

# 2024

## Minutes of the General Assembly



*"God who saved us and called us with a holy calling,  
not according to our works but according to God's own  
purpose and grace. 2 Timothy 1:9 (NRSV)*



**Cumberland Presbyterian Church**





**VISION**

*To become bold expanders of God's Kingdom,  
inviting everyone to salvation in fulfillment  
of the Great Commission.*

**MISSION**

*To be the hands and feet of Christ in witness  
and service to the world.*

(adopted by the 192nd General Assembly, June 2023)

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## PROGRAM SCHEDULE

**Assembly Meetings:** Double Tree Hotel & Old National Events Plaza

**CPC General Assembly Office:** Crescent Room – Double Tree Hotel

**Retiring CPC Moderator:** The Reverend Mitch Boulton, Cornerstone Presbytery

**Host Presbytery:** North Central

**Co-Pastor Hosts:** Reverend James Messer and Reverend Jeff Biggs, North Central Presbytery

**Worship Director:** Reverend Paul Tucker, Nashville Presbytery

**Music Directors:** Roberta Biggs and Reverend Dave Parman, North Central Presbytery

**Pianists:** Venita Gross Hooper and Debbie Shanks, North Central Presbytery

**Displays:** Meeting Space Hallways in Hotel

**Bookstore:** Valley Room – Double Tree Hotel

**Committee Rooms:** Old National Events Plaza (Walnut Rooms, A-F)

### SUNDAY, JUNE 16, 2024

<u>Location</u>	<u>Time</u>	<u>Event</u>	
Hotel	3-5:00 p.m.	Welcome table by Host Committee	Hotel Lobby
	3-5:00 p.m.	GA Office open for Commissioner/YAD check-in	Crescent Room
		Setup displays	Meeting Space Hallways
Morningside CP Church 8419 Newburgh Road	7:00 p.m.	Pre-Assembly Worship - A Service of Song and Testimony	

### FIRST DAY - MONDAY, JUNE 17

Hotel	9:00 a.m.	Orientation for Commissioners/Youth Advisory Delegates	Ballrooms A & B
	10:00 a.m.	Orientation for Committee Chairs and Co-Chairs (Commissioner/YAD packets may be picked up before or after the orientation session.)	
	12:00 p.m.	Lunch Break	
	2:00 p.m.	Opening GA Business Session	Grand Ballroom
		Welcome, Pastor Hosts, Local Officials	
		Constituting Prayer	
		Adoption of the Agenda	
		Report of the Credentials Committee	
		Election of Moderator	
		Election of Vice-Moderator	
		Communications	
		Corrections to Preliminary Minutes	
		Committee Appointments and Referrals to Committees	
		Introduction of Board and Agency Representatives	
		Denominational Staff Recognition	
	5:00 p.m.	Dinner Break	

### EVENING PROGRAM

7:00 p.m.	Worship/Communion Service	Grand Ballroom
	Moderator Reception (light refreshments) (immediately following worship)	Grand Ballroom

**SECOND DAY - TUESDAY, JUNE 18**

Old Nat'l Plaza	9:00 a.m.	GA Committee Meetings ( <i>devotions in committees</i> )	Walnut Rooms A-F
Hotel	12:00 p.m.	Lunch Break	
		Lunch and Learn - hosted by Our United Outreach	Ballrooms A & B
Old Nat'l Plaza	2-5:00 p.m.	GA Committees Meet	Walnut Rooms A-F
	5:00 p.m.	Dinner Break	

**EVENING PROGRAM**

Old Nat'l Plaza	7:00 p.m.	GA Committees Meet	Walnut Rooms A-F
Hotel	8:30 p.m.	Reception Honoring Women in Ministry	Ballroom B

**THIRD DAY - WEDNESDAY, JUNE 19**

Old Nat'l Plaza	9:00 a.m.	GA Committees Meet ( <i>devotions in committees</i> )	Walnut Rooms A-F
	12:00 p.m.	Lunch Break	
Hotel		Joint Luncheon & Program	Ballrooms A & B
		( <i>hosted by the Cumberland Youth and Family Services, Bethel &amp; MTS/PAS</i> )	
Old Nat'l Plaza	2:00 p.m.	GA Committees Meet	Walnut Rooms A-F
	5:00 p.m.	Conclusion of Committee Meetings	
		Dinner Break	

**EVENING PROGRAM**

Hotel	7:00 p.m.	Worship	Grand Ballroom
		( <i>hosted by the Pastoral Development Ministry Team</i> )	

**FOURTH DAY - THURSDAY, JUNE 20**

Hotel	8:30 a.m.	GA Devotional - ( <i>led by Youth Advisory Delegate</i> )	Grand Ballroom
	9:00 a.m.	Break	
	9:30 a.m.	General Assembly Business	Grand Ballroom
	12:00 noon	Lunch Break	
	2:00 p.m.	General Assembly Business	Grand Ballroom
	5:00 p.m.	Dinner Break	
		Take Down Displays	

**EVENING PROGRAM**

	7:00 p.m.	General Assembly Business ( <i>if needed</i> )	Grand Ballroom
		*Closing Devotion: Led by Worship Director	
		( <i>closing worship will be at the conclusion of business</i> )	

**COMMISSIONERS**  
to the  
**ONE HUNDRED NINETY-THIRD GENERAL ASSEMBLY**

<b>PRESBYTERY</b>	<b>MINISTER</b>	<b>COMMITTEE</b>	<b>ELDER</b>	<b>COMMITTEE</b>
Andes (1).....	Luz Maria Hebron .....	TSC.....	Luz Marina Correa .....	TSC
Arkansas (2) .....	Nicholas Chambers.....	MC .....	Keith Clement.....	S/OUO
.....	Michael Suttle.....	S/OUO.....	Robert Clement.....	TSC
Cauca Valley (4) .....	Johny Montano .....	C/HF .....	Guillermo Arguello.....	C/HF
.....	Rodrigo Torres.....	C/HF .....	Mercedes del Real .....	C/HF
Choctaw (1).....	Nathan Scott .....	MC .....	Tony Ward .....	J/EO
Columbia (1) .....	Tony Gaskin .....	S/OUO.....	Marcen Jeffiers .....	S/OUO
Cornerstone (5) .....	Mitch Boulton .....	HE/CYFS .....	Bill Corcoran .....	MC
.....	Melissa Goodloe.....	MC .....	Susan Fitzgerald .....	TSC
.....	Jim Hamblin .....	TSC.....	Donald Moore.....	S/OUO
.....	Anne Hames .....	C/HF .....	Thomas Turner .....	HE/CYFS
Covenant (3) .....	Bernice Belt.....	S/OUO.....	Rudy Fowler .....	C/HF
.....	Troy Newcomb.....	HE/CYFS .....	Michael Jones .....	MC
.....	Joe Stephenson .....	C/HF .....	Brenda Shoulta .....	MC
Cumberland (3) .....	Anum Akai .....	TSC.....	Mike Gallagher.....	J/EO
.....	Brenson Bishop .....	HE/CYFS .....	Dave Maddox .....	TSC
.....	Kevin Brantley .....	J/EO.....	Markie Sparks.....	MC
Cumberland East Coast (1)				
Del Cristo (2) .....	Harry Chapman .....	J/EO.....	Sherry Meier.....	C/HF
.....	Alex Saldana.....	C/HF .....	Karen Reid.....	J/EO
East Tennessee (3) .....	Larry Blakeburn .....	HE/CYFS .....	Bonnie Hartman .....	S/OUO
.....	Chris Franklin.....	S/OUO.....	Andy Holloway .....	S/OUO
.....	Abby Keller .....	MC		
Emaus (1).....	Luz Dary Guerrero .....	TSC		
Grace (3) .....	Donny Acton .....	C/HF .....	Pat Crouse .....	C/HF
.....	Luke Lawson .....	TSC.....	Andrew Locks .....	MC
.....	David Linski .....	MC .....	Ollie McClung.....	S/OUO
Hong Kong (2) .....	Sai Kit Ho.....	C/HF		
Hope (1) .....	Paul Hancock.....	TSC.....	MacKenzie Brooks .....	TSC
Japan (2).....	Masanori Taira.....	J/EO.....	Akimasa Nakano .....	J/EO
Midsouth (1).....	Frank Ward .....	HE/CYFS .....	Susan Frey .....	TSC
Missouri (1) .....	Mary Anna Townsend.....	J/EO.....	Michael Fare.....	J/EO
Murfreesboro (3) .....	Amber Clark.....	S/OUO.....	Lanny Knight.....	HE/CYFS
.....	Larry Green .....	J/EO.....	George Lucas.....	C/HF
.....	Jonathan Watson.....	MC .....	Dyanna Puckett.....	S/OUO
Nashville (3).....	Tommy Clark.....	HE/CYFS .....	Janice Morgan .....	HE/CYFS
.....	Elizabeth Daniel .....	MC .....	Bob Shupe .....	MC
.....	Paul Tucker.....	J/EO.....	Keith Vanstone .....	J/EO
North Central (1) .....	Kevin Small.....	S/OUO.....	Angeline Schroll.....	J/EO
Red River (3) .....	Toby Davis .....	J/EO.....	Edwin Averill.....	TSC
.....	Linda Snelling .....	HE/CYFS .....	Betty Jean Cooper .....	S/OUO
.....	Patrick Wilkerson .....	C/HF .....	Jo Ann Shugert .....	MC
Robert Donnell (1) .....	Matthew Ingram .....	C/HF .....	Lorna Light.....	MC
Tenn/Georgia (2).....	Lee Hollingshed .....	TSC.....	James Condra .....	MC
.....	Cliff Hudson .....	TSC.....	Josh Johnson.....	HE/CYFS
Trinity (1) .....	Cynthia Barton .....	HE/CYFS .....	Steve Woodson .....	HE/CYFS
.....	Geoff Knight.....	S/OUO.....	Jay Young .....	J/EO

## YOUTH ADVISORY DELEGATES to the ONE HUNDRED NINETY-THIRD GENERAL ASSEMBLY

(Each Presbytery is eligible to send two Youth Advisory Delegates)

PRESBYTERY	DELEGATE	COMMITTEE
Arkansas.....	Andrew Chambers .....	MC
.....	Daniel Chambers.....	S/OUO
Cauca Valley .....	Ana Isabel Montano .....	TSC
Choctaw .....	(no youth delegate)	
Columbia.....	(no youth delegate)	
Cornerstone .....	Rylee Ervin .....	MC
Covenant .....	Jerry Spurling.....	TSC
Cumberland.....	Will McCormack.....	HE/CYFS
.....	Hannah Wooten.....	J/EO
del Cristo.....	(no youth delegate)	
East Tennessee .....	Katy Keller.....	TSC
Emaus .....	(no youth delegate)	
Grace .....	Maia Straube .....	C/HF
.....	Evee Stevens .....	S/OUO
Hope .....	Parker Burroughs .....	HE/CYFS
Japan .....	(no youth delegate)	
Midsouth .....	Laurel Rogers.....	HE/CYFS
Missouri .....	Mason Gladden .....	C/HF
Murfreesboro.....	Cosby King .....	MC
.....	Catherine Money.....	J/EO
Nashville .....	Daniel Byrd.....	J/EO
North Central .....	Maggie Koontz.....	MC
Red River .....	Abigail Davis .....	S/OUO
.....	Dakota Walker.....	J/EO
Robert Donnell.....	Ellie Kennemer .....	HE/CYFS
Tennessee Georgia .....	(no youth delegate)	
Trinity .....	Joselyn Buendia .....	J/EO
.....	Daniel Rodriquez .....	TSC

## COMMITTEES ABBREVIATIONS AND MEETING ROOMS

(meeting rooms are located in Old National Events Plaza  
across the street/skywalk)

ABBREV	COMMITTEE	MEETING ROOMS
		<u>WALNUT ROOM</u>
C/HF	Chaplains/Historical Foundation	E
HE/CYFS	Higher Education/Cumberland Youth & Family Services	A
J/EO	Judiciary/Elected Officers	F
MC	Ministry Council	B
S/OUO	Stewardship/Our United Outreach	D
TSC	Theology & Social Concerns	C



## COMMITTEE ASSIGNMENTS

- 1. CHAPLAINS/HISTORICAL FOUNDATION (*Room E*)**  
**Chair:** Reverend Patrick Wilkerson      **Co-Chair:** Reverend Anne Hames  
**Ministers:** Donny Acton, Sai Kit Ho, Matthew Ingram, Johny Montano, Alex Saldana, Joe Stephenson, Rodrigo Torres  
**Elders:** Guillermo Arguello, Pat Crouse, Mercedes del Real, Rudy Fowler, Kyoung Hwan Imm, George Lucas, Sherry Meier  
**Youth Advisory Delegates:** Mason Gladden, Maia Straube
- 2. HIGHER EDUCATION/CUMBERLAND YOUTH & FAMILY SERVICES (*Room A*)**  
**Chair:** Reverend Linda Snelling      **Co-Chair:** Reverend Tommy Clark  
**Ministers:** Cynthia Barton, Brenson Bishop, Larry Blakeburn, Mitch Boulton, Troy Newcomb, Frank Ward  
**Elders:** Josh Johnson, Lanny Knight, Janice Morgan, Thomas Turner, Steve Woodson  
**Youth Advisory Delegates:** Parker Burroughs, Ellie Kennemer, Will McCormack, Laurel Rogers
- 3. JUDICIARY/ELECTED OFFICERS (*Room F*)**  
**Chair:** Reverend Harry Chapman      **Co-Chair:** Reverend Mary Anna Townsend  
**Ministers:** Kevin Brantley, Toby Davis, Larry Green, Masanori Taira, Paul Tucker  
**Elders:** Michael Fare, Mike Gallagher, Akimasa Nakano, Karen Reid, Angeline Schroll, Keith Vanstone, Tony Ward, Jay Young  
**Youth Advisory Delegates:** Joselyn Buendia, Daniel Byrd, Catherine Money, Dakota Walker, Hannah Wooten
- 4. MINISTRY COUNCIL (*Room B*)**  
**Chair:** Reverend Abby Keller      **Co-Chair:** Elder Bob Shupe  
**Ministers:** Nicholas Chambers, Elizabeth Daniel, Melissa Goodloe, David Linski, Nathan Scott, Jonathan Watson  
**Elders:** James Condra, Bill Corcoran, Loran Light, Andrew Locks, Brenda Shoulta, JoAnn Shugert, Markie Sparks  
**Youth Advisory Delegates:** Andrew Chambers, Rylee Ervin, Cosby King, Maggie Koontz
- 5. STEWARDSHIP/OUR UNITED OUTREACH (*Room D*)**  
**Chair:** Reverend Amber Clark      **Co-Chair:** Reverend Geoff Knight  
**Ministers:** Bernice Belt, Chris Franklin, Tony Gaskin, Kevin Small, Michael Suttle  
**Elders:** Keith Clement, Betty Jean Cooper, Bonnie Hartman, Andy Holloway, Marcen Jeffiers, Donald Moore, Ollie McClung, Dyanna Puckett  
**Youth Advisory Delegates:** Daniel Chambers, Abigail Davis, Eeve Stevens
- 6. THEOLOGY & SOCIAL CONCERNS (*Room C*)**  
**Chair:** Reverend Cliff Hudson      **Co-Chair:** Elder MacKenzie Brooks  
**Ministers:** Anum Akai, Luz Dary Guerrero, Jim Hamblin, Paul Hancock, Luz Maria Hebron, Lee Hollingshed, Luke Lawson  
**Elders:** Edwin Averill, Robert Clement, Luz Marina Correal, Susan Fitzgerald, Susan Frey, Dave Maddox, Brenda Shoulta  
**Youth Advisory Delegates:** Katy Keller, Ana Isabel Montano, Daniel Rodriguez, Jerry Spurling
- 7. CREDENTIALS**  
**Chair:** Elder Jo Ann Shugert  
**Co-Chair:** Elder Keith Vanstone  
**Member:** Reverend Cynthia Barton  
**Youth Advisory Delegate:** Katy Keller

## REFERRALS TO COMMITTEES

### Referrals to the Committee on Chaplains/Historical Foundation

**Page    Report**

- 60    The Report of the Board of Trustees of the Historical Foundation
- 78    The Report of the Commission on Federal Chaplains

### Referrals to the Committee on Higher Education/ Cumberland Youth & Family Services

**Page    Report**

- 99    The Report of the Board of Trustees of Memphis Theological Seminary
- 117   The Report of the Board of Trustees of Bethel University
- 121   The Report of the Board of Trustees of the Cumberland Youth & Family Services

### Referrals to the Committee on Judiciary/Elected Officers

**Page    Report**

- 33    The Report of the Moderator
- 36    The Report of the Stated Clerk
- 80    The Report of the Permanent Committee on Judiciary
- 115   The Report of the Place of Meeting Committee
- 133   Memorial from Nashville Presbytery
- Memorial presented by Rev Donny Acton, Grace Presbytery
- Resolution presented by Rev Linda Snelling, Red River Presbytery
- Resolution presented by Rev Cliff Hudson, Tennessee-Georgia Presbytery
- Resolution presented by Elder Andy Holloway, Presbytery of East Tennessee

### Referrals to the Committee on Ministry Council

**Page    Report**

- 69    The Report of the Ministry Council
- Resolution presented by Rev Patrick Wilkinson, Red River Presbytery

### Referrals to the Committee on Stewardship/Our United Outreach

**Page    Report**

- 50    The Report of the Board of Stewardship, Foundation and Benefits
- 113   The Report of the Our United Outreach Committee
- 125   2024 Line Item Budgets Submitted by General Assembly Entities
- Resolution presented by Rev Luke Lawson and Rev David Linski, Grace Presbytery

### Referrals to the Committee on Theology and Social Concerns/Chaplains

**Page    Report**

- 116   The Report of the Unified Committee on Theology and Social Concerns
- Resolution presented by Elder Karen Reid, Del Cristo Presbytery
- Resolution presented by Rev Frank Ward, Midsouth Presbytery

## RECOMMENDATIONS AT A GLANCE

		<b>Report of the Moderator</b>
<b>Page</b>	34	Recommendation 1
		<b>Report of the Stated Clerk</b>
<b>Page</b>	37	Recommendation 1
	39	Recommendation 2
		<b>Report of the Board of Stewardship, Foundation and Benefits</b> (No Recommendations)
		<b>Report of the Board of Trustees of the Historical Foundation</b> (No Recommendations)
		<b>Report of the Ministry Council</b> (No Recommendations)
		<b>Report of the Commission on Federal Chaplains</b>
<b>Page</b>	78	Recommendations 1-3
	79	Recommendation 4
		<b>Report of the Permanent Judiciary Committee</b>
<b>Page</b>	80	Recommendation 1
	81	Recommendations 2-3
		<b>Report of the Board of Trustees of Memphis Theological Seminary</b>
<b>Page</b>	99	Recommendation 1
	106	Recommendation 2
	108	Recommendation 3
		<b>Report of the Nominating Committee</b> (No Recommendations)
		<b>Report of the Our United Outreach Committee</b>
<b>Page</b>	113	Recommendation 1
		<b>Report of the Place of Meeting Committee</b> (No Recommendations)
		<b>Report of the Unified Committee on Theology and Social Concerns</b> (No Recommendations)
		<b>Report of the Board of Trustees of Bethel University</b>
<b>Page</b>	119	Recommendations 1-4
		<b>Report of the Board of Trustees of the Cumberland Youth &amp; Family Services</b> (No Recommendations)
		<b>2025 Budgets of General Assembly Board/Entities</b> (No Recommendations)
		<b>Memorials</b> (No Recommendations)

## 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., Tennessee			
1810, March 20	Ridge Meeting-House,	Samuel McAdow	Young Ewing	14
	Sumner Co., Tennessee.			
1810, October 23	Lebanon Meeting-House	Finis Ewing	Young Ewing	16
1811, March 19	Big Spring, Wilson Co., Tennessee	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, Kentucky	Finis Ewing	Hugh Kirkpatrick	22
1813, April 6	Beech Meeting-House	Robert Bell	James B. Porter	34
	Sumner Co. Tennessee			

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

### THE GENERAL ASSEMBLY, 1829-

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

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



Date	Place	Moderator	Clerk	Members
1948, June 17	Nashville, Tennessee	Paul F. Brown	Wayne Wiman	105
1949, June 16	Muskogee, Oklahoma	Blake Warren	Wayne Wiman	109
1950, June 15	Los Angeles, California	L. P. Turnbow	Wayne Wiman	98
1951, June 14	Longview, Texas	John E. Gardner	Wayne Wiman	105
1952, June 12	Memphis, Tennessee	Emery A. Newman	Wayne Wiman	120
1953, June 18	Gadsden, Alabama	Charles L. Lehning, Jr.	Wayne Wiman	107
1954, June 17	Dyersburg, Tennessee	John S. Smith	Wayne Wiman	124
1955, June 16	Lubbock, Texas	Ernest C. Cross	Shaw Scates	118
1956, June 21	Cookeville, Tennessee	Hubert Morrow	Shaw Scates	118
1957, June 21	Evansville, Indiana	William T. Ingram, Jr.	Shaw Scates	119
1958, June 18	Birmingham, Alabama	Wayne Wiman	Shaw Scates	116
1959, June 17	Springfield, Missouri	Virgil T. Weeks	Shaw Scates	120
1960, June 15	Nashville, Tennessee	Arleigh G. Matlock	Shaw Scates	130
1961, June 21	Florence, Alabama	Ollie W. McClung	Shaw Scates	126
1962, June 20	Little Rock, Arkansas	Eugene L. Warren	Shaw Scates	126
1963, June 19	Austin, Texas	Franklin Chesnut	Shaw Scates	117
1964, June 17	Chattanooga, Tennessee	Vaughn Fults	Shaw Scates	123
1965, June 16	San Francisco, California	Thomas Forester	Shaw Scates	114
1966, June 15	Memphis, Tennessee	John W. Sparks	Shaw Scates	124
1967, June 21	Paducah, Kentucky	Raymon Burroughs	Shaw Scates	123
1968, June 19	Oklahoma City, Oklahoma	Loyce S. Estes	Shaw Scates	115
1969, June 18	San Antonio, Texas	J. David Hester	Shaw Scates	116
1970, June 17	Knoxville, Tennessee	L. C. Waddle	Shaw Scates	116
1971, June 16	Jackson, Tennessee	E. Thach Shauf	Shaw Scates	116
1972, June 19	Kansas City, Missouri	Claude D. Gilbert	Shaw Scates	110
1973, June 18	Ft. Worth, Texas	Thomas H. Campbell	Shaw Scates	101
1974, June 17	Bowling Green, Kentucky	David A. Brown	Shaw Scates	116
1975, June 16	McKenzie, Tennessee	Roy E. Blakeburn	Shaw Scates	120
1976, June 21	Tulsa, Oklahoma	Hubert W. Covington	T. V. Warnick	115
1977, June 30	Tampa, Florida	Fred W. Bryson	T. V. Warnick	122
1978, June 19	McKenzie, Tennessee	Jose Fajardo	T. V. Warnick	120
1979, June 18	Albuquerque, New Mexico	James C. Gilbert	T. V. Warnick	126
1980, June 16	Evansville, Indiana	Robert L. Hull	T. V. Warnick	126
1981, June 15	Denton, Texas	W. Jean Richardson	T. V. Warnick	126
1982, June 21	Owensboro, Kentucky	W. A. Rawlins	T. V. Warnick	124
1983, June 20	Birmingham, Alabama	Robert G. Forester	T. V. Warnick	127
1984, June 11	Chattanooga, Tennessee	C. Ray Dobbins	T. V. Warnick	125
1985, June 17	Lexington, Kentucky	Virgil H. Todd	Roy E. Blakeburn	125
1986, June 23	Odessa, Texas	James W. Knight	Roy E. Blakeburn	125
1987, June 15	Louisville, Kentucky	Wilbur S. Wood	Roy E. Blakeburn	125
1988, June 6	Tulsa, Oklahoma	Beverly St. John	Robert Prosser	119
1989, June 12	Knoxville, Tennessee	William Rustenhaven, Jr.	Robert Prosser	96
1990, June 25	Ft. Worth, Texas	Thomas D. Campbell	Robert Prosser	88
1991, June 24	Paducah, Kentucky	Floyd T. Hensley, Jr.	Robert Prosser	106
1992, June 22	Jackson, Tennessee	John David Hall	Robert Prosser	102
1993, June 21	Little Rock, Arkansas	Robert M. Shelton	Robert Prosser	100
1994, June 20	Albuquerque, New Mexico	Donald C. Alexander	Robert Prosser	100
1995, June 19	Nashville, Tennessee	Clinton O. Buck	Robert Prosser	102
1996, June 17	Huntsville, Alabama	Merlyn A. Alexander	Robert Prosser	95
1997, April 11	Nashville, Tennessee	Merlyn A. Alexander	Robert Prosser	80
1997, June 16	Louisville, Kentucky	W. Lewis Wynn	Robert Prosser	95
1998, June 15	Chattanooga, Tennessee	Masaharu Asayama	Robert Prosser	97
1999, June 21	Memphis, Tennessee	Gwendolyn Roddy	Marjorie Shannon	96
2000, June 19	Bowling Green, Kentucky	Bob G. Roberts	Robert D. Rush	96
2001, June 18	Odessa, Texas	Randolph Jacob	Robert D. Rush	88
2002, June 17	Paducah, Kentucky	Bert L. Owen	Robert D. Rush	95
2003, June 23	Knoxville, Tennessee	Charles McCaskey	Robert D. Rush	96
2004, June 21	Irving, Texas	Edward G. Sims	Robert D. Rush	87
2005, June 27	Franklin, Tennessee	Linda H. Glenn	Robert D. Rush	91
2006, June 18	Birmingham, Alabama	Donald Hubbard	Robert D. Rush	87
2007, June 18	Hot Springs, Arkansas	Frank Ward	Robert D. Rush	84
2007, December 7	Nashville, Tennessee	Frank Ward	Robert D. Rush	62
2008, June 7	Japan	Jonathan Clark	Robert D. Rush	82
2009, June 15	Memphis, Tennessee	Sam Suddarth	Robert D. Rush	86
2010, June 13	Dickson, Tennessee	Boyce Wallace	Robert D. Rush	88
2011, June 20	Springfield, Missouri	Don M. Tabor	Michael Sharpe	82
2012, June 18	Florence, Alabama	Robert D. Rush	Michael Sharpe	90
2013, June 17	Murfreesboro, Tennessee	Forest Prosser	Michael Sharpe	93
2014, June 16	Chattanooga, Tennessee	Lisa Anderson	Michael Sharpe	86
2015, June 20	Colombia, South America	Michele Gentry	Michael Sharpe	91
2016, June 20	Nashville, Tennessee	Dwayne Tyus	Michael Sharpe	84
2017, June 19	Palm Harbor, Florida	David Lancaster	Michael Sharpe	77
2018, June 17	Norman, Oklahoma	Jay Earheart-Brown	Michael Sharpe	86
2019, June 10	Huntsville, Alabama	Shelia O'Mara	Michael Sharpe	89
2020	No General Assembly due to the COVID-19 Pandemic			
2021, June 27	Louisville, Kentucky	Duawn Mearns	Michael Sharpe	84

Date	Place	Moderator	Clerk	Members
2022, June 19 .....	Albuquerque, New Mexico .....	Mike Wilkinson.....	Michael Sharpe.....	92
2023, June 18 .....	Denton, Texas .....	Mitch Boulton .....	Michael Sharpe.....	91
2024, June 17 .....	Evansville, Indiana .....	Larry Blakeburn .....	Michael Sharpe.....	88

## BYLAWS

Bylaws of the Cumberland Presbyterian Church General Assembly Corporation  
A Non-profit Religious Corporation Organized and Existing  
Under the Laws of the State of Tennessee

### ARTICLE 1-RELIGIOUS CORPORATION

**1.01 Purpose.** The Cumberland Presbyterian Church is a spiritual body comprised of a portion of the universal body of believers confessing Jesus Christ as Lord and Savior. As an ecclesiastical body, the Cumberland Presbyterian Church is a connectional Church which includes all of the judicatories of the Church. The highest judicatory of this ecclesiastical body is the General Assembly of the Cumberland Presbyterian Church (referred to in these Bylaws as “the Church”). This corporation has been formed to serve and support the Church by holding real and personal property of the Church, employing staff to serve the Church, and performing other secular and legal functions.

**1.02 Ecclesiastical Authority Not Limited by Corporate Powers.** The enumeration in state statutes or these Bylaws of specific powers which may be exercised by the Commissioners, Board of Directors, or the officers of the corporation when acting in their corporate capacity shall not limit their authority when acting in their ecclesiastical capacity for the Church.

**1.03 Church Authorities.** The doctrine of the Cumberland Presbyterian Church, expressed in the Confession of Faith, Constitution, Rules of Discipline, and Rules of Order of the Cumberland Presbyterian Church, shall have precedence over any inconsistent provision of these Bylaws.

### ARTICLE 2-TERMINOLOGY

**2.01 Delegates.** The corporation’s delegates shall be called “Commissioners.”

**2.02 General Assembly.** A meeting of the Commissioners shall be called a “General Assembly.”

**2.03 President.** The corporation’s president shall be called the “Stated Clerk.”

**2.04 Ecumenical Representative.** A person who is not a member of a Cumberland Presbyterian Church or presbytery but who supports the mission of a denominational entity and is elected to a term of service on that entity shall be called an “Ecumenical Representative.”

### ARTICLE 3-OFFICES

**3.01 Location.** The principal office of the corporation in the State of Tennessee shall be located in Shelby County, Tennessee. The corporation may have such other offices, either within or outside the State of Tennessee, as the General Assembly or the Board of Directors may direct from time to time.

### ARTICLE 4-COMMISSIONERS

**4.01 Commissioners.** The Commissioners shall have the powers and authority described in the corporation’s charter and these Bylaws. Included among them are the power to:

- a. Elect the elected members of the Board of Directors.
- b. Approve any amendment to the corporation’s charter except an amendment to delete the names of the original directors; to change the name of the registered agent, or to change the address of the registered office;
- c. Elect and remove the Moderator, Stated Clerk, and the Engrossing Clerk.
- d. Fill vacancies on the corporation’s various boards, agencies and committees, and on the boards of any subsidiaries;
- e. Approve the merger or dissolution of the corporation, or the sale of substantially all of the corporation’s assets; and
- f. Transact such other business of the corporation as may properly come before any meeting of the Commissioners.

**4.02 Selection of Commissioners: Number and Qualifications.** Commissioners shall be selected by the presbyteries. A presbytery shall be entitled to send one minister and one elder for each 1,000, or fraction thereof, active members (including ordained clergy) in the presbytery. Each elder selected as a Commissioner must be serving as a member of a session at the time of the General Assembly at which he or she will serve. A Commissioner shall continue to serve until no longer qualified or until his or her successor is selected and qualified. The clerk of each presbytery shall certify the presbytery’s duly elected commissioners, youth advisory delegates, and alternates to the Stated Clerk in a manner provided by the Stated Clerk.



**4.03 Youth Advisory Delegates.** Each presbytery may select not more than two youth advisory delegates who should be from 15 through 19 years of age. Advisory delegates may serve as members with full rights on General Assembly committees, but shall not vote as Commissioners.

**4.04 Annual Meeting and Notice.** The Commissioners shall meet annually at a date and time established by the General Assembly. The meeting shall be continued from day to day until adjournment. Written notice of the meeting shall be mailed to the stated clerks of all presbyteries and published in the Cumberland Presbyterian at least sixty (60) days prior to the proposed meeting.

**4.05 Special Meetings and Notice.** The Moderator, or in case of the Moderator's absence, death, or inability to act, the Stated Clerk, may with the written concurrence or at the written request of twenty Commissioners, ten of whom shall be ministers and ten elders, representing at least five presbyteries, call a special meeting of the Commissioners. If warranted by a change of circumstances, a called special meeting may be cancelled by the Moderator, or in case of the Moderator's absence, death, or inability to act, the Stated Clerk, with the written concurrence of at least ten of the Commissioners who requested or concurred in the call of the special meeting. Written notice of any special meeting shall be mailed to the stated clerks of all presbyteries, to all Commissioners, and to their alternates at least sixty (60) days prior to the meeting. The notice shall specify the particular business of the special meeting, and no other business shall be transacted.

**4.06 Place of Meeting.** The General Assembly may designate any place within or outside the state of Tennessee as the place for an annual meeting. If the Commissioners fail to designate a place for an annual meeting, or if an emergency requires the place to be changed, the Board of Directors may designate a place for the annual meeting. The Moderator or the Stated Clerk, as the case may be, when calling a special meeting shall designate the time and place of the meeting in the notice of the meeting.

**4.07 Quorum.** Any twenty or more Commissioners, of whom at least ten are ministers and ten elders, entitled to vote shall constitute a quorum at any General Assembly. When a quorum is once present to organize a meeting, business may continue to be conducted and votes taken despite the subsequent withdrawal of any Commissioner. A meeting may be adjourned despite the absence of a quorum.

**4.08 Voting.** Every Commissioner shall be entitled to one vote, which must be cast by the Commissioner in person; no proxies are permitted. All corporate actions shall be taken by majority vote except as otherwise provided by the corporation's parliamentary authority. Voting for members of the Board of Directors shall be non-cumulative.

## ARTICLE 5-BOARD OF DIRECTORS

**5.01 Authority.** The Board of Directors shall manage the business and affairs of the corporation except for any power or authority which is reserved to the Commissioners or delegated to any other agency of the corporation. The Board of Directors is authorized to amend the corporation's charter only to delete the names of the original directors; to change the name of the registered agent; or to change the address of the registered office.

**5.02 Composition of the Board of Directors.** The Board of Directors shall consist of seven (7) members, who shall be the directors of the corporation. Six (6) members shall be elected by the Commissioners and the Stated Clerk shall serve by virtue of office. All members, whether elected or ex officio, shall have all of the privileges of office.

**5.03 Qualification for Election.** Each person elected to the Board of Directors shall be a natural person who is a person in good standing of a presbytery or local Cumberland Presbyterian Church. No two directors shall be from the same presbytery, provided, however, that a director who moves from one presbytery to another may continue to serve until the expiration of his or her term of office.

**5.04 Election and Tenure.** The elected members of the Board of Directors shall serve terms of three (3) years each. The terms shall be staggered so that two (2) directors shall be elected each year. Each person elected shall serve until his or her successor has been elected and qualified.

**5.05 Action of Board in Emergency or By Default.** If, for any reason, the General Assembly fails to fill a vacancy on the Board of Directors at the next General Assembly, then the Board of Directors may fill the vacancy by majority vote of the members then in office.

**5.06 Meetings.** The Board of Directors shall meet annually or more often at such time and place as it may set. Special meetings may be called by or at the request of the Stated Clerk or any three directors at any place, either within or outside the state of Tennessee.

**5.07 Notice.** Notice of any meeting shall be given at least five (5) days before the date of the meeting, except that notice by mail shall be given at least ten (10) days before the date of the meeting. Notice may be communicated in person; by telephone, fax, or electronic mail; or by first class mail or courier. Except as specifically provided by these Bylaws, neither the business to be transacted at nor the purpose of any special or regular meeting of the Board of Directors need be specified in the notice of the meeting.

**5.08 Notice of Special Actions.** Any meeting of the Board of Directors at which one or more of the following actions shall be considered must be preceded by seven (7) days written notice to each member

that the matter will be voted upon, unless notice has been waived. Actions requiring such notice are: amendment or restatement of the corporate charter; approval of a plan of merger for the corporation; sale of all or substantially all of the corporation's assets; and dissolution of the corporation.

**5.09 Officers of the Board of Directors.** The Board of Directors may have such officers of the board as it may deem appropriate.

