaugh, Billy Jayroe,
Clarice Joplin, Bobbie Kinslow, Thomas Kinslow, Sally Patterson,
Selwyn Pipkin, Janie Stamps, Kitty Stamps, Leo Whinery, Jr.,
Clyde Wilson, Kathleen Wilson.

The Reverend Steve Mosley, Arkansas Presbytery, pronounced the benediction.

FOURTH DAY – THURSDAY – JUNE 21, 2007

The General Assembly and visitors began their day in worship. The assembly worship director, the Reverend Steve Mosley, presided in worship assisted by Mr. Peter Jeffery, Renaissance Director, Bethel College. The Reverend Richardo Franco, Arkansas Presbytery, brought the

special music. Mr. Leo Chang, Arkansas Presbytery, read Ephesians 4:1-6. Youth Advisory Delegate Timothy Young, Presbytery del Cristo, delivered the sermon entitled, "Unity in the Body of Christ." The Reverend Richardo Franco pronounced the benediction.

CALL TO ORDER

Co-Moderator Rose Mary Magrill called the assembly to order. There were thirty-seven (37) ministers, thirty-four (34) elders, and fifteen (15) youth advisory delegates present as of 9:00a.m.

PRESENTATION

The Stated Clerk, Robert D. Rush, introduced The Reverend Thom May, Representative of the American Bible Society. Reverend May presented a Bible to Ms. Laurie Williams, a member of the Newbern Cumberland Presbyterian Church, West Tennessee Presbytery. Mr. May shared the history, mission statement and work of the American Bible Society. Mr. May requested prayer for their work and shared the goal of the American Bible Society to place a copy of the Bible into every person's hands in the world.

The Reverend Paul DuBose, Moderator of Arkansas Presbytery, welcomed the assembly to Arkansas and expressed thanks to the Cumberland Presbyterian Church for their prayers for healing him. Mr. DuBose expressed gratitude to God and to his son, Andrew, for their care of him.

COMMISSIONER ENROLLED

Elder James Condra, Tennessee-Georgia Presbytery, was enrolled in place of Elder Ken Goss, who was assigned to the Committee on Missions/Ministry/Chaplains.

COMMISSIONER EXCUSED

The Reverend Ray Dvries, Nashville Presbytery, was excused.

ASSEMBLY BUSINESS

The Reverend Tim Smith, Columbia Presbytery, raised a point of order pertaining to the election of Co-Moderators and requested a ruling from the Stated Clerk or the representative of the Judiciary Committee. The Stated Clerk, Robert D. Rush, declared that the action of electing Co-Moderators was illegal according to Rules of Order 1.0. The assembly set aside the Rules of Order 1.0 by the necessary two thirds vote to allow the assembly to have Co-Moderators.

PARLIAMENTARIAN APPOINTED

Co-Moderator Rose Mary Magrill appointed Elder Brian Martin, Trinity Presbytery, parliamentarian.

ASSEMBLY BUSINESS

The Report of the Committee on Christian Education/Stewardship was read, concurred in, its recommendations adopted, marked "Appendix B" and filed. Youth Advisory Delegates voted in the affirmative.

The Report of the Committee on the Cumberland Presbyterian Children's Home/Bethel College was read, concurred in, its recommendations adopted, marked "Appendix C" and filed. Youth Advisory Delegates votes in the affirmative.

Co Moderator, Frank Ward assumed the chair.

RECESS DECLARED

A fifteen minute recess was declared. The assembly reconvened at the proper time.

ASSEMBLY BUSINESS

The Report of the Committee on Organizational Task Force was read. A time for questions for clarification was held. Points of clarification were listed and filed in the office of General Assembly for future reference.

RECESS DECLARED

Co-Moderator, Frank Ward, declared a recess until 2:00p.m. Elder Ed Minton, Covenant Presbytery, led the assembly in prayer of thanksgiving and for ministry. The assembly reconvened at the proper time. The Reverend Robert Tolley, Tennessee-Georgia Presbytery, led in prayer

ASSEMBLY BUSINESS

The Report of the Committee on Organizational Task Force was considered. The report was amended by adding the letter “s” in every place the word Moderator is mentioned. Recommendation 11 was amended by inserting the words “who must be a Cumberland Presbyterian” following the position of Chief Ministry Officer. Recommendation 39 was amended by deleting “the” and inserting “our”, inserting “ecumenical” and “especially.” The amended recommendation will read “That the Ministry Council and the Chief Ministry Officer continue or enhance our long-standing ecumenical relationships, especially between the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America.” Recommendation 42 was added as follows and all other recommendations were renumbered. “That the Ministry Council will develop a procedure in conjunction with representatives of the institutional boards, for making recommendations of OOU allocations to the General Assembly, and report back to the 178th General Assembly, so as to continue funding to the Church’s Institutions. (Cumberland Presbyterian Children’s Home, Bethel College, Memphis Theological Seminary, and the Historical Foundation) Recommendation 44 (formerly 43) was amended to strike the words “continue to” thus recognizing that the Historical Foundation is an Institution. Consent was given to make editorial changes in the proposed changes in General Regulations to change the word “boards” to “advisory committees”. The report was concurred in, its recommendations adopted as amended, marked “Appendix D and filed. Youth Advisory Delegates voted in the affirmative on each amendment and the report. The report was adopted by a vote of 69 to 8.

Gratitude was expressed to the Organizational Task Force and the Committee on Organizational Task Force for their work on the new denominational structure.

Co-Moderator Frank Ward presented Mr. Davis Gray, Jr., Executive Director of the General Assembly Council, and expressed his gratitude for Mr. Gray’s 14 years of service to the Council. A standing ovation was given to Mr. Gray.

RECESS DECLARED

A twenty minute recess was declared. The assembly reconvened at the proper time. Co Moderator Rose Mary Magrill assumed the Chair.

ASSEMBLY BUSINESS

The Report of the Committee on Program Planning was read. An editorial change was made in Recommendation 2 to change the word “adopted” to “denied.” Recommendations 2, 15, 16 were considered separately. With the exception of Recommendations 2, 15 and 16 the report was concurred in and its recommendations adopted.

COMMISSIONERS EXCUSED

The following commissioners were excused: Elder Roy Shanks, North Central Presbytery, Elder James Condra, Tennessee-Georgia Presbytery, and Elder Nozomu Haga, Japan Presbytery.

RECESS DECLARED

Co Moderator Rose Mary Magrill declared a recess until 7:00p.m. The Reverend Shirley Topar, North Central Presbytery, led in prayer. The assembly reconvened at the proper time.

ASSEMBLY BUSINESS

The Report of the Committee on Program Planning was considered. Recommendation 2 was adopted. Recommendation 15 was adopted. Recommendation 16 was adopted. The report was concurred in, its recommendations adopted, marked appendix "E" and filed. Youth Advisory Delegates voted in the affirmative.

Co Moderator Frank Ward assumed the chair.

Mr. Sam Suddarth, Representative of the Board of Missions, quoted Malachi 3:10 and addressed the assembly briefly on trusting God and having faith to do our ministry.

The Report of the Committee on Missions/Ministry/Chaplains was read. The report was divided to consider Recommendation 6 separately. With the exception of Recommendation 6, the report was concurred in and its recommendations adopted. Recommendation 6 was adopted. The report was marked appendix "F" and filed. Youth Advisory Delegates voted in the affirmative.

Co Moderator Rose Mary Magrill assumed the chair.

The Report of the Committee on Theology and Social Concerns was read, concurred in, its recommendations adopted, marked appendix "G" and filed.

The Reverend Gordon Warren, Arkansas Presbytery, led the assembly in prayer for Elder Roy Shanks, North Central Presbytery.

The Report of the Judiciary Committee was read, concurred in, its recommendations adopted, marked appendix "H" and filed. Youth Advisory Delegates voted in the affirmative.

The Report of the Committee on Memphis Theological Seminary/Historical Foundation was read, concurred in, its recommendations adopted, marked appendix "I" and filed. Youth Advisory Delegates voted in the affirmative.

Co Moderator Frank Ward assumed the chair.

The Report of the Nominating Committee was received. The floor was open for additional nominations for the various positions. No additional nominations were presented, thus the slate of nominees presented by the nominating committee was elected.

RECESS DECLARED

Co Moderator Frank Ward declared a five minute recess. The assembly reconvened at the proper time.

The Report Number Two of the Committee on the Organizational Task Force was read. In order to elect members of the Ministry Council, General Regulation 1.d. "No person shall be elected to serve concurrently on more than one agency" was set aside by the necessary two thirds vote. The report was referred back to the committee.

The Reverend Charles Pope, Columbia Presbytery, presented the following resolution of thanks:

The General Assembly wishes to express thanks and gratitude to God for the opportunities of serving our Lord and Savior, Jesus Christ, through the ministries and work of the Cumberland Presbyterian Church. The body of this 177th General Assembly, meeting at Hot Springs, Arkansas, offers thanks to Arkansas Presbytery for their hard work and warm hospitality in hosting the General Assembly; to Phyllis Pipkin, Chair of the Host Committee, to the worship director, the

Reverend Steve Mosley, to the Hot Springs Cumberland Presbyterian Church who helped organize and plan this assembly.

The body wishes to thank Co Moderators: the Reverend Frank Ward, and Elder Rose Mary Magrill, for the leadership and guidance provided during deliberations. Our support and prayers go with you both as you represent our Church throughout the upcoming year. To the Reverend Donald Hubbard for your commitment and service during this past year.

We express our gratitude to the staff of the General Assembly Office: Stated Clerk, Robert D. Rush; Engrossing Clerk, Tommy Craig; and the Assistant to the Stated Clerk, Elizabeth Vaughn.

We express our thanks to those leading our worship service and those assisting in those services. A “special thanks” to Peter Jeffrey and Renaissance for providing the music during the worship services.

We would like to thank each commissioner who gave of their time and talent to do the work of the church during this meeting. We pray that the decisions made here will honor God and bring glory to His kingdom. We especially thank the Youth Advisory Delegates whose enthusiasm offered so much to us all.

CLOSING WORSHIP

The assembly worship director, the Reverend Steve Mosley, presided in worship assisted by pianist, Mr. Peter Jeffery, Renaissance Director, Bethel College. Youth Advisory Delegate, Austin Agee, Nashville Presbytery, read Ephesians 4:7, 11-13, and 5:1-2. The Reverend Steve Mosley delivered the sermon entitled, “Standing on Holy Ground.” Ms. Cathy Williams, Russellville Congregation, Arkansas Presbytery, presented the special music, “We Are Standing on Holy Ground.”

ASSEMBLY BUSINESS

The Report Number Two of the Committee on Organizational Task Force was read placing persons in nomination for the newly formed Ministries Council. The floor was opened for additional nominations. No further nominations were presented, thus the slate presented by the committee were elected.

Recommendation 3 of Report Number Two of the Committee on Organizational Task Force was adopted.

The Reverend Gordon Warren, Arkansas Presbytery, presented the following resolution: That the General Assembly express a special thanks to the following churches of Arkansas Presbytery for providing vans to transport people from the hotel to the convention center: Calico Rock, Palestine, Russellville, Hot Springs, and Fort Smith and to the following drivers: Reverend Wayne Wood, Ms. Gaye Wood, Mr. Clyde Wilson, Mr. Billy Jayroe, Reverend William Martin, and Ms. Janie Stamps.

MINUTES APPROVED

The printed minutes of Monday through Wednesday were approved. The minutes of the fourth day were read and approved. The Minutes were adopted as a whole.