**5.10 Quorum and Voting.** A majority of the members shall constitute a quorum for the transaction of business at any meeting of the Board of Directors. When a quorum is once present to organize a meeting, it is not broken by the subsequent withdrawal of any of those present. A meeting may be adjourned despite the lack of a quorum. The vote of a majority of the members present at a meeting at which a quorum is present shall be the act of the Board of Directors unless a greater vote is specifically required by the Charter or the Bylaws.

**5.11 Conference Meetings.** Any or all the members of the Board of Directors or any committee designated by it may meet by means of conference telephone or similar communications equipment which permits all persons participating in the meeting to hear each other simultaneously. A member who participates in a meeting by such means is deemed to be present in person at the meeting.

**5.12 Action by Written Consent.** Whenever the members of the Board of Directors are required or permitted to take any action by vote, such action may be taken without a meeting on written consent, setting forth the action so taken and signed by all of the members entitled to vote,

**5.13 Emergency Actions.** If the Board of Directors determines by a vote of three-fourths of all its members that an emergency exists of such magnitude as to threaten the work of the whole Church, or of all boards and other agencies of the Church, and that the emergency requires action before the next meeting of the General Assembly, then the Board of Directors shall exercise the powers of the Commissioners in such emergency.

**5.14 Compensation.** Members of the Board of Directors shall receive no compensation in their capacity as members of the Board of Directors. Members may be paid their expenses, if any, of attendance at each meeting of the Board of Directors.

**5.15 Removal of Directors.** An elected member of the Board of Directors may be removed by the Commissioners for misfeasance or if he or she is no longer qualified to be elected to the Board of Directors.

## ARTICLE 6-WAIVER OF NOTICE

**6.01 Written Waiver.** Any notice required to be given to any member of the Board of Directors or a Commissioner under these Bylaws, the Charter, or the laws of Tennessee may be waived. The waiver shall be in writing, signed (either before or after the event requiring notice) by the person entitled to the notice, and delivered to the corporation.

**6.02 Waiver by Attendance.** The attendance of a member of the Board of Directors or a Commissioner at any meeting shall constitute a waiver of notice of the meeting, unless the person attends a meeting for the express purpose of objecting to the transaction of any business because the meeting was not properly called or convened.

## ARTICLE 7-MODERATOR AND VICE-MODERATOR

**7.01 Nomination and Election.** At the beginning of each annual meeting the General Assembly shall elect a Commissioner to serve as Moderator assuming office immediately upon installation during the worship service the evening of the first day until the next annual meeting. Nominations for Moderator shall come from the floor. One nominating speech, not to exceed ten minutes, shall be permitted on behalf of each nominee. If there is more than one nominee, the election shall be conducted by written ballot. A committee appointed and supervised by the Stated Clerk shall receive the ballots, count them, and certify the election. If no nominee receives a majority of the votes cast, a run-off election shall be conducted. Only those leading nominees who together received a majority of the votes cast on the preceding ballot shall be included in the run-off election.

**7.02 Nature of Office.** The Moderator of the General Assembly is the ecclesiastical head of the Cumberland Presbyterian Church during the tenure of the office and a spiritual representative of the Cumberland Presbyterian Church wherever God leads. The Moderator receives a precious gift and great opportunity for service in the Church: 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. 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. The Moderator participates in the life and work of the Church as far as possible, and pays particular attention to ecumenical relations, especially with the Cumberland Presbyterian Church in America. Judicatories, congregations, and others are urged to invite the Moderator, and the Moderator is encouraged to attend

meetings of Church entities and judicatories to observe the life and work of the Church at every level.

**7.03 Duties and Privileges of Office.**

- a. The Moderator shall preside at all meetings of the General Assembly.
- b. The Moderator shall appoint, with the consent of the General Assembly, such special committees as are needed;
- c. The Moderator shall serve as chairperson of the General Assembly Program Committee and as a member of the Place of Meeting Committee;
- d. The Moderator shall perform such other duties as may be assigned by the General Assembly.
- e. The Moderator shall serve as an advisory member of the Ministry Council during tenure in office.
- f. The Moderator shall observe the places and times God is calling the Church to service, assess the need for a Denominational response to God's call, and report items that concern the General Assembly.
- g. The Moderator shall wear the official cross and stoles of office during the term of office.

**7.04 Expenses of Office.** Any allowance budgeted by the General Assembly to offset the expenses of the Moderator shall be administered by the Stated Clerk. Persons issuing an invitation to the Moderator are encouraged to agree in advance on arrangements for the payment of travel expenses. Upon the Moderator's retirement from office, a gavel and a replica of the Moderator's cross shall be presented to the Moderator.

**7.05 Vice-Moderator.** The General Assembly shall elect a Vice-Moderator in like manner. The Vice-Moderator shall perform such duties as may be assigned by the Moderator of the General Assembly and perform the duties of the Moderator in the event of the Moderator's disability or absence from office for any reason.

**7.06 Removal.** The Moderator or Vice-Moderator may be removed by the General Assembly whenever in its judgment the removal would serve the best interests of the corporation.

## ARTICLE 8-STATED CLERK

**8.01 President.** The Stated Clerk is the principal executive officer of the corporation and shall also have the titles of "president" and "treasurer".

**8.02 Nomination and Election.** The Nominating Committee may nominate the serving Stated Clerk for re-election. If the Nominating Committee declines to nominate the serving Stated Clerk for re-election, or if the Stated Clerk has vacated the office, resigned, or declined to be re-nominated, then the Corporate Board shall conduct a search for and nominate a candidate to the General Assembly. In either event, further nominations may be made by the Commissioners. The Commissioners shall elect the Stated Clerk by majority vote.

**8.03 Term of Office.** The Stated Clerk shall be elected to a term of four (4) years. The regular term of office begins on January 1 and ends on December 31. There is no limit on the number of terms which may be served by an individual Stated Clerk.

**8.04 Duties.** The Stated Clerk shall be concerned with the spiritual life of the Church and with maintaining and strengthening a united witness for the Church. The Stated Clerk shall also generally supervise and control the business affairs of the corporation and see that all orders and resolutions of the General Assembly are carried into effect. In fulfillment of these duties, the Stated Clerk shall:

01. Have responsibility to provide for the orderly governance of the Church in accordance with the Constitution, Rules of Order and Rules of Discipline.
02. Maintain records of the corporation and respond to requests for official records of General Assembly actions and interpretations of its actions.
03. Represent the Church when an official of the General Assembly is needed.
04. Represent the Cumberland Presbyterian Church in establishing and maintaining relations with other Churches, particularly those of the Presbyterian and Reformed tradition, and in addressing common concerns.
05. Sign all documents on behalf of the corporation or the Cumberland Presbyterian Church.
06. Represent the corporation or the Church in litigation or other legal matters affecting the Cumberland Presbyterian Church, including the selection and employment of legal counsel.
07. Make suitable arrangements for General Assembly meetings, including researching possible meeting sites, contracting for facilities, and arranging space for committee meetings and sessions of the General Assembly;
08. Provide for printing and other communication needs of the General Assembly while in session.
09. Call meetings of the Place of Meeting Committee and the Program Committee.

10. Prepare and distribute an information form to be completed by Commissioners for the Moderator's use in making committee appointments.
11. Advise the Moderator in the appointment of committees.
12. In consultation with the Moderator, refer all matters to come before the next General Assembly; and provide copies of all such referrals to the Commissioners and advisory delegates before the General Assembly convenes.
13. Prepare and distribute preliminary minutes and an agenda for General Assembly meetings which shall provide time for the consideration of any appropriate business, including memorials from a judicatory or denominational entity delivered to the Stated Clerk in writing by April 30.
14. Supervise the recording and publication of minutes and a summary of actions taken by each General Assembly.
15. Make copies of General Assembly minutes available to ordained ministers, licentiates, candidates, commissioners, clerks of sessions, members of denominational entities, schools of the Church, synod, and presbytery clerks, to the Stated Clerk's exchanges and other interested persons in order to encourage lower judicatories and persons in the Church to implement the actions of the General Assembly.
16. File the minutes of each General Assembly with the Historical Foundation as a permanent record.
17. Maintain and update annually the Digest of the General Assembly actions.
18. Represent the Church at large on the Ministry Council.
19. Provide support services for the Moderator and all denominational entities.
20. Receive and make any appropriate response to communications to the Cumberland Presbyterian Church or General Assembly.
21. Maintain a name and address file on congregations, session clerks, pastors, and other leadership of congregations with statistical information about congregations, presbyteries, and synods.
22. Solicit, receive, publish, and disseminate annual reports from churches.
23. Review reports by denominational entities and assist them in complying with correct reporting and budgeting procedures and in avoiding duplication of work.
24. 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 denominational entity.
25. Call the Judiciary Committee into session or by other means secure the advice of the committee on appropriate matters.
26. Communicate with presbyteries and synods on behalf of the General Assembly and attend their meetings from time to time.
27. Provide training for presbytery and synod clerks and orientations for General Assembly commissioners.
28. Generally perform duties as are prescribed in the Constitution or directed by the General Assembly.

**8.05 Removal.** The Stated Clerk may be removed by the General Assembly whenever in its judgment the removal would serve the best interests of the corporation.

## ARTICLE 9-OTHER OFFICERS

**9.01 Secretary.** The chief executive officer of the Ministry Council shall, by virtue of office, be the secretary of the corporation, and shall in general perform all duties incident to the office of secretary.

**9.02 Engrossing Clerk.** The Engrossing Clerk shall be elected by the General Assembly to a term of four (4) years. The regular term of office begins on January 1 and ends on December 31. There is no limit on the number of terms which may be served by an individual Engrossing Clerk. The Engrossing Clerk shall serve as Stated Clerk pro tempore during the meeting of the General Assembly in the event the Stated Clerk is absent or unable to serve. The Engrossing Clerk shall perform such other duties as may from time to time be prescribed by the Board of Directors or the General Assembly.

**9.03 Additional Officers.** The corporation may have such additional officers as it may from time to time find necessary or appropriate.

## ARTICLE 10-ORGANIZATION AND RELATIONSHIPS

**10.01 Generally.** The following are denominational entities related to the Cumberland Presbyterian Church:



01. Subsidiary corporations: Board of Stewardship, Foundation and Benefits of the Cumberland Presbyterian Church; Memphis Theological Seminary of the Cumberland Presbyterian Church; Ministry Council of the Cumberland Presbyterian Church.
02. Related corporations: Bethel University; Cumberland Youth and Family Services; Historical Foundation of the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America.
03. Commissions: Commission on Presbyterian Federal Chaplaincies.
04. Committees: Committee on Nominations; Joint Committee on Amendments; Judiciary, Our United Outreach; Place of Meeting Committee; Program Committee; Unified Committee on Theology and Social Concerns.

**10.02 Election and Tenure.** The following qualifications and rules relate to service on any denominational entity.

01. Unless elected as an Ecumenical Representative, no person shall be qualified to serve except a member in good standing in a presbytery or local congregation of the Cumberland Presbyterian Church.
02. No person who is employed in an executive capacity including Chief Executive, Vice-President, Team Leader, Director, or equivalent in the Cumberland Presbyterian Church is eligible to serve on a denominational entity. No employee of a denominational entity is eligible for service on the same denominational entity.
03. Each person shall be elected for a term of three years unless elected to fill the remainder of an unexpired term. However, if a person elected to serve on a denominational entity where residence in a particular synod is a qualification for election shall move to another synod while in office, the term to which he or she was elected shall terminate at the close of the next meeting of the General Assembly. When nominating persons to boards and agencies, priority consideration be given to persons whose individual life and/or church involvement demonstrates a commitment to support Our United Outreach.
04. Members of the Committee on Nominations may not be elected to a consecutive term. All other persons may serve up to three consecutive terms for a total not to exceed nine years in office.
05. A Cumberland Presbyterian who has served on any entity is not eligible to serve on the same entity (except for an authorized consecutive term) until at least two (2) years have elapsed since the conclusion of the previous service.
06. A Cumberland Presbyterian who is serving on any entity is not eligible to serve on another entity until at least one (1) year has elapsed since the conclusion of the previous service.
07. An Ecumenical Representative who is serving or has served on any entity is not eligible to serve on any other entity (except for an authorized consecutive term on the same entity) until at least one (1) year has elapsed since the conclusion of the previous service.

**10.03 Resignation or Removal.**

01. Any person serving on a denominational entity who is no longer qualified or eligible to serve shall be deemed to have resigned.
02. Any person serving on an incorporated denominational entity may resign by delivering written notice of resignation to the secretary or an executive officer of the denominational entity, who shall promptly report the resignation to the Stated Clerk. Any person serving on an unincorporated denominational entity may resign by delivering written notice of resignation to the Stated Clerk. A resignation is effective when delivered unless some other effective date is specified in the written resignation.
03. No member who continues to meet the standard requirements for election or appointment to any denominational entity shall be removed from office except for misfeasance. Removal of a person elected by the General Assembly shall be by vote of the General Assembly.

**10.04 Board of Stewardship, Foundation and Benefits.** The corporation shall elect the eleven (11) directors of the Board of Stewardship as provided in its charter.

**10.05 Historical Foundation.** The corporation shall elect six (6) of the twelve (12) directors of the Historical Foundation as provided in its charter. The corporation shall elect the directors of the Historical Foundation in such a manner that, immediately following any election, there shall be at least one (1) member from each synod and no person shall be elected if the election would cause two directors from the same presbytery to be serving simultaneously. The remaining six (6) directors shall be elected by the Cumberland Presbyterian Church in America.

**10.06 Memphis Theological Seminary.** The corporation shall elect the eighteen (18) directors of Memphis Theological Seminary as provided in its charter. The corporation shall elect the directors in such a manner that, immediately following any election, at least fifty percent plus 1 (50% + 1) of the directors shall

be members of the Cumberland Presbyterian Church or the Cumberland Presbyterian Church in America.

**10.07 Ministry Council.**

01. The corporation shall elect the fifteen (15) directors of the Ministry Council as provided in its charter.
02. The corporation shall elect the directors of the Ministry Council in such a manner that immediately following any election, there shall be three (3) directors from each synod; at least six (6) but no more than nine (9) directors who are ordained clergy; and no more than nine (9) directors of the same gender.
03. The Stated Clerk and Moderator shall be designated as Advisory Members to the board of directors of the Ministry Council. In addition, the corporation shall elect three (3) Youth Advisory Members who shall be between the ages of 15 - 19 be elected for 1-year terms, with eligibility for re-election for one additional term.

**10.08 Commission on Presbyterian Federal Chaplaincies.** The commission shall consist of three (3) members elected by the corporation.

**ARTICLE 11-COMMITTEES**

**11.01 General.** The corporation shall have the committees provided for in these Bylaws and such other standing or special committees as the General Assembly may create from time to time. Except as otherwise provided in these Bylaws, the Moderator, in consultation with the Stated Clerk, shall appoint all committees.

**11.02 Committees of Commissioners and Youth Advisory Delegates.** Prior to each General Assembly, the Moderator, in consultation with the Stated Clerk, shall organize the Commissioners and Youth Advisory Delegates into the following committees: Chaplains/Missions/Pastoral Development, Children's Home/Historical Foundation, Higher Education, Judiciary, Ministry Council/Communications/Discipleship, Stewardship/Elected Officers, and Theology and Social Concerns. Each committee shall consider such matters expected to come before the General Assembly as are referred to it by the Stated Clerk. Any denominational organization, the work of which is affected by a matter before a committee, shall be entitled to address the committee.

**11.03 Committee on Nominations.**

01. The committee shall consist of ten (10) persons elected by the corporation in such a manner that, immediately following any election, the committee shall have at least one minister and one lay person from each synod. It is preferred but not required that no two members shall be from the same presbytery.
02. Approximately one third of the members of the committee shall be elected each year by the General Assembly and shall serve one term not to exceed three years.
03. The committee shall meet not earlier than February 15 each year and shall nominate to the General Assembly qualified persons to fill all vacancies to be filled by vote of the General Assembly, including vacancies on the Committee on Nominations, unless another method of nomination is provided in these Bylaws. The report of the committee shall list the names of nominees, the presbytery if a minister, and the presbytery and the local congregation if a lay person. The Committee on Nominations shall be intentional in nominating persons who represent the global nature of the Church.
04. Presbyteries and synods and their moderators and stated clerks are requested to assist the Committee on Nominations by recommending persons for any position by providing the name and qualifications of the potential nominees to the Stated Clerk no later than February 1 on a form to be provided by the Stated Clerk. Nominations from the floor shall also be in order.
05. No person shall be nominated for election by the General Assembly unless the nominee has within the past year given his or her consent to the nomination.

**11.04 Joint Committee on Amendments.** The Judiciary Committee shall appoint as many as five of its members to act in committee with an equal number of members of the Judiciary Committee of the Cumberland Presbyterian Church in America. Upon the request of the General Assembly of the Cumberland Presbyterian Church or the General Assembly of the Cumberland Presbyterian Church in America, this Joint Committee shall prepare for the consideration of both general assemblies proposed amendments to the Confession of Faith, Catechism, Constitution, Rules of Discipline, Directory for Worship, and Rules of Order.

**11.05 Judiciary Committee.**

01. The committee shall consist of nine (9) persons elected by the corporation in such a manner that, immediately following any election, the committee shall have at least four members (4) who are ordained ministers and at least three (3) members who are

licensed attorneys-at-law. The Stated Clerk shall be staff liaison to the committee, attending its meetings and providing resources and counsel.

02. The committee shall meet at least annually upon the call of its chairperson or the Stated Clerk.
03. The committee shall provide advice and counsel to the Stated Clerk. Upon the written request of any judicatory or denominational entity made to the chairperson or Stated Clerk, the committee shall render an advisory opinion on matters of church law or procedure. The chairperson shall secure the views of all members of the committee and write the advisory opinion based on the majority view of the members. The committee shall not render legal opinions on matters of civil law nor otherwise engage in the practice of law.
04. At least one member of the committee shall attend each meeting of the General Assembly to advise with its officers and Commissioners on matters of church law or procedure. At the Moderator's request a member of the committee shall be available to advise the Moderator during the business sessions of the General Assembly.
05. The committee shall be a commission within the meaning of section 2.5 of the Rules of Discipline to hear and determine appeals from synods.
06. The committee shall have oversight of and responsibility for ecclesiastical decisions made by a body acting in the place of a presbytery with respect to mission work and mission fields. The oversight and responsibility exercised by the committee shall be the same as that exercised by a synod with respect to a presbytery under its care, specifically Constitution 8.5, a, b, and c

#### **11.06 Our United Outreach Committee.**

01. The committee shall consist of five (5) persons elected by the corporation in such a manner that, immediately following any election, the committee shall have one person from each synod. Seven (7) additional members will include a member of the Ministry Council, a member of the Corporate Board, a member of the Board of Stewardship, Foundation and Benefits, a member of the Board of Trustees of the Historical Foundation, and a Cumberland Presbyterian member of the Boards of Trustees of Bethel University, the Cumberland Youth & Family Services, and Memphis Theological Seminary. The executives of the above named denominational entities shall serve as non-voting, Resource/Advocacy members. In addition, the corporation shall elect three (3) Youth Advisory members who shall be between the ages of 15-19 and be elected for one (1) year terms, with eligibility for re-election for one additional term.
02. The Office of the General Assembly will be responsible for the expenses of the representative of each synod. The represented denominational entities will be responsible for the expenses of their representatives and executives.

#### **11.07 Place of Meeting.** The committee shall consist of the Moderator and the Stated Clerk.

**11.08 Program Committee.** The committee shall consist of the Moderator, Stated Clerk, Director of Ministries, Assistant to the Stated Clerk who serves as secretary, the pastor of the host church, and one representative designated by each of the following: Bethel University, Board of Stewardship, Foundation, and Benefits, Cumberland Youth & Family Services, Historical Foundation, Memphis Theological Seminary, and the Ministry Council. The committee will begin planning for two years prior to the meeting of a particular General Assembly.

**11.09 Unified Committee on Theology and Social Concerns.** The committee shall consist of eight (8) members elected by the corporation, the Stated Clerk, and the President of Memphis Theological Seminary. At least one member of the committee other than the Seminary's president shall be a Cumberland Presbyterian member of the faculty of Memphis Theological Seminary.

## **ARTICLE 12-INDEMNIFICATION**

**12.01 Indemnification.** The corporation shall indemnify any director, officer or employee who is, or is threatened to be, made a party to a completed, pending, or threatened action or proceeding from any liability arising from the director's, officer's or employee's official capacity with the corporation. This indemnification shall extend to the personal representation of a deceased person if the person would be entitled to indemnification under these Bylaws if living.

**12.02 Costs and Expenses Covered by Indemnification.** Indemnification provided under these Bylaws shall extend to the payment of a judgment, settlement, penalty, or fine, as well as attorney's fees, court costs, and other reasonable and necessary expenses incurred by the director or officer with respect to the action or proceeding.

**12.03 Limitation on Indemnification.** No indemnification shall be made to or on behalf of any person if a judgment or other final adjudication adverse to that person establishes his or her liability:

01. for any breach of the duty of loyalty to the corporation;
02. for acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law; or
03. for any distribution of the assets of the corporation which is unlawful under Tennessee law.

## ARTICLE 13-TRUSTEE FOR THE CORPORATION

**13.01 Trustee.** The Board of Stewardship, Foundation and Benefits of the Cumberland Presbyterian Church, a nonprofit corporation existing under the laws of the state of Tennessee, holds certain real property and other assets of the Church as trustee for the use and benefit of the Church. The Board of Stewardship may continue to hold such real property and other assets, but after the adoption of these Bylaws, it shall hold those assets as trustee for the use and benefit of the Cumberland Presbyterian Church General Assembly Corporation.

**13.02 Other Assets.** Other, additional property may from time to time be conveyed to the Board of Stewardship to be held by it as trustee for the corporation. All assets held by the Board of Stewardship as trustee for the corporation shall be held at the pleasure and direction of the General Assembly.

## ARTICLE 14-PARLIAMENTARY AUTHORITY

**14.01 Designation.** The parliamentary authority of the corporation in all meetings shall be the latest revised edition of the Rules of Order as set out in the Confession of Faith and Government of the Cumberland Presbyterian Church. In matters not provided for in the Rules of Order, the parliamentary authority shall be Robert's Rules of Order, latest revised edition.

**14.02 Standing Rules.** The following shall be Standing Rules for meetings of the General Assembly and may be suspended as provided in the parliamentary authority. (see Rules of Order 8.34c)

### Standing Rules

1. Unless otherwise determined by the General Assembly or by the Stated Clerk in the event of an emergency, the annual General Assembly shall meet on the third or fourth Monday of June at two o'clock in the afternoon to organize, elect a moderator and transact business, and shall close on Thursday or Friday of the same week.

2. Reports of all standing and special committees shall be considered in the order established by the Moderator in consultation with the Stated Clerk. Committee reports may be presented orally or in writing provided to all Commissioners and youth advisory delegates. Those presenting committee reports shall have the opportunity to make remarks and give explanation, such presentations not to exceed ten minutes unless time is extended by two-thirds vote taken without debate. All committee recommendations shall be submitted in writing.

3. All materials from denominational entities for consideration or action by a General Assembly shall be submitted to the Stated Clerk at least thirty (30) days before the meeting of General Assembly.

4. Resolutions and memorials proposed for adoption by individual commissioners rather than denominational entities or judicatories of the Cumberland Presbyterian Church shall be introduced no later than the close of business on the second day of a meeting of General Assembly, and, when introduced, shall be referred by the Moderator, in counsel with the Stated Clerk, to the appropriate committee or committees for report and recommendations to the Assembly.

## ARTICLE 15-REPORTS AND AUDITS

**15.01 Congregational Reports.** Annually by December 1, the Stated Clerk shall send to session clerks statistical forms for reporting congregational data. Session clerks shall mail the completed forms to presbytery clerks by February 1. The presbytery clerk shall mail the composite statistical report for all congregations of a presbytery to the Stated Clerk by February 10.

**15.02 Institutional Reports.** In order to be considered for inclusion in the General Assembly budget, all denominational entities shall deliver to the Stated Clerk an annual report including a concise description of the organization's work during the previous year and a line item budget for the forthcoming year. Financial reports should be condensed as much as possible while conveying all essential information on the organization's operations. All denominational entities except academic institutions on a fiscal year are requested to maintain their books on a calendar year.

**15.03 Reporting Schedule.** An electronic copy and two written copies of the annual report signed by two officers of the organization shall be delivered to the Stated Clerk by March 15 each year. Organizations requesting funds from Our United Outreach shall submit multi-year program budgets to the Our United Outreach Committee.

**15.04 Audits.** Organizations and operations included in the General Assembly budget shall be



audited annually by a certified public accountant. Copies of the auditor's report, including any recommendations for changes in the procedures relating to internal financial controls, shall be delivered to the Stated Clerk. Organizations with total receipts of \$100,000 or less are not required to have an audit but shall submit their books and financial statements to the Stated Clerk annually.

**15.05 Bonds.** Each organization or person whose financial records are required to be audited shall have a fidelity bond in an amount adequate to protect all funds held by the organization or person.

## ARTICLE 16-AMENDMENTS

**16.01 Manner of Amendment.** Except as provided below, these Bylaws may be amended or repealed only by the affirmative vote of two-thirds of the votes cast in a duly constituted meeting of the General Assembly. No portion of the Bylaws may be amended or repealed by the Board of Directors. Fair and reasonable notice of any proposed amendment shall be provided as required by state law.

**16.02 Extraordinary Actions.** In order to be effective the following actions must be approved by (1) the affirmative vote of two consecutive General Assemblies, or (2) a ninety percent (90%) vote of a single General Assembly.

01. Terminating the existence of a denominational entity named in Bylaw 10.01
02. Creating a new denominational entity other than a temporary committee or task force.
03. Decreasing the Our United Outreach budget allocation to a denominational entity by more than 40% of the amount distributed to it during the previous calendar year; or
04. Taking any other actions which would cause a drastic change in the mission or structure of the Cumberland Presbyterian Church.

## MEMORIAL ROLL OF MINISTERS

### IN MEMORY OF MINISTERS LOST BY DEATH

<u>NAME</u> .....	<u>PRESBYTERY</u> .....	<u>AGE</u> .....	<u>DATE</u>
Ang, John .....	Missouri .....	71 .....	01/29/23
Alverson, Elmer .....	Robert Donnell.....	81 .....	06/18/23
Axton, Durant (Peck) .....	North Central .....	64 .....	04/11/23
Blaum, Steven .....	North Central .....	71 .....	112/02/23
Collins, Paul.....	del Cristo .....	86 .....	02/23/23
Espinoza, Virginia.....	Choctaw .....	72 .....	08/09/23
Harris, Edward .....	Missouri .....	95 .....	09/18/23
McCallum, Frank .....	Cumberland.....	81 .....	07/05/23
Murphree, Hughlen.....	Robert Donnell.....	83 .....	12/16/23
Ostrander, Shirley .....	Missouri .....	57 .....	01/25/23
Perez, Jose Ramon .....	Murfreesboro.....	77 .....	01/12/24
Reeves, Don .....	Robert Donnell.....	83 .....	1/5/2023
Rogers, John.....	Covenant .....	89 .....	10/28/23
Rudolph, Allie .....	Covenant .....	98 .....	04/27/23
Schultz, Donald.....	Grace .....	91 .....	03/24/23
Sims, E.G. ....	Nashville .....	88 .....	01/04/24
Wonder, Nodoro .....	Midsouth .....	65 .....	01/13/24
Yates, Scott.....	Columbia.....	73 .....	01/11/24

## LIVING GENERAL ASSEMBLY MODERATORS

2024—REV. LARRY BLAKEBURN, 790 Emory Valley Road Apt 714, Oak Ridge, TN 37830  
2023—REV. MITCH BOULTON, 80 Topsy Lane, Savannah, TN 38372  
2022—REV. MIKE WILKINSON, 6900 Nubbin Ridge Drive, Knoxville, TN 37919  
2021—REV. DUAWN MEARNES, 311 Chickasaw Drive, Ada, OK 74820  
2020—REV. SHELIA O'MARA, PO Box 170, Gadsden, TN 38337  
2019—REV. SHELIA O'MARA, PO Box 170, Gadsden, TN 38337  
2018—REV. DANIEL J. EARHEART-BROWN, 475 N Highland Street Apt 9L, Memphis, TN 38122  
2017—REV. DAVID LANCASTER, 25 Hazel Circle, McKenzie, TN 38201  
2015—REV. MICHELE GENTRY, Urb San Jorge casa 28, Km 8 via a La Tebaida  
Armenia, Quindio, COLOMBIA, SA  
2014—REV. LISA HALL ANDERSON, 1790 Faxon Avenue, Memphis, TN 38112  
2012—REV. ROBERT D. RUSH, 23718 Powder Mill Drive, Tomball, TX 77377  
2011—REV. DON M. TABOR, 9611 Mitchell Place, Brentwood, TN 37027  
2009—ELDER SAM SUDDARTH, 206 Ha Le Koa Court, Smyrna, TN 37167  
2007—REV. FRANK WARD, 46 Henderson Cove, Atoka, TN 38004  
2006—REV. DONALD HUBBARD, 2128 Campbell Station Road, Knoxville, TN 37932  
2005—REV. LINDA H. GLENN, 49 Mason Road, Threeway, TN 38343  
2003—REV. CHARLES MCCASKEY, 679 Canter Lane, Cookeville, TN 38501  
1999—ELDER GWENDOLYN G. RODDY, 3728 Wittenham Drive, Knoxville, TN 37921  
1998—REV. MASA HARU ASAYAMA, 3-15-9 Higashi, Kunitachi-shi, Tokyo, JAPAN  
1996—REV. MERLYN A. ALEXANDER, 3131 N Highland Avenue Apt E-87, Jackson, TN 38305  
1990—REV. THOMAS D. CAMPBELL, 7437 Old Clinton Pike, Powell, TN 37849

### *IN MEMORY OF:*

Moderator of the 174th General Assembly  
**REV. EDWARD (E.G.) SIMS**  
Died January 4, 2024

## GENERAL ASSEMBLY OFFICERS

**MODERATOR**  
**THE REVEREND LARRY BLAKEBURN**  
 790 Emory Valley Road Apt 714  
 Oak Ridge, TN 37830  
 larry@1stpc.org  
 (731)676-2978

**VICE MODERATOR**  
**THE REVEREND NICHOLAS CHAMBERS**  
 362 Ouachita 54  
 Camden, AR 71701  
 nickachambers@outlook.com  
 (870)807-0279

**STATED CLERK AND TREASURER**  
**THE REVEREND MICHAEL SHARPE**  
 8207 Traditional Place  
 Cordova, TN 38016  
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 FAX (901)272-3913  
 msharpe@cumberland.org

**ENGROSSING CLERK**  
**THE REVEREND LISA SCOTT**  
 8157 North Lawn Avenue  
 Kansas City, MO 64119  
 (816)548-9438  
 lascott1979@att.net

## THE BOARD OF DIRECTORS OF THE GENERAL ASSEMBLY CORPORATION

### (Members whose terms expire in 2025)

- (2)REV. RICKEY PAGE, 1369 Black River Drive, Mt Pleasant, SC 29466  
rickey.page59@gmail.com
- (1)MS. FELICIA WALKUP, 179 Mary Anne Lane, Manchester, TN 37355  
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### (Members whose terms expire in 2026)

- (1)REV. MELISSA MALINOSKI, 9087 Fenmore Cove, Cordova, TN 38016  
melissamalinowski@gmail.com
- (1)MR. MICKEY SHELL, 2143 Grinder Field-Ladd Road, Pine Bluff, AR 71601  
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### (Members whose terms expire in 2027)

- (1)REV. DUAWN MEARNES, 311 Chickasaw Drive, Ada, OK 74820  
duawnmearns@gmail.com
- (1)REV. VERNON SANSOM, 7425 Northampton Boulevard, Knoxville, TN 37931  
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**MINISTRY COUNCIL****(Members whose terms expire in 2025)**

- (3)MS. CARLA BELLIS, 19264 Law 2170, Aurora, MO 65605  
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- (2)MS. DEBBIE HAYES, 69 Cactus Drive, Benton, KY 42025  
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- (2)MR. TED SHIRAI, 25 Minami Kibogaoka, Asahi-ku, Yokohama, Kanagawa, JAPAN  
ted5086@ybb.ne.jp
- (2)REV. TIM SMITH, 214 Jeffery Drive, Fayetteville, TN 37334  
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- (3)REV. MIKE WILKINSON, 1504 Clear Brook Drive, Knoxville, TN 37922  
pastormike@kfcpc.comcastbiz.net

**(Members whose terms expire in 2026)**

- (2)REV. DEREK JACKS, 341 Shadeswood Drive, Hoover, AL 35226  
pastorderek77@gmail.com
- (2)MS. LORA ROGERS-KERNER, 2951 Cornell Street, Paducah, KY 42003  
lkerner@bellsouth.net
- (2)ANGELICA POVEDA, (address on file in the GA office)  
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- (1)REV. SANDRA SHEPHERD, 1432 Wexford Downs Lane, Nashville, TN 37211  
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- (1)REV. LINDA SNELLING, 240 Dakota Drive, Waxahachie, TX 75167  
lsnelling50@gmail.com

**(Members whose terms expire in 2027)**

- (1)REV. KEVIN JENKINS, 8817 County Road 747, Cullman, AL 35055  
weltirevkev@gmail.com
- (1)MR. MARK MADDOX, 225 Oak Drive, Dresden, TN 38225  
marklmaddox@gmail.com
- (1)REV. JAMES MESSER, 3653 Old Madisonville Road, Henderson, KY 42420  
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- (3)MS. MELINDA REAMS, 10 W Azalea Lane, Russellville, AR 72802  
mreams1360@gmail.com
- (1)REV. CHRISTIAN SMITH, 1094 tanglewood Drive, Cookeville, TN 38501  
csmith2490@gmail.com

**(Members whose terms expire in 2026)****YOUTH ADVISORY MEMBERS**

- (2)MR. CHRISTOPHER BUTCHER, 403 Kalye Court, Mt Juliet, TN 37122  
butcherkenny@yahoo.com
- (1)MR. COLBY PUCKETT, 55 Ham Street, Batesville, AR 72501  
cpuckett2025@gobsdl.org
- (2)MS. AVERY STENCE, 1 Esther Road, Fairfield, IL 62837  
stenceav@fchsmules.com

**ADVISORY MEMBERS**

- REV. LARRY BLAKEBURN, 790 Emory Valley Road Apt 714, Oak Ridge, TN 37830  
larry@1stpc.org
- REV. MICHAEL SHARPE, 8207 Traditional Place, Cordova, TN 38016  
msharpe@cumberland.org

**GENERAL ASSEMBLY BOARD OF:****I. TRUSTEES OF BETHEL UNIVERSITY****(Members whose terms expire in 2024)**

- (1)\*MS. LISA R. COLE, 4329 Estes Road, Nashville, TN 37215
- (1)\*MR. CHESTER (CHET) DICKSON, 24 West Rivercrest Drive, Houston, TX 77042
- (1)MS. GLENDA FOREMAN, 8737 Stonebriar Lane, Fort Worth, TX 76123
- (2)\*MR. CLINTON FOX, 4899 Montrose Boulevard Apt 1802, Houston, TX 77006
- (1)REV. JAMES (DREW) GRAY, 107 Summers Lane, Kevil, KY 42053
- (2)MS. LINDA C. INGRAM, 203 Ballard Lane, Sparta, TN 38583
- (3)\*DR. E. RAY MORRIS, PO Box 924628, Norcross, GA 30010
- (2)REV. ROBERT TRUITT, 1238 Old Eastside Road, Burns, TN 37029
- (1)REV. LEONARD E. TURNER, JR., 12651 Wagon Wheel Circle, Knoxville, TN 37934