ADJOURNMENT

The General Assembly adjourned at 10:15p.m. to meet in Japan, June 5-13, 2008. Co Moderator, the Reverend Frank Ward, led the assembly in the closing prayer.

APPENDICES

REPORT OF THE CREDENTIALS COMMITTEE (Appendix A)

The Credentials Committee certifies the list of commissioners on pages 4 and 5 of the Preliminary Minutes with the following change:

On the part of the youth advisory delegates - Whitney Dockins, Arkansas Presbytery, has been certified by Arkansas Presbytery, and will serve on the Program Planning Committee.

Enrollment as of 2:00p.m. is certified as forty-five (45) ministers, thirty-nine (39) elders, and sixteen (16) youth advisory delegates.

Respectfully submitted,
Doug Phelps, Chair
Elizabeth Letsinger
Terra Sisco

REPORT OF THE COMMITTEE ON CHRISTIAN EDUCATION AND STEWARDSHIP (Appendix B)

I. REFERRALS

Referrals to this committee are as follows: The Report of the Board of Christian Education except Section II. E. Recommendation 1 which was referred to the Committee on Program Planning, The Report of the United Board for Christian Discipleship, and The Report of the Board of Stewardship, Foundation and Benefits.

II. PERSONS OF COUNSEL

Appearing before this committee were: from the Board of Stewardship Reverend Richard Magrill, Executive Secretary; Reverend Elinor Brown, Coordinator of Stewardship; Reverend Robert Heflin, Coordinator of Benefits; and board representative Ms. Janie Stamps; from the Board of Christian Education Ms. Claudette Pickle, Executive Director; Mr. Matt Gore, Coordinator of CP Resources and Promotion and board representative Reverend Vernon Sansom.

III. REPORT OF THE BOARD OF STEWARDSHIP, FOUNDATION AND BENEFITS

The Board Staff presented information on the positive growth of endowments of the Historical Foundation and spoke to us about the impact of the new proposed organizational structure would have on their area of ministry. Their report had no recommendations to act upon. We commend the staff for their dedicated and hard work in the area of their ministries.

IV. REPORT OF THE BOARD OF CHRISTIAN EDUCATION

The Board Staff presented additional material to the committee which describes some of the ministries provided by this agency. After discussing their report we the committee make the following recommendations:

RECOMMENDATION 1: That Recommendation 1 of the Report of the Board of Christian Education, “That presbyterial boards of Christian education be encouraged to develop relationships with staff of the Board of Christian Education by scheduling time biennially for staff to attend one presbyterial board meeting,” be denied.

We recommend the following substitute for the Board’s Recommendation 1:

RECOMMENDATION 2: That presbyterial boards of Christian education be encouraged to develop relationships with staff of the Board of Christian Education by scheduling time for staff to attend one presbyterial board meeting every two years.

RECOMMENDATION 3: That Recommendation 2 of the Report of the Board of Christian Education, “That congregations be encouraged to consider this as one method to provide leadership development for their leaders,” be adopted

Note: The word ‘this’ in the previous recommendation is referring to the “Congregations Learning On-Line” curriculum.

RECOMMENDATION 4: That Recommendation 3 of the Report of the Board of Christian Education, “That congregations consider the various use they can make of *I Have Been Baptized and Welcome to the Lord’s Table*,” be adopted.

After an enlightening discussion among the committee members who represent our global church we would like to recommend:

RECOMMENDATION 5: That the Board of Christian Education explore ways to communicate more regularly and effectively with our global presbyteries with regard to curriculum needs.

RECOMMENDATION 6: That the Board of Christian Education develop annually a resource list of Christian Education materials that are culturally and linguistically appropriate for our global presbyteries.

We commend the staff for their dedicated and hard work in the area of their ministries.

Respectfully submitted:

The Committee on Christian Education/Stewardship

I. REFERRALS

Referrals to this committee are as follows: The Report of the Board of Trustees of the Cumberland Presbyterian Children's Home and The Report of the Board of Trustees of Bethel College.

II. PERSONS OF COUNSEL

Appearing before this committee were: Mr. Randy Spencer, Executive Director of the Cumberland Presbyterian Children's Home; the Reverend Norlan Scrudder, Board Representative of the Board of Trustees of the Cumberland Presbyterian Children's Home; and Ms. Caroline Lara, Director of Advancement. The Committee also met with the Reverend Robert Prosser, President of Bethel College, Judge Ben Cantrell, Chairman of the Board of Trustees, and with the Reverend Eugene Leslie, a member of the Board of Trustees of Bethel College.

III. THE REPORT OF THE BOARD OF TRUSTEES OF THE CUMBERLAND PRESBYTERIAN CHILDREN'S HOME

Information was shared about the great and growing needs for the services of the Children's Home, its direction and programs, new facilities, staff and Board, financial concerns, and future plans. Its services continue to focus on protecting children, sustaining families, equipping providers, and the importance of volunteers. The Board of the Children's Home continues to implement its aggressive plan to 1) stabilize, 2) emerge stronger, and then 3) expand to become even more effective. After discussion, Recommendation 1 of the Report was amended to change the word significant to one.

RECOMMENDATION 1: That Recommendation 1 of the Report of the Board of Trustees of the Cumberland Presbyterian Children's Home, "That May 18, 2008 be designated as Children's Home Sunday and that the Assembly encourage congregations to emphasize the importance of the Children's Home Sunday Offering as a significant source of revenue for the care of children and families," be denied.

RECOMMENDATION 2: That May 18, 2008 be designated as Children's Home Sunday and that the Assembly encourage congregations to emphasize the importance of the Children's Home Sunday Offering as one source of revenue for the care of children and families.

RECOMMENDATION 3: That Recommendation 2 of the Report of the Board of Trustees of the Cumberland Presbyterian Children's Home, "That the Assembly encourage each congregation to set aside one Sunday each month to pray for children and families, especially those who are hurting and hungry, in their communities and throughout the world," be adopted.

RECOMMENDATION 4: That Recommendation 3 of the Report of the Board of Trustees of the Cumberland Presbyterian Children's Home, "That the General Assembly of the Cumberland Presbyterian Church encourage each presbytery and church to hear regularly from its Children's Home Champion," be adopted.

RECOMMENDATION 5: That Recommendation 4 of the Report of the Board of Trustees of the Cumberland Presbyterian Children's Home, "That Cumberland Presbyterian Churches look for ways to interact with the Cumberland Presbyterian Children's Home through its Program Sharing and Consultation component to serve children and families in need in their own congregations and communities. Through these partnerships the resources of the denomination and its Children's Home can be brought together to enrich the lives of children and families and bring healing and hope in more places," be adopted.

RECOMMENDATION 6: That the General Assembly support the need for expanded services by encouraging individuals and churches to increase their current level of giving to the Children's Home.

RECOMMENDATION 7: That the General Assembly of the Cumberland Presbyterian Church encourage the Children's Home's continued membership and cooperation with The Presbyterian Children's Homes and Related Ministries; Southwest Association of Children's Homes; Texas Alliance of Child and Family Services and The Coalition of Homes for Children.

RECOMMENDATION 8: That General Assembly commend the staff and the Board of Trustees for their faithful, sacrificial and dedicated service to the Cumberland Presbyterian Children's Home.

IV. REPORT OF THE BOARD OF TRUSTEES OF BETHEL COLLEGE

Information was shared about ongoing process at Bethel College with emphasis on an enthusiastic attitude, commitment to long-term planning complemented by strategic responses to unexpected opportunities and a continued willingness to move forward in faith.

The Committee was impressed with the combination of continuous discernment and great faith evident in the leadership of Bethel College, along with the passionate commitment and creative energies of the entire Bethel Team. The President and Chair of the Board of Trustees shared exciting new visions for additional programs, including a Resource Center for Autism; the expansion of the administrative staff with the addition of an Administrative Assistant to the President; and other new programs. The Committee was also impressed with the excellence demonstrated by the administrative staff, the faculty, and student body.

RECOMMENDATION 9: That the General Assembly commend the Board of Trustees, the staff, and the Reverend Robert Prosser for their faithful, sacrificial service and inspired leadership of Bethel College.

Respectfully submitted,
Committee on Children's Home/Bethel College

REPORT OF THE COMMITTEE ON ORGANIZATIONAL TASK FORCE (Appendix D)

I. REFERRALS

Referral to this committee is as follows: The Report of the Organizational Task Force.

II. PERSONS OF COUNSEL

Appearing before this committee were: Reverend Mike Sharpe, Executive Director of Board of Missions; Reverend Carroll Richards, Organizational Task Force; Reverend Larry Blakeburn, Organizational Task Force; Consultants Ms. Claudia Murphy and Doctor Craig McGee, Solutions, Inc.; Ms. Janie Stamps, Representative Board of Stewardship; Reverend Richard Magrill, Executive Secretary, Board of Stewardship; Reverend Robert Rush, Stated Clerk; Mrs. Susan Knight Gore, Archivist, Historical Foundation; Reverend Cliff Hudson, Representative Historical Foundation; Reverend Vernon Samson, Representative Board of

Christian Education; Ms. Claudette Pickle, Executive Director, Board of Christian Education; Mr. Davis Gray, Executive Director, General Assembly Council; Reverend Frank Ward, Co-Moderator; Elder Rose Mary Magrill, Co-Moderator; and Mr. Charles Dawson, Permanent Judiciary Committee, Attorney at Law.

III. INTRODUCTION

We express our deep appreciation and gratitude to the Organizational Task Force for their many hours of devotion and agonizing work in preparing their report and for their excellent presentation to the General Assembly.

Our committee took seriously each recommendation and the rationale behind these recommendations. Regrettably, parliamentary procedure requires that in order to make minor edits in terminology, we must recommend the denial of several of the Organizational Task Force's recommendations that we support.

We believe that our recommendations are fully within the scope of the OTF's intended end result.

IV. MINISTRY COUNCIL

RECOMMENDATION 1: That Recommendation 1 of the Report of the Organizational Task Force, "That the General Assembly approve the concept of a single governing board for all program ministries and services," be adopted and implemented according to the law of Tennessee in such cases made and provided.

RECOMMENDATION 2: That Recommendation 2 of the Report of the Organizational Task Force, "That a new nine-member Governing Board of the Cumberland Presbyterian Church be established by the General Assembly, with the Stated Clerk, Moderator(s), and immediate Past Moderator to serve as advisory members of the board. The membership of the board shall be representative of the denomination, including both clergy and lay people who have demonstrated leadership in the church," be denied.

RECOMMENDATION 3: That a new 15 member Ministry Council of the Cumberland Presbyterian Church be established by the 177th General Assembly according to the law of Tennessee in such cases made and provided. The same 15 members will be named to oversee the programming of General Assembly boards and agencies following their dissolution according to Recommendation 5. The Ministry Council will also include the Stated Clerk, Moderator(s), immediate Past Moderator, and 3 youth (ages 16 to 19 when elected) to serve as advisory members of the council. The Ministry Council will be made up of 3 members from each Synod with no more than 9 clergy or laity members and no more than 9 members of either gender. Make up of the Ministry Council should reflect that we are a Global Church. The terms shall be for 3 years, staggered, to be elected by General Assembly with a 3-term limit. No denominational employee may serve on the Ministry Council.

RECOMMENDATION 4: That Recommendation 3 of the Report of the OTF, "That a 'Transition Commission' be named to select the initial members of the Governing Board and specify their terms of service, that commission acting no later than December 31, 2007. Subsequent elections would be by regular General Assembly process," be denied.