**(Members whose terms expire in 2025)**

- (2)\*MR. SCOTT ALLEN, 15 Pamela Lane, Crossville, TN 38558
- (1)+MR. LEWIS LEON COLE, 22200 W Eleven Mile Road #3286, Southfield, MI 48037
- (1)REV. SAMANTHA HASSELL, 2163 Indian Trace, Dyersburg, TN 38024
- (2)MS. VICKI H. HOOVER, 200 N Poplar Street, Paris, TN 38242
- (2)MR. WILLIAM (TERRY) HOWELL, 205 Como Street, McKenzie, TN 38201
- (1)MRS. DEWANA LATIMER, 193 Moses Drive, Jackson, TN 38305
- (3)\*DR. BROCK MARTIN, 419 Browning Avenue, Huntingdon, TN 38344
- (2)\*MR. KEITH PRIESTLEY, 780 Old McKenzie Road, McKenzie, TN 38201
- (1)\*MR. DAMIAN A. PROBSTFIELD, 2740 N Mayfair Avenue, Springfield, MO 65803
- (2)+ELDER CRAIG A. WHITE, 240 Waters Edge Lane, Madison, AL 35758

**(Members whose terms expire in 2026)**

- (1)\*MR. JEFFREY (JEFF) AMREIN, 11711 Paramount Way, Prospect, KY 40059
- (3)DR. NANCY BEAN, 1035 Stonewall Street N, McKenzie, TN 38201
- (1)REV. TERRY M. HUNLEY, 48 Charleston Square, Jackson, TN 38305
- (1)\*MRS. PATRICIA (PATTY) KAHLDEN, PO Box 909, Caldwell, TX 77836
- (2)+DR. BERNICE C. RICHARDSON, 5902 Fortune Drive NE, Huntsville, AL 35811
- (1)\*MR. RICHARD ROSENJACK, 1004 Hardage Lane, Colleyville, TX 76034
- (3)MR. TOMMY SURBER, 825 Hico Road, McKenzie, TN 38201

**II. TRUSTEES OF CUMBERLAND YOUTH & FAMILY SERVICES  
(formerly known as Cumberland Presbyterian Children's Home)****(Members whose terms expire in 2025)**

- (1)MR. DAVID DEAN, 7515 Farm to Market 1793, Karnack, TX 75661
- (1)\*MS. REBECCA JACKSON, 3349 Ashcroft Lane, Denton, TX 76207
- (1)\*MR. ERIC SIMMONS, 1616 Villa Court, Corinth, TX 76210

**(Members whose terms expire in 2026)**

- (1)\*MRS. BRIT BURKS PARTEN, 901 Lakeside Circle Apt 9201, Lewisville, TX 75057
- (1)REV. JAMES CANTEY, 205 Towering Oaks Haven, Longview, TX 75602
- (1)\*MRS. JAIRIA DIGGS, 2604 Juniper Lane, Northlake, TX 76226
- (1)\*REV. PAUL DUNKLAU, 1104 Chapel Drive, Denton, TX 76205
- (1)\*MRS. DEEANN FARMER, 8871 Private Road 2711, Aubrey, TX 76227
- (1)REV. JOHN LINDSAY, 2316 Laurel Forest Drive, Fort Worth, TX 76177
- (1)\*MRS. WHITNEY MAI, 2915 Wilsonwood Drive, Denton, TX 76209
- (1)REV. LYLE REECE, 4316 Candelstick Drive NE, Albuquerque, NM 87109
- (1)\*MR. ROCKY SANDERS, 3708 Sidney Lane Flower, Mound, TX 75022
- (1)\*MRS. MARAN WIEBE, 2019 Hayden Lane, Corinth, TX 76210
- (1)\*DR. CRYSTAL WRIGHT, 1400 Stratford Lane, Denton, TX 76209



**(Members whose terms expire in 2027)**

- (2)MS. CONI CAUDLE, 12 Dunmar Way, Wetumpka, AL 36092
- (1)MRS. LINDSEE ERNST, 828 Pebble Creek Drive, Burleson, TX 76028
- (3)BRIAN MARTIN, 614 CR 4608, Troup, TX 75789
- (3)MRS. GUIN TYUS, 903 W Hickory Boulevard, Madison, TN 37115

**III. TRUSTEES OF HISTORICAL FOUNDATION****(Members whose terms expire in 2025)**

- (3)MS. ROBIN MCCASKEY HUGHES, 1205 Olde Bridge Road, Edmond, OK 73034 (deceased)
- (3)MS. ASHLEY LINDSEY, 403 College Street, Smiths Grove, KY 42171
- (3)+WILLIE LYNK, 932 Valley Square Road, Morganfield, KY 42437
- (2)MS. MARTHA JO MIMS, 3011 Wolfe Road, Columbus, MS 39705
- (1)+REV. ANNETT PULLOM, 1313 35th Street W, Birmingham, AL 35218

**(Members whose terms expire in 2026)**

- (1)+ELDER EDNA BARNETT, 7 Breezewood Cove, Jackson, TN 38305
- (3)+REV. JOE HOWARD, III, 2903 Al Lipscomb Way, Dallas, TX 75215
- (2)MS. CATHY LITTLEFIELD, PO Box 125, Booneville, AR 72927
- (1)+REV. DOROTHY TILLER, 6541 Willow Springs Boulevard NW, Huntsville, AL 35806

**(Members whose terms expire in 2027)**

- (1)MS. JANELLE FLEMING, 15629 County Road 3540, Ada, OK 74820
- (1)MS. SUZANNE HUNT, 152 Jamestown Road, Ashland City, TN 37015
- (3)MS. KELLY SHANTON, 3932 W Beaver Creek Drive, Powell, TN 37849

**IV. TRUSTEES OF MEMPHIS THEOLOGICAL SEMINARY  
OF THE CUMBERLAND PRESBYTERIAN CHURCH****(Members whose terms expire in 2025)**

- (2)MR. GREG ALLEN, 1138 Balbade Drive, Nashville, TN 37215
- (2)REV. JILL CARR, 2262 E Berkeley Street, Springfield, MO 65804
- (3)\*REV. LARRY HILLIARD, 102 Johnson Street, Waveland, MS 39576
- (2)\*MS. LISANNE MARSHALL, 325 Meadow Grove Lane, Memphis, TN 38120
- (2)\*REV. KEITH NORMAN, 2835 Broad Avenue, Memphis, TN 38112
- (2)\*REV. DEBORAH SMITH, 584 E McLemore Avenue, Memphis, TN 38106

**(Members whose terms expire in 2026)**

- (3)REV. WES JOHNSON, 6222 Crestmoore Lane, Sachse, TX 75048
- (3)+MS. VANESSA K. MIDGETT, 118 Thunderbird Drive, Huntsville, AL 35749
- (3)REV. JASON MIKEL, 410 Ramblewood Lane, Nolensville, TN 37135
- (3)\*REV. JIMMY MOSBY, PO Box 45843, Little Rock, AR 72214
- (1)REV. PERRY RICE, 2122 Auburn Drive, Richardson, TX 75081
- (3)REV. KIP RUSH, 9613 Kaplan Avenue, Brentwood, TN 37027

**(Members whose terms expire in 2027)**

- (3)REV. DANIEL BARKLEY, 2732 Rexford Street, Hokes Bluff, AL 35903
- (2)\*MR. TYRONE BURROUGHS, 3380 Pearson Road, Memphis, TN 38118
- (3)REV. GLORIA VILLA DIAZ, 2425 Holly Hall Street B42, Houston, TX 77054
- (2)MS. DIANE DICKSON, 24 W Rivercrest Drive, Houston, TX 77042
- (1)MS. ROSE MARY MAGRILL, 203 Pitts Avenue, Marshall, TX 75672
- (1)REV. SUSAN PARKER, 655 York Drive, Rogersville, AL 35652

**V. STEWARDSHIP, FOUNDATION AND BENEFITS****(Members whose terms expire in 2025)**

- (3)REV. KEN BYFORD, 23716 Highway 9 N, Piedmont, AL 36272
- (1)MR. RICK GAMBLE, 2430 Mt View Road, Manchester, TN 37355
- (1)MR. BOBBY HALEY, 575 Haley Road, Watertown, TN 37184
- (2)MRS. MARY JO RAY, 16 Nottingham Lane, Columbus, MS 39705

**(Members whose terms expire in 2026)**

- (1)MS. JENNIFER BYRD, 3810 Lake Road, Woodlawn, TN 37191
- (1)REV. ISAAC GRAY, 512 Ed Taft Drive, Smithville, TN 37166
- (1)MR. STUART KNOLL, 20019 Oak Cave, San Antonio, TX 78259
- (2)MR. JOHN KOELZ, 4498 S Carothers, Franklin, TN 37064
- (3)REV. GARY TUBB, 1266 Bible Crossing Road, Winchester, TN 37398

**(Members whose terms expire in 2027)**

- (1)REV. CLIFF HUDSON, 4782 Waverly Court, Ooletweah, TN 37363
- (2)MS. PHYLLIS JOHNSTON, 2708 Pinto Trail, Edmond, OK 73012
- (3)MS. DEBBIE SHANKS, 3997 N 100th Street, Casey, IL 62420

**GENERAL ASSEMBLY COMMISSIONS****I. COMMISSION ON FEDERAL CHAPLAINCIES****(formerly known as MILITARY CHAPLAINS AND PERSONNEL)**

- (1) Term Expires in 2025–REV. JASON CHAMBERS, 192 Dugger Road, Beebe, AR 72012
- (2) Term Expires in 2026–MR. TOMMY CRAIG, 8958 Carriage Creek Road, Arlington, TN 38002
- (1) Term Expires in 2027–REV. GARRETT BURNS, 387 Forrest Avenue, McKenzie, TN 35803

These three persons and the Stated Clerk represent the denomination as members of the Presbyterian Council for Chaplains and Military Personnel, 4125 Nebraska Avenue NW, Washington, DC 20016

**GENERAL ASSEMBLY COMMITTEES****I. JUDICIARY****(Members whose terms expire in 2025)**

- (3)MS. RACHEL MOSES, 1138 Blaine Avenue, Cookeville, TN 38501  
coachrach@aol.com
- (3)REV. JAN OVERTON, 3320 Pipe Line Road, Birmingham, AL 35243  
jan@crestlinechurch.org
- (2)REV. ROGER REID, 637 Colburn Drive, Lewisburg, TN 37091  
drrtr@yahoo.com

**(Members whose terms expire in 2026)**

- (1)REV. COREY CUMMINGS, 399 Laneview Concord Road, Trenton, TN 38382  
cummings.corey@gmail.com
- (1)MR. DANIEL HEADY, 2564 State Route 132 W, Dixon, KY 42409  
danielheady@kycourts.net
- (1)REV. ALAN MEINZER, 780 Barren Fork Road, Mt Pleasant, AR 72561  
logicunseen@gmail.com

**(Members whose terms expire in 2027)**

- (1)REV. JUAN DAVID CORREA, 5648 N Kimball Avenue, Chicago, IL 60659  
jcorrea@unisbc.edu.co
- (2)MS. KIMBERLY SILVUS, 1128 Madison Street, Clarksville, TN 37040  
kgsilvus@gmail.com
- (1)REV. SHELIA O'MARA, PO Box 170, Gadsden, TN 38337  
cpcmediumtheology1810@gmail.com



## II. JOINT COMMITTEE ON AMENDMENTS

The committee consists of five members of the Judiciary Committee of the Cumberland Presbyterian Church in America and the Cumberland Presbyterian Church.

## III. NOMINATING

### (Members whose terms expire in 2025)

- (1)REV. JIMMY BYRD, 3810 Lake Road, Woodlawn, TN 37197  
revjimmybyrd@gmail.com
- (1)MS. BETHANY HOLLINGSWORTH, 108 Rowland Avenue, Bruceton, TN 38317  
beth-h@hotmail.com
- (1)MR. ROY SHANKS, 3997 N 100th Street, Casey, IL 62420  
royndebbie@hotmail.com
- (1)REV. RYAN YOUNG, 1925 Allsboro Road, Cherokee, AL 35616  
dennis.ryan.young@gmail.com

### (Members whose terms expire in 2026)

- (1)MS. MACKENZIE BROOKS, 628 Rose Street, Rogersville, AL 35652  
mackenzie\_brooks@outlook.com
- (1)MR. JOSEPH FURNISH, 25622 Gladiator Lane, San Antonio, TX 78260  
joe.f.furnish@gmail.com
- (1)REV. MARY KATHRYN KIRKPATRICK, 3505 Elmira Drive, Longview, TX 75605  
mkkirkpatrick@gmail.com
- (1)REV. TYLER LINDSAY, 3467 State Route 175 N, Bremen, KY 42325  
alindsey87@bethelu.edu

### (Members whose terms expire in 2027)

- (1)MS. LAURA BUTLER, 261 Ridgefield Drive, Winchester, TN 37398  
laura54butler@gmail.com
- (1)REV. JAMES FISK, 9 Mills Drive, Bella Vista, AR 72714  
jimfisk95@yahoo.com

## IV. OUR UNITED OUTREACH COMMITTEE

### (Members whose terms expire in 2025)

- (2)MR. JON PARSONS, 607 N Franklin, Marshall, MO 65340

### (Members whose terms expire in 2026)

- (3)MR. MIKEL DAVIS, 102 Willow Wood Lane, Ovilla, TX 75154
- (2)REV. EDUARDO MONTOYA, 270 Windsor Drive, Roselle, IL 60172

### (Members whose terms expire in 2027)

- (2)REV. STEVE LOUDER, 98 Gallant court, Clarksville, TN 37043
- (3)MS. GWEN RODDY, 3728 Wittenham Drive, Knoxville, TN 37921

### YOUTH ADVISORY MEMBERS:

- (2)MS. CATHERINE MONEY, 230 Three Springs Lane, Winchester, TN 37398

## V. PLACE OF MEETING

THE STATED CLERK OF THE GENERAL ASSEMBLY  
THE MODERATOR OF THE GENERAL ASSEMBLY

## VI. UNIFIED COMMITTEE ON THEOLOGY AND SOCIAL CONCERNS

### (Members whose terms expire in 2025)

- (1)+REV. ROBERT RICE, 104 Rock Haven Drive, Huntsville, AL 35757  
rrice.256@gmail.com
- (1)REV. IWAO SATOH, 8740 Hickory Falls Lane, Pewee Valley, KY 40056  
iwaosatoh@gmail.com
- (2)REV. TERRA SISCO, 811 W Cheyenne Street, Marlow, OK 73055  
terrasisco@hotmail.com
- (1)+ELDER MARGARETT SMITH, 2536 Quinto Drive, Dallas, TX 75227
- (2)REV. JO WARREN, 811 Wall Street, Morrilton, AR 72110  
jmw364@yahoo.com

### (Members whose terms expire in 2026)

- (1)+ELDER MICHAEL COOPER, 4705 Indian Summer Drive, Nashville, TN 37207  
michael@getfunded.com
- (1)+REV. LUCILE HAYES, 272 N Saint Paul Street, Wingo, KY 42088  
lucillehayes40@gmail.com
- (3)REV. LISA SCOTT, 8157 N Lawn Avenue, Kansas City, MO 64119  
lascott1979@att.net
- (2)+REV. RICK WHITE, 1544 Herring Avenue, Waco, TX 76708  
rickwaco3@aol.com
- (1)REV. OMAR YARCE, 360 Wilson Road, LaBelle, FL 33935  
yarces@yahoo.com

### (Members whose terms expire in 2027)

- (3)REV. MITCH BOULTON, 80 Topsy Lane, Savannah, TN 38372  
steelmitch@gmail.com
- (2)+REV. CAROLYN GOINGS, PO Box 246, Dyersburg, TN 38025  
carolynsmithgoings@gmail.com
- (2)+REV. BOBBY HAWKINS, 220 S. Foxwell Street, Providence, KY 42450  
hawk49@bellsouth.net
- (2)+MR. JAMES REYNOLDS, 128 Heritage Lane, Madison, AL 35758  
jwreyns@aol.com
- (2)MR. JOHN TALBOTT, 3370 23rd Street, San Francisco, CA 94110  
johnrtalbott@peoples-grid.com

## OTHER DENOMINATIONAL PERSONNEL REPRESENTATIVES TO:

Caribbean and North American Area Council, World Communion of Reformed Churches:  
STATED CLERK MICHAEL SHARPE, 8207 Traditional Place, Cordova, TN 38016

### (Member whose terms expire in 2026)

- (3)MS. SHERRY POTEET, PO Box 313, Gilmer, TX 75644  
spoteet1@aol.com

## THE REPORT OF THE MODERATOR

I thank the 192nd General Assembly of the Cumberland Presbyterian Church for the honor and great privilege of serving as Moderator this past year. I appreciate the opportunity to attend the Ministry Council, Historical Foundation, MTS Board, and Stewardship in person or via Zoom. I attended Covenant, Cornerstone, Columbia, Cumberland, del Cristo, Hope, Japan, Murfreesboro, Nashville, North Central, and Tennessee-Georgia presbytery meetings. I attended the Mission Synod via Zoom, Synod of the Southeast in person, and the Murfreesboro Cumberland Presbyterian Women's Ministry meeting. Vice Moderator Judy Madden attended East Tennessee, Red River, Robert Donnell, and Trinity Presbyteries. I also had the privilege of preaching during chapel at Bethel University, my alma mater, and a few congregations.

The highlight of my travels was witnessing several people who had experienced God's call on their lives come under the care of their presbytery as candidates for ministry. I have also seen many candidates licensed, licentiates approved for ordination, and two ministers from other denominations received as licentiates. In addition, I heard and saw so much good news on missions in Europe, the Philippines, Haiti, Laos, Cambodia, Spain, Canada, and Australia. The international churches are growing and spreading the gospel. We have much to be proud of in the church.

While I was encouraged by these signs of continuing ministry in our denomination, I also witnessed signs of significant problems. That we are divided is no surprise to any of us, but the depth of the division and the seriousness of its consequences are likely worse than most of us believe or want to acknowledge.

The most obvious issue we are divided over is LGBTQIA+ persons in leadership and same-sex marriage. This issue has been growing in prominence for 30 years (or more). Still, it has been catapulted to the forefront during the last two years as the General Assembly has considered a set of proposed constitutional amendments. Though this is the obvious issue, it has become clear to me and many others that it is not the core of our division; rather, it is one symptom of deeper conflicts.

These conflicts are over matters of the interpretation and authority of scripture, the nature and interpretation of our Confession of Faith and Constitution, the meaning of 'connectionalism' – especially regarding the ordination vows of church leaders and the practice of church discipline – and others. These serious, foundational conflicts should be addressed prayerfully, promptly, carefully, transparently, pastorally, and decisively. Unfortunately, we have not done this. We have been distracted by the obvious issue and derailed by our desire to 'keep the peace,' not realizing the consequences of ignoring and avoiding these deeper issues. We have delayed addressing these deep conflicts – as well as the obvious conflict – for far too long.

The consequences of this delay are widespread discontent, distrust, and exhaustion. Our churches and presbyteries know there is a severe conflict and have repeatedly asked the General Assembly to do something about it. Multiple memorials from presbyteries and commissioner resolutions have requested the General Assembly to address these questions in one way or another. The General Assembly's responses to these requests have consistently failed to address the heart of the concern being expressed until many churches and ministers – and even presbyteries – have lost patience with and developed a great deal of distrust for our process.

Having watched these issues develop over the last several years and having heard and seen many signs confirming these conclusions in this past year as moderator, it is with deep sadness that I offer these observations:

1. Our divisions as a denomination have become irreconcilable. The conflicts – both the 'presenting' conflict over LGBTQIA+ leadership/same-sex marriage and the deeper conflicts that lie beneath it – have become deeply entrenched, and the positions held by the opposite sides are mutually contradictory and mutually destructive. Not only can the two not be held together rationally, but they are fundamentally working toward different ends. Trying to accommodate both in the same denomination will be like hitching two horses facing opposite directions to the same cart. At the end of the day, the bigger horse will probably win, but both horses will be exhausted, possibly injured, and the cart will have gone nowhere. In short, we cannot 'get along' while disagreeing over these issues. We will either engage in constructive conflict, leading to one or both sides changing their views until there is a common, unified view, or we will divide.
2. Many of our ministers, churches, and presbyteries have become exhausted from the process and have no patience for additional delays. This will make it difficult or impossible to engage in the kind of patient, careful process that constructive conflict over these deep issues would require without many giving up on the process. As a result, we should expect that – no matter what comes of the proposed

constitutional amendments or what actions the General Assembly takes soon – some churches and ministers will seek to leave the denomination. Last year, our Permanent Judiciary Committee was asked to produce a report describing the constitutional steps for churches seeking to change their affiliation between presbyteries or even to leave the denomination. They were asked to do this because the Moderator of the 191<sup>st</sup> General Assembly also observed that churches were almost certain to seek disaffiliation in the near future. We have seen this likelihood coming, but I am concerned that many believe that churches being frustrated enough to leave the denomination is an extreme scenario that will affect only a small number of fringe congregations. I wish to say plainly that the question is not ‘if’ churches will desire to disaffiliate, but ‘when’ and ‘how many’ – and the number is likely to be substantial. I pray that most dissatisfied churches will choose to transfer to a presbytery with which they better align rather than leaving the denomination altogether. I encourage synods to consider any requests from churches seeking transfer or new presbytery formation due to these divisions. It is better to face the complexities of transfers and presbytery formations than to ignore our brothers and sisters until they leave in frustration.

3. There is deep distrust and even antagonism toward our denominational entities, the General Assembly, and its committees. This will complicate every attempt by the General Assembly to move forward. My recommendations to address this issue are 1: Ensure broader representation on the permanent committees of the General Assembly. Our international presbyteries must be represented on our permanent committees. Look to those churches and presbyteries that feel disenfranchised or antagonistic, identify leaders they are likely to trust and nominate those leaders to committees that can affect the issues they care about. Especially ensure that the nominating committee has broad representation. In a denomination so focused on and driven by relationships, ensuring that the nominating committee has the broadest possible base of relationships from which to draw potential nominees makes sense. 2: Be radically and excessively transparent in committee activities. Denominational committees have come to be perceived as “black boxes” – a request or referral may go into the committee, and something very different comes out. While committees should do good work, which often results in significant changes, if the committee’s output doesn’t accomplish the intention of the input, people should be able to see clearly how and why the changes were made. Unless there is a clear issue of confidentiality or safety for a victim or missionary, committees should strongly consider recording their proceedings and making the recordings available. 3: Be willing to repent and – as far as possible – make amends for the General Assembly and its committees’ failure to respond adequately in the past. As long as there is no recognition that GA failed to address the real concerns of the churches and presbyteries in the past, it will be much harder to regain the trust of the people of the denomination in the future.
4. One particularly powerful source of the growing distrust in our denomination is a generally lax attitude toward the oaths all ministers, elders, and deacons take at their ordination. Last year, many were outraged when members of the Permanent Judiciary Committee were heard arguing that the oaths of ordination did not require that anyone believe or adhere to large parts of the Confession of Faith. In the time since, I have witnessed oaths being taken by those who answered questions about salvation, baptism, creation, and other issues in ways contrary to our Confession of Faith. This laxity regarding our vows takes our existing problems with distrust and division and multiplies them. While the other issues I have observed seem to have no immediate remedy, I believe this issue can be addressed – at least in a partial but significant way – by an action of this General Assembly. Therefore, I make the following recommendation.

**RECOMMENDATION 1: That the 193rd General Assembly exercises its authority to interpret the constitution (Const. 9.4c) by clearly answering the following questions regarding the oaths taken during the ordination of elders/deacons (2.92) and ministers (6.36) and adding the assembly’s interpretive rulings to the Cumberland Presbyterian Digest.**

**Question 1:** Regarding sections 2.92 and 6.36, questions I-VII, must a licentiate seeking ordination to the Ministry of Word and Sacrament or a layperson seeking ordination as a deacon or elder within the Cumberland Presbyterian Church answer in the affirmative to each of their respective constitutional questions?

**Question 2:** Regarding sections 2.92 and 6.36, question II: is the entire Confession of Faith sections 1.0 through 7.08 “essential doctrines” for the Cumberland Presbyterian Church in faith and practice, or are some portions of the Confession of Faith “essential” and some portions “non-essential”? If some of the Confession is non-essential, which portions are essential? Who or what has the authority to determine which portions are essential?

Question #3: If a minister, elder, or deacon duly ordained in the Cumberland Presbyterian Church willingly and openly preaches and teaches against our doctrine, should they be subject to disciplinary action by their proper judicatory?

## THE REPORT OF THE STATED CLERK

### I. THE OFFICE OF THE STATED CLERK

The Constitution, the Rules of Discipline, the Rules of Order, and the General Assembly Bylaws (found in the front of the General Assembly Minutes) list the many responsibilities for the person who holds the position of Stated Clerk, the primary task is to maintain and strengthen a united witness for the Church. The Stated Clerk shall also generally supervise and control the business affairs of the Corporation, and see that all directives of the General Assembly are implemented.

The Office of the General Assembly also provides budgeting, accounting, and support services to denominational commissions, committees and task forces that do not have staffing. Additional services and activities provided through the office of the Stated Clerk this past year include:

- Developing and maintaining a web presence for the following General Assembly Committees/ Commissions without staff: Nominating Committee, Unified Committee on Theology and Social Concerns, Commission on Federal Chaplains (formerly Military Chaplains and Personnel), and the Our United Outreach Committee.
- Creation of spring and fall Denominational News Updates, a compilation of talking points obtained from each board and entity may be shared at meetings of presbyteries and in other settings.
- Hosting the annual Presbytery and Synod Clerks Conference held at the Center in January.
- Work on providing a new look to the denominational website which serves as a landing page for denominational entities. The new look was made possible through a generous gift from an anonymous donor.
- Responding to various judicial and legal questions affecting local churches, presbyteries and synods. The Clerk is appreciative for advice provided to this office from both the Permanent Judiciary Committee and from Mr. Jamie Jordan who serves as legal counsel for the Office of the General Assembly.

The Stated Clerk continues to be grateful to the Church for calling him to serve in this position and appreciates the support of the Church for the Office and for the person who holds this position.

### II. STAFF

Mrs. Elizabeth Vaughn serves as the Assistant to the Stated Clerk, a position that requires her to maintain accurate records of ministers, probationers, congregations, record income and expenses and to authorize payment of all items in the Office of the General Assembly budget. The Church is fortunate to have a person with such knowledge, efficiency and dedication to work. The Stated Clerk and the Assistant to the Stated Clerk are currently the only employees of the Office of the General Assembly.

Reverend Lisa Scott was elected by the 191<sup>st</sup> General Assembly to fill the position of Engrossing Clerk. Reverend Scott is to be commended for her work in keeping meticulous minutes, helping committee chairs and co-chairs in preparing clear and accurate reports, assisting with commissioner orientations, and being an instrumental member of the onsite office team during the meetings of General Assembly.

### III. ECUMENICAL RELATIONSHIPS

The Cumberland Presbyterian Church has historically been involved in ecumenical relationships. Through co-operative ministries, federal chaplains (military, veteran hospitals and prison ministries) are endorsed and supported, migrant workers and persons in Appalachia are served, and missionaries are sent into a variety of countries. Through ecumenical partnerships disaster relief funds are distributed. Through working co-operatively church school and camping materials are developed, youth events are sponsored. The Cumberland Presbyterian witness is more effective through participation with other Christians in these and various other ministries

#### A. CUMBERLAND PRESBYTERIAN CHURCH IN AMERICA

The Cumberland Presbyterian Church in America and the Cumberland Presbyterian Church have one heritage, one Confession of Faith and share in several co-operative relationships and ministries such as the Historical Foundation, the United Board of Christian Discipleship, youth ministry, and the Unified



Committee on Theology and Social Concerns. The Cumberland Presbyterian Church in America and the Cumberland Presbyterian Church also participate with other Reformed bodies in ministry. Although working through partnerships, the witness of the Cumberland Presbyterian Church in America and the Cumberland Presbyterian Church would be greatly enhanced through a union of the two denominations.

## **B. WORLD COMMUNION OF REFORMED CHURCHES**

Both the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America are members of World Communion of Reformed Churches (WCRC). The WCRC was formed in 2010 by a merger of the World Alliance of Reformed Churches and the Reformed Ecumenical Council. The WCRC represents approximately eighty million members of two hundred thirty denominations from one hundred seven countries, including Reformed, Congregationalists, Presbyterian and United Churches. Resources and updates from the World Communion of Reformed Churches are available on their website: ([www.wcrc.ch](http://www.wcrc.ch)). The global headquarters for the WCRC is located in Hanover, Germany.

The WCRC elected Reverend Setri Nyomi as interim General Secretary while the search for new General Secretary is underway.

## **IV. THE CORPORATE BOARD AND CENTER INTERAGENCY TEAM**

The responsibilities for the Corporate Board are listed in the General Assembly Bylaws, Article 5, and meets on an as needed basis.

The Center Interagency Team (CIT) comprised of the Center's Principle Executive Officers, continues to be responsible for oversight of the day-to-day maintenance and property needs at the Denominational Center. Current CIT members include: Mike Sharpe (Office of the General Assembly), Robert Heflin (Board of Stewardship, Foundation and Benefits), Susan Gore (Historical Foundation), and Edith Old (Ministry Council). The Shared Services budget covers the cost for maintaining the Center offices and property (see page 111).

## **V. FOLLOW-UP ACTIONS FROM THE 192<sup>ND</sup> GENERAL ASSEMBLY**

**1) Future GA Meeting Models** – Last year marked the conclusion of the Women's Ministry Convention meeting in conjunction with the meeting of the General Assembly. While the impact that this programming shift may have on future attendance during GA week is uncertain at this time, the Stated Clerk is exploring best practices and cost effectiveness for changes to the GA meeting model (e.g. frequency and length of meetings and venue settings).

**2) Denominational Vision** – The 192<sup>nd</sup> GA adopted a Vision and Strategy and Action Plan for the Cumberland Presbyterian Church (see Appendix A). The intent of a common vision and prioritized outcomes is to involve congregations, presbyteries and all denominational boards and entities in the implementation of the proposed vision and strategy plan. A common vision and shared outcomes will enable the denomination to become more focused on the church's planning and maximize our resources, coordinate board/entity efforts in implementation, and help presbyteries and congregations identify their roles in achieving the strategies and outcomes. A short intro video and detailed information about the Vision and Strategic plans are available at: [www.cumberland.org/vision](http://www.cumberland.org/vision)

**RECOMMENDATION 1:** That the 193<sup>rd</sup> General Assembly encourage all churches, presbyteries and denominational ministries to work towards the implementation of the Vision of Ministry and Strategy Action Plan for the Cumberland Presbyterian Church.

## **VI. COMMUNICATIONS**

The Office of the General Assembly received a memorial from Nashville Presbytery and it has been referred to the appropriate General Assembly select committee for consideration.

## **VII. ENDORSEMENTS FOR MODERATOR**

The Reverend Larry Blackburn, Presbytery of East Tennessee Presbytery and the Reverend Nick Chambers, Arkansas Presbytery have been endorsed for Moderator of the 193<sup>rd</sup> General Assembly.

## VI. MINUTES OF THE GENERAL ASSEMBLY

The Office of the General Assembly continues to make the minutes of the General Assembly available on a flash drive, and mailing them to persons requesting them. The resource center also prints and sells a few printed copies of the General Assembly Minutes each year. For information contact Matthew Gore, [mhg@cumberland.org](mailto:mhg@cumberland.org). It is permissible to download and print a copy of the minutes from the website ([www.cumberland.org/gao](http://www.cumberland.org/gao)).

## VII. STATISTICAL INFORMATION

The annual congregational report forms are sent to the session clerk on December 1, and due in the office of the Stated Clerk of the Presbytery on February 1, and all reports are to be in the Office of the General Assembly by February 10.

In 2023, two hundred and two (202) congregations failed to report. In some cases, the statistics for a non-reporting congregation may be several years old, but it is the latest information available. Overall statistical information in recent years has been negatively impacted by the global COVID Pandemic.

The 178th and 179th General Assembly directed “that each presbytery request that its Board of Missions or similar agency, as they minister to the needs of the churches within their presbyteries, remind the churches that it is important that they submit annual reports which are part of our history and offer assistance when needed in preparation of these reports.” If a congregation fails to receive a report, a duplicate form can be requested from the Office of the General Assembly or one may be printed from the web site ([www.cumberland.org/gao](http://www.cumberland.org/gao)), and going to the section on congregational reports.

Compiled statistical information is available in the annual Yearbook that is available online ([www.cumberland.org/gao](http://www.cumberland.org/gao)) or in print format, available through Cumberland Resource Distribution – [resources@cumberland.org](mailto:resources@cumberland.org) (901-276-4581).

## VIII. CONSTITUTIONAL AMENDMENTS

The following Constitutional Amendments were referred to the presbyteries by the 192<sup>nd</sup> General Assembly in 2023:

1. That the Constitution be amended by adding the following Paragraph 2.92 and renumbering subsequent sections as appropriate:

**“2.92 When a person is in a sexual relationship that is outside the boundaries of marriage as described in the Confession of Faith 6.17, then such a situation makes that person ineligible to be ordained to the office of elder.”**

Note the following excerpt from the Confession of Faith for 6.17

“Marriage is between a man and a woman for the mutual benefit of each, their children, and society. While marriage is subject to the appropriate civil law, it is primarily a covenant relationship under God. As such, it symbolizes the relationship of Jesus Christ and the church, and is that human relationship in which love and trust are best known.”

2. That the Constitution be amended by adding the following sentence at the end of the current Paragraph 2.73:

**“When a person is in a sexual relationship that is outside the boundaries of marriage as described in the Confession of Faith 6.17, then such a situation makes that person ineligible to serve as an elder on the session of a church.”**

3. That the Constitution be amended by adding the following Paragraph 6.35 and renumbering subsequent sections as appropriate:

**“6.35 No licentiate shall be ordained who is in a sexual relationship that is outside the boundaries of marriage as described in the Confession of Faith 6.17. Such a situation makes that person ineligible to be ordained as a minister in the Cumberland Presbyterian Church.”**



4. That the Constitution be amended by adding the following new Paragraph 7.02 and renumbering subsequent sections as appropriate:

**“7.02 When a person is in a sexual relationship that is outside the boundaries of marriage as described in the Confession of Faith 6.17, then such a situation makes that person ineligible to serve a church in any of the relationships stated in 7.01.”**

Note the following excerpt from the Constitution for 7.01:

“A person may be called to a particular church to one of four relationships: pastor, associate/assistant pastor, stated supply, or interim pastor.”

The Constitutional Amendments failed to receive the required three-fourths number of presbyteries voting to approve the amendments, needed for ratification. The following is a report of the votes received in the Office of the General Assembly as of May 15, 2024:

The following presbyteries voted in the affirmative: Arkansas, Cumberland, Covenant, Hope, Cornerstone, East Tennessee, Tennessee-Georgia, North Central, Grace, Columbia, Emaus, Cauca Valley, Hong Kong, Missouri, Del Cristo, Andes.

The following presbyteries voted in the negative: Red River, Midsouth, Nashville, Japan, Trinity, Robert Donnell, Choctaw.

The following presbytery abstained from voting: Murfreesboro.

The following presbytery did not report: Cumberland East Coast Korean.

## IX. GA REFERRAL

In response to a Memorial from Arkansas Presbytery regarding Cumberland Presbyterian Branding (see Appendix B) the Office of the General Assembly was requested by the 192<sup>nd</sup> GA to investigate the pros, cons, cost, and benefits, legal ramifications, and effects on the Cumberland Presbyterian Church, including the global church, if this were enacted and report it's finding to the 193<sup>rd</sup> GA. In response to this request, a Memorandum from legal counsel addressing those subjects is included in this report as Appendix C.

Should the General Assembly wish to move forward with a trademark registration of the Cumberland Presbytery Church, appropriate next steps for consideration are include on page 6 of the Memorandum.

## XII. CHURCH CALENDAR 2024-2025

The 182<sup>nd</sup> General Assembly, directed the Office of the General Assembly to be responsible for reporting the “Church Calendar” to the General Assembly for adoption. Listed below are the dates received from the Boards and Agencies of the denomination.

**RECOMMENDATION 2: That the 193<sup>rd</sup> General Assembly approve the following dates for the 2024-2025 Church Calendar:**

### CHURCH CALENDAR 2024-2025

#### July-2024

7-12	CPYC at Bethel University
8	Program of Alternate Studies Graduation, 1st CP Church, McKenzie, Tennessee
8	Summer Session - 2nd term begins Bethel University
8-12	D.Min. Residency Memphis Theological Seminary
8-22	PAS Summer Extension School, Bethel University
20	Children's Fest at Bethel University

#### August-2024

1-Sept 30	Christian Education Season
12	Bethel University Fall Semester Begins
18	Seminary/PAS Sunday
20	Bethel University Commencement
26	MTS Fall Semester Begins

**September-2024**

- 8 Senior Adult Sunday
- 15 Christian Service Recognition Sunday

**October-2024**

- Church Paper Month
- Clergy Appreciation Month
- Domestic Violence Awareness Month
- 6 Worldwide Communion Sunday
- 8 A Day at the Park
- 13 Pastor Appreciation Sunday
- 27 Native American Sunday

**November-2024**

- Any Sunday Loaves and Fishes Program
- 1 All Saints Day
- 3 World Community Day (Church Women United)
- 3 Bethel University Sunday
- 3 Stewardship Sunday
- 10 Day of Prayer for People with Aids and Other Life-Threatening Illnesses
- 24 Bible Sunday
- Loaves and Fishes Offering

**December-2024**

- Any Sunday Gift to the King Offering
- 1-Dec 24 Advent in Church and Home
- 23 Gift to the King Offering
- 24 Christmas Eve
- 25 Christmas Day

**January-2025**

- 6 Epiphany
- 6-7 Stated Clerks' Conference
- 7 Human Trafficking Awareness Day
- 15 Deadline for receipt of 2024 Our United Outreach Contributions
- 21 Family Sunday
- 22 MTS Classes Begin

**February-2025**

- Black History Month
- 1 Annual congregational reports due in General Assembly office
- 2 Denomination Day
- 2 Historical Foundation Offering
- 11 Our United Outreach Sunday

**March-2025**

- Women's History Month (USA)
- 5-Apr 20 Ash Wednesday
- Lent to Easter
- 7 World Day of Prayer (CWU)
- 18-20 Preaching Conference
- 25 National Farm Workers Week

**April-2025**

- 13 Palm/Passion Sunday
- 17 Maudy Thursday
- 18 Good Friday
- 20 Easter Sunday

22 Earth Day

### May-2025

1 National Day of Prayer  
 4 Bethel University Commencement  
 11 MTS Closing Convocation & Graduation  
 Stott-Wallace Missionary Fund Offering  
 World Mission Sunday  
 25 Memorial Day Offering for Military Chaplains & Personnel for USA churches

### June-2025

8 Pentecost  
 15-19 General Assembly, Knoxville, Tennessee  
 30 Cumberland Presbyterian Church Ministries Sunday

## XIII. CONTINGENCY FUND

The Stated Clerk is to hold, distribute and report annually the General Assembly Contingency Fund (see Bylaws 8.04, #24). Below is a summary Contingency Fund Activity for the 2023 Calendar Year.

### Summary of 2023 Activity

**Balance Forward 1/1/2023** **\$102,307.70**

#### Income in 2023:

Our United Outreach/Contributions	\$ 11,557.36
Interest	<u>1,985.38</u>

**Total Income:** **\$ 13,542.74**

#### Expenditures in 2023:

**Total Expenses:** **\$ 0.00**

**Total Fund Balance as of 12/31/23** **\$115,850.44**

### \*Restricted Funds:

\$ 4,100.00 The current balance designated by the 178th General Assembly to print the Catechism in the various languages represented in the church.

**Total Amount of \*Restricted Funds:** **\$ 4,100.00 (12/31/23)**

**Total Amount of Unrestricted Amount:** **\$111,750.44 (12/31/23)**

**Total Fund Balance:** **\$115,850.44 (12/31/23)**

Respectfully submitted,  
 Michael Sharpe, Stated Clerk

APPENDIX A



**VISION**  
*To become bold expanders of God's Kingdom, inviting everyone to salvation in fulfillment of the Great Commission.*

**MISSION**  
*To be the hands and feet of Christ in witness and service to the world.*

<b>Outcome 1: GOSPEL IMPACT</b>  <b>Ministry</b>  The CPC has expanded the Kingdom of God, locally and globally, by increasing the number of people aware of the good news of Jesus Christ.	<b>Outcome 2: PASTORAL CAPACITY</b>  <b>Ministers</b>  The CPC's funding, recruitment, and retention of pastors provides stability for local churches globally and the capacity to sustain denominational growth.	<b>Outcome 3: COMMUNITY INTEGRATION</b>  <b>Ministering</b>  The CPC's provision or funding of bible study, counseling, recovery, and assistance programs to members, families and those in crisis creates a durable and endearing local community relationship through the hands and feet of ministry.
<b>Strategy:</b>  Increase membership in the Kingdom of God by growing disciples who follow Christ, have been changed by Christ, and are equipped throughout their faith journey to go forth making other disciples.	<b>Strategy:</b>  Empower congregations & presbyteries in recruitment and retention of pastors and lay leaders, by nurturing their mutual lifelong commitment through prayer, funding, & educational support.	<b>Strategy:</b>  Assist local churches and presbyteries by providing resources to cultivate disciples, who will serve as the hands and feet of Christ in community.

- Adopted by the 2023 General Assembly

## APPENDIX B

2023

THE CUMBERLAND PRESBYTERIAN CHURCH

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image (logo, colors, slogans, and any other resource that represents the CPC) and to stop publishing in the name of the denomination given that the position of the GA is that the homosexual lifestyle is incompatible with the Christian lifestyle.

Sending letters of protest to the presbyteries and churches that are ordaining homosexual ministers, elders, and deacons or the same who are in the process of ordination and explain to them that such action is out of order and how such behavior affects the whole Body of Christ," be referred to the Permanent Committee on Judiciary for further consideration and input from legal counsel, and that the Permanent Committee on Judiciary provide a report to the 193rd General Assembly regarding the Memorial.

#### **C. THE MEMORIAL FROM ARKANSAS PRESBYTERY REGARDING "CUMBERLAND PRESBYTERIAN" BRANDING**

The Committee received the Memorial and discussed at length.

**RECOMMENDATION 4:** That the Memorial from Arkansas Presbytery which states:

**WHEREAS**, given the nature that the words "Cumberland Presbyterian" represent a system of faith, a system of government, and a system of discipline that has been developed and decided on within a connectional system of judicatories, it is important that when the words "Cumberland Presbyterian" are used, that they represent the decisions made within that connectional system of judicatories. It is important that when entities use the words "Cumberland Presbyterian", that these entities are subject to the direction and discipline of the system of judicatories found within the Cumberland Presbyterian Church.

**WHEREAS**, given that the words "Cumberland Presbyterian" are not currently a registered trademark of the Cumberland Presbyterian Church, these words can, have been, and will continued to be used by entities outside the direction and discipline of any judicatory within the Cumberland Presbyterian Church.

**THEREFORE, BE IT RESOLVED** that the following recommendations be adopted by the 2023 Meeting of the General Assembly of the Cumberland Presbyterian Church:

**Recommendation 1:** That the Stated Clerk of the General Assembly of the Cumberland Presbyterian Church be instructed to begin the process and to complete the process of filing and registering as a trademark the words, "Cumberland Presbyterian."

**Recommendation 2:** That the Stated Clerk of the General Assembly be given the authority to carry out whatever tasks and requests are necessary to complete this task in conjunction with the General Assembly of the Cumberland Presbyterian in America.

**Recommendation 3:** That upon the completion of the filing and registering of "Cumberland Presbyterian" as a trademark; that such trademark be held in common with, and for use by, both the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America.

**Recommendation 4:** That the stated clerk be instructed to begin this process immediately, and also that they be instructed to give updates to each following meeting of General Assembly until the filing and registering of "Cumberland Presbyterian" as a Trademark is complete," be referred to the Office of the General Assembly to investigate the pros, cons, cost, and benefits, legal ramifications, and effects on the Cumberland Presbyterian Church, including the global church, if this were enacted. The Office of the General Assembly is to prepare this study for presentation to the 193rd General Assembly.

Respectfully submitted,  
The Judiciary Committee

## APPENDIX C



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### Memorandum

To: Rev. Michael Sharpe, Stated Clerk

From: Jaime Jordan

Subject: Registration of "Cumberland Presbyterian" as a Trademark

Date: March 19, 2024

In response to an action by the 2023 General Assembly, you have asked me to provide a discussion regarding "the pros, cons, cost, and benefits, legal ramifications, and effects on the Cumberland Presbyterian Church, including the global church. . . ." This memorandum will discuss those subjects.

#### Types of Marks That Can Be Registered

The US Patent and Trademark Office (USPTO) accepts for registration trademarks, service marks, and collective membership marks. All of these marks have both similarities and distinctions. According to the USPTO:

The word "trademark" can refer to both trademarks and service marks. A trademark is used for goods, while a service mark is used for services.

A trademark:

- Identifies the source of your goods or services.
- Provides legal protection for your brand.
- Helps you guard against counterfeiting and fraud.

A collective membership mark is any word, phrase, symbol or design, or a combination thereof which indicates that the user of the mark is a member of a particular organization. The owner of the mark exercises control over the use of the mark; however, because the sole purpose of a membership mark is to indicate membership, use of the mark is by members.



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For example, a political organization or a professional organization such as the American Medical Association might register a mark which could be used by its members (and only by its members) to show they are members of the organization.

In this memorandum, “mark” will mean either a trademark, service mark, or collective membership mark. “Trademark” will be used only when referring to a trademark or service mark.

### Trademark Classifications

A common misconception is that having a trademark means you legally own a particular word or phrase and can prevent others from using it. Registering a trademark does not assure the owner that no one else can use the trademark. Each trademark is registered in one or more international classification based on the nature of the goods or services for which the owner wants to use the trademark. The registration must specify a class, and the registration is effective only for the classes in which the trademark is registered. There are 45 such classes, and registration in each class is treated separately.

For example, if a plumbing company registers the trademark “Acme” in Class 37 for plumbing installation and repair services, that would not prevent someone else from using, or even registering, the “Acme” trademark in Class 17 for branding plumbing hoses, or Class 11 for branding plumbing fittings and valves.

There is no specific Class for religious services, but there are classifications for goods and services which could be secular or religious. For example, the Presbyterian Church (USA) has registered the mark shown here in Class 15 and described the goods covered by this registration as, “Books and booklets on religious and church-related topics.” It is used by the PC-USA to identify the source of its publications of this nature.



The USPTO considers “conducting religious services” to fall within Class 45. Providing religious instruction (or education) services would fall within Class 41.

If the General Assembly Corporation of the Cumberland Presbyterian Church (or “CPC” below) were to undertake to register a trademark, it would need to determine the Class or Classes in which the trademark should be registered to identify the source of the goods or provider of the services identified with the trademark.

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## Benefits of Trademark Registration

The advantages of registering a trademark rather than relying only on common law rights (discussed below) are summarized by the USPTO. Registration provides:

- A legal presumption of your ownership of the mark and your exclusive right to use the mark nationwide on or in connection with the goods/services listed in the registration (whereas a state registration only provides rights within the borders of that one state, and common law rights exist only for the specific area where the mark is used);
- Public notice of your claim of ownership of the mark;
- Listing in the USPTO’s online databases;
- The ability to record the U.S. registration with U.S. Customs and Border Protection to prevent importation of infringing foreign goods;
- The right to use the federal registration symbol “®”;
- The ability to bring an action concerning the mark in federal court; and
- The use of the U.S. registration as a basis to obtain registration in foreign countries

## Specific Issues with Registration of “Cumberland Presbyterian”

Several potential issues would have to be addressed in connection with an effort to register “Cumberland Presbyterian” as a trademark. Some of these issues are described below. Many of the questions raised by these issues are outside the scope of this memorandum and would need to be addressed by an experienced trademark attorney.

### A. Have other users acquired common law rights?

Rights known as "common law" rights begin to attach when someone first uses a name or a mark in commerce in a particular geographical area. The USPTO says:

"Common law" rights, are based solely on use of the mark in commerce within a particular geographic area. Common law rights may be stronger than those based on a registration, if the common law use is earlier than the use that supports [another party's] registration.

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Registering the term “Cumberland Presbyterian” will not terminate common law rights vested in organizations already using that term.

“Cumberland Presbyterian” is in widespread use by organizations which are “connected” to the CPC (such as local churches and presbyteries) and by organizations which have no legal connections to the CPC, such as the Cumberland Presbyterian Church in America. Such use extends back over 200 years in some instances. It may be impossible to terminate rights which other individuals or organizations have to use the term “Cumberland Presbyterian” in light of decades of use before an attempt was made to register and protect the term.

B. Is the term disqualified because it is generic and/or geographically descriptive?

“Cumberland” is a common term which refers to a geographic location or region. Trademark applications can be denied if the trademark is primarily descriptive of the region in which the goods or services originate or the trademark might mislead the public as to where the goods or services originate. Trademark counsel would likely need to establish that the most prominent meaning or significance of the trademark is not geographic, or that the trademark creates a separate readily understood meaning that is not geographic.

In my experience, the USPTO can decline to register a mark if part of the mark is too generic (for example, “milk”). The term “presbyterian” has a generic meaning, that being a protestant who belongs to a church with a particular type of church government.

C. Would words “Cumberland Presbyterian” need to be associated with a unique design in order to be registered?

It is possible that the USPTO would decline to register the trademark “Cumberland Presbyterian” as a words-only trademark, but might register the words in conjunction with a unique design. The combination word/design trademark might be recognized as original and as an identifier of the goods and services in the classes in which the trademark is registered.

D. International Registration.

Securing rights in the trademark “Cumberland Presbyterian” in other countries is outside my experience. Such registration may not be essential to achieving any results that are desired by registration with the USPTO. If international registration is desirable, then it will be necessary to follow-up with legal counsel experienced in international registration or to obtain legal counsel in the appropriate countries.

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### Non-Legal Issues

Before an attempt is made to register any “Cumberland Presbyterian” trademark, consideration should be given to the following issues:

- Will registering a trademark for Cumberland Presbyterian be effective to accomplish whatever purpose is intended? The registration may be useful in keeping persons who are not Cumberland Presbyterians from identifying their goods or services as being provided by the Cumberland Presbyterian Church in the specific classes where the trademarks are registered. However, the mark will not prevent people who are Cumberland Presbyterians from identifying themselves as such in associations or affinity groups. For example, registration would not prevent a group of Cumberland Presbyterians from identifying themselves as “Cumberland Presbyterians for Immigration Reform,” etc. If a design is registered as a part of the trademark, then it may be possible to prevent unauthorized persons from using the design.
- Is the CPC willing to “police” the use of a trademark, which might involve documenting the granting of permission or a license to churches to use the trademark and taking legal action if necessary to prevent unauthorized use of the trademark? If not, then the trademark may become “diluted” and the CPC might lose the rights gained by registration. If the CPC is unwilling to undertake the expense to diligently protect the trademark, it might be a waste of resources to undertake the registration.
- How would the CPC’s effort to register the mark (and to control its use) be perceived by the CPCA? Given the long and close relationship between the CPC and CPCA, it might be wise to have discussions with the CPCA before taking any action that could be seen as an effort to appropriate rights to the name CPC and limit in any way its use by the CPCA and its connected churches.
- Registering a trademark can be a fairly simple and inexpensive task, with the cost running less than \$1500 for registration in a single class. This would apply to a trademark which is clearly unique with no dispute about prior use.

However, in light of the issues raised above, the cost for securing registration of the Cumberland Presbyterian trademark, if it is possible, could take many hours of work. Fees for attorney who practice in the trademark area frequently run in excess of \$600 per hour. While it is impossible to estimate the total cost for registering Cumberland Presbyterian, possibly in multiple Classifications, it is reasonable to expect that the cost could be substantial - in the tens of thousands of dollars.

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### Next Steps

In my opinion, the following would be appropriate next steps if the General Assembly desires to move forward with a trademark registration for “Cumberland Presbyterian.”

1. Budget funds to carry the project forward until the next General Assembly
2. Form a Committee on Trademark and instruct the committee:
  - a. to engage in a dialog with Stated Clerk, Judiciary Committee, or other representatives of the Cumberland Presbyterian Church in America concerning the effects of registration on the CPCA
  - b. to consider the ramifications for the Cumberland Presbyterian Church of registering the trademark and on-going maintenance of the trademark
  - c. to recommend to a future General Assembly for or against the registration of “Cumberland Presbyterian” in the United States, whether as a word mark or as part of a design
  - d. to recommend a possible design if the committee recommends the registration of a design mark
  - e. to recommend any other jurisdictions in which the trademark should be registered or otherwise protected
3. Authorize the Stated Clerk to retain experienced trademark counsel to advise the committee.

< END >

## **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 John Koelz, Vice-president Stuart Knoll, Secretary Debbie Shanks, and Treasurer Robert Heflin, met two times in regular session.

#### **B. BOARD MEMBERS WHOSE TERMS EXPIRE**

Jim Shannon's term expires at the 2024 General Assembly. We want to thank him for his service and dedication to the Board of Stewardship, Foundation and Benefits.

#### **C. BOARD REPRESENTATIVE TO THE 192<sup>ND</sup> GENERAL ASSEMBLY**

The board's representative to the 193<sup>rd</sup> General Assembly is Gary Tubb.

#### **D. STAFF**

Brittany Meeks serves as Administrative Assistant and Coordinator of Benefits, Sandie Coleman serves as accountant and Robert Heflin serves as Executive Secretary.

#### **E. 2025 BUDGET**

The 2025 line-item budget has been filed with the Office of the General Assembly.

#### **F. 2023 AUDIT**

Certified copies of the 2023 audit reports from Fouts and Morgan will be filed with the Office of the General Assembly in compliance with General Regulations E.5. and E.6. The 2023 audit will be printed in the audit section of the 2024 minutes.

## **II. FINANCIAL FOUNDATION DEVELOPMENT AND MANAGEMENT**

#### **A. PURPOSE**

One area of 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.

#### **B. 2023 IN REVIEW**

This past year remained volatile. The volatility of the markets can easily focus our attention away from what is important. A well known football coach once talked about the importance of staying focus on the process and not the results. For many investors, it is important to have a diversified portfolio. It is also important to determine the amount of risk you as an investor are willing to take. A diversified portfolio with a reasonable amount of risk is part of the process of obtaining good returns. Asset allocation remains very important to good earnings. Asset allocation can help the endowment fund and retirement fund ride out the



downturns in the market caused by uncertainty. One thing is certain; there will be downturns ahead. That is evident in 2022. History shows us that the markets will turn around and will return to a period of growth. 2023 was a much better year and hopefully 2024 will be even better.

We are confident that our investment manager, Gerber/Taylor can continue to help us navigate the turbulent ups and downs of the market. Since October 1981, Gerber/Taylor has done a wonderful job for the Cumberland Presbyterian Church.

### C. BOARD OF STEWARDSHIP

The Board of Stewardship ended 2023 with a surplus of \$52,732. We are ever mindful of expenses incurred and try to be good stewards of what has been entrusted to the Board. We are grateful for the faithful support from congregations and individuals through their contributions to Our United Outreach.

### D. MANAGEMENT OF FUNDS

At the end of 2023 the Endowment Fund portfolio was under the co-management of Gerber/Taylor Management, MetWest, RREEF America II, Clarion and Headlands Capital. The funds of the Retirement Program were co-managed by Gerber/Taylor Management, MetWest, RREEF America II and Headlands Capital.

The investments of the Cumberland Presbyterian Church Investment Loan Program, Inc. were under the management of board staff with the help of Stifel Nicholas.

## III. 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. ASSETS, INVESTMENT MIX, AND PERFORMANCE

#### 1. Assets and Investment Mix

The assets of the Endowment Fund totaled \$746,397,122 for 2023 at market value. The following table provides a breakdown of the investment mix:

INVESTMENT MIX		
Securities & Investments		
15.9%	US Equity	\$12,150,983
10.4%	Real Assets	\$7,976,412
3.3%	Fixed Income	\$2,534,561
17.3%	Hedged Equity	\$13,194,626
16.6%	Multi-Strategy	\$12,672,804
4.9%	Opportunistic	\$3,727,295
14.8%	International Equity	\$11,330,978
4.0%	Emerging Markets	\$3,056,382
10.1%	Private Equity	\$7,678,228
1.2%	Cash	\$924,409
1.5%	Loans to CP Churches	\$1,150,444
100.0%	Total	\$746,397,122

## 2. Performance of the Endowment Fund

The Endowment Fund experienced a gain of \$5,720,162 in investment earnings during 2023. Net contributions and withdrawals (including income distributions) were a negative \$2,744,548.

In January 2013, we began paying out 5% (annualized) to the congregations, presbyteries and agencies. Previously agencies had difficulty in preparing budgets because of the unknown amount they would receive from endowment income. Now, they can better estimate the endowment income they will receive. Endowment income paid to congregations, presbyteries and agencies totaled \$1,815,168 for 2023.

## 3. Total Rate of Return for the Endowment Fund

The following table gives the annualized rates of return as contained in the report from Gerber/Taylor Associates for year end 2023:

	One Year Period 01/01/23 12/31/23	Five Year Period 01/01/19 12/31/23	Since Inception 09/30/81 12/31/23
Endowment Fund	8.1%	8.6%	9.4%

## B. YOU CAN MAKE A DIFFERENCE:

### ESTABLISHING AN ENDOWMENT AS YOUR LEGACY

The Board of Stewardship, Foundation and Benefits manages over 830 endowments established for the benefit of congregations, presbyteries, synods, agencies and other special ministries of the Cumberland Presbyterian denomination. Many of these endowments were established by individuals as a legacy to continue to benefit long after they are no longer with us. Some of the endowments were established by congregations, presbyteries and synods to help further their specific ministries. Other endowments were started with very little. Through the years these endowments have grown and the beneficiaries are reaping the gifts of the endowment income and using it in ministry in their local area or worldwide.

### ONE EXAMPLE HOW THREE LADIES ARE MAKING A DIFFERENCE

In March 1984, two ladies from a Cumberland Presbyterian Church in rural Tennessee, established an endowment with a gift of \$3,861.59. For the next six years there would be additional gifts made by the local congregation. The three ladies have since passed away. In March 1990, the total gifts were \$13,361.59. From 1984 through March 1990, earned interest was \$5,889.10 and capital gains were \$2,291.02. On April 1, 1990, the balance of the endowment was \$21,541.71.

In 1990 the church began transferring one-half of the earned interest to an investment loan account. Later, all of the earned interest would be transferred.

At the end of 1994, ten years after the endowment was established, the balance had grown to \$135,104.77, while the earned interest had been distributed. If this had not been done, the balance would have been even greater.

In 1997, a recently deceased church member instructed through her will that \$57,000 of her estate would be deposited into the endowment.

At the end of 2004, twenty years after the endowment was established, the balance was \$292,324 and at the end of 2021, the endowment balance was \$413,000. In addition, they have distributed well over \$100,000 to be used for outreach.

It is an amazing story and a great testimony to the faith of three women to continue supporting the ministry of a Cumberland Presbyterian Church in a small rural area of Tennessee long after they have passed away.

There are many people in the Cumberland Presbyterian Church, some that we are aware of, that can share their faith through gifts much like the financial gifts of these women.

You can also make a difference. Consider establishing an endowment.

## 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 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 sixty-five years from 1944 to 2009, 841 loans were made to congregations, presbyteries, and synods. From 2010 through 2023 an additional 17 loans have been made. Through these loans, \$42,714,405 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
1990-99	102	\$ 14,440,837	\$ 141,577
2000-09	58	\$ 10,571,723	\$ 182,271
2010-23	17	\$ 5,180,554	\$ 304,738

While looking at the table, it should be noted that the Cumberland Presbyterian Church Investment Loan Program began January 1, 2001. Since its creation most of the larger loans are made through the Investment Loan Program. As of December 31, 2023, the endowment loan balance was \$1,158,634.

Down through the years, donors to endowments have found satisfaction in the knowledge that the prudent investment of their gifts strengthened not only the work of particular churches, institutions, and causes which they designated to receive the income but also the broader witness of the Church.

## D. OTHER CHURCH LOANS

In addition to loans from the Investment Loan Program and the Endowment Program there is another source available to the board for loans to churches.

### 1. Small Church Loan Fund

This fund, formerly known as the Revolving Church Loan Fund, was created through an endowment established by Lavenia Cole and gifts to the "Into the Nineties" Capital Gifts Campaign. All interest earned by the loans is added to the fund to increase the amount available for loans. There were four loans from the Small Church Loan Program at the end of 2023 totaling \$40,344.

The rate of interest for the Small Church Loans made during 2023 was based on the loan rate established by the Cumberland Presbyterian Church Investment Loan Program at the beginning of each quarter. These loans are generally small loans of \$70,000 or less and most are amortized over five years.

## IV. CUMBERLAND PRESBYTERIAN CHURCH INVESTMENT LOAN PROGRAM, INC.

In 1976, the board began a program to provide an 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. On January 1, 2001, the assets of the original program, Cash Funds Management, were transferred to the new Cumberland Presbyterian Church Investment Loan Program, Inc.

For the year ending 2023, the assets for the Investment Loan Program were \$31,402,063. There were 343 individual, congregation and agency accounts.

For 2023, the corporation complied with the regulatory requirements in the states of Missouri, Tennessee and Kentucky and was able to offer investment opportunities to individual Cumberland Presbyterians in the states of Tennessee, Kentucky, Texas, Missouri and New Mexico.

The board of directors is composed of the following: John Koelz, president; Stuart Knoll, vice-president and Debbie Shanks, secretary, and Gary Tubb. Robert Heflin serves as Treasurer and Executive Secretary. During the past year, the board met twice in regular session.

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 \$1,079,651 which the program paid in interest. For 2023 the interest rate paid to account holders was 3.50%. The interest rate paid to account holders can fluctuate from one quarter to the next.

The table below provides a breakdown of the investment mix.

<b>INVESTMENT LOAN PROGRAM</b>		
<b>Securities &amp; Investments</b>		
12.0%	Cash Equivalents	\$4,921,101
37.0%	Preferred Stocks	\$8,767,520
8.2%	Mutual Funds	\$1,723,396
42.8%	Taxable Fixed Income	\$11,786,888
100.0%		\$27,198,905

At the end of 2023 there were 13 loans to congregations made through the Investment Loan Program. The loan balance was \$4,203,158. Every account holder is investing in the future ministry of the Cumberland Presbyterian Church as well as receiving interest on their investment.

## **V. EMPLOYEE BENEFITS ADMINISTRATION AND RESEARCH**

### **A. PURPOSE**

The second of two broad 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 whom are the incarnation of the Body of Christ, the family of God at work in the world.

### **B. VISION**

The board has a vision of uniform benefits for all Cumberland Presbyterian clergy, including group health insurance, dental and vision insurance, group long-term disability coverage, and participation in the General Assembly’s retirement 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 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 employees of the Cumberland Presbyterian Church.

## **VI. RETIREMENT PROGRAM**

Since 1952, the board has provided a retirement program open to all church employees of the Cumberland Presbyterian Church. 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 and in 1990, the General Assembly amended the plan to include the churches and employees of the Second Cumberland Presbyterian Church, now known as the Cumberland Presbyterian Church in America.

## **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. In 2012 a revised plan document was approved by the General Assembly. Recently the IRS has adopted a pre-approved program for 403(b) plans, thus in 2018 the plan was restated to take advantage of the new regulations. At this time, we are also able to make updates to the plan. The only update made, was the ability to contribute up to the IRS deferral limit each year. In 2024, this amount is \$23,000 and may change in the coming years with no need to amend the plan.

## **B. YEAR END REPORT**

On December 31, 2023, there were 299 active participants in the Retirement Plan. There were 28 receiving direct monthly payments as a result of their elections. In addition to these participants, there were 4 persons who were receiving annuity payments purchased through the Plan and for whom the Plan issues 1099-R's.

During 2023, \$2,502,922 was distributed to participants compared to the \$1,774,884 distributed in 2022. Contributions totaled \$689,912 in 2023 compared to 2022's \$680,535. Realized and unrealized gains on investments totaled a negative \$2,127,365 compared to 2022's negative \$3,400,268. The rate of return credited to the accounts for 2023 was 8.6% compared to -12.9% for 2022. (Comparative annual rates of return for: previous three years +2.6%, previous five years +8.4%, and from the beginning of professional management in March 1982, +9.0 %.)

Effective January 1, 2011, Gerber/Taylor Management was retained to manage our stock portfolio. We have continued our relationship with Met West, a bond manager, Headlands Capital, a private equity manager and RREEF, a private real estate investment trust manager. Matt Robbins and Stacy Miller of Gerber/Taylor continue to be very helpful with keeping the board updated on market conditions and investment strategies.

# **VII. MINISTERIAL AID PROGRAM**

## **A. MINISTERIAL AID**

Started in 1881, the Ministerial Aid Program is the oldest benefits program of the denomination. In 2023, the Board of Stewardship distributed more than \$96,150 to ministers and/or their spouses. In the past 10 years more than \$1,171,322 has been distributed. All of these funds are distributed from the earnings of endowments that were established many years ago.

### **1. Full Benefit Recipients**

As of March 2024, there are four (4) Cumberland Presbyterian Church recipients of the full benefit of \$625 (adjusted for inflation yearly) per month (increased from \$300 on July 1, 2010), and six (6) that receive partial benefits due to them having more income than the threshold established. The monthly total of these payments is \$4,650.00; annually, \$55,800.00 is paid. Beginning May 1, 2015, the method of distributing funds to overseas presbyteries was revised with the help of the Missions Ministry Team. Ministerial aid is now offered in overseas presbyteries on an individual basis. Presently there are nine (9) recipients in Cauca Valley Presbytery, one (1) recipients in Andes Presbytery, and four (4) in Emaus Presbytery that are receiving aid in the amount of \$150, \$200, \$300, or \$500 a month, for a total of \$4,000 a month or \$48,000 annually.

In October 2005, the board decided to distribute 75% of the previous year's surplus to the state side recipients. The Board of Stewardship has approved a cap of a maximum of \$4,000 in lieu of large distributions that may have a negative effect on other benefits received, such as SSI, or state assistance.



**2. Basic Requirements.** The new basic requirements and amount for stateside recipients for the Ministerial Aid Program were approved at the General Assembly of the Cumberland Presbyterian Church in June 2010. The poverty levels have been updated to the latest available figures. They are as follows:

**Full Benefit of \$625 a month for State Side Recipients**

1. Minimum age is full retirement age set forth by the Social Security Administration.
2. Minimum years of service to the church - 15.
3. Can qualify for aid if a participant in the Cumberland Presbyterian Retirement Plan if income is below poverty level as established by the US Census Bureau.
4. Physical and/or mental disability (doctor's statement required) at any age, however, a minimum of ten years of service is required if less than 60 years of age.
5. Individuals' income cannot exceed federal poverty guidelines set forth for the year by the US Census Bureau. Poverty level is \$14,580 a year or \$1,215 a month for 2023.
6. Couples income cannot exceed federal poverty guidelines set forth for the year by the US Census Bureau. Poverty level is \$17,720 a year or \$1,643.33 a month for 2023.  
(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.)
7. 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.
8. Surviving spouse is eligible if above items 2, 3 and 4 have been met.

**\*\*Note:** Recipient is responsible to verify if receiving Ministerial Aid would affect his or her SSI, Social Security or other benefits.

Cumberland Presbyterian Church applicants must submit to the Board a listing of assets and liabilities, so the net worth can be determined. The board urges presbyteries to maintain contact with persons under the Ministerial Aid Program who live within their bounds. Should there be serious unmet needs, the presbytery is urged to contact the board so that it may determine how the Ministerial Aid Program can be of assistance in meeting those needs.

**3. Cumberland Presbyterian Church in America.** The CPCA currently has 1 participant who receives monthly payments. As of the June 2019 CPCA General Assembly, the decision was made to discontinue benefits due to budget restraints. Although the CPCA has discontinued benefits they had provided, the Board of Stewardship has continued with 50% of the benefit that was agreed upon June 1, 2015, adjusted for inflation yearly. The beneficiary received \$312.50 a month in 2023.

**4. Ministers in Overseas Presbyteries.** Since May 1, 2015, with the help of the Missions Ministry Team, aid is available to those in overseas presbyteries who qualify on an individual basis. The Cumberland Presbyterian Church is present in 13 different countries and each country presents its unique legislation of how they manage pension plans according to laws and standards for salaries. The Mission Ministry Team will be the liaison between the Board of Stewardship and the Presbyteries outside of the United States aiding the Board in identifying the needs overseas and interpreting pension laws and standards for salaries. At present, aid is being sent to Cauca Valley Presbytery, Emaus Presbytery, and Andes Presbytery in Colombia, South America.

## **B. SPECIAL FINANCIAL NEEDS AID**

At the Spring 2014 Board of Stewardship meeting, the Board approved the use of funds from the Ministerial Aid Cash Fund ILP to be used in special situations where illness has caused a financial hardship for those that are not eligible for Ministerial Aid. At present there are eleven individuals who have received payments.



## VIII. INSURANCE PROGRAMS

The insurance programs of the board have been assigned by the General Assembly beginning in the middle of the previous century. Dental and Vision Insurance is the newest, begun in December 2008. 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.

### A. PROPERTY & CASUALTY INSURANCE

The Board of Stewardship, Foundation and Benefits secures property and casualty insurance coverage against accidental loss for the General Assembly Corporation, Board of Stewardship, Discipleship Ministry Team, Missions Ministry Team, Ministry Council, Communications Ministry Team, Pastoral Development Ministry Team, Memphis Theological Seminary, and Historical Foundation.

Our broker is Lipscomb & Pitts of Memphis, TN. For 2024, Travelers Insurance carries our Property & Casualty policy and \$2,500,000 in earthquake coverage, Mt. Hawley Insurance Company provides an additional \$18,132,379 in earthquake coverage. Philadelphia carries our Directors & Officers coverage and Hanover carries our General Liability, Professional Liability, Crime, and Umbrella policies. Allmerica Financial Benefit Insurance Company carries our Automobile policy. Beginning October 23, 2014, Workers Compensation coverage has been with Bridgefield Casualty.

### B. GROUP LONG TERM DISABILITY INSURANCE

The presbyteries of Arkansas, Columbia, Cornerstone, Covenant, Cumberland, del Cristo, East Tennessee, Mid-South, Missouri, Murfreesboro, Nashville, North Central, Red River, and Robert Donnell, and The Center have now established non-contributory long term disability programs insured currently through MetLife. This leaves only four stateside presbyteries (Choctaw, Hope, Grace and Tennessee Georgia) without a program. The quarterly rate applied to participant's salaries for 2024 is 1.11 per \$100 of salary. The rate was a decrease from 1.51 per \$100 of salary in 2023.

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 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 Cigna 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. There are now 12 ministers and two employees who are receiving or have received benefits from this insurance program. There are 114 participants as of March 1, 2024.

### C. GROUP TRAVEL ACCIDENT INSURANCE

This policy provides twenty-four hour coverage on "named employees" for accidental death, dismemberment, or loss of sight while on business travel. The maximum benefit is \$50,000 and there is also a \$1,000 medical benefit. The annual premium is \$900. We renew this policy every 3 years. Thirty named positions are covered under this policy.