RECOMMENDATION 5: That the 177th General Assembly of the Cumberland Presbyterian Church instruct the members of the individual program boards and agencies, acting as a corporate board, to take action to dissolve their corporation and form themselves into advisory committees and that the Board of Missions form themselves into two advisory committees, US Missions and Global Missions, with deliberate speed and care according to the law of Tennessee in such cases made and provided.

RECOMMENDATION 6: That Recommendation 4 of the Report of the OTF, “That the General Assembly recommend the dissolving of the current program boards, the Board of Christian Education, the Board of Missions, the Board of Stewardship, the Board of the Historical Foundation, the Board of the Cumberland Presbyterian, the General Assembly Council and the Commission on the Ministry,” be denied.

RECOMMENDATION 7: That the 177th General Assembly instruct the General Assembly Council to dissolve itself as soon as possible according to the law of Tennessee in such cases made and provided.

RECOMMENDATION 8: That Recommendation 5 of the Report of the OTF, “That the members of the individual program boards, acting as a corporate board, take action to dissolve their corporation no later than December 31, 2007,” be denied.

RECOMMENDATION 9: That the Executive Director of the General Assembly Council be retained for 90 days following the dissolving of the General Assembly Council to aid in the transition and be accountable to the new Ministry Council.

V. CHIEF MINISTRY OFFICER

RECOMMENDATION 10: That Recommendation 6 of the Report of the OTF, “That the General Assembly establish the position of Director of Ministries and Services of the Cumberland Presbyterian Church endowing this position with authority over all aspects of the program functions of the denomination,” be denied.

RECOMMENDATION 11: That the 177th General Assembly of the Cumberland Presbyterian Church establish the position of Chief Ministry Officer, who must be a Cumberland Presbyterian. The new Ministry Council will initially hire the Chief Ministry Officer who will serve a 3-year term to be subsequently elected by General Assembly. The initial term will end at the 180th General Assembly. The Chief Ministry Officer may succeed himself/herself with no term limits.

RECOMMENDATION 12: That Recommendation 7 of the Report of the OTF, “That the General Assembly establish the following ministries to function under the authority of the Governing Board and the direction of the Director of Ministries and Services, to be ultimately responsible for all programming functions of the Cumberland Presbyterian Church: Global Ministries, Home Ministries, Church Life Ministries and Pastoral and Lay Development Ministries,” be denied.

RECOMMENDATION 13: That all the work of current programming Boards and Agencies remain intact. Executives will become Team Leaders of their respective ministry areas.

RECOMMENDATION 14: That Recommendation 8 of the Report of the OTF, “That the General Assembly establish the following service areas to function under the authority of the Governing Board and the direction of the Director of Ministries and Services: Administration Services, Communications Services and Finance Services,” be denied.

RECOMMENDATION 15: That Recommendation 9 of the Report of the OTF, “That the Director of Ministries and Services, in consultation with the Governing Board, shall evaluate each staff position and establish a level of pay based on responsibility and contribution,” be denied.

RECOMMENDATION 16: That the Chief Ministry Officer and the Ministry Council shall jointly evaluate each staff position and establish a level of pay based on responsibility, contribution, and length of service for all permanent employees. It will take a majority vote of the Ministry

Council to terminate any current employee. All future employees will serve at the discretion of the Chief Ministry Officer in consultation with the Ministry Council.

RECOMMENDATION 17: That Recommendation 10 of the Report of the OTF, “That the General Assembly establish 6 six-member Advisory Committees to serve as resources to the ministries of Global Ministries, Home Ministries, Church Life Ministries and Pastoral and Lay Development Ministries; and the services of Communication sand Finance,” be denied.

RECOMMENDATION 18: That Recommendation 11 of the Report of the OTF, “That the Nominating Committee in its report to the 178th General Assembly propose the memberships of the Advisory Committees, to be elected by the 178th General Assembly,” be denied.

RECOMMENDATION 19: That beginning in 2008 the Nominating Committee, in its report, propose the membership of the various Advisory Committees to be elected by the 178th General Assembly and subsequent General Assemblies.

VI. PROCESSES

RECOMMENDATION 20: That Recommendation 12 of the Report of the OTF, “That the denomination’s priority goals be reviewed by the Governing Board. This review should:

- Test to see if they are still relevant and the key priorities
- Flesh out each goal with clearer targets, actions and time lines
- Focus on and emphasize how to maintain “Cumberland identity,” the strong sense of Community,” be denied.

RECOMMENDATION 21: That the denomination’s priority goals be reviewed by the Ministry Council. This review should:

- Test to see if they are still relevant and the key priorities
- Flesh out each goal with clearer targets, actions and time lines
- Focus on and emphasize how to maintain “Cumberland identity,” the strong sense of Community.

RECOMMENDATION 22: That Recommendation 13 of the Report of the OTF, “That the new leadership team participate in a leadership team development process. Elements of this process include:

- establishing operating norms, decision-making process, and leadership behaviors required for a high performing team
- routinely evaluate how well it is operating against its norms and behaviors
- dimensions and focal areas derived from the evaluation process described in Recommendation 15,” be adopted.

RECOMMENDATION 23: That Recommendation 14 of the Report of the OTF, “That there be established a standardized system for the evaluation of the leadership of ministry and service functions. Elements of this process include:

- specifying dimensions directly related to priority goals and ministerial expectations
- making the evaluation required and done on a frequent basis (annually at a minimum)
- removing personal relationships from the process
- evaluation of Team Leaders being done by Director of Ministries and Services
- evaluation of Director of Ministries and Services being done by Governing Board,” be denied.

RECOMMENDATION 24: That there be established a standardized system for the evaluation of the leadership of ministry and service functions. Elements of this process include:

- specifying dimensions directly related to priority goals and ministerial expectations
- making the evaluation required and done on a frequent basis (annually at a minimum)
- removing personal relationships from the process

- evaluation of Team Leaders being done by the Chief Ministry Officer
- evaluation of the Chief Ministry Officer being done by Ministry Council.

RECOMMENDATION 25: That Recommendation 15 of the Report of the OTF, “That there be established a survey process to gauge how well our agencies and employees are serving the needs of the presbyteries and churches. This can be done simply and economically using web-based packages like Survey Monkey. This process should be done deliberately and frequently enough to allow for needed mid-course corrections,” be adopted.

RECOMMENDATION 26: That Recommendation 16 of the Report of the OTF, “That there be established a mentoring/assimilation/development process for external clergy entering the denomination. This would be stewarded by Pastoral and Lay Development team. The Pastoral and Lay Development team would develop the basic framework in collaboration with presbyterial and Cross-cultural resources. Thereafter, each presbytery would manage the process based on its need. The Pastoral and Lay Development team would collect resource materials from different presbyteries and make them available to other presbyteries,” be denied.

RECOMMENDATION 27: That there be established a mentoring/assimilation/development process for external clergy entering the denomination. This would be stewarded by the Commission on the Ministry. The Commission on the Ministry would develop the basic framework in collaboration with presbyterial and Cross-cultural resources. Thereafter, each presbytery would manage the process based on its need. The Commission on the Ministry would collect resource materials from different presbyteries and make them available to other presbyteries.

VII. TECHNOLOGY

RECOMMENDATION 28: That Recommendation 17 of the Report of the OTF, “That the existing network be upgraded. Technical implementation would be stewarded by Administrative Services group. It would likely involve installing Windows/Unix based network and some upgrades to existing computers,” be denied.

RECOMMENDATION 29: That the Ministry Council hire a person to be in charge of technological systems, and that the existing computer network be updated. Technical implementation will be stewarded by the person hired to be in charge of technological systems.

RECOMMENDATION 30: That Recommendation 18 of the Report of the OTF, “That the financial accounting system be upgraded. This would likely involve moving toward a Windows-based system. There are a number of packages commercially available that are relatively economical and could serve the needs of the denomination now, and probably for several years to come. The Administrative Services group would steward the requirements definition and package selection. One requirement should be easy access by users, and the ability to track expenses versus budget on a timely basis,” be denied.

RECOMMENDATION 31: That the financial accounting system be upgraded. This upgrade would be stewarded by the Team Leader of the Board of Stewardship, Foundation and Benefits in consultation with technology systems staff person.

RECOMMENDATION 32: That Recommendation 19 of the Report of the OTF, “That the existing database be upgraded. We suggest moving toward a Windows-based system. There are a number of packages commercially available that are relatively economical and could serve the needs of the denomination now, and probably for several years to come. The Administrative Services group would steward the requirements definition and package selection. The package should be easily accessible by users, and have the ability to easily search and sort,” be denied.

RECOMMENDATION 33: That the existing database be updated and that this process be shepherded by the General Assembly Office in consultation with the technology systems staff person.

RECOMMENDATION 34: That Recommendation 20 of the Report of the OTF, “That common hardware platforms and software packages be identified to facilitate communications and information exchange among all churches. We suggest identifying standard hardware, likely to be PC-based systems. We further suggest standardizing on Windows Office products to ensure compatibility of file exchange. These are initial suggestions; Administrative Services could provide additional level of analysis to confirm or fine-tune this recommendation. Furthermore, Administrative Services could also explore vendor discounts (e.g., x% discount from company XYZ),” be denied.

RECOMMENDATION 35: That the technology systems staff person identify common hardware platforms and software packages to facilitate communications and information exchange among all churches.

VIII. CONTINUING FUNCTIONS

RECOMMENDATION 36: That Recommendation 21 of the Report of the OTF, “That all responsibilities currently assigned to the General Assembly Council shall be assigned to the Governing Board of the Cumberland Presbyterian Church,” be denied.

RECOMMENDATION 37: That all responsibilities currently assigned to the General Assembly Council shall be assigned to the Ministry Council of the Cumberland Presbyterian Church.

RECOMMENDATION 38: That Recommendation 22 of the Report of the OTF, “That the Governing Board and the Director of Ministries and Services continue or enhance the long-standing relationships between the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America,” be denied.

RECOMMENDATION 39: That the Ministry Council and the Chief Ministry Officer continue to enhance our long-standing ecumenical relationships. Especially those between the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America.

RECOMMENDATION 40: That Recommendation 23 of the Report of the OTF, “That the Organizational Task Force be continued for one additional year in order that individually or collectively they may be available as a resource during the initial transition period,” be denied.

RECOMMENDATION 41: That Recommendation 24 of the Report of the OTF, “That the General Assembly adopt the transition time frame as specified in this section,” be denied.

RECOMMENDATION 42: That the Ministry Council will develop a procedure in conjunction with representatives of the institutional boards, for making recommendations of OUO allocations to the General Assembly, and report back to the 178th General Assembly, so as to continue funding to the Church’s Institutions. (Cumberland Presbyterian Children’s Home, Bethel College, Memphis Theological Seminary, and the Historical Foundation)

IX. HISTORICAL FOUNDATION

RECOMMENDATION 43: That Recommendation 25 of the Report of the OTF, “That the Historical Foundation be made a part of Memphis Theological Seminary and no longer function as an independent agency,” be denied.

RECOMMENDATION 44: That the Historical Foundation be recognized as an Institution governed by their Board of Trustees with membership from both the Cumberland Presbyterian

Church and the Cumberland Presbyterian Church in America elected by their respective General Assemblies.

X. OTHER CONCERNS

RECOMMENDATION 45: That the 177th General Assembly adopt a no nepotism policy in regards to future hiring practices. Nepotism is defined as “nuclear family members of existing denominational employees.” This policy can be overridden by three-fourths vote of the Ministry Council, and no current staff will be terminated for this reason.