### D. GROUP HEALTH & LIFE INSURANCE

The board has used a fully-insured, managed care approach to provide group health insurance for Cumberland Presbyterian clergy and lay employees since March 1, 1999. Blue Cross / Blue Shield of Tennessee is our insurance carrier in 2024. In 2016, the group plan was split into 4 separate community rated groups which provided more competitive rates. For 2024, the Option 1 and Option 2 premiums for the East Coast increased and Option 1 and Option 2 premiums for the West Synods decreased, with the exceptions of the Option 1 and 2 Family Plan and Option 1 & 2 Employee & Spouse Plan, which each increased slightly. The amount of Premium Stabilization Reserve (PSR) applied to all plans in the both the

West and East Synod remained the same. Lipscomb & Pitts, a Memphis based insurance company, is our insurance broker, and Craig Wright, our agent.

### 1. Premiums.

Efforts to maintain affordable premiums and comprehensive coverage are the biggest challenges we face. Premiums for 2024 are listed below and reflect the assistance from the Premium Stabilization Reserve. The goal for 2024 is to utilize approximately \$205,755 from the Premiums Stabilization Reserve to help reduce the premiums participants pay for health insurance. In 2023 we utilized \$249,860 from the Premium Stabilization Reserve.

Health Insurance Premiums for 2024 East Synods		
	Option 1	Option 2
Employee Only	\$570.95	\$559.92
Employee & Spouse	\$1,361.38	\$1,235.13
Employee & Child(ren)	\$1,262.63	\$1,141.85
Family	\$1,970.97	\$1,782.07

Health Insurance Premiums for 2024 West Synods		
	Option 1	Option 2
Employee Only	\$562.73	\$499.69
Employee & Spouse	\$1,237.20	\$1,114.68
Employee & Child(ren)	\$1,137.02	\$928.93
Family	\$1,808.27	\$1,633.92

The Health Plans are on a calendar year as far as deductible and pricing are concerned. It is our objective with the new community rated plans to have the renewal pricing by no later than October 1, so presbyteries and agencies can have the figures for their fall meetings and better plan their budgets for the coming year. Periodically we seek bids from other carriers in an effort to keep premiums competitive. When this seek bids from other carriers, we may not have the new premium information by October 1.

Open enrollment period is the month of December. It is during this time that an employee can enroll or change their health insurance coverage unless there are special circumstances.

### 2. Participation.

As of March 1, 2024, 94 employees and 35 dependents for a total of 129 people depend on the Cumberland Presbyterian Church Health Insurance Program. A breakdown of family units by size at March 1, 2024 is listed below.

#### **FAMILY UNITS BY SIZE**

	Number of <u>Units</u>	<u>Total</u>
Emp. Only	54	54
E & 1	6	11
E & S	8	16
Families of 3	1	2
Families of 4	2	6
Families of 5	0	0
Families of 6	0	0
Families of 7	0	0
Total	71	89

The following table shows the enrollment figures from January 2023 to December 2023. As one can see the numbers fluctuate from month to month.

<b>MONTHLY GROUP INSURANCE</b>			
<b><u>ENROLLMENT</u></b>			
	<b><u>EMPLOYEE</u></b>	<b><u>DEPENDENT</u></b>	
	<b><u>COVERAGE</u></b>	<b><u>COVERAGE</u></b>	<b><u>TOTAL</u></b>
January	101	37	138
February	102	37	139
March	101	36	137
April	96	37	133
May	95	36	131
June	96	36	132
July	96	36	138
August	96	36	138
September	96	36	138
October	95	36	129
November	95	36	129
December	95	34	129

### **3. Premium Stabilization Reserve (Formerly Emergency Reserve)**

The Premium Stabilization Reserve is invested in the Endowment Program Fund account which had a balance of \$1,502,333 as of December 31, 2023. 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. In 2021, the Board of Stewardship used \$150,132 to help offset some of the cost of the health insurance premiums and have estimated that approximately \$205,755 will be used in 2024 to help in reducing premiums for the health insurance participants.

### **4. Dental and Vision Insurance**

On December 1, 2008, we began offering Dental and Vision insurance, on a voluntary basis, for anyone working at least 30 hours or more for any Cumberland Presbyterian Church, its agencies, boards, and institutions. Peter Whitely is the agent of record. At present there are 64 participating employees.

### **5. Jessie 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, 2023 was \$73,325.

### **6. Wellness Program**

Blue Cross offers a Preventive Health Guide and the Blue 365 discount program for a range of item from fitness, healthy eating, personal care and wellness and even information on financial health. Also offered are the Nurse chat 24/7/365 and Physician Now where you can speak to a physician on call or do an online video chat, or use a mobile app. This program allows a physician to prescribe medication if needed. There is a \$25 co-pay for the use of this program.

Respectfully submitted,  
 Gary Tubb, Board Member  
 Robert Heflin, Executive Secretary.

## **THE REPORT OF THE HISTORICAL FOUNDATION**

### **I. GENERAL INFORMATION**

#### **A. OFFICERS OF THE BOARD**

The officers of the board are as follows: Reverend Lisa Oliver, president; Reverend Annett Pullom, vice-president; and Martha Jo Mims, secretary. Susan Knight Gore is the director and treasurer of the Historical Library and Archives.

#### **B. BOARD REPRESENTATIVES TO THE CPC GENERAL ASSEMBLY**

The board's representative to the 193rd General Assembly of the Cumberland Presbyterian Church is Kelly Shanton. The alternate is Reverend Lisa Oliver.

#### **C. MEMBERSHIP**

The board is currently composed of the following members: from the Cumberland Presbyterian Church in America— Edna Barnett, Reverend Joe Howard III, Willie Lynk, Reverend Annett Pullom, and Reverend Dorothy Tiller; from the Cumberland Presbyterian Church— Ashley Lindsey, Cathy Littlefield, Martha Jo Mims, Reverend Lisa Oliver, and Kelly Shanton.

#### **D. MEMBERS WHOSE TERMS EXPIRE**

The third term of Reverend Lisa Oliver expires with the 2024 meeting of the Cumberland Presbyterian General Assembly, and she is not eligible for reelection. Robin McCaskey-Hughes is deceased. Her third term would expire in 2025.

#### **E. STAFF**

Susan Knight Gore serves as the Archivist of the Historical Foundation.

## **II. ASSEMBLY REPORTING**

### **A. STRUCTURE AND RELATIONS**

As a matter of official structure, relative to the CPC, there is a Board of Trustees composed of members from both the CPC and CPCA, and relative to the CPCA, there is a committee composed of members from the CPCA.

## **II. PROGRAMS AND ACTIVITIES**

### **A. HISTORY INTERPRETATION AND PROMOTIONAL ACTIVITIES**

#### **1. The 1810/1874 Circle**

In order to enlist the financial support of interested members of our churches in the work of the Foundation, the 1810/1874 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.

We appreciate the support given to the Foundation by all members of the 1810/1874 Circle and encourage other members of the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America to join this donor group.

## 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.

## 3. Heritage Churches

Congregations contributing a minimum of \$1,000 to an endowment of the Historical Foundation become Heritage Church. 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

## 4. Presbyterian Heritage Committees/Presbyterian Historians

To promote interest in the work of the Foundation and to nurture work in history on the presbyterial level, the Historical Foundation seeks to work cooperatively with the Presbyterian Heritage Committees/Presbyterian Historians of both general assemblies. The brochure, *Suggestions for Heritage Committees and Presbyterian Historians*, is available from the Foundation. The board expresses its appreciation to the presbyteries that have Heritage Committees/Presbyterian Historians.

## 5. Denomination Day Offering

The 2024 Denomination Day Offering was designated to fund the conversion of fragile and deteriorating analogue media to digital formats in order that it might better be preserved.

The Foundation expresses appreciation to 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.

## 6. Cooperative Project

We are now in a cooperative project with the Office of the General Assembly of the Cumberland Presbyterian Church, and the Communications Ministry Team of the Ministry Council of the Cumberland Presbyterian Church to scan and make available to both Cumberland Presbyterian denominations at no cost the *Cumberland Presbyterian* magazine and predecessor publications; the *Cumberland Flag*; the *Missionary Messenger* and predecessor publications; the *Minutes of the General Assembly of the Cumberland Presbyterian Church* and predecessor institutions; the *Minutes of the General Assembly of the Cumberland Presbyterian Church in America*; the minutes of all judicatories of both denominations; and the *Yearbook of the Cumberland Presbyterian Church*.

Hosting solutions for the vast amount of data generated are under investigation both from the perspective of how we can do this cheaply and of how can we do this so it will be easy for Cumberland Presbyterians and other researchers to access.

Scanning is progressing. The *Cumberland Presbyterian* magazine has been completely scanned from 2000 to the present (over 250 issues) and partially scanned from 1935 to 1999 (approximately 800 issues). The *Minutes of the General Assembly* 1931, 1950, and from 2007 to 2022 are in digital form as are issues of the *Yearbook of the Cumberland Presbyterian Church* for the same span. In addition the first set of session minutes has been scanned: Goshen Cumberland Presbyterian Church in Winchester, Tennessee (1870-2015).

## B. PUBLICATIONS

### 1. Promotional Materials

The Historical Foundation provides promotional materials describing its purpose and work, the various means of financially supporting this work, and listings of available publications and prints for sale through the Foundation. These materials are available on the Foundation's website.

## 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 available are:

*1883 Confession of Faith.*

*1895 Cumberland Cook Book.*

*Cumberland Presbyterianism and Arminianism Compared/Contrasted on Selected Doctrines*  
by Joe Ben Irby.

*Faith Once Delivered; Some Indispensable Doctrines of the Christian Faith* by Joe Ben Irby.

*Family of Faith: Cumberland Presbyterians in Harrison County [Texas], 1848-1998*  
by Rose Mary Magrill.

*God So Loved* by Roy Hall.

*Hearth and Chalice* by James W. Knight.

*History of East Side Cumberland Presbyterian Church, Memphis, Tennessee, Memphis Tennessee: 1926-1986,*  
by the Historical Committee.

*History of the Cumberland Presbyterian Church* by B. W. McDonnold.

*History of the Cumberland Presbyterian Church in Kentucky to 1988* by Matthew Harry Gore.

*Jerusalem Cumberland Presbyterian Church: A Documentary and Pictorial History*  
by Anne Elizabeth Swain Odom.

*Key to a Balanced Life* by Larry Bagby.

*Legacy of Grace: Louisiana and Texas Cumberland Presbyterian People & Places of Trinity Presbytery*  
by Rose Mary Magrill.

*Life and Thought of Finis Ewing* by Joe Ben Irby.

*Life and Thought of Milton Bird* by Joe Ben Irby.

*Life and Thought of Reuben Burrow* by Joe Ben Irby.

*Life and Thought of Robert Verrell Foster* by Joe Ben Irby.

*Life and Thought of Stanford Guthrie Burney* by Joe Ben Irby.

*Life and Times of Finis Ewing* by F. R. Cossitt.

*Shall Woman Preach?* by Louisa M. Woosley.

*Soundings* by Morris Pepper.

*Theological Snippets* by Joe Ben Irby.

*This They Believed* by Joe Ben Irby.

*What Cumberland Presbyterians Believe* by E. K. Reagin.

*Women Shall Preach: Celebrating 125 Years of Ordained Women in Ministry in the*  
*Cumberland Presbyterian Church.*

*Prints of the Samuel McAdow Home; First Meeting of Cumberland Presbytery and Than Came Morning.*

These items are available for sale from Cumberland Presbyterian Resources.

## 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/hfpc/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.

## 4. Online Promotion

Recognizing the increasing value of emerging social media, the Historical Foundation employs a Facebook group, "Historical Foundation of the CPC & CPCA," to engage an expanding audience of Cumberland Presbyterians in denominational history and heritage. By showcasing collection acquisitions, the Foundation expands the knowledge of those materials sought for preservation as well as the nature of archival development. The Foundation also employs a Facebook Page. The Facebook Page is somewhat more informal and is ideal for announcements.



## 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 \$500 prize is awarded to the author entering the best paper on any CPC 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 2024 competition are encouraged. All entries will be accepted through December 2024 for this year's contest. Any entries received following the deadline of December 31st will be automatically entered in the 2025 competition.

Guidelines and entry forms for submitting manuscripts to the competition are available from the Foundation office as well as on the internet, <http://www.cumberland.org/hfpc/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 50 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/hfpc/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. Members of the Cumberland Presbyterian Church who serve on the board of this organization are Reverend Mary Kathryn Kirkpatrick, Reverend Michael Qualls, and Reverend Perryn Rice.

## 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. The Foundation receives research requests by personal visitors, 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. Beginning in 2018, the Foundation added a YouTube Channel for historic films documenting the faith-life of Cumberland Presbyterians. The gateway URL to the Foundation's website is

<http://www.cumberland.org/hfcpc/>.

The YouTube Channel can be accessed directly at

<https://www.youtube.com/channel/UCTk4Wnc8b1T96d0L8Vkt4lg>

or through the gateway URL.

## 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 two copies of their printed minutes as well as a digital copy 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.

Some of the highlights added to the collection include:

### Books

*Confession of Faith of the Cumberland Presbyterian Church in the United States of America*. Revised and Adopted By the General Assembly, at Princeton, KY., May, 1829. Nashville, Tenn.: Board of Publication of the Cumberland Presbyterian Church, 1869.

Fuqua, Nancy J. *Built by the Hands: An Historical Account of Love, Faith and Determination in the Cumberland Presbyterian Church in America*. Executive Committee of the General Assembly, 2002.

Houston, First Cumberland Presbyterian Church. Houston, Texas. Cookbook. *Sharing Our Best*. Sponsored by Cumberland Presbyterian Women. Collierville, Tennessee: Fundcraft, 1995.

Hutchings, Janice and Terry. "The History of the Goodlettsville Cumberland Presbyterian Church 1843-1986. Goodlettsville, Tennessee: Goodlettsville Cumberland Presbyterian Church.

Partlow, Thomas. *Sugg's Creek Meeting House Church Book 1769-1858*. Wilson County, Tennessee. Greenville, South Carolina: Southern Historical Press, Inc., 2022.

*Psalms and Hymns, Adapted to Social, Private, and Public Worship, in the Cumberland Presbyterian Church*. Authorized by the General Assembly. Pittsburgh: Published by Committee.

A. A. Anderson, Printer, 1844.

Shaffer, John M. *Centennial History of Mission Ridge Cumberland Presbyterian Church 1888 to 1988*. Arlington, Texas: Mission Ridge Cumberland Presbyterian Church, April 15, 1988.

Talley, James Edward. "The Position of the Cumberland Presbyterian Church On the Doctrine of Predestination From the Break With the Westminster Confession To the Revision In 1883." Bachelor of Divinity Thesis. Bethel College, June 1953.

### General Assembly

Colored Cumberland Presbyterian Church. *Minutes of the General Assembly of the Colored Cumberland Presbyterian Church*. May 16-19, 1935. Fayetteville, Tennessee.

### Institutions

Bethel College, McKenzie, Tennessee. *Bethel Beacon*. November 1954, March 1956, April 1961, October 1962, November 1962, February 1964, October 1964, January 1965, February 1965, April 1965,

October 1965, November 1965, December 1965, May 1966, February 1967, March 1967, April 1967, May 1967, October 1967, November 1967, November 1, 1968; February 14, 1969; May 26, 1977; March 8, 1979; April 10, 1980; November 13, 1992; January 22, 1993; January 29, 1993; February 26, 1993; March 5, 1993; March 26, 1993.

Bethel College. McKenzie, Tennessee. *Bethel College Bulletin: News and Views for Alumni and Friends*. Winter-Sprints, 1965. Vol. 4 No. 11.

Cumberland University. Lebanon, Tennessee. Commencement Program. Cumberland Law School. June 104, 1913.

Theological Seminary. Cumberland University. Lebanon, Tennessee. Catalogue. 1905- 1906. Cumberland University Bulletin. Vol. III, No. 1, April, 1906. Nashville, Tennessee: Cumberland Presbyterian Publishing House, 1906.

### **Ministers**

Burroughs, Curtis Raymon (1913-2001). Scrapbooks.

Fike, Rev. James Edward (1904-1985). Sermons.

Johnson, Rev. Scott Wilson (1919-2003). Sermons and papers.

Lindsey, Rev. Austin Tyler. Ordination Service. Bulletin. June 13, 2021. Bowling Green Cumberland Presbyterian Church. Bowling Green, Kentucky.

Rice, Rev. Joel Preston (1936-2022). Funeral Bulletin. The Lake Highlands Presbyterian Church. Dallas, Texas. September 3, 2022.

Rush, Rev. Robert Dale. Sermons.

Shropshire, Rev. Patricia. Installation Service. July 25, 2021. Mt. Liberty Cumberland Presbyterian Church. Charlotte, Tennessee.

Talley, Rev. James Edward.(1926-2016). Sermons.

Tanner, Rev. Thomas James (1887-1941). Cumberland Presbyterian Pastor's Service Book.

Watson, Rev. Frank Lee (1899-1977). Certificate of Ordination. September 15, 1933 by McMinnville Presbytery of the Cumberland Presbyterian Church.

### **Museum Items**

Austin, First Cumberland Presbyterian Church. Austin, Texas. Commemorative Plate. 7<sup>th</sup> and Lavaca.

Bethany Cumberland Presbyterian Church. Bethany, Illinois. Commemorative Plate. 1961.

Bush Chapel Cumberland Presbyterian Church in America. Elm Mott, Texas. Communion Set. Toronto, Ontario, Canada. LaPage Individual Communion Cup Co. U. S. Pat. Nov. 5, 1895. Can. Pat. Jan. 21, 1896.

Clay, Johnie Massey (1871-1963). Purse. Mesh with chain strap. Engraved Mrs. Johnie Massy Clay. Bowling Green, Ky. She served as president of the Woman's Board of Missions, later named the Board of Foreign Missions, from 1918-1936. Purse was a gift from Mrs. Clay to Elizabeth Burroughs.

Colegio Americano. Manizales, Colombia, South America. Mug and Pin. 30<sup>th</sup> Anniversary. 1992-2022.

Cumberland Presbyterian Women's Ministry. Cumberland Presbyterian Church. Convention Banner. 2018-2019.

Dyer Cumberland Presbyterian Church. Dyer, Tennessee. Quilt.

Gavel. *This Wood grew at the Birthplace of the Cumberland Presbyterian Church. Presented to Lexington Presbytery by Rev'd S. Finis King. Oct. 1<sup>st</sup> 1887. Made By B. B. Allen. Nashville, Tenn.*

Johnson, Rev. Scott Wilson (1919-2003). Plaque. "In Appreciation to Scott and Rebecca Johnson for Fifty-One Years of Loyal Service in the Gospel Ministry Ordained Through the Cumberland Presbyterian Church. Awarded December 30, 1990 by the Cumberland Presbyterian Church, London, Tennessee.

Lone Star Second Cumberland Presbyterian Church. Center Star, Alabama. Plaque. *Precious Memories Florence Presbytery Lone Star C. P. Church Center Star, AL. 1861-1992.*

Tulsa Cumberland Presbyterian Church. Cumberland Presbyterian Women. Quilt. CPW Tulsa, Oklahoma. 1988. Beverly St. John was elected the first woman moderator of the General

Assembly of the Cumberland Presbyterian Church. June 6, 1988. Name: "With Love" Signed: By 365 friends To Moderator St. John. Made: Set together and Quilted in Sue B. Weeks' Quilt Korner 6/88.

### **Other Congregational Records**

Bethany Cumberland Presbyterian Church. Coushatta, Louisiana. File. Court case concerning the property. 1992-1995.

Burnt Prairie Cumberland Presbyterian Church. Burnt Prairie, Illinois. Guest Register. September 16, 1967-October 10, 2021; In Remembrance Book. September 1967-July 1987.

Faith Cumberland Presbyterian Church. Tulsa, Oklahoma. Service of Organization April 21, 1974.  
Lone Star Second Cumberland Presbyterian Church. Center Star, Alabama. Warranty Deed. January 20, 1928.  
Madisonville Cumberland Presbyterian Church. Madisonville, Kentucky. Architectural Drawing. 9 1/4 x 13 3/4. William C. Smith, architect, Nashville, Tennessee.  
Oakland Cumberland Presbyterian Church. Calvert City, Kentucky. Scrapbook.  
River Oaks Cumberland Presbyterian Church. Houston, Texas. Dedication of Sanctuary Faceted Glass Windows. October 2, 1977.  
Smith Temple Cumberland Presbyterian Church in America. Mayfield, Kentucky. Sunday School Records 1941-1976.  
St. John Cumberland Presbyterian Church. Arlington, Texas. Church Directory 1998.

### ***Photographs***

Burnt Prairie Cumberland Presbyterian Church. Burnt Prairie, Illinois. Photograph 1925.  
Cumberland Presbyterian Children's Home. Denton, Texas. Photographs 1950s.  
General Assembly. Cumberland Presbyterian Church. 93<sup>rd</sup> Meeting. May 17-23, 1923. Fairfield, Illinois. Photograph.  
General Assembly. Cumberland Presbyterian Church. 98<sup>th</sup> Meeting. June 23, 1928. Jackson, Tennessee. Photograph.  
Jackson, Victoria Wigginton (1841-1904). Photograph of Headstone. Fairview Cemetery. Bowling Green, Kentucky. In her will she left the money to establish a Cumberland Presbyterian Orphans' Home in Bowling Green, Kentucky.  
Lone Star Second Cumberland Presbyterian Church. Center Star, Alabama. Photograph.  
Mt. Sterling Cumberland Presbyterian Church in America. Sturgis, Kentucky. Photograph Album. 145<sup>th</sup> Anniversary. August 21, 2022.  
Young People's General Assembly. 1932, 1933. Ovoca, Tennessee. Photograph album.

### ***Postcards***

Bethel College. McKenzie, Tennessee. Postcard. Divided back, real photo, c1940.  
Birthplace Shrine. Cumberland Presbyterian Church. Montgomery Bell State Park. Burns, Tennessee. Postcard. Divided back, chrome, c1959.  
Bridgeport Cumberland Presbyterian Church. Bridgeport, Pennsylvania. Postcard. Divided back, tinted lithograph, c1902.  
Cumberland College. Clarksville, Arkansas. Postcard. Divided back, color tinted lithograph, c1902.  
Dickson Cumberland Presbyterian Church. Dickson, Tennessee. Postcard. Divided back, lithograph, c1919.  
Jackson, First Cumberland Presbyterian Church. Jackson, Tennessee. Postcard. Divided back, color tinted lithograph, c1902.  
Vanderbilt Cumberland Presbyterian Church. Vanderbilt, Pennsylvania. Postcard. Divided back, lithograph, c1906.

### ***Presbyterial Records***

Cookeville Presbytery. Cumberland Presbyterian Church. Minutes. April 23-24, 1925. Pleasant Shade Cumberland Presbyterian Church.  
Florence Presbytery. Second Cumberland Presbyterian Church. Program. July 9-11, 1980. Bethel Cumberland Presbyterian Church. Florence, Alabama.  
Foster Presbytery. Cumberland Presbyterian Church. Minutes. March 20, 1982-April 16, 1988.  
New Hope Presbytery Missionary Society. Cumberland Presbyterian Church. History.

### ***Session Records***

Casey Cumberland Presbyterian Church. Casey, Illinois. Session Records 1970-2002.  
Cedar Hill Cumberland Presbyterian Church. Greeneville, Tennessee. Session Records. 2018-2020.



Colonial Cumberland Presbyterian Church. Memphis, Tennessee. Session Records 2003-2011.

Faith Cumberland Presbyterian Church. Bartlett, Tennessee. Session Records 1999-2021.

Faucett Cumberland Presbyterian Church. Faucett, Buchanan County, Missouri. Session Records. May 29, 1892-August 3, 1913.

Lone Star Second Cumberland Presbyterian Church. Center Star, Alabama. Session Records and Financial Records. August 1, 1970-July 19, 1975.

Loudon Cumberland Presbyterian Church. Loudon, Tennessee. Session Records 1858-1986.

### ***Synodical Records***

Alabama Synod. Second Cumberland Presbyterian Church. Minutes. August 12-15, 1980; August 13-14, 1981; August 10-13, 1982.

Alabama-Mississippi Synod. Cumberland Presbyterian Church. Young People's Encampment. July 26-August 2, 1937. Hartselle, Alabama. Schedule.

In all judicatories, from the session of the congregation through presbytery, synod, and the General Assemblies of both the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America, minutes form the legal record of the judicatory. Without these records there is often nothing to document persons joining the church, ordination as elder and clergy, disciplinary actions, etc. It is important to be aware that legally original minutes are always the property of the judicatory for which they are created. Should that judicatory cease to exist, the next higher judicatory becomes custodian responsible for securing and preserving the records of the extinct body. It can be difficult to convince persons that records kept by their relative are not family property but the General Assemblies of both denominations have ruled the only legal repository for the records of extinct judicatories is the Historical Foundation.

## **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 and promotion of the Birthplace Shrine. Four endowments provide funds for maintenance and repairs: the Grace Johnson Beasley Birthplace Shrine Fund, the Birthplace Shrine Fund, the Henry Evan Harper Endowment for Cumberland Presbyterian History, and the P.F. Johnson Memorial Endowment. Gifts to these endowments provide for the continued preservation of the Birthplace Shrine. Interested donors are encouraged to contact the Foundation office. 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.

Recognizing the recognition and visibility that the Birthplace Shrine provides for the Cumberland Presbyterian denominations, the Foundation both sponsors and regularly participates in two activities at the Birthplace: Denomination Day and an Easter Sunrise Service.

Two improvements have been made to the property: a new sign at the entrance and a new split rail fence at the log house. The Foundation thanks the Heritage Committee of Nashville Presbytery for their continuing volunteer upkeep of the property.

## **VII. FINANCIAL CONCERNS AND 2025 BUDGET**

### **A. BUDGETS**

The 2025 line-item budget of the Historical Foundation has been filed with the CPC General Assembly Office.

### **B. ENDOWMENTS**

Anne Elizabeth Knight Adams Heritage Fund  
Rosie Magrill Alexander Trust  
Paul H. and Ann M. Allen Heritage Fund  
Barnett Family Heritage Fund  
Grace Johnson Beasley Birthplace Shrine Fund  
Ethel Beal Benedict Heritage Fund

Birthplace Shrine Fund  
James L. and Louise M. Bridges Heritage Fund  
Mark and Elinor Swindle Brown 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  
Bettye Jean Loggins McCaffrey Ellis Heritage Fund  
Samuel Russell & Mary Grace (Barefoot) Estes Endowment  
Family of Faith Endowment  
Gam Family Heritage Fund  
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  
Susan Knight Gore Heritage Fund  
Henry Evan Harper Endowment for Cumberland Presbyterian History  
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  
Joe Ben Irby Heritage Fund  
P. F. Johnson Memorial Endowment Irene A. Kiefer Endowment  
Irene A. Kiefer Endowment  
Chow King Leong Endowment  
Dennis Lawrence & Elmira Castleberry Magrill Trust  
J. Richard Magrill Heritage Fund  
Joe Richard and Mary Belle Magrill Trust  
Rose Mary Magrill Heritage Fund  
Gwendolyn McCaffrey McReynolds Heritage Fund  
Jimmie Joe McKinley Heritage Fund  
Edith Louise Mitchell Heritage Fund  
Lloyd Freeman Mitchell Heritage Fund  
Snowdy Clifton and Lillian Walkup Mitchell Heritage Fund  
Rev. Charles and Paulette Morrow Endowment  
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  
Roy and Mary Seawright Shelton 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

Respectfully submitted,  
Reverend Lisa Oliver, President  
Susan Knight Gore, Archivist



# THE REPORT OF THE MINISTRY COUNCIL

To the 193<sup>rd</sup> General Assembly of the Cumberland Presbyterian Church Meeting in session at the Double Tree, Evansville, Indiana.

## I. MINISTRY COUNCIL

### A. INTRODUCTION

Because we are called, we care, and we serve. The Ministry Council (MC) serves as the primary program planning entity of the Cumberland Presbyterian Church (CPC). MC elected members work alongside staff to ensure a unified mission, mindful that resources entrusted to us must be utilized to carry out ministries effectively. The MC is accountable to the General Assembly (GA).

God continues to bless the CPC with gifted and dedicated MC staff and new ministry opportunities in the U.S. and around the world. With humility and thanksgiving, the Council recognizes that the deep and wide scope of ministries under the MC's purview exceeds the confines of this report. We invite Commissioners to the 193<sup>rd</sup> General Assembly and guests to visit our website, [cpcmc.org](https://www.cpcmc.org), to learn about programs and resources to enhance spiritual growth of individuals and congregations.

#### 1. Ministry Council (MC) elected membership and terms

MC elected members meet GA requirements of endorsement by presbytery (clergy) or church (laity), geographical (synodic), and gender representation. The Council is heartened by the willingness of elected member Ms. Melinda Reams (Synod of Great Rivers), to be considered for a 3<sup>rd</sup> term.

Rev. Kenny Butcher (Tennessee Synod), Rev. Phillip Layne (Synod of the Southeast), and Ms. Victory Moore (Synod of the Midwest) all complete their third terms of service following the conclusion of this General Assembly and are ineligible for re-election. Ms. Amy Cresswell completed her second term and has expressed "It has been my honor and privilege to serve on the Ministry Council for the past two terms. I have been enriched by this opportunity and am thankful to have been able to serve" however current family responsibilities preclude her ability to serve a successive term. We will miss the unique perspectives and passionate enthusiasm these leaders brought to the Council during their tenure. Youth Advisory Members Christopher Butcher and Avery Stence complete their first one-year terms following the conclusion of this General Assembly and are both eligible for re-election. Individuals interested in serving on denominational entities are encouraged to send a personal data form to the Office of the General Assembly ([https://www.cumberland.org/nc/CPC\\_Nominating\\_Committee/Personal\\_Data\\_Forms.html](https://www.cumberland.org/nc/CPC_Nominating_Committee/Personal_Data_Forms.html))

**2. Ministry Teams (MT)** are comprised of elected team members and staff. Their function is to plan and manage program ministries of the CPC. The State of Tennessee, in which the Council holds its charter as a 501(c)3 nonprofit organization, considers teams to be Ministry Council committees. The MC elects its committee (Ministry Team) members. A complete list of team members appears at <https://cpcmc.org/mcstaff-nonstaff>.

At its February 2024 meeting, the Council elected Amy Duggins, DCE at Shiloh CPC, Red River Presbytery, and Brenna Truitt, Rocky Glade CPC, Murfreesboro Presbytery to serve on the Discipleship Ministry Team (DMT); and Rev. Patrick Wilkerson, Pastor, Shiloh CPC, Red River Presbytery to serve on the Missions Ministry Team (MMT).

**Ministry Team Staff** are Ministry Council employees:

- **CMT:** Publications Manager/Editor serving as Interim CMT Leader Matthew H. Gore
- **DMT:** DMT Leader Rev. Elinor S. Brown; Coordinator of Adult Ministry Rev. Dr. Chris Fleming (Paducah, Kentucky office); CP Resources Distribution Manager Cindy Martin; and Coordinator of Children and Family Ministry Jodi Hearn Rush (Nashville, Tennessee office.)
- **MMT:** Manager, Finance and Administration Jinger Ellis; Director of Congregational Ministries Rev. Kristi Lounsbury (Krum, Texas office); Director of New Church Development, Evangelism & Intercultural Ministries Rev. T. J. Malinoski; MMT Leader Rev. Dr. Milton Ortiz; Director of Ministry with Women Rev. Becky Zahrte (Owensboro, Kentucky office) and Director of Global Missions Reverend Justin Richter (Albuquerque, New Mexico office) who was hired on August 16, 2023.
- **PDMT:** Louisa Woosley Preaching Initiative Program Director Rev. Jen Newell (Chattanooga, TN office) and PDMT Leader Rev. Dr. Pam Phillips-Burk.

**3. The Global Ministries Leadership Team (GMLT)** includes Ministry Team Leaders and the Director of Ministries. GMLT is strongly collaborative, supported by a comprehensive budget to coordinate ministries across widely varied programs and resources.

**4. Administration:** Director of Ministries Edith Busbee Old provides executive leadership to the MC, accomplishing duties defined by its bylaws and supervising the GMLT. The Director of Ministries is under direct employment of and is responsible to the MC. The MC is grateful that the Director and Team Leaders are globally minded without neglecting the stateside church, for their creative and consistent leadership, and for sustaining consistently positive programmatic and fiscal results.

## B. GENERAL INFORMATION

**1. Meetings, elected member orientation, and accountability:** The MC met twice since the 192<sup>nd</sup> General Assembly. Meeting summaries appear at [cpmc.org/mc/soa/](http://cpmc.org/mc/soa/). Newly elected Council and Team Members receive multi-tiered orientation and attend formal Orientation in August. Elected members sign an annual Covenant affirming their commitment to serve God through service to the CPC ([cpmc.org/mc/covenant/](http://cpmc.org/mc/covenant/).) The Covenant includes a Code of Conduct governing elected members and staff. Elected members and staff will meet concurrently at Faith CPC, Bartlett, Tennessee, on August 16–17, 2024 (Friday and Saturday). The MC Corporation Annual Meeting of the Board of Directors with GMLT will take place via Zoom the weekend of February 8-9, 2025.

**2. Strategic Visioning:** In 2022, the Council began a process of strategic visioning. Elected members honed mission and vision statements to guide the work of the Council and its four Ministry Teams over the next several years. The strategic vision guides external efforts and internal practices, for example, continuing to ensure human resources best management practices related to hiring. The Council and staff strive to keep the vision and mission statements at the forefront of planning and implementation of ministries:

***The Council's Vision Statement "Thriving, unified congregations have the resources to proclaim God's word for salvation, the leadership to sustain them, and engaged members, who seek spiritual growth and bring Jesus to their local communities around the world."***

**Tangible outcomes of this vision:**

- 1) Develop effective leaders who equip healthy congregations to expand the Kingdom of God.
- 2) Support churches by providing resources and assistance that equip congregations to engage in global and local ministries that spread the good news of the Gospel and glorify God.
- 3) Ensure the Ministry Council is comprised of members with a servant heart, who are accessible, effective, and responsive to the global church's changing needs, so all churches are equipped to fulfill the Great Commission.

***The Council's Mission Statement: "For the glory of God, the Ministry Council will seek Christ's vision, support ministry development, and serve the Church."*** The Council regularly reviews metrics/ accomplishments, affirming the work and prayerfully asking the guidance of the Holy Spirit for all future ministries.

## II. MINISTRIES

**A. The Communications Ministry Team (CMT)** disseminates the mission of the teams, boards, agencies, and institutions of the CPC through both print and electronic communications. We publish, or assist in the publication, of the official denominational publication of record, the *Cumberland Presbyterian* magazine, and the primary communication for missions, the *Missionary Messenger*.

As the denominational publication of record, General Assembly has mandated all judicatories submit at least a summary of action of each meeting to the *Cumberland Presbyterian* magazine for publication. While not all judicatories follow this mandate, we have more cooperation now than at any time in recent years. We also welcome the submission of news items, feature stories, and opinion pieces from congregations and individuals.

The CP magazine does not engage in commentary over controversial issues in the church or in politics. However, we feature a monthly opinion piece by the Moderator of the General Assembly which, although sometimes lightly edited, is never changed in tone or content. Neither have we ever failed to print any letter to the editor, however, due to concern both over space and the danger of repetition, letters are sometimes edited, and writers are limited to one major submission per quarter. We do not solicit specific

editorial content.

Since the CP magazine changed editorial direction in 2018, reaction to our current content has been overwhelmingly favorable. Our December 2023 music issue which included a vinyl record proved to be particularly popular. Our year-end promotion drew 91 entries, and we randomly awarded eleven music-related prizes. We did a promotional mailing to all entrants in the first quarter of 2024.

Over the 2022-2023 magazine year, (the most recent full year for which we can pull data) circulation averaged 1,519 per issue with an estimated readership of 6,532 per issue (based on magazine industry norms) including all Ministry Council staff as well as many elected and volunteer members. Currently, 55 churches participate in either our “every home” or “every leader” plan.

We are happy to report that the distribution delays which occurred during the COVID-19 pandemic seem to be a thing of the past. Currently, postal distribution ranges from just a day or two to about three weeks worst case scenario. Unfortunately, Postal distribution may never be as rapid as it once was. We offer downloadable digital subscriptions and individual issues for reasonable prices. Small increases in postal rates are expected each year.

The CP magazine accepts a limited amount of paid advertising and runs complimentary advertisements for CP boards, agencies, teams, and institutions. To maintain non-profit status and qualify for periodical mailing discounts, the CP must average under 3.2 pages of advertising per issue. Currently, we average 1.75 pages of advertising per issue.

CMT also publishes books and pamphlets by, for, and about Cumberland Presbyterians including the Minutes of the General Assembly of the Cumberland Presbyterian Church and the Yearbook of the Cumberland Presbyterian Church. Further, CMT provides and maintains the platform for the websites of the Ministry Council and Ministry Teams and posts news items to the internet through e-mail, social media, and the Ministry Council website <https://www.cpcmc.org>

From the 1950s to the 1980s, the Office of the General Assembly collected biographical data on CP clergy. These biographical forms are an important source of information. As part of our news gathering efforts, CMT has revised the form, making it available on the web and through our office. We continue to urge all clergy and denominationally active elders to fill out and submit the confidential form which will be filed with the Historical Foundation <https://www.cumberland.org/cpmag/CPBF2020.pdf>

Since 2021, CMT has consisted of Matthew H. Gore, Publications Manager and *Cumberland Presbyterian* magazine Editor and Sowgand Sheikholeslami as Senior Art Director. Having served the denomination since 1997 under the Board of Missions and then the Ministry Council, Sowgand retired at the end of 2023. We will miss both her considerable artistic talent and enthusiasm.

**B. The Discipleship Ministry Team (DMT)** continues to uphold its mission statement: *The DMT invites and challenges people in all seasons of life to grow in their faith in Jesus Christ by providing training, events, and curriculum to nurture discipleship in the Cumberland Presbyterian Church.* We ensure that our resources include our Core Values to Inspire: *We strive to empower and equip CPs to think critically and love extravagantly; to maintain Integrity: We teach and learn by allowing ourselves to be authentically guided by the Holy Spirit through scripture; and be Inclusive: We celebrate the diversity of our churches, cultures, and people that are the body of Christ.*

### **Thanks**

1. **Rev. Drew Gray**, who has been the DMT chairperson, will rotate off our team after serving nine years. Drew has been a stellar DMT member and has served both it and the MC at our biannual meetings, between meetings, and as a GA commissioner speaking on behalf of the MC. Drew has brought insight, laughter, and graciousness to the DMT and we will greatly miss his “down home” wisdom. Thanks to Drew for his service. We know the Church shares our gratitude to him as he finishes his service.

2. **Rev. Nathan Wheeler**, Coordinator of Youth and Young Adults, resigned February 9, 2024. Nathan worked in the position for nine years. He has been a gift to the CPC and especially the DMT in this role. His insight, leadership, and creativity helped the youth and young adult ministry flourish. Nathan is doing adult ministry at Zephyr Point Campground in Lake Tahoe, Nevada. We wish him well and know God will continue his ministry there.

3. **Cindy Martin** has worked for DMT in its various forms for 26 years. She came to the Board of Christian Discipleship as an editor of children’s curriculum and general children’s ministry. Cindy transitioned to adult ministry as a result of her tireless work as *Encounter* editor. She closes her time with the DMT as the Cumberland Presbyterian Resources Manager. Her gifts of customer service and knowledge

of resources have made her an invaluable part of DMT. She retires on September 30, 2024. We offer her congratulations as she turns her attention to her family and other interests. Please help us wish her well in this new season of her life.

### **Discipleship Ministry for Churches**

1. **Christian Education Season** This year's theme is *Holy Conversations*, coordinating with the PDMT theme. The theme scripture is 2 Timothy 1:8-9. The packet includes an Introduction and Purpose, Planning, Schedule, General Celebration Suggestions, Excitement Builders, Kick Off Sunday Schedule, Meals and Preparation, Activities, Worship Helps, Decoration Ideas, Focus Ideas for Following Sundays, and Christian Education Season Offering Ideas. Resources available on the website or from Elinor Brown at [esb@cumberland.org](mailto:esb@cumberland.org)

2. **Discipleship Blueprints** We offer free leadership training to address specific needs of a congregation or presbytery. We can come to you on a date that works for you. Some training opportunities are available on our Kajabi platform. Information is added on [cpcmc.org](http://cpcmc.org) and our eblasts every other month. To receive these eblasts, contact [esb@cumberland.org](mailto:esb@cumberland.org)

3. **Discipleship Tool Kit** is a must for the Discipleship Ministry Team/Committee in every church. It is available electronically (and printed with shipping costs) and includes QUESTIONS to Consider, CE SEASON Kick off Packs, ARTICLES about Christian Education, NEW MODELS for discussion, List of CHILDREN/FAMILY Curriculum, CP CURRICULUM samples, and INFORMATION about other recommended programs and events. Quarterly updated materials are sent out electronically (February, May, August, and November.)

4. **Family Sunday** was January 21, 2024. A free download is still on the website that includes suggestions on different ways to celebrate this day in your congregation along with a set of conversations starters that can be sent home or used at church in multiple ways. The next Family Sunday will be January 12, 2025. [cpcmc.org/family-sunday/](http://cpcmc.org/family-sunday/)

5. **Advent and Lent Resources** *The Jesse Tree*, coordinates with the devotional book of the same name and includes instructions for making Jesse tree ornaments. An introductory video is on the website. Resources include a daily devotional, conversation stretchers, and scripture readings. The updated Lent resource, *A Path through Lent*, launched Ash Wednesday 2024 and includes a daily scripture to read as a family, a conversation starter, and a closing prayer. It offers time to make a path of stones as a reminder of the journey. An optional weekly challenge reminds families of the theme for the week. Visit <https://discipleship-ministry-team.mykajabi.com> to sign up for free to get a head start for next year.

We continue to promote online worship liturgies adding others as they are received. Staff welcome original worship resources celebrating a special Sunday or any Sunday to add to the website. <https://cpcmc.org/discipleship/worship-resources/>

### **Events and Activities for All Ages**

1. **A Day in the Park** is a joint event by DMT and the Historical Foundation of the CPC and the CPCA. The annual "Day in the Park" is scheduled for October 8, 2024, starting at 10:00 a.m. (CST). It is a time to gather for worship, fellowship, and fun at the CP Birthplace Shrine in Montgomery Bell State Park. Historical Foundation reenactors will be on site. Worship will start around 11:00 a.m. After worship, you can lunch with other participants.

2. **Children's Fest** The 2024 event took place June 1 at Lake Highlands CPC in Red River Presbytery. Lake Highlands and the Christian Education committee of Red River Presbytery co-hosted the event, and it was publicized at their camp last summer. For information about future events contact Jodi Rush at [jhr@cumberland.org](mailto:jhr@cumberland.org)

3. **Cumberland Presbyterian Youth Conference July 7-12, 2024**, at Bethel University in McKenzie, Tennessee. Rev. Samantha Hassell is the interim director of the conference. The theme for the event is "Let's Explore" [cpcmc.org/cpyc](http://cpcmc.org/cpyc)

4. **CPYC Alumni Retreat September 27-29, 2024**, at NaCoMe Camp and Retreat Center in Pleasantville, TN. Plans are being made for this event [cpcmc.org/cpycalumni](http://cpcmc.org/cpycalumni)

5. **FTE Denominational Discernment Lab** This cohort is created by the Fund for Theological Exploration and will meet over the next two years. It is designed to help leaders contemplate ministry with young adults and will reward cohorts with a grant of up to \$12,000 to incorporate into their work with young adults. Ean Taylor will be our representative to this group.

6. **GA Activities for Children** are taking place on Monday, Tuesday, and Wednesday of GA in Evansville, Indiana, June 2024. The program is for children who have completed K-6<sup>th</sup> grade.



7. **TenX10** is an ecumenical movement to make faith matter more to 10 million teenagers over the next ten years. We are a partner organization, and you can find available resources at <https://www.tenx10.org/>. Chris Fleming is our representative to this group.

### **Resources and Curriculum**

1. **Encounter** The 2023-2024 quarters have been called “*Voices of the Church.*” These lessons are written with a focus on missions and evangelism from a global perspective. This summer’s quarter will end this series. There is an Encounter course on the Kajabi platform available.

Churches have a special opportunity through *New Day in Christ* ministry in Houston, Texas, to begin an Encounter partnership with DMT. Churches can sponsor 10 copies of a new Encounter to be sent to the ministry each quarter to be shared with jails in the community. Contact Chris Fleming at [cfleming@cumberland.org](mailto:cfleming@cumberland.org)

2. **ENGAGE** is being enhanced as we work with churches. We have or are working with 35 churches (and judicatories) in some capacity through April 2024. We are thankful for the Lilly Endowment Inc. grant of \$600,000 (for five years). Chris Fleming is Program Director [cfleming@cumberland.org](mailto:cfleming@cumberland.org)

Through the ENGAGE process, staff has developed a ministry opportunity with Thom Rainer. PDMT and ENGAGE secured ministry training resources from his Church Answers University. We have had 23 pastors begin or complete the *Church Revitalization* course. We will expand this program into other presbyteries and with other ministers.

3. **Presbyterian Youth Triennium July 28-31, 2025**, in Louisville, Kentucky. Information at <https://presbyterianyouthtriennium.org>

4. **Small Group Resources** Chris Fleming and Becky Zahrtel completed the Spiritual Practices curriculum *Formed by the Spirit*.

5. **Stir** is a curriculum to help youth lead not follow. It can be used in several ways including Sunday school, small groups, and retreats. Three theme books are available, the third one in digital format only, and a fourth one will be available soon. Check out Stir at [cpcmc.org/stir](http://cpcmc.org/stir)

### **CP Resources (CPR)**

1. **Sales Figures** CP Resources are uniquely Cumberland resources available to CP congregations and others. In 2023, CPR sold 21,147 items for \$120,644.05. For comparison, in 2022 21,460 items sold for \$116,657.64. Contributing significantly to those sales has been the *Confession of Faith*, with sales of 1,745 in 2023.

2. **Pop-Up Bookstores** are provided at regional and presbyterial meetings and events. Resources sold at *A Day in the Park*, totaled approximately \$400. Staff have been invited to provide a bookstore at the Family Retreat on April 4-7, at the Synod of the Southeast meeting at Scottsboro CPC on May 3-4, at the CPCA General Assembly meeting in Nashville June 9-13, and at CPC General Assembly in Evansville on June 16-21.

3. **2024 Planning Calendar** The theme for the 2024 calendar is *Holy Conversations*. The focus is on God’s call to ordained ministry. As of this writing, we only have a few calendars remaining. The 2025 calendar theme is *Children Responding to God’s Call: Worship, Study, Service, and Play*; 2025 calendars are available to the General Assembly for \$12.95.

4. **New CP Materials** are always being explored and developed as needed. In 2023, we added Rev. Dr. Lynn Thomas’s book *Cumberland Presbyterian Elders: The role and responsibilities of lay leaders elected and ordained to be the church’s elders*, which has consistently been a strong seller. In March 2024, *Lectures on Important Subjects in Divinity*, by Finis Ewing, was added. We are awaiting copies of *Our Stories: Biographies from the Cumberland Presbyterian Magazine*, by Matt Gore/CMT, which have been delayed by Amazon’s AI system.

### **Opportunities to Serve**

1. **Youth Ministry Planning Council** (YMPC) is shifting its scope. The group still plans CPYC but will have a broader focus on youth ministry including high school senior council members who may potentially serve as MC Youth Advisory Members and planning a leadership development event. Contact Elinor Brown at [esb@cumberland.org](mailto:esb@cumberland.org)

2. **Young Adult Ministry Council** (YAMC) is DMT’s young adult ministry planning agency. The YAMC hosted an annual Young Adult Retreat March 22-24, 2024, at Montgomery Bell State Park. They are working on blog posts, magazine articles, and a podcast. For more information [www.cpcmc.org/young-adults](http://www.cpcmc.org/young-adults)

**C. Missions Ministry Team (MMT)** focuses on new church development, evangelism, intercultural ministries, global missions, women's ministry, and congregational ministries. By concentrating on these areas, MMT aims to revitalize and redefine the identity of the CPC as a dynamic and outward-focused movement. Each of these elements serves a crucial role in fulfilling the broader vision of evangelism, church planting, and missions.

### **Global Missions**

1. **New Director of Global Missions:** Rev. Justin Richter started working on August 16, 2023 (Albuquerque, New Mexico office), and to date he has visited Cambodia, Laos, and South Korea.

2. **Missionaries:** MMT supervises the following missionaries: Rev. Daniel and Kay Jang in the Philippines, and he represents the MMT in S. Korea and Australia; Rev. Socorro Delgado Pejendino in Guatemala and she represents the MMT in Spain and France; Rev. John Jairo and Rev. Esperanza Correa also in Guatemala and they represent the MMT in Mexico; Reverends David and Sarah Lee in Cambodia; and Rev. Kim Moore in Haiti. Rev. Oldfield So (Scotland) and Rev. Juan Fernando Morales (Canada) are Missionary Consultants, serving as missionaries for the MMT on a limited basis. World Gospel Missions supervises partner missionaries Kenneth and Delight Hopson (Uganda) rather than MMT.

3. **New Missionaries:** Rev. Edgar and Iris Straube, new missionaries to Spain, will be commissioned during the 193<sup>rd</sup> General Assembly. We ask all to pray for them, their three children, and all our missionaries.

4. **Stott-Wallace (SW) Missionary Offering:** We support MMT supervised missionaries through the SW Missionary Offering. Last year's contributions totaled \$308,795. In 2024, approximately \$360,000 is needed to sustain missionary salary and benefit obligations. No administrative costs are taken from the offering. To support our missionaries directly visit <https://cpmc.org/mmt/global/>

5. **Missions Ministry Team Acting in Place of a Presbytery:** MMT acts in place of a presbytery in countries with respect to persons, ministers, and churches outside the U.S. and outside the bounds of any existing presbytery. In 2023, countries included: Australia, Belize, Brazil, Cambodia, South Korea, the Philippines, Guatemala, Mexico, Spain, France, and the United Kingdom. Elected team members and staff meet annually and as needed to address judicatory needs.

6. **The Internationals Endowment:** The 192<sup>nd</sup> General Assembly requested establishment of an endowment to assist international commissioners, elders, ministers, and youth delegates to offset the expense of attending General Assembly. The John and Joyce Lovelace, Boyce and Beth Wallace, and Bill and Katherine Wood Endowment Fund has been created. MMT continues to promote this endowment across all presbyteries.

### **Women's Ministry**

1. **Future of Women's Ministries:** 2023 was a year of excitement and change. CPWM held its last Convention concurrent with the General Assembly. The CPWM Executive Committee is looking forward to the 2024 retreat in Missouri. The retreat is open to ALL family members, creating an environment for the entire family to worship and retreat together.

2. **Scholarships:** New scholarships have been well received and have made a significant impact. CPWM continues to support the CPWM Bethel Scholarship of \$2,000 per year, providing crucial financial aid to deserving students. We were able to help an international CP student through the CPWM Bethel International Scholarship, also valued at \$2,000 per year. As of June 2024, CPWM has assisted three women clergy students with the Memphis Theological Seminary Scholarship, contributing \$500 per year towards their theological education.

3. **Communication:** Women's Ministries continues to expand its online presence. Information is available via Facebook at "Women's Ministry of the Cumberland Presbyterian Church" and "CP Clergywomen," and through Instagram, "WoosleyWomen." The quarterly electronic newsletter "Beautifully Broken," launched in October 2022, has been well received and continues to expand. CPWM continues online stories via "Woosley Woman Wednesday." The 2022 and 2023 online publications are available in book form from the CP Resource Center.

4. **Expansion:** Women's Ministries continues to broaden its scope and our understanding of what CPC Women need. Women's ministry collaborates with different teams and groups across the denomination. Currently, Women's Ministry is developing workshops and events to involve all women in helping garner leadership skills and participate in new opportunities.

### **Congregational Ministries**

1. **Director of Congregational Ministries:** Rev. Kristi Lounsbury, passed the exam to become a Certified Fund-Raising Executive (CFRE). There are only about 7,700 worldwide with this achievement. She and Rev. Dr. Chris Fleming (DMT) co-authored a successful grant awarded by the Lilly Endowment,



Inc. to expand the ENGAGE process.

2. **ENGAGE:** ENGAGE has/will be in 35 churches (and judicatories) in some capacity through April 2024. Each receives resources to increase their vitality as a congregation or body of Christ.

3. **The Opportunity List:** The Opportunity List is now the sole online resource for churches and pastors to connect. Contact Rev. Kristi Lounsbury or Rev. Dr. Pam Phillips-Burk.

4. **Mission Trips & International Commissioners:** Kristi helps coordinate/host international commissioners to GA, and in partnership with Global Missions, seeks to provide meaningful mission opportunities to congregations.

5. **Getting Involved:** The following organizations and ministries are opportunities for ministry:

- Bethel-El Farmworker Ministry, Florida
- Birthplace Shrine Chaplain – Summer Program, Montgomery Bell State Park
- Choctaw Ministry, Oklahoma
- Coalition of Appalachian Ministry (CAM), Tennessee
- National Farm Worker Ministry (NFWM), North Carolina
- Project Vida, Texas

### **New Church Development, Evangelism, and Intercultural Ministries**

1. **Emphasis.** The shared goal for all Cumberland Presbyterians is to be actively engaged in evangelism and support new church development and worshiping communities across the U.S. Rev. Diann White, Rev. Iwao Satoh, and Jonathan Calheiros are consultants within specific areas related to intercultural ministries. This office has three primary emphases:

- to communicate passion, encouragement, and commitment for evangelism/faith sharing with others by bearing witness to Jesus Christ in our everyday living,
- to create new, viable worship spaces for those who do not know Jesus Christ, for those who are seeking to know more of Jesus Christ, and for those who already have a relationship with Jesus Christ and are seeking a place to worship,
- to represent and celebrate the interactions and relationships between multiple national, ethnic, language, and cultural identities present in the United States cultivating diverse expression of the Christian faith for those in search of community and belonging.

#### **2. 2023/2024 Highlights:**

- Assisting presbyterial boards of missions including Cornerstone, Columbia, East Tennessee, Murfreesboro, and Tennessee/Georgia.
- Rev. TJ Malinoski was a Keynote speaker at a two-day Evangelism Conference for Cumberland Presbytery.
- New church developments of Murfreesboro Presbytery, Columbia Presbytery in the Metaverse, and Church in the Park of Cornerstone Presbytery.
- The Missionary Messenger summer 2024 issue focuses on evangelism and new church development (NCD).
- Supporting Presbytery del Cristo to initiate new worshiping communities.
- Hosting the 4<sup>th</sup> year of the Cumberland Road podcast with more than 150 guests and listeners in all 50 states and 45 countries.
- Planning 2025 Youth Evangelism Conference in Huntsville, Alabama.

3. **NCDs, new exploration initiatives, and worshiping communities around the U.S.** This office initiates and partners with presbyteries and boards of missions to start new efforts to provide worship. Current NCDs, new exploration initiatives, and worshiping communities are in Florida (multiple locations), Georgia, New Jersey, Tennessee (multiple locations), and Texas (multiple locations).

### **Joint Ministries**

1. **ENGAGE.** The Ministry Council received a \$600,000 grant from Lilly Endowment Inc. to help support ENGAGE, a DMT and MMT collaborative project designed to help congregations cultivate a deep spirituality and love for the surrounding community. ENGAGE helps congregations to develop measurable goals and an action plan for opportunities to produce spiritual, physical, and financial growth in the church. ENGAGE enables congregations to enhance their commitment to the surrounding community by developing meaningful ministries to witness effectively in the name of Jesus Christ. The project is being funded through Lilly Endowment's Thriving Congregations Initiative. The aim of the initiative is to encourage the flourishing of congregations by helping them deepen their relationships with God, enhance

their connections with each other, and contribute to the vitality of their communities and the world. Rev. Dr. Chris Fleming, Adults Ministry, and Rev. Kristi Lounsbury, Congregational Ministries' job responsibilities will be adjusted to focus more on ENGAGE for the next five years (the duration of the grant.)

**2. Role of Lay Leader in the Cumberland Presbyterian Church.** Representatives from the Ministry Council, Office of the General Assembly, and Program of Alternate Studies are reviewing the current preparation and methodology of elders serving in the role of lay leaders. A denomination-wide survey was distributed and a roundtable discussion among Cumberland Presbyterians occurred earlier this year. Ongoing information gathering will help to develop a proposal modifying the current process, eligibility, and responsibilities of the role of lay leader in the CPC. The goal is to have an updated process for congregations to access well-equipped lay leaders to serve, provide pastoral care, conduct worship, and leadership in the absence of an ordained minister.

**D. Pastoral Development Ministry Team (PDMT)** Our mission is to build and sustain healthy, effective ministries through connection with presbyteries. Resources and activities highlighted in this report help achieve our vision of *Healthy, Effective Ministers*.

**1. Employee Assistance Program (EAP)** Beacon Health changed its name to Caelon Behavior Health, but services remain the same. Resources and appointments available online and by phone. Services are free and confidential. <https://cpcmc.org/pdmt-employee-assistance-program> or call 866-950-7656.

**2. Endowment for Mental Health Care for Clergy** The goal for this endowment is to grow to the level allowing earned interest to pay the annual EAP premium (approximately \$15,000 total for participating U.S. presbyteries). The endowment needs to be around \$250,000 for that to happen. In 2023, the endowment grew to approximately \$23,000.

**3. Clergy Crisis Fund** In 2023, we supported twelve ministers with a total of \$11,000. Of those, five were for medical issues, two for end-of-life issues, and five for housing/personal crisis. The needs always exceed the budget of \$10,000. To contribute to this ongoing need, make checks payable to "PDMT," and indicate for "Clergy Crisis Fund."

**4. Ministerial Ethics Continuing Education Opportunity** In 2023, PDMT held two online seminars. The five-session, two-hour course focused on a variety of topics - role of power and vulnerability, dual relationships, internet use, social media, pornography, sexual attraction, finances and gifts, and self-care. In 2023, 11 ministers, two lay leaders, and four PAS students took the seminar. The next seminar is Sept. 3, 10, 17, 24, and Oct. 1 at 6:30 pm - 8:30 pm (CDT). Register at <https://cpcmc.org/pdmt-continuing-education/>

**5. Legacy of Ministry Endowment and Award** recognizes and celebrates clergy ordinations, installations, ordination anniversaries, and retirements. For a \$150 donation, the minister receives a certificate suitable for framing and a beautiful pastoral cross pendant. The cross serves as a tangible reminder that they are called by God to serve God's people in good times and in times of distress. In 2023 there were 45 recognitions. The Legacy of Ministry endowment supports a wide range of ministries and services for ordained pastors and those in the process of ordination within the CPC <https://cpcmc.org/pdmt-legacy-of-ministry-online-application>

**6. PDMT partnership with PeopleJOY** Currently 20 ministers are using the services. Ordained ministers are now included in the public service designation and eligible to participate in the federal Public Service Loan Forgiveness Program. To qualify for loan forgiveness, a minister must 1) work full-time for a qualifying non-profit (church) and; 2) have paid 120 payments (10 years) on their loan. PeopleJOY assists ministers in completing the paperwork and navigating the complicated loan process. Since 2022, five ministers have realized a total loan forgiveness of more than \$170,000! It is not too late to take advantage of their services. Visit the webpage for more information - <https://cpcmc.org/pdmt-studentloan/>

**7. Holy Conversations: God's Call to Ordained Ministry** This initiative, supported and approved by the 192<sup>nd</sup> General Assembly, launched in December 2023. The purpose is to engage the whole church in focused prayer and conversation regarding God's call to ordained ministry. Resources are available online – prayer activities, worship liturgy/sermon starters, and call story videos. The third Sunday in January is designated as Call Sunday. This initiative is related to the Ministry Council's strategic goal of developing effective leadership by expanding the pool of pastors and supporting and retaining the current pool of pastors <https://cpcmc.org/pdmt/holy-conversations/>

**8. Cumberland Reflection Series** There were four Reflection presentations and Roundtables in 2023. These are available on <https://cpcmc.org/cumberland-reflections/>

**9. Symposium 2024** will return as an in-person event November 9-11, 2024, hosted by the Dyersburg CPC (Tennessee). The theme will be "Ministry at the End of Your Rope." Early Bird Registration opens

September 1 for \$100. Registration fee is \$150 after Oct. 1. For more information and to register <https://cpcmc.org/the-symposium/>

**10. Louisa Woosley Preaching Initiative.** In September 2023, the Ministry Council received a \$1.25 million grant from the Lilly Endowment Inc. for their Compelling Preaching initiative. PDMT will provide the leadership for this new program over the next five years. The program will include two preaching conferences (2025 and 2027), two spiritual retreats (2026 and 2028), quarterly online preaching cohorts, a preaching track for ordained ministers and probationers during a Program of Alternate Studies (PAS) summer session, and technology grants. Rev. Jen Newell is Program Director for this initiative ([jnewell@cumberland.org](mailto:jnewell@cumberland.org); 901/276-4572, x265).

### III. FUNDING

Since the formation of the Ministry Council, its four Ministry Teams have collegially shared in planning new and ongoing ministries. Donations to sustain current ministry and launch new ministries may be made via the Council's online giving portal, <https://cpcmc.org/donations/>. As with other denominational entities, MC depends on faithful giving to Our United Outreach (OUO). In addition to OUO, the Investment Loan Program (ILP), endowments (listed within Board of Stewardship section of the preliminary minutes), and donations from other sources enable ministries to thrive. Generous and faithful givers continue to support the programs and resources that the Council provides. In 2023, elected Ministry Team members donated \$10,968 to support MC programs: a 31% increase from the previous year. In 2023, MC staff and elected Ministry Council members donated an additional \$22,777 to MC programs, reflecting a 32.5% increase in donations from that group from 2022! We are profoundly thankful for this significant growth in additional funding, particularly this past year: when the Ministry Council applies for grants potential grantors ask if board members are personally engaged in financial support of the Ministry Council.

### IV. MINISTRY COUNCIL CONCLUSION

MC elected members and staff are deeply committed to serving God through the Cumberland Presbyterian Church. We depend upon and remain thankful for the sustaining guidance of the Holy Spirit as we work to enhance and implement ministries that draw people to Christ.

Respectfully Submitted,

The Ministry Council of the Cumberland Presbyterian Church  
Reverend Tim Smith, President  
Ms. Debbie Hayes, First Vice President  
Ms. Lora Rogers-Kerner, Second Vice President  
Reverend Derek Jacks, Secretary  
Edith B. Old, Director of Ministries/Treasurer

## THE REPORT OF THE COMMISSION ON PRESBYTERIAN FEDERAL CHAPLAINCIES

Your Commission is composed of three members, each serving terms of three years. A total of three terms can be served. Currently, those members are Reverend Garrett Burns (2024), Reverend Jason Chambers (2025), and Mr. Tommy Craig (2026).

The Presbyterian Federal Chaplaincies (PFC) is composed of members from the following denominations: Cumberland Presbyterian Church, Cumberland Presbyterian Church in America, Presbyterian Church (USA), and the Korean Presbyterian Church Abroad. The three members of our commission along with the Stated Clerk of the Cumberland Presbyterian Church, Reverend Michael Sharpe, serve as members on the Board of Directors of PFC. In addition, Reverend William (Bill) Montague and the Stated Clerk of the Cumberland Presbyterian Church in America, Elder Vanessa Midgett, serve on the PFC Board of Directors as representatives of our sister denomination.

The PFC is an incorporated entity in the State of Tennessee and the members of the PFC are the Board of Directors for the corporation. The PFC is the agency that endorses Federal Chaplains for the four member denominations. Ecclesiastical endorsements are provided for ministers who desire to serve in a Federal Chaplaincy position: Department of Veterans Affairs Hospital Chaplaincy, Federal Bureau of Prisons Chaplaincy, Army, Navy, or Air force Chaplaincy (Active Duty, Reserve, or National Guard), Civil Air Patrol Chaplaincy, or as Chaplain Candidate to one of the military services.

### I. SUPPORT OF THE PRESBYTERIAN FEDERAL CHAPLAINCIES

Financial support for the PFC is received from the four member denominations, church judicatories, individual churches, and individuals. Because of decreasing financial support, the PFC is constantly dealing with fundraising. The Cumberland Presbyterian Church and individual CPC churches have traditionally received an offering on Memorial Day Sunday (USA only churches) with those offerings being given directly to the PFC for its budget. Other special days may be considered to receive this special offering in the individual USA churches ---- the Sunday nearest Veterans Day, "Four Chaplains' Sunday" (the first Sunday in February), the Sunday nearest the 4<sup>th</sup> of July, or some other Sunday, as a witness to support the men and women called to the Chaplaincy. These offerings should be sent to the General Assembly Stated Clerk and are forwarded to the PFC for outreach, mission, training and pastoral care.

**RECOMMENDATION 1: That each USA Cumberland Presbyterian Church be encouraged to provide an opportunity for their congregations to receive an offering on the last Sunday of May, or another special day, to support our ministry through the PFC.**

The PFC provides special training to chaplains and pastoral support to chaplains and their families who are endorsed for those positions from the four member denominations. The PFC also promotes a closer communication between chaplains and their denominations.

**RECOMMENDATION 2: That congregations of both the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America encourage their individual churches and members in the United States to designate special days through the year to engage in prayer to hold up the chaplains and their families in the service to which they have been endorsed.**

**RECOMMENDATION 3: That Presbyteries be encouraged to make special efforts to communicate with those members serving as chaplains from their presbytery to include more than just the actions of presbytery.**

### II. MEETINGS, DIRECTORS, AND PFC ACTIVITIES

The PFC held its annual meeting of the Board of Directors on October 23, 2023, via Zoom. As the corporate structures develops, the executive staff was changed as of January 1, 2024. Chaplain, Colonel

Dennis Hysom, USA, Retired, (PCUSA), is in his second year as Executive Director, which is now a full-time position. Associate Director. Chaplain, Colonel Douglas J. Slater, USAF, Retired, (PCUSA), continues as a half-time position and an Administrative Assistant, quarter-time position, was established. CP member, Tommy Craig, was elected President of the Board for a two-year term. Sadly, board member Reverend Anders Pederson (PCUSA) passed away after a battle with reoccurring cancer.

Director Hysom stated his primary requirement is to endorse chaplains. That will require assessing, recruiting, and checking backgrounds to find quality recruits for the chaplaincy. It must be done properly and must be done well. Secondly, all information needs to be organized and a clear structure outlined so transition to future directors and personnel will be clear and well defined. The additional Administrative Assistant will greatly assist his efforts.

The annual Chaplain Training and Credentialing events were held in two locations: Calvin Crest, California and Montreat, North Carolina. 2024 events will be held for the West Coast at Calvin Crest, June 24 – 28, and for the East Coast at Montreat, August 5 – 9.

As of March 2024, the following is an approximate list of CPC Chaplains currently serving:

Garrett Burns	Cornerstone	Navy Reserve
Jody Butler	Red River	Army Candidate
Jason Chambers	Arkansas	VA Candidate
Gale (Gabe) Cotton	Red River	VA
Anthony Headrick	Grace	VA
Chris Headrick	Grace	VA
Darren Kennemer	Robert Donnell	VA
David LeFavor	Grace	VA
Jason Logan	Murfreesboro	Army
David McBeth	East Tennessee	Federal Bureau of Prisons
Jin Park	TN/GA	Army
John Phelps	Cumberland	Navy
Holton Sandiford	North Central	Federal Bureau of Prisons
Ray Santillano	Trinity	Army Reserve
Glyn Turner	TN/GA	Navy
Justin Westfall	Red River	Army Reserve

Chaplain names and addresses are included in the yearbook of the Cumberland Presbyterian Church. Information concerning the process of becoming a chaplain may be obtained by visiting the PFC website: [www.presfedchap.org](http://www.presfedchap.org).

Your commission encourages Cumberland Presbyterians to visit the above website to gain information about the Presbyterian Federal Chaplaincies and its work and mission.

**RECOMMENDATION 4: That clergy and Presbyterial Committees on Probationer Care, in their discussions of a call for a ministerial candidate, be encouraged to include the call to chaplaincy as a call to pastoral ministry and explain that the Federal Chaplaincies include other agencies beyond the branches of the military.**

### III. CP COMMISSION MEMBERS

The term of Rev. Garrett Burns expires this meeting. He has agreed to be nominated for a second 3 year term. Tommy Craig will be the Commission's Representative to General Assembly in Evansville, Indiana.

Respectfully Submitted,  
 Members of the Cumberland Presbyterian Commission on Presbyterian Federal Chaplaincies  
 Mr. Tommy Craig  
 Reverend Garrett Burns  
 Reverend Jason Chambers



## THE REPORT OF THE PERMANENT JUDICIARY COMMITTEE

The Judiciary Committee met on February 12, 2024, in Huntsville, Alabama, at Christ Cumberland Presbyterian Church. It was a hybrid meeting with Jan Overton, Jim Ratliff, and Daniel Heady participating by Zoom and the following committee members participating in-person: Bill Tally, Rachel Moses, Roger Reid, Kimberly Silvus, Alan Meinzer, and Corey Cummings. Also present were Mike Sharpe (Stated Clerk), Jaime Jordan (Legal Counsel), TJ Malinoski and Milton Ortiz from the Ministry Council, and Brittany Meeks and Gary Tubb from the Board of Stewardship. Additional Zoom meetings were held on April 16 and 29, 2024.

### I. REVIEW OF SYNOD MINUTES

The Synod of the Midwest minutes from 2023 were reviewed and found to be in good order. The Committee also reviewed the minutes from the Missions Ministry Team (functioning as a presbytery for mission work not yet attached to an existing presbytery) and found them to be in order. Note: The Judiciary Committee shall have oversight of and responsibility for ecclesiastical decisions made by a body acting in the place of a presbytery with respect to mission work and mission fields. The oversight and responsibility exercised by the committee shall be the same as that exercised by a synod with respect to a presbytery under its care, specifically Constitution 8.5, a, b, and c.

### II. GENERAL ASSEMBLY REFERRALS

**1. Guidelines for Changes in Congregational Affiliation (see Appendix A)** – The General Assembly instructed the Permanent Judiciary Committee to “compile all existing constitutional steps for a congregation to change presbyterial affiliation, form a new presbytery, or in the extreme circumstance, leave the Cumberland Presbyterian Church”. Additionally, the Permanent Judiciary Committee has been directed, in cooperation with the Ministry Council, and representatives from the Board of Stewardship, Foundations, and Benefits, to develop additional guidance for congregations who may desire to disaffiliate either with its presbytery, or the denomination, or affiliate with another presbytery within the Cumberland Presbyterian Church denomination if a congregation so chooses.

These guidelines are offered in response to those directives and cover common situations which may arise when a congregation expresses an interest in changing its affiliations. It must be stressed that a process of prayerful discernment is necessary before a local Session adopts any plan of action. Communication between the local Session and Presbytery is also essential to an orderly process in keeping with Christian principles.

The guidance offered is not exhaustive of all situations that may occur, each such situation being unique. In particular, Churches in countries other than the United States may face requirements which are considerably different from U.S. Churches.

The final word in all such situations is governed by the Constitution, Bylaws, Rules of Order, Rules of Discipline, and the Digest of the Church. The committee has done its best to apply those sources to its recommendations, but instances may arise that are governed by parts of those documents not covered in this handbook.

Property matters are governed by the law of the state in which the property is situated. Those laws vary considerably from state to state and local legal counsel must be consulted whenever a transfer of land and buildings is contemplated.