RECOMMENDATION 46: That current levels of deployment of denominational staff, commonly referred to as decentralization, be allowed to continue under the direction of the Ministry Council.

XI. GENERAL REGULATIONS CHANGES

In order to implement many of our committee’s recommendations, several General Regulations must be addressed.

RECOMMENDATION 47: That General Regulation A.11. be changed to read as follows: “STANDING COMMITTEE NAMED. The Standing Committees of the General Assembly shall be as follows: Judiciary, Children’s Home/Bethel College, Memphis Theological Seminary/Historical Foundation, Missions/Commission on the Ministry/Commission on Chaplains, Christian Education/Stewardship, Program Planning, Theology and Social Concerns. Each Board and Agency will make appropriate annual reports to the General Assembly. The moderator may, with the consent of the General Assembly, appoint such special committees as needed. All General Assembly Committees are required to hear Advisory Committee representatives and Team Leaders if such hearings are requested. When a General Assembly Standing Committee is seeking information regarding an issue dealt with in more than one report it may invite representatives in those agencies to be present at the same time. Committees shall write out all recommendations verbatim in their reports.”

RECOMMENDATION 48: That General Regulation A.12. be changed to read as follows: “CHANGES AFFECTING THE WHOLE CHURCH. When far-reaching changes in programs and/or policies are recommended by a standing committee, the committee shall recommend that the proposals be referred for study by the Ministry Council and the agency affected before they become final. If serious consequences are discovered, the Ministry Council and the agency affected may delay implementation until the next General Assembly.”

RECOMMENDATION 49: That General Regulation B.8. be changed to read as follows: “Presbytery moderators and stated clerks shall be asked to assist in the securing of names and data concerning persons who may be qualified to serve on the Ministry Council, the Advisory Committees of our Boards and Agencies, and the governing boards of our institutions. The number of names shall not be less than one for every thousand active members, or a fraction thereof, in a Presbytery. This file shall be available to the General Assembly for its use.”

RECOMMENDATION 50: That General Regulation D.1.g be changed to read as follows: “The Stated Clerk shall be elected by the General Assembly for a term of four years. The regular term of office shall begin on January 1 and expire on December 31. There shall be no limit to the number of terms to which one individual may be elected. The nominating committee shall make nominations when the Stated Clerk’s term expires. Nominations may also be made from the floor. If the office becomes vacant, the clerk declines to be re-nominated or is unacceptable to the nominating committee for renomination, a search shall be conducted by the Ministry Council and a nominee reported to the General Assembly by the Ministry Council. If the Stated Clerk resigns or becomes

unable to serve between meetings of the Assembly, the Ministry Council shall assume the responsibilities and authorities of the office and arrange for their fulfillment.”

RECOMMENDATION 51: That General Regulations D.2.e.(4) and (5) be changed to read as follows: (4) “Represent the interests of the General Assembly commissions, committees, and task forces before the Ministry Council.” (5) “Hold, report annually, and distribute as authorized by the General Assembly or the Ministry Council the Contingency Fund and all other General Assembly Funds not entrusted to the care of a General Assembly Board or Agency.”

RECOMMENDATION 52: That General Regulation F.3. be changed to read as follows: “All agencies of the General Assembly, with the exception of institutions on the academic year, are directed to close their books as soon after December 31 as possible, but not later than January 31 of the following year, and deliver 2 copies (letter size) of their report, along with a copy on computer diskette, if possible, to the Stated Clerk not later than March 15. Reports should be written as concisely as possible and yet reflect the total work of the agency and signed by two board/executive officers. Institutions on the academic year shall close their books at the end of their fiscal year and report by March 15 of the following year. Line item budgets for the forthcoming year shall accompany board reports. All agencies funded directly from OUO shall submit multi-year program budgets to the Ministry Council not later than November 1.”

RECOMMENDATION 53: That the General Regulation F.6. be changed to read as follows: “All financial records of monies or securities held by anyone in the name of the Cumberland Presbyterian Church shall be audited by a certified public accountant. The audit shall be sufficient and the records and securities are not to be submitted at the meeting of General Assembly. Two copies of the report of the accountant are to be delivered to the Office of the General Assembly for review by the Ministry Council. [Boards and agencies with budget income of \$100,000 or less are not required to have an audit but to submit their books and financial statements to the Ministry Council Audit Committee annually.]”

RECOMMENDATION 54: That the General Regulation G.1.b. be changed to read as follows: “The membership of the agencies of General Assembly shall be as follows:

The Ministry Council - 15 voting members elected by the General Assembly (3 members from each Synod with no more than 9 clergy or laity members and no more than 9 members of either gender) and 6 advisory members (Stated Clerk, Moderator, immediate Past Moderator, and 3 youths--ages 16 to 19 when elected). Make up of the Ministry Council should reflect that we are a Global Church.

Memphis Theological Seminary - 24 members (11 non-Cumberland Presbyterians)

Stewardship, Foundation, and Benefits - 11 advisory members

Christian Education - 9 advisory members

Cumberland Presbyterian Children’s Home - 15 members (6 non-Cumberland Presbyterians)

Missions - 15 advisory members (2 members from each of the 5 synods, 5 members elected at large, and no fewer than 6 of either sex)

Historical Foundation - 6 members (1 member from each of the 5 synods and 1 member elected at large, no 2 persons shall be elected from the same presbytery and the representatives from the Cumberland Presbyterian Church in America)

The Cumberland Presbyterian - 5 members

General Assembly Commissions:

Military Chaplains and Personnel - 3 members

On the Ministry - 9 advisory members

General Assembly Committees:

Joint Committee on Amendments - the members of the Judiciary Committee of the Cumberland Presbyterian Church, five members of the Judiciary Committee of the Cumberland

Presbyterian Church in America.

Judiciary - 9 members (The Permanent Committee on Judiciary of the Cumberland Presbyterian Church will appoint five of its members to function on the Joint Committee on Amendments.)

Nominating Committee - 10 members

Place of Meeting - The Moderator, the Clerk, and the Director of Women's Ministries

Unified Committee on Theology and Social Concerns - 8 members

RECOMMENDATION 55: That General Regulation G.1.f. be set aside for this General Assembly.

XII. RECOGNITION

This committee recognizes that with the elimination of the General Assembly Council, the position of Executive Director of the GAC is eliminated; therefore, this committee wishes to express its sincere gratitude and appreciation to Davis Gray for his 14 years of faithful service to the church to this position.

Respectfully submitted,
Committee on Organizational Task Force

REPORT OF THE COMMITTEE ON PROGRAM PLANNING (Appendix E)

I. REFERRALS

Referrals to this committee are as follows: The Report of the Moderator except Recommendations 1-3 which were referred to the Committee on Missions, Ministry and Military Chaplains; The Report of the Stated Clerk except Section VI. Recommendation 3 which was referred to the Committee on Judiciary; The Report Number One of the General Assembly Council; The Report Number Two of the General Assembly Council, The Report of the Board of Christian Education Section II.E.; The Report of the Board of Missions Section IV.E.; The Report of the Cumberland Presbyterian Publication Board; The Report of the Place of Meeting Committee; The Report of the Center Task Force; The Proposed Budgets; The Resolution from Commissioner Boyce Wallace of Cauca Valley Presbytery Concerning a Special Day of Prayer; The Resolution on Church Contributions to Our United Outreach; and The Resolution from Commissioner Don Winn of Nashville Presbytery Concerning a Priority Focus on Personal Evangelism.

II. PERSONS OF COUNSEL

Appearing before this committee were: Ms. Pat White, Editor of The Cumberland Presbyterian; Reverend Richard Hughes, representative of The Cumberland Presbyterian Publication Board; Reverend Robert Rush, Stated Clerk; Mr. Davis Gray, Executive Director of the General Assembly Council; Reverend Tiffany McClung, President of General Assembly Council; Reverend J. David Hester, Mr. Charles Dawson, Mr. Bob Rutledge, Mr. Thomas Craig, Center Task Force Members; and Reverend Jay Earheart-Brown, President Memphis Theological Seminary.

III. REPORT OF THE MODERATOR

The committee concurs in the Report of the Moderator and expresses its appreciation to the Reverend Don Hubbard, Presbytery of East Tennessee for his services.

IV. THE REPORT OF THE STATED CLERK

A. MODERATOR/WORSHIP DIRECTOR

Every commissioner and youth advisory delegate is appointed to serve on one of the committees of the General Assembly. The newly elected moderator and the worship director have always served on committees. Committees are appointed by the retiring moderator prior to the mailing of the preliminary minutes, in order that commissioners and youth advisory delegates can better prepare for their particular committees. When a presbytery endorses a person for moderator, the Moderator and the Stated Clerk attempt to assign the individual to a committee with a lighter work load and hopefully without any controversial subjects with which to deal. Both the moderator and the worship director may have to miss part of their respective committee meetings due to other responsibilities.

RECOMMENDATION 1: That Recommendation 1 of the Report of the Stated Clerk, “That the Moderator and the Worship Director be exempt from serving on a committee at General Assembly,” be adopted.

B. MODERATOR 2008

In 2008 the General Assembly will meet in Japan. In consultation with the Director of Global Missions, Robert Watkins, the Stated Clerk is of the opinion that a moderator should be elected from Asia. Since we have had a moderator from Japan and Cauca Valley Presbyteries, it would be good if a person from Hong Kong Presbytery could be elected.

RECOMMENDATION 2: That Recommendation 2 of the Report of the Stated Clerk, “That the General Assembly go on record as favoring the election of a Moderator from Asia in 2008,” be denied.

C. CONTINGENCY FUND

RECOMMENDATION 3: That Recommendation 4 of the Report of the Stated Clerk, “That \$4,500 designated for the Catechism Committee be moved to Contingency unrestricted funds,” be adopted.

V. THE REPORT NUMBER ONE OF THE GENERAL ASSEMBLY COUNCIL

A. OUR UNITED OUTREACH

The committee encourages all congregations to follow the General Assembly Council guidelines to Our United Outreach Contributions.

RECOMMENDATION 4: That Recommendation 1 of the Report Number One of the General Assembly Council, “That the 177th General Assembly reaffirm its directive that congregations give 10% of their annual income to Our United Outreach to support General Assembly programs through its boards and agencies and reaffirm the need for presbyteries to work with congregations to promote Our United Outreach,” be adopted.

STATED CLERK’S NOTE: The directive should read that presbyteries are to encourage congregations to give 10% of their annual income to Our United Outreach to support General Assembly programs through its boards and agencies.

OUO Allocation for 2008-2009

Board/Agency	Budget 2007	Proposed 2008	Proposed 2009
Bethel College	\$202,389.00	\$202,389.00	\$205,084.00
Children's Home	\$85,212.00	\$85,212.00	\$86,332.00
Christian Education	322,230.00	\$322,230.00	\$326,500.00
Nominating Committee	\$4,500.00	\$4,500.00	\$4,535.00
Board of Stewardship	\$312,709.00	\$312,709.00	\$316,874.00
General Assembly Office	\$182,099.00	\$182,099.00	\$184,514.00
Cumberland Presbyterian	\$96,336.00	\$96,336.00	\$97,596.00
PAS	\$41,281.00	\$41,281.00	\$41,806.00
Historical Foundation	\$88,651.00	\$88,651.00	\$89,806.00
Commission on Chaplains	\$9,226.00	\$9,226.00	\$9,331.00
CPRC*	\$44,170.00*	\$44,170.00*	\$44,170.00*
Judiciary Committee	\$7,950.00	\$7,950.00	\$8,055.00
Center Property	\$53,307.00	\$53,307.00	\$54,007.00
Board of Missions	\$757,430.00	\$757,430.00	\$767,510.00
Contingency Fund	\$13,334.00	\$13,334.00	\$13,754.00
Theology & Social Concerns	\$4,784.00	\$4,784.00	\$4,819.00
Memphis Theological Seminary	\$195,005.00	\$195,005.00	\$197,595.00
Commission on Ministry	\$107,851.00	\$107,851.00	\$109,286.00
General Assembly Council	\$142,470.00	\$142,470.00	\$144,360.00
Touch the Future	\$168,493.00*	\$168,493.00*	\$168,493.00*
Total OUO	\$2,839,423.00	\$2,839,423.00	\$2,874,423.00

*These are guaranteed.

RECOMMENDATION 5: That Recommendation 2 of the Report Number One of the General Assembly Council, "That the 177th General Assembly adopt the above OUO allocation for 2008 and 2009," be adopted.

B. CHURCH CALENDAR

RECOMMENDATION 6: That Recommendation 3 of the Report Number One of the General Assembly Council, "That the 177th General Assembly approve the following dates for the church calendar," be adopted.

CHURCH CALENDAR 2007-2008

July 2007	7	Program of Alternate Studies Graduation
	7-21	Program of Alternate Studies Summer Extension School
	30-8/1	Christian Education Consultant Training Event
August 2007	1-31	Church Paper Sunday (Any Sunday in August)
	26	Quarterly Missions Emphasis
	26-9/23	Christian Education Season
September 2007	9	Senior Adult Sunday
	15-16	Children's Home Board Meeting

	16	Christian Service Recognition Sunday
	17	International Day of Prayer and Action for Human Habitat
October 2007	1 - 31	Clergy Appreciation Month
	7	Worldwide Communion Sunday
	14	Clergy Appreciation Sunday
	21	Native American Sunday
November 2007	Any Sunday	Love Loaf Offering
	4	Bethel College Day
	4	Stewardship Day
	18	Bible Sunday
	25	Quarterly Missions Emphasis
	25-12/24	Advent
December 2007	Any Sunday	Gift to the King Offering (11/25-12/24)
	25	Christmas Day/Christmastide (through Jan.5)
January 2008	6	Epiphany
	7-8	Stated Clerk's Conference
	15-17	Ministers' Conference
February 2008	3	Denomination Sunday
	3	Souper Bowl Sunday
	3	Historical Foundation Offering
	15-16	Children's Home Board Meeting
	17	Youth Sunday
	6	Ash Wednesday
	23-4/20	Lent Easter
	24	Quarterly Missions Emphasis
March 2008	2	Theological Education Sunday
	7	World Day of Prayer (Church Women United)
	16	One Great Hour of Sharing
	16	Palm Sunday
	20	Maundy Thursday
	23-5/11	March of Missions - Easter to Pentecost
	21	Good Friday
	23	Easter
April 2008	21-25	National Farm Worker Week
May 2008	2	May Friendship Day (Church Women United)
	4-11	Planned Gift Emphasis
	4-11	Family Week
	11	Pentecost
	11	World Missions Day
	18	Cumberland Presbyterian Children's Home Sunday
	25	Quarterly Missions Emphasis
June 2008	8	Children's Sunday
	5-13	General Assembly
	5-13	Cumberland Presbyterian Women's Ministry Convention

VI. THE REPORT NUMBER TWO OF THE GENERAL ASSEMBLY COUNCIL

The committee concurs report number two of the General Assembly Council

VII. CHRISTIAN EDUCATION SPECIAL DAYS AND SEASONS

RECOMMENDATION 7: That the church take note of the special dates and seasons below.

These 2008 special days and seasons with Christian education significance are: Lent-Easter, February 6 (Ash Wednesday) - March 23; Youth Sunday, February 17; Family Week, May 4-11; Pentecost, May 11; Children's Sunday, June 8; Christian Education Season, August 31-September 28; Senior Adult Sunday, September 14; Bible Sunday, November 16; Advent-Christmas in Home and Church, November 30 - December 25.

The 176th General Assembly approved the following dates for the remainder of 2007: Christian Education Season, August 26-September 30; Senior Adult Sunday, September 9; Bible Sunday, November 18; Advent-Christmas in Home and Church, December 2-25.

Dates for other Christian Education events in 2008 are: Souper Bowl Sunday, February 3; CPYC, July 13-18; Consultant Training Event, July 30 - August 1.

Events still to be held in 2007 are CPYC, July 7-12; the Presbyterian Youth Triennium, July 17-22; and the Consultant Training Event, October 26-28.

VIII. BOARD OF MISSIONS SPECIAL DAYS

RECOMMENDATION 8: That the church take note of the special dates below.

1. Quarterly Missions Emphasis: the fourth Sunday of the second month in each quarter:
February 24, May 25, August 24 and November 23
2. One Great Hour of Sharing: Palm Sunday - March 16
3. March of Missions: Easter to Pentecost - March 23 - May 11
4. National Farm Worker Week: last full week of April - April 21-25
5. World Mission Day: Pentecost Sunday - May 11
6. Christian Service Recognition Sunday and International Day of Prayer and Action for Human Habitat: third Sunday in September - September 21
7. Native American Sunday: fourth Sunday in October - October 26
8. Love Loaf Program: a Sunday in November
9. Gift to the King: a Sunday in Advent

IX. REPORT OF THE CUMBERLAND PRESBYTERIAN PUBLICATION BOARD

The committee concurs in the report of the Cumberland Presbyterian Publication Board.

RECOMMENDATION 9: That Recommendation 1 of the Cumberland Presbyterian Publication Board, "That Sessions be encouraged to establish a group plan to provide the magazine for their members in one of the following ways: (1) The church budget include funds to provide the magazine for every family, (2) The church budget include funds to provide the magazine for every elder and church leader, or (3) the session designate a person to receive individual checks from members and provide the names, addresses, and payment in one check to encourage members to subscribe and to establish a group plan that enables members to receive the magazine at a reduced rate," be adopted.

X. REPORT OF THE PLACE OF MEETING COMMITTEE

The committee concurs in the report of the Place of Meeting Committee.

XI. THE REPORT NUMBER TWO OF THE CENTER TASK FORCE

We have learned from the Center Task Force that the 8383 Wolf Lake Drive Property has been leased to another organization and is no longer available. Therefore, the section on 8383 Wolf Lake Drive and Recommendation 1 are no longer valid.

RECOMMENDATION 10: That Recommendation 1 of Report Number Two of the Center Task Force, “That the above plan for financing be approved,” be denied.

The committee is deeply concerned about the remaining debt on the center properties. It has come to our attention that the debt on the Warren property has been outstanding for over 27 years. It is the committees hope that paying off the Warren building indebtedness would encourage congregations to enthusiastically embrace Recommendation 14 below.

RECOMMENDATION 11: That Recommendation 2 of Report Number Two of the Center Task Force, “That this postponement of paying off center indebtedness be approved,” be denied.

RECOMMENDATION 12: That the proceeds from the sale of the Warren building be used to pay the existing loan back to the endowment fund.

RECOMMENDATION 13: That we encourage the General Assembly to pay the maintenance debt as soon as possible.

RECOMMENDATION 14: That Recommendation 3 of Report Number Two of the Center Task Force, “That this General Assembly join the 2005 and 2006 General Assemblies in strongly encouraging all churches to move forward swiftly in challenging the local churches to give \$100 per active member to the Center re-location effort, be adopted

XII. LINE ITEM BUDGETS

The committee reviewed the line item budgets and noted that the General Assembly Council Budget was not included.

XIII. RESOLUTIONS

A. RESOLUTION ON CHURCH CONTRIBUTIONS TO OUR UNITED OUTREACH

It was the opinion of the Joint Committees, Program Planning and Memphis Theological Seminary/Historical Foundation, after conversations with Doctor Daniel J. Earheart-Brown, President, Memphis Theological Seminary and based upon Dr. Brown’s representation that these actions were not officially being condoned, that the Seminary was not promoting “alternative lifestyles for Cumberland Presbyterian students” nor “promoting theological doctrines that are in direct conflict with the Word of God.”

RECOMMENDATION 15: That the resolution pertaining to church contributions to Our United Outreach which states:

“WHEREAS, certain churches in the Covenant Presbytery of the Cumberland Presbyterian Church cannot support the Memphis Theological Seminary in its acceptance of alternative lifestyles and in its promotion of theological doctrines that are in direct conflict with the Word of God, and have

therefore resolved through much prayer and deliberation that supporting the Memphis Theological Seminary with financial contributions is contrary both to the Will of God for their churches, and to the Commandments of the Word of God: Attached hereto and incorporated herein is the Resolution to the Covenant Presbytery, Meeting with the Bethal Congregation in Kevil, Kentucky, April 1, 2006, as copied from the official minutes of said meeting; and

WHEREAS, church contributions to Our United Outreach are in turn used to support the Memphis Theological Seminary; and

WHEREAS, Pursuant to § G(1)(e) of the General Regulations of the General Assembly of the Cumberland Presbyterian Church, “No member of the Cumberland Presbyterian Church whose church does not support Our United Outreach shall be elected to any board or agency”; and

WHEREAS, churches are now placed in the untenable position of being coerced into compromising their spiritual principles by supporting the Memphis Theological Seminary through contributions to Our United Outreach in order to have representation on the boards and agencies of the General Assembly; and

WHEREAS, churches should be provided with the option of making contributions to Our United Outreach with directions that no part of said contribution be used for the support of the Memphis Theological Seminary; and

WHEREAS, said contributions should be determined to satisfy the eligibility requirement of § G(1)(e) of the General Regulations for being elected to serve on boards and agencies of the General Assembly; therefore, be it

RESOLVED, that churches shall have the option of making contributions to Our United Outreach with directions that no part of said contributions be used for the support of the Memphis Theological Seminary; and be it further

RESOLVED, that Our United Outreach shall comply with the directions of the churches with regard to said contributions; and be it further

RESOLVED, that contributions from churches made in the above-stated manner shall satisfy the eligibility requirement of supporting Our United Outreach pursuant to § G(1)(e) of the General Regulations of the General Assembly of the Cumberland Presbyterian Church for being elected to serve on boards and agencies of the General Assembly.

Respectfully submitted,
Eddie J. Minton, Elder Commissioner
Covenant Presbytery,” be denied.

Furthermore, the Resolution brought to our attention Section G(1)(e) of the General Regulations of the General Assembly of the Cumberland Presbyterian Church is unjust in that it denies full representation of churches on the boards and agencies of the General Assembly. Accordingly, the following Recommendation is made:

RECOMMENDATION 16: That Regulation G(1)(e) of the General Regulations of the General Assembly of the Cumberland Presbyterian Church be removed.

B. RESOLUTION FROM COMMISSIONER BOYCE WALLACE

RECOMMENDATION 17: That the Resolution From Commissioner Boyce Wallace Of Cauca Valley Presbytery Concerning A Special Day Of Prayer which states:

“WHEREAS, the drug trade in Colombia has recently moved to Buenaventura and has created a violent situation in communities where we have three mission churches and family members have been killed, and

WHEREAS, Cauca Valley Presbytery has set aside Saturday, July 7, 2007, as a day of prayer for peace in Colombia and special protection for the Christians in Buenaventura,

THEREFORE, be it resolved that General Assembly ask all our churches to join our Colombian brothers and sisters in this Day of Prayer.