Attached at the end of these guidelines are other resources that may be helpful to a church considering a change on affiliation: Financial Considerations and, Selected Constitutional Provisions.

A word about terminology: the Confession of Faith defines a local congregation as a “particular church” to distinguish a local congregation from the denomination. In the guidelines “Church” means a local congregation.

**RECOMMENDATION 1: That the Guidelines for Changes in Congregational Affiliation (see Appendix A) be approved.**



**2. Cauca Valley Memorial** - The 192nd General Assembly referred “The Memorial from Cauca Valley Presbytery Regarding Homosexuality Within the Church” (See Appendix B) to the Permanent Judiciary Committee for further consideration and input from the legal counsel, and that the Permanent Judiciary Committee provide a report to the 193rd General Assembly regarding the Memorial.

After reviewing the Cauca Valley Memorial, the Permanent Judiciary Committee puts forth the following recommendation to the 193rd meeting of General Assembly:

**RECOMMENDATION 2:** That the permanent judiciary committee schedule a zoom meeting with members of Cauca Valley presbytery within 60 days of the close of the 193rd General Assembly. The Permanent Judiciary Committee can meet with Cauca Valley Presbytery as a whole committee, or with select members of the Committee along with the Missions Ministry Team Leader and the Director of Global Missions.

The purpose of the Zoom meeting will be to discuss the following:

- 1) The concerns expressed within the Cauca Valley Presbytery Memorial.
- 2) How the concerns expressed in the memorial are currently being addressed across our denomination.
- 3) What actions are currently available to them to best bring their concerns before the General Assembly.
- 4) That the Permanent Judiciary Committee is committed to acting impartially in response to an appeal, an advisory request from a judicatory, or a Reference from a Synod.
- 5) That the Permanent Judiciary Committee is committed to using the Confession of Faith, the Constitution, the Rules of Discipline, the Rules of Order, and Robert’s Rules of Order in response to an appeal, an advisory request from a judicatory, or a Reference from a Synod.
- 6) Paths available within our polity for Cauca Valley Presbytery to find representation within the Boards and Committees of General Assembly.

### III. PROPOSED CONSTITUTIONAL AMENDMENT

The Committee would like to point out that the Rules of Discipline, section 2.5 contains an error. The titles for the “Disciplinary Commission” and the “Judiciary Committee” are reversed in this section. Only a presbytery needs a “Disciplinary Commission”, while every judicatory above the session needs a “Judiciary Committee”. This is simply reversing the titles of the commissions used in this section to reflect the use of those titles later in the Rules of Discipline.

**RECOMMENDATION 3:** That The Rules of Discipline, Section 2.5 be amended to read:

*Each presbytery shall have a standing commission which shall be called the “disciplinary commission.” Each judicatory above the session shall have a standing commission which shall be called the “judiciary committee.” Notwithstanding that these bodies may be called “committees,” each of these standing commissions shall exercise the powers and responsibilities entrusted to it under these Rules and shall be authorized to deliberate upon and conclude any business submitted to it pursuant to these Rules. A judicatory may assign other duties and responsibilities to its judiciary committee or its disciplinary commission, with or without the authority to act upon or to conclude such other matters.*

### IV. REPORT OF APPEAL COMMISSION

In accordance with the General Assembly bylaws, section 11.05: *The GA Judiciary committee shall be a commission within the meaning of section 2.5 of the Rules of Discipline to hear and determine appeals from synods.* The Judiciary Committee did receive an appeal re: the actions of Tennessee Synod. A Commission consisting of the members of the Judiciary Committee, less one member who was disqualified from serving by rule because of their membership of Tennessee Synod. The final report of the appeal commissions is included with this report, marked Appendix C.

## **V. GENERAL ASSEMBLY REPRESENTATIVES**

Bill Tally was elected to serve as this committee's representative to the 193<sup>rd</sup> General Assembly. Corey Cummings was elected as the alternate.

## **VI. ORGANIZATION OF THE COMMITTEE**

Alan Meinzer was elected chairperson, Corey Cummings was elected vice-chair, and Rachel Moses was elected secretary, effective upon the adjournment of the 193<sup>rd</sup> General Assembly.

Respectfully submitted,  
The Judiciary Committee

## APPENDIX A

### Guidelines for Changes in Congregational Affiliation

The General Assembly has instructed the Permanent Judiciary Committee to “compile all existing constitutional steps for a congregation to change presbyterial affiliation, form a new presbytery, or in the extreme circumstance, leave the Cumberland Presbyterian Church”. Additionally, the Permanent Judiciary Committee has been directed, in cooperation with the Ministry Council, and representatives from the Board of Stewardship, Foundations, and Benefits, to develop additional guidance for congregations who may desire to disaffiliate either with its presbytery, or the denomination, or affiliate with another presbytery within the Cumberland Presbyterian Church denomination if a congregation so chooses.

These guidelines are offered in response to those directives and cover common situations which may arise when a congregation expresses an interest in changing its affiliations. It must be stressed that a process of prayerful discernment is necessary before a local Session adopts any plan of action. Communication between the local Session and Presbytery is also essential to an orderly process in keeping with Christian principles.

The guidance offered is not exhaustive of all situations that may occur, each such situation being unique. In particular, Churches in countries other than the United States may face requirements which are considerably different from U.S. Churches.

The final word in all such situations is governed by the Constitution, Bylaws, Rules of Order, Rules of Discipline, and the Digest of the Church. The committee has done its best to apply those sources to its recommendations, but instances may arise that are governed by parts of those documents not covered in this handbook.

Property matters are governed by the law of the state or country in which the property is situated. Those laws vary considerably from state to state and country to country and local legal counsel must be consulted whenever a transfer of land and buildings is contemplated.

Attached at the end of these guidelines are other resources that may be helpful to a church considering a change on affiliation: Other Considerations Regarding Changes in Church and Pastoral Relations; Financial Considerations; and Selected Constitutional Provisions.

**A word about terminology: the Confession of Faith defines a local congregation as a “particular church” to distinguish a local congregation from the denomination. In these guidelines “Church” means a local congregation.**

#### The Permanent Judiciary Committee

Bill Tally, Chair

Rev. Jim Ratliff

Mr. Daniel Heady

Ms. Kimberly Silvus

Ms. Rachel Moses

Rev. Jan Overton

Rev. Roger Reid

Rev. Corey Cummings

Rev. Alan Meinzer

Typical situations which may be encountered are the following:

- 1) When a Church wants to move to a different presbytery in the same synod
  - 2) When a Church wants to move to a different presbytery in a different synod
  - 3) When a Church wants to form a new presbytery in the same synod
  - 4) When a Church wants to form a new presbytery in a different synod
  - 5) When a Church wants to leave the denomination entirely
  - 6) When a Church wants to merge with another Church
- 
1. When a Church wants to move to a different presbytery in the same synod:
    - a. The session of the church shall send a written request to their synod.
    - b. The synod must consider the request and, if approved, attach the congregation to the desired presbytery.
    - c. (See Const. §8.5c; Digest, *Congregation Cannot Withdraw from Presbytery on Own Vote*, 1913).
  
  2. When a Church wants to move to a different presbytery in a different synod:
    - a. The Church session shall send a written request to its current synod ('Dismissing Synod').
    - b. The Dismissing Synod must consider the request and, if approved, communicate the session's request and the Dismissing Synod's approval to the synod of the desired presbytery ('Receiving Synod').
    - c. The receiving synod must consider the request and, if approved, attach the Church to the desired presbytery.
    - d. (See Const. §8.5.c)
  
  3. When a Church wants to form a new presbytery with other churches in the same synod:
    - a. The session of the church shall send a written request to their synod.
    - b. The synod must consider their request and, if deemed expedient, organize the new presbytery.
    - c. (See Const. Section 8.5.c; See esp. Digest, *Principles for Setting Presbyterianial Boundaries*, 1958)
  
  4. When a Church wants to form a new presbytery in a different synod:

There is currently no constitutional path to achieve this action. Instead, all these Churches would have to:

- a. Seek transfer to presbyteries in the new synod following the process above – 'Transferring from one presbytery to another (in a different synod); then,
- b. Request the receiving synod form a new presbytery within its bounds following the process above – 'Forming a new presbytery (with other churches in the same synod).

5. When a Church wants to leave the denomination entirely:

The membership, Session and pastor of the Church should go through a time of prayer and discernment, taking into account the commitment of the church and its members to the beliefs and doctrine of the Cumberland Presbyterian denomination; the opportunity to participate in world-wide missions and evangelism through Our United Outreach; the history and heritage of the church; any contributions from the presbytery and individual Cumberland Presbyterians which helped to establish the church; and, other relevant factors.

a. Under Section 2.54 of the Constitution, a congregational meeting may be convened also to provide an opportunity for communication between the session and the congregation on other matters, but without the procedure of voting. *See Proceeds from Sale of Church Property Recommended for Mission Churches Constitution* § 5.6k ADVISORY, 1979, 1980.

b. The Session may hold a non-binding poll so that the Session may discern the will of the congregation. However, only the Session may make the final decision.

c. In an incorporated church it may be necessary at a later time to have a vote of the membership in order to make necessary amendments to the corporation's governing documents.

d. If the Session is inclined to go forward with separating the church from the Cumberland Presbyterian denomination, an approach should be made to the appropriate body of the presbytery. Depending on the structure of the presbytery, this could be a missions committee, some other committee, or a presbyterial council.

The scope of these discussions should include:

1. Whether it is possible for the presbytery to restore a strong relationship between the church and the presbytery "by spiritual oversight and/or financial aid.
2. The congregation's intentions for the church's assets.
3. Possible terms, financial or otherwise, on which the presbytery might be willing to release the denomination's trust interests in and to church property.
4. Selecting another congregation to which the church's members can be attached so that any who wish to remain Cumberland Presbyterians can do so.
5. The presbytery's committee should take appropriate steps to consider the matter and prepare the issues for presentation to the presbytery:
  - a. Estimate or determine the value of the Church's assets.
  - b. Determine whether and on what terms the committee or council of the presbytery is willing to recommend dissolution of the church as a church of the presbytery.
  - c. Prepare any appropriate recommendation to present to the presbytery, either as a joint recommendation with the Church or the committee's own recommendation for responding to any request the Church intends to make.
  - d. If the presbytery's decision is NOT to dissolve the church, the presbytery may be faced with legal action as the only way to prevent the church from pursuing a course of its own choosing. If that appears to be the case, the presbytery should consult legal counsel to determine

what property rights it may have in that jurisdiction. These rights may vary depending on such factors as how or when the church was established, the wording of the church's deed, and what state the church is situated in.

- e. If the Presbytery's decision is to allow the church to leave the presbytery, the following steps should be taken:
  1. The presbytery should adopt an action formally dissolving the church and attaching its members to another Church. Dissolving the church is a prerequisite for the presbytery to have authority under the Constitution to dispose of the Church's property.
  2. The presbytery should adopt a formal resolution authorizing the conveyance of the property on appropriate terms and conditions, or upon such terms and conditions as the presbytery wishes to set, or such terms as a commission of presbytery may determine to be in the presbytery's best interests.
  3. The Presbytery should appoint a commission to work with the organization that desires to assume control of the church building and other assets.
    - a. The authority of the commission and the scope of its work should be clearly spelled out. Does it have the authority to close the deal or simply to negotiate a transition for later approval by the presbytery? It may be imprudent to set a range or price (and telegraph that to the buyer) unless the terms have already been negotiated and included in the recommendation to presbytery.
    - b. One or two persons on the commission should be authorized to execute a deed and all other documents which are necessary and appropriate to closing the sale.
    - c. The commission should be authorized to secure legal help with the negotiation and closing. Because of the unusual nature of the sale of church property, the title company may need affidavits or other evidence of the presbytery's right to make the sale.
    - d. The commission should be instructed what to do with any sale proceeds.
    - e. If the property is going to be conveyed without a sale, it may still be necessary for the commission to have legal help to get the transaction closed. The commission needs clear instructions about what expenses it may incur if the new church organization cannot or does not assume all expenses.
    - f. There may always be unusual circumstances that need to be considered. Is there a cemetery involved? Will it be conveyed? Should an access easement to the cemetery be provided? Are there other issues (wells, underground tanks, hazardous waste) to be considered? If the property is being sold, will the presbytery provide title insurance? Are there any liens or mortgages on the property, and what will be the presbytery's liability for those after the conveyance? Can the necessary releases be secured?



### Other Considerations Regarding Changes in Church and Pastoral Relations

#### 1) **Transitioning Churches**

- a) Financial and Legal concerns: In each of the options described above, the constitutional steps are relatively simple, especially when compared to the potential legal and financial considerations. A few examples:
  - (1) Deeds for Church Property: there are a multitude of possible issues with church deeds and changing affiliations. For example, if a church property is presently deeded to the presbytery, transferring presbyteries, or creating a new presbytery would require changing the deed to the new presbytery. If church property was gifted with stipulations – such as ‘for as long as the land is in use by a Cumberland Presbyterian Church’ – there could be consequences for withdrawing from the denomination or making other affiliation changes.
  - (2) Cemeteries, Cemetery Associations, etc. may require special attention.
  - (3) If property is titled to a corporation, the provisions of the articles of incorporation, bylaws and resolutions may have an impact of the transfer.
  - (4) Additionally, each U.S. state has its own laws and regulations concerning real estate, property transfer, interaction between ecclesial (church) law and state law, etc. that cannot be properly accounted for in a document of this kind.
  - (5) International law (for our non-U.S. congregations and presbyteries) is often even more complex and frequently less understanding toward ecclesial law.
  - (6) In short, while congregations are treated essentially equally under our constitution, each congregation is going to have its own unique set of legal considerations, so congregations and presbyteries/synods should secure legal counsel before beginning any process to change affiliations.
- b) Any changes in affiliation could affect endowments and savings accounts held by the denomination for the church. While most of these accounts are likely to be unaffected by a change in presbytery affiliation, the congregation should inquire with the Stewardship, Foundation, and Benefits Ministry Team about these accounts and ensure that there will be no issues with a presbytery affiliation change.
- c) Note that while “Withdrawing from the Cumberland Presbyterian Church entirely” might seem to be the simplest route because it only requires the action of the presbytery, it is actually the most complex, expensive, and difficult option, as well as being the most catastrophic to our unity.
- d) Because the Church will have to be dissolved in order to permit the presbytery to dispose of its assets (even if that disposition is only transferring the property and accounts back to the church), withdrawing from the denomination will require the Church to have a plan in place to allow the legal transfer of property to a new congregation or its representative(s) when it is no longer a Cumberland Presbyterian Church.
- e) Constitutionally, the presbytery is obligated to attach the members of the congregation to another congregation in its bounds to ensure that no one’s membership is lost. This means that the members of the departing Church will need to send a request to the church to which their membership was transferred in order to transfer their membership back to the newly formed non-CP church.
- f) All savings accounts and endowments with the denomination will need to be closed. If any have stipulations (such as requiring that the funds be used for the benefit of a Cumberland Presbyterian Church), the consequences of those stipulations will have to be considered and addressed.
- g) If the congregation is leaving with their pastor, their pastor’s ordination is tied to being a Cumberland Presbyterian. If the pastor simply withdraws from their presbytery without being transferred to another presbytery, they may lose their ordination. Care should be taken that the plan for transition out of the CP church includes some path to retain the ordination and credentials of the pastor(s).
- h) If seeking admittance to another denomination (presbyterian or otherwise), that denomination will likely have a set of requirements and expectations before fully receiving the new congregation. Those requirements vary widely. Many require the leadership of the

church – both pastors and lay leaders (elders) – to be trained and examined over a period, which could range from several months to several years. The congregation and leadership should have researched and be prepared to complete that process and consider the practical and legal consequences of both joining the new denomination and the period of transition between denominations.

- i) If not seeking admittance to another denomination, and instead becoming an independent church, the ordination of any pastor(s) would be lost, and the church would have to establish its own governing structure, polity, ordination requirements, etc. They will, in essence, need to produce their own equivalent of a constitution, rules of order, and rules of discipline.
- j) These are only a few of the possible considerations for churches choosing to withdraw from the denomination entirely.

## 2) **Considerations for Ministers of Transitioning Churches**

- a) If the congregation is seeking transfer from one presbytery to another (options 1 or 2), the synod cannot transfer the minister with the congregation. The minister will have to request transfer from their presbytery to the new presbytery.
- b) If the congregation is seeking to form a new presbytery, synods have the right to transfer minister memberships as part of the process of constituting a new presbytery. (See Const. §8.1 Digest, *Synodic Jurisdiction Over Ministers' Membership*, 1847, 1865)
- c) If the congregation is seeking to withdraw from the denomination, the minister should recognize that their ordination credentials are dependent on their being under care of a Cumberland Presbyterian Presbytery, so care should be taken to ensure that the plan for the congregation's transition out of the CP Church includes a path to retain their ordination or to be ordained again after the transition.
- d) Ministers should also recognize that participation in the denominational retirement and health insurance plans is dependent on being a CP minister, and leaving the denomination will have consequences for those benefits. See the information provided by the Stewardship, Foundation, and Benefits Ministry Team for details regarding how these benefits will be affected. Also, many presbyteries offer additional benefits, such as disability insurance and counseling/mental health coverage that will likely be lost.

**FINANCIAL CONSIDERATIONS****from****THE BOARD OF STEWARDSHIP****Loans**

Any church holding a loan with the Board of Stewardship must repay the loan in full prior to leaving the denomination. If the church does not have the funds to do so, the church must sell the property and use funds from the sale to pay off the loan.

A loan's pay off amount can be received by contacting Brittany Meeks with the Board of Stewardship at [bmeeks@cumberland.org](mailto:bmeeks@cumberland.org)

**Investment Loan Savings Accounts**

Any churches with a savings account in the Investment Loan Program (ILP) must close their ILP account upon leaving the denomination. To do so, they must request a withdrawal of the balance of their funds.

To request full withdrawal and closure, a letter with the signature of two authorized signers must be sent to Brittany Meeks. This can be sent via email to Brittany Meeks at [bmeeks@cumberland.org](mailto:bmeeks@cumberland.org) or via USPS to: Cumberland Presbyterian Board of Stewardship, Attn: Brittany Meeks, 8207 Traditional Place, Cordova, TN 38107.

If a church is unsure of the balance of their account(s) or unsure if they have an account, they may contact Brittany Meeks for clarification ([bmeeks@cumberland.org](mailto:bmeeks@cumberland.org)).

**Endowments**

Any church with endowment(s) benefiting the church or its programs must close their endowment(s) upon leaving the denomination. To do so, they must request a withdrawal of the balance of their funds.

To request full withdrawal and closure, a letter with the signature of two authorized signers must be sent to Brittany Meeks. This can be sent via email to Brittany Meeks at [bmeeks@cumberland.org](mailto:bmeeks@cumberland.org) or via USPS to: Cumberland Presbyterian Board of Stewardship, Attn: Brittany Meeks, 8207 Traditional Place, Cordova, TN 38107.

If a church is unsure of the balance of their endowment(s) or unsure if they have endowment(s), they may contact Brittany Meeks for clarification ([bmeeks@cumberland.org](mailto:bmeeks@cumberland.org) or via USPS to: Cumberland Presbyterian Board of Stewardship, Attn: Brittany Meeks, 8207 Traditional Place, Cordova, TN 38107.)

Any endowment(s) a church may have that were set up to benefit another organization (such as Bethel University, Cumberland Youth and Family Services, Memphis Theological Seminary, etc.) cannot be closed by the church. These endowments belong to the entity to which they were set up to benefit and not to those who requested the endowment be created.

**Health Insurance for Church Staff**

Should a church leave the denomination, all the church staff currently enrolled in health insurance with the Board of Stewardship will have their insurance terminated.

**MINISTERS LEAVING THE DENOMINATION****Ministers: Investment Loan Accounts**

Any minister who leaves the denomination and who holds as a savings account in the Investment Loan Program (ILP) must close his/her ILP account upon leaving the denomination. To do so, s/he must request a withdrawal of the balance of his/her funds, unless the church is associated with the Cumberland Presbyterian Church or Cumberland Presbyterian Church in America.

To request the full withdrawal and closure, a letter with the signature account holder's signature must be sent to Brittany Meeks. This can be sent via email to Brittany Meeks at [bmeeks@cumberland.org](mailto:bmeeks@cumberland.org) or via USPS to: Cumberland Presbyterian Board of Stewardship, Attn: Brittany Meeks, 8207 Traditional Place, Cordova, TN 38107.

If a minister is unsure of the balance of his/her account(s) or unsure if s/he has an account, s/he may contact Brittany Meeks for clarification ([bmeeks@cumberland.org](mailto:bmeeks@cumberland.org)).

**Retirement**

Any minister who leaves the denomination and holds a retirement account through the Board of Stewardship may maintain his/her retirement account. It will continue to be invested. However, the minister and any church s/he may serve may no longer make contributions to this account.

Should a minister wish to close his/her retirement account, s/he may request a rollover into another IRA (in which case the funds would be untaxed) or a withdrawal to made to the minister, which will be taxed income.

To request a rollover or withdrawal for closure, the minister should fill out the appropriate form, which can be found at [www.cumberland.org/bos](http://www.cumberland.org/bos) and send the completed form to Brittany Meeks. The form can be submitted via email to [bmeeks@cumberland.org](mailto:bmeeks@cumberland.org) or via USPS to: Cumberland Presbyterian Board of Stewardship, Attn: Brittany Meeks, 8207 Traditional Place, Cordova, TN 38016.

**Health Insurance for Ministers**

Any minister currently enrolled in health insurance with the Board of Stewardship will have his or her insurance terminated upon leaving the denomination.

**BOARD OF STEWARDSHIP STAFF**

Brittany Meeks

Administrator, Coordinator of Benefits

(901) 276-4572 ext. 206

Robert Heflin

Executive Secretary

(901) 276-4572 ext. 207

**SELECTED CONSTITUTIONAL PROVISIONS***28 Constitution*

**2.52** In a particular church which is without a pastor, the elders who constitute the session are themselves responsible, within the limits of their offices, to lead the people in all the ministries that belong to the church.

**2.53** A congregational meeting of the members of a particular church shall be convened for the following purposes:

- a. To determine the type of tenure of office for elders and deacons.
- b. To nominate, elect, or accept the resignation of elders and deacons.
- c. To establish a quorum of the session or diaconate as less than a majority of the members:
- d. To recall an elder or deacon whose service is no longer acceptable to the church.
- e. Where state law or presbytery requires it, to authorize the sale and purchase of church property.

**2.54** A congregational meeting may be convened also to provide an opportunity for communication between the session and the congregation on other matters, but without the procedure of voting.

**2.55** A congregational meeting of the members of a church shall be held when authorized by the session, or at the request of 15% of the total membership of the church, or when directed by the presbytery. Notice of the meeting shall be given either by written notice to the entire membership at least one week before the meeting or by announcement on the three Sundays before the meeting, or by some other method which the session judges to be adequate notice. The minister in charge, or in a church without a pastor, a minister designated by presbytery, shall serve as moderator of the congregational meeting. The clerk of the session shall record the minutes of the meeting, which shall be approved at the next meeting of the session and made a part of its records. A quorum for a congregational meeting shall consist of those members present at the appointed time and place.

**8.0 SYNOD**

**8.1** A synod consists of at least three presbyteries in a prescribed area and the ministers and the elder representatives from the churches within those presbyteries.

**8.2** Representation to synod may be based on either all ministers and the elder representative/s from each church within the presbyteries with one (1) elder representative from each church for every 300 active members or a portion thereof or designated representatives from each presbytery consisting of one (1) elder and one (1) minister for every 1,000 active members or a portion thereof within the presbytery; the elders being from different churches.

**8.3** The synod having met at the time and place appointed may proceed to business provided a quorum of six persons (ministers and session representatives) are present, including at least one minister and one elder, with representation from at least three presbyteries.

**8.4** Members of a presbytery from which an appeal or protest is made shall not be entitled to vote on that question.

**8.5** A synod has the oversight and responsibility to:

- a. Examine and decide appeals, protests, and referrals regularly sent up from the presbyteries.
- b. Review the records of the presbyteries, redress whatever they may have done contrary to order, take effectual care that they observe the government of the church and obey the injunctions of the higher judicatories.
- c. Organize, divide, or dissolve presbyteries, when deemed expedient.
- d. Appoint persons to such work as may be under synod's jurisdiction.
- e. Formulate budgets and assign shares to the presbyteries.
- f. In general, to order with respect to the presbyteries, sessions, and churches under its care according to the government of the church, whatever pertains to their spiritual welfare and the edification of the church,
- g. Settle differences regarding church property and its use, upon appeal.
- h. Concert measures for promoting the prosperity and enlargement of the church within its bounds; and,
- i. Propose to the General Assembly such measures as may be of common advantage to the entire church.

**8.6** The synod shall keep full and accurate records of its proceedings, submit them to the General Assembly for review at its stated meetings, and in general, report on all important changes and the state of religion within its bounds, as well as supplying other information which may be requested by the General Assembly.

**8.7** The synod shall meet as often as once every two years on its own adjournment, and when an emergency shall require a meeting sooner than the time to which it stands adjourned, the moderator, or in case of the moderator's absence, death, or inability to act, the stated clerk shall with written concurrence or at the written request of three minister members and three session members, with representation from at least three presbyteries, call a special meeting. The call shall give notice, specifying the particular business of the intended meeting, to every minister and session of every particular church on its roll, at least.



**APPENDIX B****MEMORIAL FROM CAUCA VALLEY PRESBYTERY  
REGARDING HOMOSEXUALITY WITHIN THE CHURCH  
(as presented to the 192nd General Assembly)**

WHEREAS, the Word of God is the only rule of faith and practice for Christians and it condemns homosexuality as a sin. This being so, the Bible is the filter of modern culture and not the other way around.

WHEREAS, the homosexual lifestyle is not in keeping with Christian lifestyle and principles. That the homosexual individual is welcome in our ecclesiastical communities for the purpose of developing a relationship with Jesus that evidences transformation and change, but not in the ministries because homosexualism is considered a sin that must be repented of, and that, by practicing it, said individual ceases to be an example for God's flock. By the very deliberate practice of a sin.

WHEREAS, the Cumberland Presbyterian Churches outside the United States are seriously concerned about the unity of our church family in terms of doctrine and practice regarding homosexuality and the ministry of Word and Sacrament (Confession of Faith 5.00 numerals 5.01, 5.02, 5.03). This should not lend itself to the deception that to embrace the same understanding of Christian doctrine and practice is to fall into uniformity. On the contrary, it allows us to be of one mind as the Body of Christ (1 Corinthians 1:10).

WHEREAS, a faction made up of ministers, elders, leaders and members of a few Cumberland Presbyterian Churches, have been making efforts to ensure the adoption of progressive ideas and worldly and secular ideologies that have nothing to do with the Christian way of life and that by continuing to give openness to pro-homosexual line of thinking, the integrity of the Global mission could be fractured, running the risk that the CPC could end up losing the Global Church, given that many presbyteries will not follow this path of worldly thinking. It is worth mentioning that moving forward with such pro-LGBTQ+ efforts regardless of the serious consequences mentioned above, reveals the little love of its promoters for the work that God has been building over two centuries. It also shows contempt for the missions, mission fields, churches, and the beautiful Cumberland Presbyterian ministries across the globe. That is, to continue to act this way, with the implementation of an agenda of LGBTQ+ acceptance in ministerial positions, reveals a worldly individualistic attitude and not a godly one befitting the Body of Christ. The insistence on the part of the liberal line, despite the blunt refusal of the church family to accept homosexual life values is notorious. In this way, the "tolerant" are intolerant, as they have tried to impose their immoral sexual values on the majority who do not think the same way, since welcoming practicing homosexuals and/or militant members of the LGBTQ+ community to ministerial positions would only be possible by violating our consciences and biblical values. Is that really what they want? To violate the conscience and conviction of those they consider brothers and sisters in faith?

WHEREAS, it is the duty and responsibility of the General Assembly to receive and decide all appeals, protests, and inquiries duly filed by the lower courts, and to bear testimony against erroneous doctrines and immoral practices that are adversely affecting the church and interpretation of the Constitution. To decide all controversies relating to doctrine, discipline, church property, and interpretation of the Constitution. To give advice and instruction according to the government of the church in all cases submitted, to see that inferior courts serve the government of the church and call attention to breaches of order, to settle schismatic contentions and disputes, according to the government and discipline of the church, to watch over all the affairs of the whole church, to communicate with other churches, and in general to recommend measures to promote love, truth, and holiness in all churches under its care (Constitution 9. 4 literal a, b, c, e, g, g, k, m, n, o).

WHEREAS, this court and the denomination is not pro-homosexual (1996 Statement on Homosexuality), yet regardless of what the General Assembly determines, many ministers, elders, deacons and/or leaders go out and do as they see fit in ministerial practice without facing consequences. Revealing a defiant attitude, without love for authority, a disobedient heart and whose only interest is to fulfill their individualistic interests at all costs. This reveals that the General Assembly has lost its capacity for action to guarantee the welfare of the Church, since it is worrisome how ministers, elders and deacons living in homosexual lifestyles are ordained and no one says anything about it. The ability to implement discipline in our denomination has been lost. There will be dire consequences if presbyteries and the General Assembly do not take seriously their responsibility to discipline deacons, elders and ministers who are out of order in gender related issues (Constitution 2.70, 2.73, 2.80, 2.83). The church outside the United States knows of homosexual marriage ceremonies in which churches and presbyteries have rebelliously ignored the decisions and positions of the General Assembly.

THEREFORE, we urge that the General Assembly assume its responsibility to safeguard Christian doctrine and morality as expressed in human sexuality between a man and a woman by advising all churches under its authority through written and digital communication on the General Assembly website regarding the following:

What should be the procedure, consistent with the guidelines of the Word of God and Confession of Faith, of churches and presbyteries with respect to homosexual ministers, deacons and elders who are in ministerial practice and who, in turn, promote a homosexual lifestyle within the Churches.

Imperatively request the administrators of websites and accounts on social networks such as Instagram, Facebook and others that promote the homosexual lifestyle to stop using the institutional image (logo, colors, slogans, and any other resource that represents the CPC) and to stop publishing in the name of the denomination given that the position of the GA is that the homosexual lifestyle is incompatible with the Christian lifestyle.

Sending letters of protest to the presbyteries and churches that are ordaining homosexual ministers, elders, and deacons or the same who are in the process of ordination and explain to them that such action is out of order and how such behavior affects the whole Body of Christ.

Respectfully,

Board of Directors

Cauca Valley Presbytery

## APPENDIX C



April 16, 2024

Rev. Dennis Croslin  
165 Maple Street  
Gordonsville, TN 38563

Rev. Fred Polacek  
907 Graham Drive  
Old Hickory, TN 37138

Dear Rev. Croslin and Rev. Polacek:

I am writing on behalf of the Appeal Commission representing the General Assembly of the Cumberland Presbyterian Church (“the Commission”) regarding the appeal by Rev. Dennis Croslin of actions taken by Tennessee Synod on January 30, 2024. The Commission consists of the members of the Cumberland Presbyterian Church Judiciary Committee, less one member who was disqualified from serving by rule because he is a member of Tennessee Synod. One of the responsibilities assigned by General Assembly to the Judiciary Committee is to hear appeals of synod actions.

On March 27, 2024, the Commission held a hearing on the appeal. The following persons were present at the hearing:

**Members of Appeal Commission:**

Rev. Jim Ratliff (via Zoom)  
Ms. Kimberly Silvus  
Mr. Bill Tally  
Ms. Rachel Moses  
Ms. Jan Overton (via Zoom)  
Rev. Corey Cummings  
Mr. Daniel Heady  
Rev. Alan Meinzer  
Rev. Dennis Croslin (appellant)  
Rev. Fred Polacek, Moderator of Tennessee Synod (for the respondent)  
Rev. Michael Sharpe, Stated Clerk of General Assembly (advisor to the Judiciary Committee)  
Mr. Jaime Jordan (Legal Counsel to Office of the Stated Clerk)

**Procedural Status of the Appeal**

According to the *Rules of Discipline* (or, “RD”):

An appeal of any and all non-disciplinary actions of a judicatory may be made by any person who is a member of the Cumberland Presbyterian Church. . . . (RD 4.205)

Notice of appeal by a person or persons must be given within ten days of the action being appealed. (RD 4.203)

This appeal was made by Rev. Croslin who is a member of the Cumberland Presbyterian Church. Notice of the appeal was properly provided within ten (10) days of the synod action which was appealed. Therefore, the Commission determined that the appeal process was properly followed.

In the hearing, Rev. Croslin spoke on behalf of his appeal, and Rev. Fred Polacek spoke in defense of the Synod's action. Both speakers were courteous and helpful, and they presented their positions clearly.

### **First Basis for Appeal**

The appeal alleges that Tennessee Synod committed two errors during its called meeting held January 30, 2024. With respect to the first error, Rev. Croslin's appeal states:

. . . a motion [was made] to call the December 10, 2023, meeting of Murfreesboro Presbytery out of order due to the call for that meeting coming after the 10 day time limit as specified in Rules of Discipline 4.203, because. . . it was an appeal. . . . Proper procedures were not followed as Murfreesboro Presbytery was addressing a point of order, and they were not filing an appeal to a higher judicatory. Furthermore, to classify the point of order as an appeal was committing an injustice against Murfreesboro Presbytery, which had the right to conduct its business the way it did.

The official minutes of the Synod state the action taken as follows:

After much discussion, the motion was made and seconded that the Called Meeting of Murfreesboro Presbytery, held on December 10, 2023, was out of order and its actions null and void. Motion carried.

The Synod's defense of its ruling can be summarized as follows:

The Cumberland Presbyterian Church *Rules of Order* state that "cases that may arise which are **not provided for in these Rules or in the Government of the church** shall be governed by *Robert's Rules of Order*." (Rule 14.1, emphasis added). This rule is understood to mean that when the *Rules of Order* or the "Government of the church" do make provision for a case, those rules should be applied and take precedence over *Robert's Rules*. Because the Cumberland Presbyterian Church is a multi-tiered, connectional church, there are many instances in the Church which *Robert's Rules* was not written to address and which must instead be addressed within the government and polity of the Church.

The Cumberland Presbyterian Church, through the *Rules of Discipline*, provides a process for an appeal to be made when a presbytery's action is considered to be erroneous. In this instance, Murfreesboro Presbytery held a called meeting of the presbytery to deal with an alleged error by using the process of a parliamentary point of order. Calling for the correction of an error was in the nature of an appeal and should have been treated as an appeal. Since an appeal must be filed within ten (10) days of the date on which the presbytery acted, and the call for a special meeting of Murfreesboro Presbytery to address the alleged error was not made within ten days after the action taken, then the appeal was not made in a timely manner and should be dismissed.

Rev. Croslin's position can be summarized as follows:

The fact that an error by a presbytery can be appealed to a higher judicatory does not mean that the lower judicatory is powerless to fix the error itself. Under certain circumstances, an error in the proceedings which would normally be addressed promptly by a point of order can be addressed at a later time. *Robert's Rules of Order* Newly Revised (12<sup>th</sup> ed.), or RONR, states:

The only exceptions to the requirement that a point of order must be made promptly at the time of the breach arise in connection with breaches that are of a continuing nature, whereby the action taken in violation of the rules is null and void. In such cases, a point of order can be made at any time during the continuance of the breach—that is, at any time that the action has continuing force and effect—regardless of how much time has elapsed. Instances of this kind occur when. . . (d) any action has been taken in violation of a fundamental principle of parliamentary law. . . . RONR, § 23:6

[I]t is a fundamental principle of parliamentary law that [since] the right to vote is limited to the members of an organization. . . the rules cannot be suspended so as to give the right to vote to a nonmember. RONR § 25.9

In this instance, it was alleged that a non-member was allowed to vote, and the vote of the non-member affected the results of a ballot vote (which ended in a tie). The error was alleged to be continuing in nature because the stated clerk would report to General Assembly in June that Murfreesboro Presbytery had rejected the proposed constitutional amendments. If the alleged illegal vote had not been counted, the presbytery's vote on October 5 might have approved the constitutional amendments.