**Signed,
Boyce Wallace, Commissioner
Cauca Valley Presbytery,” be adopted.**

Respectfully submitted,
Committee on Program Planning

REPORT OF THE COMMITTEE ON MISSIONS, MINISTRY AND MILITARY CHAPLAINS

(Appendix F)

I. REFERRALS

Referrals to this committee are as follows: The Report of the Moderator, Recommendation 1, 2 and 3; The Report of the Board of Missions, except Section I.c. Recommendation 1 which was referred to the Committee on Judiciary and Section IV.E. which was referred to the Committee on Program Planning; The Report of the Commission on Chaplains and Military Personnel, The Report of the Commission on the Ministry, and The Resolution from Don Winn, Nashville Presbytery.

II. PERSONS OF COUNSEL

Appearing before this committee were: from the Commission on Ministry, the Reverend Stephanie Brown, Executive Director of Ministry and Reverend Glenda Melson, Commission Representative to the 177th General Assembly; the Reverend Don Winn; from the Commission of Chaplains and the Military Personnel, the Reverend Edward T. Brogan, Director of the Presbyterian Council for Chaplains and Military Personnel; from the Board of Missions the Reverend Michael Sharpe, Executive Director; the Reverend Robert Watkins, Global Missions; the Reverend George Estes, Evangelism/Church Development; the Reverend Pam Phillips-Burk, Congregation/Women's Ministry; the Reverend Lynn Thomas, Cross Culture Ministries; Sowgand Sheikholeslami, Communications/Publications; Marjorie Shannon, Administration/Finance, and Sam Suddarth, Board Representative to the 177th General Assembly.

III. REPORT OF THE MODERATOR

RECOMMENDATION 1: That Recommendation 1 of the Report of the Moderator, “That the Denominational Board of Missions have as a priority reaching the non-Christian and unchurched,” be denied.

RECOMMENDATION 2: That the Denominational Board of Missions re-emphasize its priority of reaching the non-Christians and unchurched.

RECOMMENDATION 3: That Recommendation 2 of the Report of the Moderator, “That the Denominational Board of Missions regularly encourage presbyteries and churches to:

- Pray for the non-Christian and unchurched each Sunday.**
- Intentionally seek out and cultivate the non-Christian and the unchurched for invitation to Christian discipleship.**
- Invite the non-Christian and the unchurched to Christian discipleship**
- Provide support for new converts,” be adopted.**

RECOMMENDATION 4: That Recommendation 3 of the Report of the Moderator, “That the Denominational Board of Missions assist presbyteries and churches by providing or recommending models for training persons to reach the non-Christian and the unchurched,” be adopted.

IV. REPORT OF THE COMMISSION ON THE MINISTRY

The committee agrees with the report *Regarding Lay Certification and Ordination in the Cumberland Presbyterian Church* with the exception of Section 8 and Section 11 bullet point 6 below:

Section 8. Certified Lay Ministry and Ordained Ministers from Other Denominations

In accord with the proposed amendments, an ordained minister from another denomination who does not meet the educational requirements for ordination in the Cumberland Presbyterian Church, and who is not seeking ordination in the Cumberland Presbyterian Church, shall be received as a certified lay minister by the presbytery, on recommendation of the committee on preparation for ministry when the committee is satisfied that the person has at least a clear understanding of Cumberland Presbyterian history, doctrine, and polity. The presbytery’s committee should be careful to judge the qualifications of such a person in knowledge of the Bible and theology, in character, and in willingness to support the Confession of Faith and Constitution of the Cumberland Presbyterian Church. The presbytery may require additional study as it deems necessary.

Such a person would be required to attend presbytery in keeping with all certified lay ministers, and would not be eligible to moderate the session.

Section 11. Summary of Proposed Changes

- Ministers from other denominations not seeking ordination in our church and without the necessary educational requirements received as certified lay ministers, pending proper preparation through the appropriate presbyterial committee.

RECOMMENDATION 5: That Recommendation 1 of the Report of the Commission on the Ministry, “That the assembly approve the concepts outlined above regarding lay certification and ordination; and that the suggested constitutional changes be sent to the joint committee on amendments to be presented at the 2008 general assembly,” be denied.

RECOMMENDATION 6: That the assembly approve the concepts outlined above regarding lay certification and ordination with the exception of point 8 and bullet 6 of point 11; and that the suggested constitutional changes be sent to the joint committee on amendments for preparation of constitutional amendments to be presented at the 2008 General Assembly.

This committee encourages the Permanent Committee on Judiciary to be aware of cultural considerations outside the United States when defining liturgical functions authorized for Licentiate and, possibly, for Certified Lay Ministers.

V. RESOLUTION FROM COMMISSIONER DON WINN

The committee met as a joint committee with Program Planning to hear from Reverend Don Winn of Nashville Presbytery, concerning the resolution on primary focus on personal evangelism and the committee makes the following recommendations.

RECOMMENDATION 7: That the RESOLUTION FROM COMMISSIONER DON WINN OF NASHVILLE PRESBYTERY CONCERNING A PRIORITY FOCUS ON PERSONAL EVANGELISM stating:

“WHEREAS, Jesus’ stated mission was to seek and to save the lost; and

WHEREAS, Jesus as Head of his church expects his church to join in his mission of seeking and saving the lost; and

WHEREAS, the Cumberland Presbyterian Church was founded with a great commitment to seeking and saving the lost; and

WHEREAS, the Cumberland Presbyterian Church seems to have lost the focus on this mission as documented by the decline in membership over the past decades; and

WHEREAS, this decline has accelerated in the last decade (1997-2006) to more than double the decline in the previous decade (1987-1996); and

WHEREAS, this decline continues to accelerate even though the church has emphasized starting new churches and doing cross-cultural ministries with some success; and

WHEREAS, the focus on every-member doing personal evangelism has been lost except for a few congregations; and those who are focusing on evangelism are growing churches; and

WHEREAS, the mission of seeking and saving the lost is a church-wide responsibility involving all the agencies, institutions, presbyteries, congregations, pastors, and members of the church;

THEREFORE BE IT RESOLVED that General Assembly set as the church's priority focus for the next five years to be evangelism with an emphasis on leading congregations in how to do and to do personal evangelism that is appropriate to the congregation's cultural context; and

BE IT FURTHER RESOLVED that each presbytery set aside one day each six months for the next five years to pray, fast, and review what the Lord would have them do in focusing on evangelism; and

BE IT FURTHER RESOLVED that every agency and institution of the church adjust its overall mission to support this five year priority focus by identifying how it can help the church accomplish this and report to GA each year of its activities in support of; and

BE IT FURTHER RESOLVED that every ordained clergy be asked to refresh their training in how to lead a congregation in doing personal evangelism and to lead their congregation in doing evangelism; and

BE IT FURTHER RESOLVED that the GAC or whatever its replacement report the church's progress of this focus to GA over the next five years.

Signed:

Don Winn, Commissioner from Nashville Presbytery," be denied.

RECOMMENDATION 8: That General Assembly set as the church's priority focus for the next five years to be evangelism with an emphasis on leading congregations in how to do and to do personal evangelism that is appropriate to the congregation's cultural context.

RECOMMENDATION 9: That each presbytery be encouraged to set aside one day each six months for the next five years to pray, fast, and review what the Lord would have them do in focusing on evangelism.

RECOMMENDATION 10: That every agency and institution of the church adjust its overall mission to support this five year priority focus by identifying how it can help the church accomplish this and report to GA each year of its activities in support of.

RECOMMENDATION 11: That every ordained clergy be asked to refresh their training in how to lead a congregation in doing personal evangelism and to lead their congregation in doing evangelism.

RECOMMENDATION 12: That the GAC or whatever its replacement report the church's progress of this focus to GA over the next five years.

V. REPORT OF THE COMMISSION ON CHAPLAINS AND MILITARY PERSONNEL

The committee read and concurs in the Report of the Commission on Chaplains and Military Personnel.

VI. REPORT OF THE BOARD OF MISSIONS

RECOMMENDATION 13: That Recommendation 2 of the Report of the Board of Missions, "That the General Assembly encourage presbyterial boards of missions to assist local churches and presbyterial youth fellowships to plan and implement a youth evangelism conference in their own region, making use of ideas from "The Discomfort Zone," be adopted.

RECOMMENDATION 14: That Recommendation 3 of the Report of the Board of Missions, "That the General Assembly encourage presbyterial boards of missions and local congregations to actively seek opportunities to engage in cross-culture outreach and evangelism in their area, to promote sensitivity toward immigrant ethnicities, and to call on staff of the General Assembly Board of Missions to offer counsel and suggestions for these efforts," be adopted.

RECOMMENDATION 15: That Recommendation 4 of the Report of the Board of Missions, "That the General Assembly urge presbyteries not presently engaged in new church development to request assistance from the G.A. Board of Missions to plan at least one before the end of this decade," be adopted.

RECOMMENDATION 16: That Recommendation 5 of the Report of the Board of Missions, "That General Assembly encourage presbyteries to promote Builders Fellowship by appointing a presbyterial advocate for the program, and that time be set aside at a presbytery meeting for a BF presentation by the advocate or staff of the Board of Missions," be adopted.

RECOMMENDATION 17: That Recommendation 6 of the Report of the Board of Missions, "That General Assembly alert presbyteries and congregations to the special opportunities for participating in Builders Fellowship, including the Builders Fellowship Church, Builders Fellowship Sponsor, Builders Fellowship Pioneer, Builders Fellowship Perpetual Member, and Memorial Gifts," be adopted.

RECOMMENDATION 18: That Recommendation 7 of the Report of the Board of Missions, "That General Assembly urge congregations, groups and individuals to support new church efforts through the matching grant program, Quarter Card program, Second Mile projects, and other special gifts," be adopted.

We, the Committee on Missions, Ministry and Chaplains, commend the Board of Missions and the Commission on Ministry for their diligence in informing this committee of their work.

Respectfully submitted,

Committee on Missions, Ministry and Chaplains

REPORT OF THE COMMITTEE ON THEOLOGY AND SOCIAL CONCERNS (Appendix G)

I. REFERRAL

Referral to this committee is as follows: The Report of the Unified Committee on Theology and Social Concerns.

II. PERSONS OF COUNSEL

Appearing before this committee were: Reverend Army Daniels, Cumberland Presbyterian Church in America and Reverend Steve Mosley, Representative of Permanent Committee on Theology and Social Concerns.

III. RECOMMENDATIONS

The committee reviewed the paper *Greed in America* and agree with the Permanent Committee on Theology and Social Concerns.

RECOMMENDATION 1: That Recommendation 1 of the Report of the Permanent Committee of Theology and Social Concerns, “That the General Assemblies accept this paper as a study paper and that it be used to initiate thought and discussion within CPC and CPCA congregations,” be adopted.

RECOMMENDATION 2: That Recommendation 2 of the Report of the Permanent Committee of Theology and Social Concerns, “That the office of the stated clerks in both CPC and CPCA make this paper available to churches through the stated clerks of the presbyteries,” be adopted.

The committee also discussed the movie *Amazing Grace*.

RECOMMENDATION 3: That Recommendation 3 of the Report of the Permanent Committee of Theology and Social Concerns, “That churches view the movie *Amazing Grace* and use it to stimulate thought and discussion within the congregation,” be denied.

The committee is concerned with the numerous environmental and social injustices in the world and would like ways all churches could work to relieve these.

RECOMMENDATION 4: That the Permanent Committee on Theology and Social Concerns look at ways to help church work towards healing our world (environmentally and social injustices in our world) and to also provide resources and means of action for congregations.

Respectfully submitted,
Committee on Theology and Social Concerns

REPORT OF THE COMMITTEE ON JUDICIARY (Appendix H)

I. REFERRALS

Referrals to this committee are as follows: The Report of the Stated Clerk, Section VI. Recommendation 3; The Report of the Board of Missions, Section I.c. Recommendation 1; The Report of the Permanent Judiciary Committee; and The Resolution from Minister Commissioner Reverend Jerry “Butch” Hullander and Elder Commissioner Mr. Bobby Vinson, Tennessee-Georgia Presbytery.

II. PERSONS OF COUNSEL

Appearing before this committee were: Mr. Charles Dawson, Representative of the Permanent Committee on the Judiciary and Minister Commissioner Reverend Jerry “Butch” Hullander from Tennessee-Georgia Presbytery.

III. CONSIDERATION OF REFERRALS

A. REPORT OF THE STATED CLERK

The 176th General Assembly submitted the Rules of Discipline to the presbyteries for ratification. The Rules of Discipline have been ratified by the Cumberland Presbyterian Church in America, but must also be ratified by the Cumberland Presbyterian Church in order to be placed in the Confession of Faith. When Constitutional Amendments, and/or Rules of Discipline, are referred to the presbyteries, 11.4c requires a vote within the first year of the referral. All constitutional changes are adopted when three fourths of the presbyteries have voted in the affirmative.

The following presbyteries have voted in the affirmative on the Rules of Discipline: Andes, Arkansas, Cauca Valley, Choctaw, Columbia, Covenant, Cullman, Cumberland, del Cristo, East Tennessee, Grace, Hope, Missouri, Murfreesboro, Nashville, North Central, Red River, Robert Donnell, Tennessee-Georgia, Trinity, and West Tennessee. Japan Presbytery voted in the negative. The following presbyteries have not reported: Hong Kong and Liberia.

RECOMMENDATION 1: That Recommendation 3 of The Report of the Stated Clerk, “That the 177th General Assembly affirm that the Rules of Discipline have been approved,” be adopted.

B. REPORT OF THE BOARD OF MISSIONS

In order for the Board of Missions to be approved for the Blanket Tax Exemption of Cumberland Presbyterian, the following wording must be added to the Board of Missions Charter:

“Upon dissolution, all assets are to be distributed to Cumberland Presbyterian Church General Assembly Corporation. If at the time of dissolution Cumberland Presbyterian Church General Assembly Corporation: (1) Ceases to exist, (2) Does not accept the distribution or, (3) Is not exempt under 501(c) (3) at the time of dissolution, the assets shall then be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose. Any such assets not disposed of shall be disposed of by the Court of Common Pleas of the county in which the principal office of the organization is then located, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes.”

This amendment was (a) recommended by the Board of Directors in its meeting of February 17, 2007, (b) approved by the General Assembly of the Cumberland Presbyterian Church in its meeting of June 2007, and (c) duly adopted at a meeting of the Board of Directors on September, 2007.

This amendment is to be effective when these articles are filed by the Secretary of State.

Dated September , 2007

Signed: ,

President;

,Secretary

RECOMMENDATION 2: That Recommendation 1 of The Report of the Board of Missions, “That the General Assembly approve the above amendment to the charter of the Board of Missions of the Cumberland Presbyterian Church,” be adopted.

C. REPORT OF THE PERMANENT JUDICIARY COMMITTEE

1. Guidelines for Reciprocal Agreement

The Committee concurs in the Guidelines for a Reciprocal Agreement on pages 221-223 of the Preliminary Minutes.

RECOMMENDATION 3: That Recommendation 1 of The Report of the Permanent Judiciary Committee, “That the General Assembly concur in these guidelines for reciprocal agreements,” be adopted.

2. Concerning Examination of a Minister Changing Presbyteries

RECOMMENDATION 4: That Recommendation 2 of The Report of the Permanent Judiciary Committee, “That the 1892 and 1988 Advisory opinions to Section 5.6b be rescinded and the following advisory opinion be substituted,” be adopted.

As part of its responsibility to receive ministers and to exercise oversight of the ministers under its jurisdiction, a presbytery, may, by negative vote, decline to accept a minister from another presbytery even if the minister was dismissed from the previous presbytery in good standing. It is advisable for the receiving presbytery to adopt a procedure for reviewing the application of ministers desiring to join the presbytery. The presbytery may wish to exercise its review function through an appropriate committee, which may consider the minister’s calling, temperament, experience, previous service, and other relevant matters. If the incoming minister is accepting a call to a particular church within the presbytery, the presbytery should examine the call and consider the relationship as provided in Section 7.06 of the Constitution.

3. Ordained Ministers Desiring to Transfer from Other Denominations

The Permanent Committee on Judiciary was asked to give an opinion on whether an ordained minister desiring to transfer his/her membership into the Cumberland Presbyterian Church must have a call before the ordination can be recognized. “Digest page 92b, Interpretive, 1993, page 270, in response to a memorial from Arkansas Presbytery in regard to the status of a minister who desires to have his/her ordination recognized, but does not meet the educational requirements of 6.43, that the minister has the status of a licentiate and the person is permitted only the duties authorized for probationers until received by presbytery as an ordained minister.”

6.31 “A licentiate shall be ordained only if he or she has a call to a church or to a ministry approved by the presbytery.” Since an ordained minister coming from another denomination is recognized as a licentiate until the ordination is recognized, a call is essential to recognize the ordination. It is also essential to allow the presbytery to examine the minister according to 6.32.

Although the person whose ordination is being recognized is not re-ordained, it is essential to propose the constitutional questions (6.36) which must be answered by a licentiate before being ordained. After the presbytery has had opportunity to examine the minister, the constitutional questions have been answered in the affirmative, it is appropriate to declare the minister an ordained minister in the Cumberland Presbyterian Church. Following the questions in 6.36 the Confession of Faith lists the appropriate statement.

RECOMMENDATION 5: That Recommendation 3 of The Report of the Permanent Judiciary Committee, “That this opinion be affirmed as a proper procedure in recognizing the ordination of ministers ordained in other denominations and transferring to the Cumberland Presbyterian Church,” be adopted.

D. RESOLUTION OF MINISTER REVEREND JERRY “BUTCH” HULLANDER AND ELDER MR. BOBBY VINSON

RECOMMENDATION 6: That the Memorial from Reverend Jerry Hullander and Elder Bobby Vinson stating,

“To the 177th General Assembly of the Cumberland Presbyterian Church meeting at Hot Springs, Arkansas:

WHEREAS, certain congregations of the Presbyterian Church, USA (hereinafter PCUSA) have found and are finding it necessary to sever their relationship with that denomination, and

WHEREAS, the Evangelical Presbyterian Church has been open and intentional in making special provisions for such churches to consider uniting with their denomination, and

WHEREAS, the Cumberland Presbyterian Church would provide a very close match and a safe haven for many of these churches, with overwhelming similarities in polity and practice over other denominations,

NOW THEREFORE, with great respect for the PCUSA and with no desire to interfere in any relationship between any PCUSA congregation, session, or presbytery, we memorialize the 177th General Assembly of the Cumberland Presbyterian Church to:

1. Direct the Stated Clerk’s office to find ways to reach out to PCUSA congregations that are considering making a change in denominational affiliation.

2. Take such steps that would enable our presbyteries to be sensitive to the needs of PCUSA congregations within similar geographic boundaries.

3. Develop and propose to the 178th General Assembly a provisional system, perhaps similar to our Cross-Cultural ministry efforts, to make and define a process for those PCUSA churches willing to become a part of the Cumberland Presbyterian Church.

Respectfully submitted,
Reverend Jerry “Butch” Hullander, Minister Commissioner
Elder Bobby Vinson, Elder Commissioner
Tennessee-Georgia Presbytery”, be denied.

Respectfully submitted,
Committee on Judiciary

**REPORT OF THE COMMITTEE ON
MEMPHIS THEOLOGICAL SEMINARY AND
THE HISTORICAL FOUNDATION
(Appendix I)**

I. REFERRALS

Referrals to this committee are as follows: The Report of the Board of Trustees of Memphis Theological Seminary, The Report of the Board of the Historical Foundation except Section III.A.6 Recommendation 4, The Memorial from Hope Presbytery, and The Resolution on Church Contributions to Our United Outreach.

II. PERSONS OF COUNSEL

Appearing before this committee were: Reverend Cliff Hudson, Representative of the Historical Foundation; Ms. Susan Knight Gore, Archivist of the Historical Foundation; Dr. Jay Earheart-Brown, President, Memphis Theological Seminary; Ms. Marianna “Molly” Williams, Member of the Board of Trustees, Memphis Theological Seminary; Memphis Theological Seminary staff members: Mr. John Vaughn, Director of Facilities and Safety; Ms. Cathy Johnson, Vice President of Advancement; Reverend Thomas Campbell, Director of the Program of Alternate Studies; and Mr. Davis Gray, Jr., Executive Director of the General Assembly Council. This Committee also met with the Program Planning Committee.

III. REPORT OF THE BOARD OF TRUSTEES OF MEMPHIS THEOLOGICAL SEMINARY

A. BOARD OF TRUSTEES

1. Expiration of Terms

Trustees Robert Norvell (PCUSA, Jonesboro, AR) and Michael Qualls (CPC, Bartlett, TN) have completed three terms and are not eligible to succeed themselves. Stephen Rhodes (PCUSA, Berea, KY) is completing his second three-year term and has asked not to be re-nominated. Mrs. Bettye Hendrix is completing her first term and has asked not to be re-nominated due to her need to care for her mother. Mr. Robert Tyson (UMC, Holly Springs, MS) and Mr. Don Reeves have been forced to resign from the Board due to health reasons.

RECOMMENDATION 1: That Recommendation 1 of the Report of the Board of Trustees of Memphis Theological Seminary, “That the General Assembly express its gratitude to Reverend Robert Norvell, Reverend Michael Qualls, Doctor Stephen Rhodes, Mrs. Bettye Hendrix, Doctor Robert Tyson and Reverend Don Reeves for their faithful service to Memphis Theological Seminary and the Cumberland Presbyterian Church,” be adopted.

B. FACILITIES

1. Long Range Campus Planning

In an effort to promulgate the Board’s long range campus plan for expansion, the Board approved a request to the General Assembly to purchase surrounding properties as they become available.

RECOMMENDATION 2: That Recommendation 2 of the Report of the Board of Trustees of Memphis Theological Seminary, “That the General Assembly authorize the Board of Trustees of Memphis Theological Seminary to purchase any residential properties on Roberta Drive or St. Agnes Drive within the bounds of the MTS Board approved Master Campus Plan, and that the Board of Stewardship be authorized to provide loans to accomplish these purchases,” be adopted, and a copy of the long range campus plan be filed in the General Assembly Stated Clerk’s Office.

RECOMMENDATION 3: That the 177th General Assembly commend the Board of Trustees of Memphis Theological Seminary for their vision and long range plans implemented through the Master Campus Plan.

C. FINANCE

1. Theological Education Sunday

Theological Education Sunday is an important tool in educating Cumberland Presbyterians about the ministry of MTS and PAS. Sunday, March 2, 2008 has been designated by the General Assembly for this special Sunday.

RECOMMENDATION 4: That Recommendation 3 of the Report of the Board of Trustees of Memphis Theological Seminary, “That the General Assembly encourage all Cumberland Presbyterian Churches to recognize Theological Education Sunday by praying for the work of Memphis Theological Seminary and the Program of Alternate Studies, praying for students who are being educated through MTS and PAS, educating its members on the importance of theological education

to the life and health of the denomination, and giving its members, through whatever means the session deems appropriate, an opportunity to make a contribution to the work of theological education in the Cumberland Presbyterian Church,” be adopted.

D. THEOLOGICAL EDUCATION SUNDAY

The Committee recognizes the 176th General Assembly took action by adopting Recommendation Seven of the Report of the Board of Trustees of Memphis Theological Seminary, which stated: “That the General Assembly encourage all its churches to recognize Theological Education Sunday by praying for the work of Memphis Theological Seminary and the Program of Alternate Studies, praying for students who are being educated through MTS and PAS, educating its members on the importance of theological education to the life and health of the denomination, and giving its members, through whatever means the session deems appropriate, an opportunity to make a contribution to the work of theological education in the Cumberland Presbyterian Church.”

The committee took from this that the General Assembly Council was to develop a plan to recruit Cumberland Presbyterian scholars and give financial support for their pursuit of teaching degrees; that the General Assembly Council would work with the Memphis Theological Seminary Board of Trustees and Administrators to ensure that these scholars be recruited as Memphis Theological Seminary faculty members; and that the plan be submitted at the next General Assembly.

It is our understanding that a specific plan has not been developed.

The committee offers the following recommendation:

RECOMMENDATION 5: That the General Assembly reaffirm its action and request that a specific plan be presented by the General Assembly Council to the 178th General Assembly.

E. PROGRAM OF ALTERNATE STUDIES

The committee recognizes the exceptional work of the Program of Alternate Studies. The committee offers the following recommendation:

RECOMMENDATION 6: That the 177th General Assembly commend the Program of Alternate Studies for its joint work with the Board of Missions in expanding its reach to cross-cultural students both inside and outside the bounds of the United States.

IV. REPORT OF THE HISTORICAL FOUNDATION

A. PROGRAMS AND ACTIVITIES

1. History Interpretation and Promotional Activities

a. The 1810 Circle

The Board wished to show appreciation of members who donated to the 1810 Circle and encouraged all who are interested to join.

RECOMMENDATION 7: That the Recommendation 1 of the Report of the Historical Foundation, “That General Assembly make congregations aware of the 1810 Circle and encourage new members to support this endeavor annually,” be denied.

The committee offers the following recommendation:

RECOMMENDATION 8: That the 177th General Assembly, through its minutes and summary of actions, make congregations aware of the 1810 Circle and encourage church members to support this endeavor annually.

b. Presbyterian Heritage Committees/Presbyterial Historians

A need exists to have all Presbyteries participate in producing a Presbyterial Directory in order to promote interest in the work of the Historical Foundation.

RECOMMENDATION 9: That the Recommendation 2 of the Report of the Historical Foundation, “That each remaining presbytery be encouraged to compile a comprehensive directory of the congregations within its bounds and that, if possible, these directories include maps, a photograph of the church and a brief church history. On Completion, two copies to be placed in the Historical Library and Archives,” be denied.

The committee offers the following recommendation:

RECOMMENDATION 10: That through the presbyterial stated clerks, each remaining presbytery be directed to compile a comprehensive directory of the congregations within its bounds and that, if possible, these directories include maps, a photograph of the church and a brief church history. On completion, two copies to be placed in the Historical Library and Archives by December 31, 2009, preferatory to the bicentennial celebration of the Church’s birth.

c. Denomination Day Offering

In support of providing funds to facilitate the presentation of our history to all Cumberland Presbyterians, the Board expressed its gratitude to all who participate in this special offering.

RECOMMENDATION 11: That the Recommendation 3 of the Report of the Historical Foundation, “That congregations be encouraged to have a special offering on the Sunday designated as Denomination Day to help support the programs of the Historical Foundation,” be adopted.

d. A Celebration of the Faithful Service to the CPCA

This committee notes that Recommendation 4 of the Report of the Historical Foundation, “That the CPCA General Assembly encourage members, churches, presbyteries, and synods to participate in this program,” is not relevant to our proceedings in this committee. It is germane to the Cumberland Presbyterian Church of America, and therefore it is not to be considered by this General Assembly.

B. HISTORICAL LIBRARY AND ARCHIVES

1. Acquisitions

Special recognition is given to congregations who have sent copies of their session records to the Foundation.

RECOMMENDATION 12: That the Recommendation 5 of the Report of the Historical Foundation, “That General Assembly encourage congregations to seriously consider the need for proper preservation of their session records and to contact the Foundation for assistance,” be denied.

The committee offers the following recommendation:

RECOMMENDATION 13: That the 177th General Assembly, through its minutes and summary of actions, direct presbyteries to direct congregations to seriously consider the need for proper preservation of their session records and to contact the Foundation for assistance in exploring various options for doing this.

C. COMMENDATIONS AND RECOMMENDATIONS

1. For its work regarding online access to the Historical Foundation’s resources, the committee offers the following recommendations:

RECOMMENDATION 14: That the 177th General Assembly commend the Historical Foundation for its making numerous resources available on its website that provides an invaluable and accessible means to research the rich heritage of our Cumberland Presbyterian faith.

RECOMMENDATION 15: That the 177th General Assembly Council develop and implement a unified plan to promote and raise awareness to the resources and services available through the Cumberland Presbyterian website – “www.cumberland.org.”

V. A MEMORIAL FROM HOPE PRESBYTERY CONCERNING MEMPHIS THEOLOGICAL SEMINARY

RECOMMENDATION 16: That the Memorial From Hope Presbytery Concerning Memphis Theological Seminary which states:

“WHEREAS, Memphis Theological Seminary is an institution of the Cumberland Presbyterian Church, and

WHEREAS, any ecclesiastical institution should be accountable to the Church which it serves and represents, and

WHEREAS, the faculty of the seminary bear a great share of responsibility in establishing and enacting policies as well as setting the ethos of the seminary, and

WHEREAS, according to the Faculty and Staff Handbook of Memphis Theological Seminary (sections 4.3.1, , 4.4.3, 4.4.6, and 4.4.7) the current procedure of hiring, advancing and granting tenure to faculty is based on faculty recommendation, and

WHEREAS, although the Board of Trustees of Memphis Theological Seminary has representation in the search process (4.4.3,a) they are excluded from the actual selection for recommendation (4.4.3,c), and

WHEREAS, a structure in which a select group is responsible for their own membership and promotion, lacks adequate accountability, and

WHEREAS, a minority of Cumberland Presbyterian members of the faculty leaves the Cumberland Presbyterian Church without sufficient representation in the process of hiring, advancing and granting tenure, and

WHEREAS, the Association of Theological Schools, an accrediting body of which Memphis Theological Seminary is a member recognizes that member institutions’ ‘boundaries are set by formal relationships with ecclesiastical authority’ and that these ecclesiastical authorities share in the governance of member schools. (Association of Theological Schools, General Standards, 8), and

WHEREAS, the Association of Theological Schools also recognizes that some ‘schools are related to ecclesiastical bodies in particular ways, and authority is shared by the institution and the ecclesiastical body.’ (ibid, 8.1.2), and

WHEREAS, accreditation standards of the Association of Theological Schools only requires that ‘The faculty should participate in the processes concerning the appointment, retention, and promotion in rank of faculty members.’ (ibid, 8.3.3), and

WHEREAS, additions to search committees and the Faculty’s Promotions and Tenure Review Committees would not deprive the faculty from participation in the process of appointment, retention, and promotion,

THEREFORE BE IT RESOLVED, that the General Assembly direct the Board of Trustees of Memphis

Theological Seminary to revise the Faculty handbook to:

A. include the Moderator and Stated Clerk of the General Assembly of the Cumberland Presbyterian Church in search committees for new faculty in section 4.4.3.

B. have this search committee make a recommendation directly to the president rather than the faculty and student members only as in 4.4.3.d.

C. to include the Moderator and Stated Clerk of the General Assembly and two members of the Board of Trustees, one being a Cumberland Presbyterian as members of the Faculty's Promotions and Tenure Review Committee with privileges of voice and vote for the purpose of conducting Rank advancement and Tenure Review evaluations.

BE IT FURTHER RESOLVED that any changes in these procedures must be approved by the General Assembly.

I certify that the above Memorial was approved by Hope Presbytery at its regular meeting held on March 17, 2007, to be forwarded to the 177th General Assembly for consideration.

**Signed: Elizabeth Letsinger
Stated Clerk
Hope Presbytery," be denied.**

The committee offers the following recommendation:

RECOMMENDATION 17: That the Memphis Theological Seminary Board of Trustees be directed to review critically the process for seeking and selecting new faculty members, and granting tenure in order to determine how there may be greater representation of Cumberland Presbyterians in these processes and report their conclusions to the next General Assembly.

Respectfully submitted,
Committee on Memphis Theological Seminary/Historical Foundation

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NOTES

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NOTES

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CHURCH CALENDAR 2007-2008

JULY 2007

- 7 PAS Graduation
- 7-21 PAS Summer Extension School
- 30-8/1 Christian Education Consultant Training Event

AUGUST 2007

- any Sunday Church Paper Sunday
- 26 Quarterly Missions Emphasis
- 26-9/30 Christian Education Season

SEPTEMBER 2007

- 9 Senior Adult Day
- 15-16 Children's Home Board Meeting
- 16 Christian Service Recognition Sunday
- 17 International Day of Prayer and Action for Human Habitat
- 30 Quarterly OUO Report

OCTOBER 2007

- 1-31 Clergy Appreciation Month
- 7 Worldwide Communion Sunday
- 14 Clergy Appreciation Sunday
- 21 Native American Sunday

NOVEMBER 2007

- any Sunday Love Loaf Offering
- 4 Bethel College Day
- 4 Stewardship Day
- 11 Day of Prayer for People with AIDS and Other Life Threatening Illnesses
- 18 Bible Sunday
- 25 Quarterly Missions Emphasis
- 26-12/24 Advent

DECEMBER 2007

- any Sunday Gift to the King Offering
- 25 Christmas Day
- 25 Christmastide (through Jan. 5)
- 31 Our United Outreach, YE report

JANUARY 2008

- 6 Epiphany
- 7-8 Stated Clerk's Conference
- 15-17 Ministers' Conference

FEBRUARY 2008

- 3 Denomination Sunday
- 3 Souper Bowl Sunday
- 3 Historical Foundation Offering
- 6 Ash Wednesday
- 15-16 Children's Home Board Meeting
- 17 Youth Sunday
- 23-4/20 Lent - Easter
- 24 Quarterly Missions Emphasis

MARCH 2008

- 2 Theological Education Sunday
- 7 World Day of Prayer (Church Women United)
- 16 One Great Hour of Sharing
- 16 Palm Sunday
- 20 Maundy Thursday
- 21 Good Friday
- 23 Easter
- 23-5/11 March of Missions Easter to Pentecost
- 31 Quarterly OUO Report

APRIL 2008

- 21-25 National Farm Worker Week

MAY 2008

- 2 May Fellowship Day (Church Women United)
- 4-11 Planned Gift Emphasis
- 4-11 Family Week
- 11 Pentecost
- 11 World Missions Day
- 18 Children's Home Sunday
- 25 Quarterly Missions Emphasis
- 25 Chaplain's Memorial Day Offering

JUNE 2008

- 8 Children's Sunday
- 5-13 General Assembly, Hot Springs, AR
- 6-12 Cumberland Presbyterian Women's Convention, JAPAN
- 30 OUO Quarterly Report