The December 10, 2023, called meeting of Murfreesboro Presbytery was in order and its action to declare the October 5, 2023, ballot vote on the constitutional amendments to be null and void was also in order. For these reasons, the appeal should be granted.

### **Commission's Ruling on the First Basis for Appeal**

Following a lengthy discussion, Rev. Alan Meinzer made a motion, which was seconded by Rev. Corey Cummings

That Tennessee Synod erred by holding that the called meeting of Murfreesboro Presbytery, held on December 10, 2023, was out of order and its actions null and void.

The motion was approved by a unanimous vote of the Commission.

The members of the Commission agreed with Rev. Croslin that the existence of a right to appeal a judicatory's decision to the next higher judicatory does not mean that the lower judicatory is powerless to right its own errors. The time limitations which apply to an appeal to the higher judicatory may be different from time limits which apply when a judicatory is called upon to correct its own mistake. In this specific instance, raising the issue of the alleged error through a point of order was an appropriate avenue for Murfreesboro Presbytery to address the issue. The fact that the special meeting was called more than ten (10) days after the presbytery's action did not cause the December 10, 2023, meeting to be improper.



By common consent, the Commission also held that:

The action of Tennessee Synod holding that the called meeting of Murfreesboro Presbytery, held on December 10, 2023, was out of order and its actions null and void, is reversed in whole.

The effect of this decision is to leave intact the actions taken by Murfreesboro Presbytery in the December 10, 2023, called meeting.

### **Second Basis for Appeal**

The second point of appeal by Rev. Croslin is that “The body present at the called meeting of Tennessee Synod voted on whether Rev. Stephens had the right to vote or not. The vote was taken and ruled that he did have the right to vote.”

The official minutes of the Synod state:

After further discussion, the motion was made and seconded to rule that Wyatt Stevens [*sic*] vote on October 5, 2023, was out of order. Motion failed.

According to the applicable parliamentary rules, if a motion is made and fails, then no action has been taken. Rev. Croslin, Rev. Polacek, and all members of the Commission agreed that, because the foregoing motion failed, it did not represent an action by the Synod, nor a ruling by the Synod that the minister in question had the right to vote in the October 5, 2023, meeting.

### **Note:**

The Commission recognizes that its ruling does not resolve the issue of whether a minister who has been granted a letter of dismission from a presbytery can continue to vote in that presbytery until it receives “proper notification of reception by the presbytery or other ecclesiastical body to which the letter was granted.” That issue was considered moot in this appeal because Murfreesboro Presbytery has declared the October 5, 2023, vote on the proposed constitutional amendments null and void and announced its intention to vote on that question again in its Spring meeting. The Judiciary Committee is currently working on an opinion regarding this question and the interpretation of *Constitution* § 6.51. It is anticipated that a report on this subject will be made to the 2024 General Assembly.

### **Conclusion**

For the reasons stated above, this appeal is granted in part. The action of Tennessee Synod holding that the called meeting of Murfreesboro Presbytery, held on December 10, 2023, was out of order and its actions null and void, is reversed in whole. All other aspects of the appeal are dismissed.

CUMBERLAND PRESBYTERIAN CHURCH  
GENERAL ASSEMBLY APPEAL COMMISSION

Bill Tally, Chairperson

## THE REPORT OF THE BOARD OF TRUSTEES OF MEMPHIS THEOLOGICAL SEMINARY

We want to begin this report by expressing our heartfelt gratitude for your support of Memphis Theological Seminary. Your gracious partnership enables us to equip leaders for ministry in the Cumberland Presbyterian Church and the world. Thank you!

### I. BOARD OF TRUSTEES

#### A. OFFICERS

The following officers were elected by the Board of Trustees to serve during the past year: Moderator – Rev. Kip Rush (Cumberland Presbyterian minister, Nashville Presbytery); Vice-Moderator – Mrs. Vanessa Midgett (Cumberland Presbyterian Church in America elder); Secretary – Rev. Jason Mikel (Cumberland Presbyterian minister, Nashville Presbytery); Treasurer – Ms. Cassandra Price-Perry (Vice President of Operations and CFO, MTS).

#### B. BOARD REPRESENTATIVE

The Moderator of the Board, Rev. Kip Rush will serve as the representative to the 2024 meeting of the General Assembly. Rev. Jason Mikel, Nashville Presbytery, will serve as the alternate.

#### C. MEETINGS

The Board of Trustees has met two times since the last meeting of General Assembly: October 6, 2023, and February 9, 2024. The Board is scheduled to meet one more time before the meeting of General Assembly, on May 10, 2024.

#### D. EXPIRATION OF TERMS

The terms of six of eighteen members of the Board of Trustees expire each year. Four of the six whose terms expire this year are eligible to succeed themselves and have agreed to serve another three-year term: Rev. Daniel Barkley, Mr. Tyrone Burroughs, Rev. Dr. Gloria Villa Diaz, and Ms. Diane Dickson.

Rev. Dr. Yoong Kim and Rev. Rian Puckett have declined their eligibility to serve another three-year term.

**RECOMMENDATION 1: That the General Assembly express its gratitude to trustee Rev. Dr. Yoong Kim and Rev. Rian Puckett for their faithful service to Memphis Theological Seminary and the Cumberland Presbyterian Church.**

## II. ADMINISTRATION

#### A. PRESIDENT

Rev. Dr. Jody Hill became the ninth President of Memphis Theological Seminary on January 1, 2020. He is a 1992 graduate of the University of Mississippi School of Business. In 2000, Rev. Dr. Hill earned a Master of Divinity degree from Memphis Theological Seminary and was ordained into Christian ministry by the Cumberland Presbyterian Church. He served as a member of the Board of Trustees for MTS from 2008 to 2014, and served two terms as Moderator of the Board. In his prior position, Rev. Dr. Hill was the Vice President for Community Relations at Blue Mountain College in Mississippi. He has served full-time and bi-vocational pastorates in both the Cumberland Presbyterian Church and the Presbyterian Church (USA). He graduated with a Doctor of Ministry in Strategic Leadership from New Orleans Baptist Theological Seminary in May 2020.

#### B. VICE PRESIDENT OF ACADEMIC AFFAIRS/DEAN

Dr. Carmichael Crutchfield was appointed Interim Vice President of Academic Affairs/Dean January 1, 2024. Dr. Crutchfield served previously as the Clara Scott Chair of Church and Ministry and Professor of Christian Education, Spiritual Formation, and Youth Ministry. He is a Fully Ordained clergy person in the Christian Methodist Episcopal Church where he has served for over twenty years as the General Secretary

of Christian Education and Formation. He is picking up with the work left in good shape by his predecessor, Dr. Peter Gathje, who served for six years in the position. Dr. Crutchfield has reorganized the Admissions, Student Services and Financial Aid offices into a department led by an Associate Dean of Students.

### **C. VICE PRESIDENT OF OPERATIONS/CFO**

Ms. Cassandra Price-Perry began work with MTS in August 2010 as Vice President of Operations and Chief Financial Officer. She is a Certified Public Accountant with over 35 years of experience in business and accounting. Cassandra is an active laywoman in her Roman Catholic Church in Southaven, MS. She has received high praise from our auditors and our Board for her work over the past ten-plus years.

### **D. VICE PRESIDENT FOR CUMBERLAND PRESBYTERIAN CHURCH RELATIONS**

Rev. Dr. Michael Qualls has served as Director of the Program of Alternate Studies since 2011 and as Director of the Cumberland Presbyterian House of Studies since 2019. In 2024 he was also named Vice President for Cumberland Presbyterian Church Relations. In all these capacities he continues to focus on bridging the worlds of academia and practical ministry. A pastor of Cumberland Presbyterian congregations for 32 years prior to coming to MTS, Dr. Qualls has never stopped serving in congregational leadership and preaching through interim pastorates. He holds a BA in Speech from the University of Arkansas, an MDiv from Memphis Theological Seminary, and a DMin in New Church Development from Columbia Theological Seminary. He served nine years on the MTS Board of Trustees and currently teaches regularly for MTS and the Program of Alternate Studies in areas of practical ministry.

## **III. INSTRUCTION**

### **A. DEGREE PROGRAMS**

Memphis Theological Seminary offers three degree programs (MDiv, MACM, and DMin) and five certificate programs, including the certificate offered through the Program of Alternate Studies for Cumberland Presbyterians.

The Master of Divinity (MDiv) is the basic degree program for persons preparing for ordained ministry in many denominations. The MDiv features coursework that integrates theological study with formation for ministry and pastoral placements, culminating in an Integrative Seminar in which students reflect upon their studies in light of practical demands in pastoral leadership. The MDiv continues to be our largest Master's degree program, with 78% of our Master's students seeking the MDiv. The MDiv requires 78 semester hours and takes three years of full-time study to complete. We are currently reviewing our MDiv curriculum to make sure it continues to provide an excellent preparation for congregational ministry.

The Master of Arts in Christian Ministry (MACM) is a 48-hour degree designed for persons who are preparing for a specialized ministry, rather than leadership of a congregation. The creation of this degree program in 2016 recognized a growing number of people who seek to do ministry in settings such as non-profits, or who do not need the MDiv in order to practice ministry, such as those serving in Christian Education. Concentrations currently available in the MACM are Youth and Young Adult Ministry, Christian Education, Chaplain Studies, Methodist Studies, and Social Justice. The MACM has been recently revised to include some additional courses for internships and theological preparation. Approximately 20% of our students are in the MACM program.

MTS has online and distance learning options for both of our Master's degree programs. In this model, we meet the needs of students who need a flexible, practical approach to education with a solid biblical and theological foundation without sacrificing spiritual formation. In addition to the online offering, students are required to attend three four-day residencies. These residencies are:

1. An introduction to theological studies
2. An interfaith/intercultural immersion class
3. A final integrative seminar

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 MDiv (or equivalent) and who want to engage in further theological reflection within the practice of ministry. The DMin is a three-year program. Each track or concentration within the DMin requires five courses specific to the individual track chosen by the student, along with the DMin project course. We offer a variety of tracks in response to perceived need within the church and broader community, such as "Faith and Health," "Preaching and Leadership," "Land, Food, and Faith Formation," and "Forming and Growing Churches in the 21<sup>st</sup> Century." The specific

courses are offered as hybrid courses, with online study complemented by one-week residencies in January and July for intensive discussion and other academic work. The DMin project course includes the planning, implementation, and evaluation of a major project that addresses a problem or issue in the practice of ministry. Approximately 50% of our total enrollment is in the DMin program, with a current total of 97 DMin students.

## B. CERTIFICATE PROGRAMS

In addition to the three degree programs, MTS offers the following certificates:

- Program of Alternate Studies of the Cumberland Presbyterian Church
- James Netters Certificate in Ministry
- Certificate in Wesleyan Studies
- Certificate in Cumberland Presbyterian Church Studies
- Certificate in Chaplain Studies

## C. FACULTY

For the academic year 2023-2024, Memphis Theological Seminary has six full-time teaching faculty and two administrative faculty members who teach part-time. In addition, the seminary curriculum is greatly enhanced by the work of approximately fifteen adjunct professors, most of whom are active in pastoral or other ministries, and most of whom teach in the DMin program.

Members of the MTS faculty continue to be both scholars and practitioners. As scholars, faculty regularly attend professional academic meetings, give papers or provide other leadership at those meetings, and publish books and articles both for the academy and the church. As practitioners, several of the faculty serve as pastors in area churches, while others regularly preach or teach in churches and denominational meetings, and some are engaged in leadership in local non-profit organizations that engage in ministry.

The faculty have been flexible in adapting to and offering courses in a variety of modalities. Currently we offer five approaches for delivering instruction:

1. Asynchronous online (instruction completely online with various modes of interaction between students and instructor, but no set time for class meetings)
2. Synchronous online (instruction completely online in which students meet at a set time each week via Zoom)
3. Weekly hybrid courses (instruction on campus 2 hours once per week, 50% of instruction online)
4. Monthly hybrid (instruction on campus 4 hours once per month, 50% of instruction online)
5. Hyflex weekly or monthly hybrid courses (instruction is on campus though students may also participate via Zoom)

## D. ENROLLMENT

Total enrollment for degree programs for Fall 2023 was 179 and for Spring 2024 was 174. While Cumberland Presbyterian students only make up 13.2% of the total enrollment for Master's and Doctoral students, Cumberland Presbyterians represent 32.2% of our Masters of Divinity enrollment (19). This makes the Cumberland Presbyterian Church the largest denomination among our Master's students. In addition, these totals do not include the Cumberland Presbyterian PAS enrollment (which is recorded below).

- **Fall 2023: 179 degree-seeking students**
  - 91% retention rate from Spring 2023
  - 80 master's-level (MDiv & MACM) students
    - 47 full-time (58.8%)
    - 33 part-time (41.3%)
      - 5 new students
  - 99 doctoral (DMin) students
    - 14 new students
  - Total Master's and Doctoral Enrollment by Denominational Affiliations
    - Various Baptist denominations: 31.8%
    - Cumberland Presbyterian: 13.4%
    - United Methodist Church: 12.8%
    - Non-denominational: 10.1%
    - Christian Methodist Episcopal: 5.6%

- Christian Church (Disciples of Christ): 5.6%
- African Methodist Episcopal: 4.5%
- Presbyterian Church USA: 3.4%
- United Church of Christ: 3.4%
- Other/Unknown: 8.9%
- Gender
  - Male: 46%
  - Female: 54%
- Ethnicity
  - Asian: 2.8%
  - Biracial: 3.4%
  - Black (Non-Hispanic): 60.3%
  - Caucasian (Non-Hispanic): 32.4%
  - Hispanic: 1.1%
- **Spring 2024: 174 degree-seeking students**
  - 97% retention rate from Fall 2023
  - 77 master's-level (MDiv & MACM) students
    - 31 full-time (40.3%)
    - 46 part-time (59.7%)
      - 8 new students
  - 97 doctoral (DMin) students
    - (New DMin students enrolled only in Fall semesters)
  - Denominational Affiliations
    - Various Baptist denominations: 30.5%
    - Cumberland Presbyterian: 13.6%
    - United Methodist Church: 13%
    - Non-denominational: 11.3%
    - Christian Methodist Episcopal: 6.2%
    - Christian Church (Disciples of Christ): 4.5%
    - African Methodist Episcopal: 3.4%
    - Presbyterian Church USA: 3.4%
    - United Church of Christ: 3.4%
    - Other/Unknown: 8.5%
  - Gender
    - Male: 45%
    - Female: 55%
  - Ethnicity
    - Asian: 2.9%
    - Biracial: 2.9%
    - Black (Non-Hispanic): 62.1%
    - Caucasian (Non-Hispanic): 31%
    - Hispanic: 1.1%

#### **E. PROGRAM OF ALTERNATE STUDIES (Dr. Michael Qualls, Director)**

It's my desire that all Cumberland Presbyterians can affirm the contribution PAS continues to make to the mission of the Cumberland Presbyterian Church. We have been a reliable resource for many arms of the church. To serve the Cumberland Presbyterian Church is our reason for existence. The Program of Alternate Studies currently has four priorities:

1. Preparing for ministry those who are practically hindered from pursuing traditional theological education. Our alternative has integrity and graduates now serve well in many roles of ministry throughout the denomination.
2. Delivering the denominational studies that enable persons with a Master of Divinity degree to meet the constitutional requirements for ordination in the Cumberland Presbyterian Church.
3. Resourcing the global needs of expanding witness through the Missions Ministry Team and PAS-Colombia.



4. Assisting in the education of lay persons interested/involved in congregational leadership in the Cumberland Presbyterian Church.

While travel has been reduced in recent years, we make ourselves accessible to the church as much as possible. We report at least annually on each student's progress to their Probationer Care Committee or Committee on Ministry within their presbytery.

### **General Information**

- As I write the position of Administrative Assistant position remains unfilled following a brief tenure of the previous person hired to replace Karen Patten. Mrs. Patten continues to work behind the scenes in that capacity as she fully recovers from hip surgery but this is an unsustainable, stop-gap measure. I hope to be able to announce her replacement by General Assembly.
- The program has 53 active students in the United States (6 of the 53 are Spanish speakers).
- There are 37 PAS-Colombia students in Colombia, Europe, Guatemala, and Mexico. Not all of these are seeking ordination--some are lay leaders.
- We will return to Bethel University for Summer Extension School July 13-27. PAS graduation will be the first day of SES, July 13th at 11:00 am at McKenzie Cumberland Presbyterian Church. We are turning the corner from the Coronavirus pandemic but have some challenges particularly relating to head count. The Bethel cafeteria cannot serve if there are less than 50 people in attendance. We are working with them and other CP organizations to try to make it work, but we may also have to create stop-gap measures for some of the meals while we are there.
- We are also scheduling a weekend school in person to accommodate special student circumstances. That will be 10 courses offered in the "off-season" which is about the maximum we can schedule. The PAS Advisory Council reinstated the policy that at least half of all courses should be taken in person.
- PAS-Colombia is working with Spanish-speaking candidates and lay leaders everywhere there is a need. We recently graduated 6 in the lay leader track from 3 churches in Guatemala. 2 of them have since been led to enroll in the full program to pursue ordination. Our mission remains an important one for our denomination.
- We have committed to work with the Louisa Woosley Preaching Initiative, a multiyear focus on excellence in preaching. We will be helping host special seminars with them during PAS Summer Extension Courses.
- We are working with an ad hoc committee to shore up the preparation of lay leaders to fill leadership roles in congregations. We must be agile and adaptable to resource congregations in the current context.

### **In Memoriam**

We mourn the loss of yet another from the deep pool of credentialed educators and ministry professionals who have served PAS faithfully as instructors. Rev. E.G. Sims taught Ministerial Ethics for years every summer in our program. May the work of his hands continue to bear fruit as we thank God for this faithful servant.

### **F. CUMBERLAND PRESBYTERIAN HOUSE OF STUDIES (Dr. Michael Qualls, Director)**

The Cumberland Presbyterian House of Studies (CPHS) attempts to ensure ongoing practical connection of Cumberland Presbyterian students at MTS with their CP heritage and help form them for ministry within that identity. The CPHS has been active on campus with students back in the classroom.

- We have sponsored two luncheons for the MTS community this academic year and contributed to other community-building events when students are on campus, in addition to specific events commemorating Cumberland Presbyterian-specific interests. This highlights the significant presence of the CPC on the campus.

- In November of 2023 we hosted a special recognition of Rev. P.F. Johnson, D.D. He served as the President and Dean of Cumberland Presbyterian School of Theology established at Bethel University in 1814. Rev. Garrett Burns preached and surviving relatives of Dr. Johnson provided a colorful and personal glimpse of his life during a catered luncheon.

- In February of 2024 we had a special CP Heritage Day worship and luncheon commemorating 214 years of mission and ministry. Rev. Bobby Spurling was our guest preacher with Rev. Peter Jeffrey at the keyboard and special music in an African dialect by Rev. Dr. Dee and Kelly Sodeinde.

**CUMBERLAND PRESBYTERIAN ENROLLMENT IN MASTER'S AND DOCTORAL STUDIES**

The current total for enrollment for all degree paths includes 24 Cumberland Presbyterian students (19 MDiv, 4 DMin, 1 MACM). While Cumberland Presbyterian students only make up 13.2% of the total enrollment for Master's and Doctoral students, Cumberland Presbyterians represent 32.2% of our Masters of Divinity enrollment (19). This makes the Cumberland Presbyterian Church the largest denomination among our Master's students.

**ACADEMICS**

We will graduate several CP students in May. I will be communicating with the remaining students to discern how best to provide the two courses in CP studies required for their ordination.

Plans are placed on hold for a Rural Ministry Conference at Bethel University. There have been too many moving parts and too much uncertainty to plan in earnest these past few months. I am holding out for this in the future as I feel it could be very beneficial to the CP church and the bulk of congregations in rural or small-town settings.

**ONGOING PRIORITIES**

- Maintain course offerings that enhance Cumberland Presbyterian congregational ministry.
- Help with recruitment of CP students.
- Strengthen connections with students, leaders, presbyteries, and congregations.
- Develop a Cumberland Presbyterian Studies Certificate for students who wish to emphasize this area of study.

**How Can You Help?**

I wish to speak frankly to the church through this report. We need your help. It is a difficult time to be the educational arm of the Cumberland Presbyterian Church. With rancor and division afoot, the seminary and PAS are relatively easy targets for anyone who doesn't like the way things are going. We have attempted to remain as neutral as possible regarding the divisions in the body. Rather than pick sides, it is our responsibility to be a resource for the whole church. While we enjoy full-throated support by many in our church, I am troubled by misinformation and social media posts that attempt to cast the seminary in a negative light. Often the source has an axe to grind; sometimes the author has not seen the inside of any MTS classrooms in the last couple of decades, if ever. While I acknowledge there can always be legitimate critique, there must also be a counter narrative. We have much to be pleased about in the one seminary intrinsically related to the Cumberland Presbyterian Church. We are always open to discussing any improvement. Please help by correcting any public perception that contradicts your own experience or ask for further clarification from us so we can set the record straight or work to correct a practice if it needs correcting. We will get through this together.

Respectfully,  
Michael Qualls,  
Vice President for Cumberland Presbyterian Church Relations  
Director PAS  
Director CPHS

**G. NEW ACADEMIC INITIATIVES**

A funding grant from the Assisi Foundation of Memphis and a partnership with West Cancer Center has allowed us to establish a Center for Pastoral Wholeness and Chaplaincy Studies. This has significantly upgraded our ability to offer chaplaincy courses. As a result, we now have nearly twenty students seeking a concentration in Chaplaincy in either the MDiv or MACM degree programs. The Center focuses not only on preparing students for traditional chaplaincy placements, but also on preparing students and those already serving in churches to develop chaplaincy for people in congregations.

Students at MTS are now able to earn their MDiv or the MACM degrees online. The newly-approved options for online degrees will offer the flexibility students need while also retaining opportunities for interactions with faculty and other students. Most of the classes will be offered in an online synchronous format in which students will have set days and times for class each week to meet online. Some classes will be asynchronous online which will allow students to access class materials and engage in learning with no set day or time. For all students, there will be a short four-day residency to introduce students to theological education online, and two additional residencies that include an interfaith/intercultural immersion and a

final integrating seminar.

In addition to this attention to modalities of instruction, we are also attending to the very structure and requirements of our MDiv and MACM degree programs. We are considering curriculum revision in both degree programs to adjust to changing needs in the church and broader society. We are very aware of the need to address the realities of bi-vocational ministry. We continue to emphasize the importance of practicums within our curriculum so that students are engaged in the integration of practice with theological reflection.

## H. 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 Commission on Colleges (SACSCOC). Every ten years, member schools go through an extensive process of re-accreditation review. MTS's current ATS accreditation runs through 2025 and our SACSCOC accreditation is good through 2028. We submitted our 5-year interim report to SACSCOC in March, 2024. We are currently in the self-study phase of our reaffirmation with ATS with an on site review scheduled for November 10-13, 2025. Both of these accrediting bodies have also approved Memphis Theological Seminary to offer distance education.

## IV. MTS STRATEGIC PLANNING PROCESS

MTS has been a free-standing school throughout its history in Memphis. This means the seminary is not part of a larger academic institution or university system. Therefore, the seminary has to shoulder all operational expenses by itself instead of sharing those expenses as part of a larger entity. Since 2004, enrollment has been declining significantly among most all seminaries throughout North America. As a result, free-standing seminaries are no longer thriving unless they have enough annual revenue to offer significant scholarships to all students.

- The average mainline seminary has scholarship expenditures of \$1.2 million annually in comparison to MTS expending \$256,000 in annual scholarships.
- Our master's-level enrollment has decreased by approximately 12 students per year since 2015 when it totaled 180 students. In Fall 2023, the master's enrollment was 80 students.
- CFO Cassandra Price-Perry and President Jody Hill have reviewed data which indicates that our optimal enrollment is 200 master's-level students under our current model of operations.
- Because our enrollment is less than half the number of students needed, we had to budget an additional draw on unrestricted endowment funds of almost \$400,000 in order to have a balanced budget for Fiscal Year 2024 (ending July 31, 2024).
- If enrollment continues to decline at the rate it has in recent years, then we will need to make an additional draw on unrestricted endowment funds to operate in fiscal year 2025.

We know the love that many of you have for Memphis Theological Seminary, and we share that love. We also share your concern for the future of this beloved institution. As we have watched the educational landscape change, we have become increasingly aware that things cannot continue as they have. After discussing these challenges for a couple of years, the board has made the commitment to look at the options before us. Unfortunately, we do not believe that remaining a free-standing seminary is an option.

The day before our October 6, 2023, board meeting, we invited a strategic planning coach to facilitate conversations with our faculty, staff, and trustees. The following day, during the trustee meeting, the Board of Trustees appointed a five-person committee to begin talking with potential partner institutions about embedding or merging. As an institution of the Cumberland Presbyterian Church, we understand that the General Assembly has the ultimate say in any changes moving forward. So, immediately following our October 2023 board meeting, we made it public to the larger Cumberland Presbyterian Church that MTS would be evaluating merger and partnership as an option for this General Assembly to consider. Therefore, we present the following resolution to the One Hundred Ninety-Third General Assembly of the Cumberland Presbyterian Church.

**RESOLUTION OF THE BOARD OF TRUSTEES OF MEMPHIS THEOLOGICAL SEMINARY**

WHEREAS, Over the last ten years, 19 Association of Theological Schools (ATS) have merged together and continue degree granting. 12 ATS schools have merged into universities and continue degree granting, 1 school was purchased by a non-educational entity, and there have been approximately 15 closures of ATS schools;

WHEREAS, when we examine the best available data related to those seminaries that are most likely to remain viable into the future, it is clear that the most sustainable model is a seminary embedded in a larger institution;

WHEREAS, Memphis Theological Seminary needs the authority of the General Assembly to merge or be acquired by another institution.

WHEREAS, the seminary and a merger or acquisition partner do not have the authority to negotiate terms of an agreement without the approval of the General Assembly;

WHEREAS, we need to be able to negotiate the seminary's future with an institutional partner in the months immediately following this meeting of General Assembly and the Church has a mechanism to secure approval of negotiated terms on behalf of the denomination;

WHEREAS, section 1.01 of the bylaws of the Cumberland Presbyterian Church General Assembly Corporation states, "This corporation has been formed to serve and support the Church by holding real and personal property of the Church, employing staff to serve the Church, and performing other secular and legal functions."

and

WHEREAS, section 5.13 of the bylaws of the Cumberland Presbyterian Church General Assembly Corporation states, "If the Board of Directors determines by a vote of three-fourths of all its members that an emergency exists of such magnitude as to threaten the work of the whole Church, or of all boards and other agencies of the Church, and that the emergency requires action before the next meeting of the General Assembly, then the Board of Directors shall exercise the powers of the Commissioners in such emergency."

BE IT RESOLVED, that the General Assembly of the Cumberland Presbyterian Church authorizes the Board of Trustees of Memphis Theological Seminary to negotiate an acquisition or merger of the Seminary with another educational institution and consents for the Board of Directors of the Cumberland Presbyterian Church General Assembly Corporation to conduct any legal steps necessary to relinquish ownership of Memphis Theological Seminary.

**RECOMMENDATION 2: That the General Assembly adopt the above Resolution authorizing Memphis Theological Seminary of the Cumberland Presbyterian Church to be acquired or to merge with another educational institution be approved.**

**V. FACILITIES****A. LEADERSHIP**

MTS welcomed back Mr. Greg Spencer in the spring of 2023 to lead our facilities and safety department. Mr. Spencer has a wealth of knowledge having been a General Contractor for many years as well as prior employment with MTS. Mr. Spencer leads a dedicated staff of facilities and safety personnel.

**B. CAMPUS WORKGROUPS**

We have been blessed in the past years by adult and youth work groups who have come to MTS during the summer months to help repair and maintain our campus housing. Groups have come from Trilla, Illinois; Greeneville, Tennessee; Florence, Alabama; Bowling Green, Kentucky; Collierville, Tennessee; and elsewhere. We encourage work groups willing to help the seminary in this way to contact the facilities department or president to schedule a work trip.



### C. SAFETY

The facilities and safety departments continue to explore ways to enhance the safety of our students in the context of our urban campus. Through lighting, on-site Campus Monitors, building access badge readers, Faculty, Staff, and Student Photo IDs, and well-articulated safety plans, the seminary seeks to provide a safe environment for students and visitors to our campus. To enhance our secure environment, MTS installed a badge access entry door system in all buildings containing classrooms. In addition, we have also installed state-of-the-art cameras outside campus buildings. We continue to seek ways to provide a safe environment for our campus community.

## VI. ADVANCEMENT AND FINANCE

### A. BUDGET, OPERATIONS, AND GIFTS

- Our Board of Trustees will approve a budget for the 2024-2025 academic year at its May meeting. Copies of that budget will be provided at the meeting of General Assembly.
- Like seminaries across the country, we continue to face budget challenges from declining enrollments. We have renewed efforts to increase transparency as well as the involvement of the Board.
- For the fiscal year to date December 2023, the matching pledges and the gifts from our generous supporters surpassed a total of \$460,330.
- Our United Outreach distributions for fiscal year 2023 totaled \$135,283 for seminary operations and \$29,095 for PAS operations.
- The seminary finished FY2023 (Fiscal Year 2023 ending July 31, 2023) in the black.
- The balance on our property debt was \$1,995,036 after the January 2024 Financials. For Fiscal Year 2023, we paid \$109,381 in principal and \$75,024 in interest.
- We currently have no funds borrowed against our \$1 million line of credit loan.

### B. SCHOLARSHIPS AND GRANTS

We continue to cultivate relationships with foundations whose mission closely aligns with ours. The following grants for scholarships and other projects have been received in recent years:

#### 1. Lilly Endowment, Inc.

In December 2017, MTS was notified that it had been selected to receive a grant of \$1 million from the Lilly Endowment, Inc., for use over five years to fund the Center for Faith and Imagination at Memphis Theological Seminary. Working with partners including the Methodist Healthcare Clergy Coaching Network, the Center for Transforming Communities, the Cumberland Presbyterian Pastoral Ministry Development Team, and the Memphis Annual Conference of the United Methodist Church (UMC), the work of the Center focuses on supporting and sustaining clergy in their first five years of ministry post-seminary. CFI provides services to our graduates to help them develop networks of support, encouragement, and spiritual depth to help them thrive in the midst of the challenges of pastoral ministry.

In November 2021, MTS received a \$1 million grant from the Lilly Endowment to establish the House of Black Church Studies. With the addition of the House of Black Church Studies, MTS can now celebrate that we have houses of study dedicated to equipping leaders in our student body's three largest congregational settings: the African American Church, the Cumberland Presbyterian Church, and the Pan-Methodist Church.

In November 2022, MTS received a \$1 million grant from the Lilly Endowment for Passing of the Faith program. This project aims to help parents and caregivers adapt and embrace time-honored Christian practices in their daily lives.

In June 2023, MTS was notified of supplemental support for Passing on the Faith program with a \$250,000 grant.

#### 2. The Kemmons Wilson Family Foundation

The Kemmons Wilson family, founders of the Holiday Inn hotel chain and noted philanthropists in Memphis, have renewed funding of the Wilson Scholarships at \$15,000 for this year.

#### 3. The H.W. Durham Foundation

The Memphis-based H.W. Durham Foundation renewed its gift of \$5,000 to provide five \$1,000 scholarships for students who are 55 years of age or older. These Durham Scholars will represent much of our student body who are second-career students.

#### 4. West Cancer Center

The Center for Pastoral Wholeness and Chaplaincy Studies entered into a partnership with West Cancer Center to provide three chaplain interns per semester. Eligible students apply for the internship,

which will pay for one course of study at MTS. As part of this arrangement, West Clinic makes a five-year, \$75,000 commitment to MTS.

### **C. ENDOWMENTS**

In November of 2019, we celebrated the establishment of the Hamilton and Varnell Wesleyan Chair and House of Studies Endowment. This endowment will insure that for all the years to come, MTS will always have a Methodist House of Studies Program. The endowment also funds the Hamilton and Varnell Wesleyan Chair faculty position.

As of December 31, 2023, we had over 290 endowments with a total value of \$14.4 million. These endowments are varied in both amount and purpose. Scholarships, of course, make up the largest group, but other endowments are also set aside for the general fund, lectures, the library, music and other purposes.

We continue to grow the Baird-Buck Endowment for the purposes of fully funding the Cumberland Presbyterian House of Studies. As of December 31, 2023, the endowment had a balance of \$894,521 toward the goal of \$1.5 million.

### **D. ESTATE GIFTS**

In 2022, we were overjoyed to receive a gift of \$57,883 from the Estate of Rev. Dr. Clinton Buck. He was Professor of Educational Ministry and Associate Dean at Memphis Theological Seminary from 1978-1998, Director of Field Education from 1978-1983 and Associate Dean for the DMin program from 1991-1998. He served as Moderator of the General Assembly of the Cumberland Presbyterian Church in 1995-96. After 20 years at MTS, Dr. Buck retired in 1998 and was named Professor Emeritus. In 2004-2005 he was Interim Dean and Acting President of MTS. In 2014 he published *Unity and Diversity in Theological Education*, a history of Memphis Theological Seminary. Including this estate gift, Dr. Buck's lifetime of giving to MTS exceeded \$100,000.

In 2023, we again were overjoyed to receive a gift of \$250,000 from the Estate of Mr. Roy Card. We are inspired by his long life of service as an Elder in the First Cumberland Presbyterian Church of Chattanooga. We are deeply grateful for the commitment he and his lovely wife Virginia had for supporting the preparation of future ministers by their gracious gifts to Memphis Theological Seminary over the years. We will continue to hold the Card family in our prayers and will utilize these gifts to bring glory to God.

We are deeply grateful for the generosity that faithful Cumberland Presbyterians exhibit in remembering MTS, and other denominational ministries, in their estate planning. The MTS Advancement Staff and President are available to present programs on planned giving to churches, groups of churches, or presbyteries to encourage our members to remember Memphis Theological Seminary in their estates and other planned giving vehicles.

### **E. SEMINARY/PAS SUNDAY**

We have many churches in the Cumberland Presbyterian denomination, and in other denominations we serve, who recognize Seminary Sunday in their local churches. This provides time to educate church members about the work of MTS and the Program of Alternate Studies, and provides an opportunity for members to make a special one-time gift to support the work of the seminary. Please contact the seminary for more information on how you can recognize Seminary Sunday in your local church, and to request a speaker for the occasion.

**RECOMMENDATION 3: That the third Sunday in August, (August 18, 2024 and August 17, 2025) be included in the General Assembly Calendar as Seminary/PAS Sunday, and that the General Assembly encourage all churches to share information about MTS and PAS and receive a special offering on that day, or on a more convenient day of the session's choosing. MTS leadership has committed to focusing these annual funds on growing the Baird-Buck Endowment for Cumberland Presbyterian Studies until the Chair in CP Studies is fully funded.**

### **F. ANNUAL FUND**

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 (OUO). In addition to OUO, 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.



MTS alumni and friends are encouraged to consider joining the 1852 Society, by pledging to give at least \$18.52 per month to help support the work of the seminary. Information on the 1852 Society is available at the MTS display table during the week of General Assembly, and can be accessed through our website: [www.MemphisSeminary.edu](http://www.MemphisSeminary.edu).

#### **G. AUDIT REPORT**

The auditing firm of Cannon, Wright, Blount, PLLC. has audited the books of Memphis Theological Seminary for the 2022-2023 fiscal year. The audit was unqualified. Copies of the report have been filed with the office of the Stated Clerk.

Respectfully submitted,  
Kip Rush, Moderator of the Board of Trustees  
Jody Hill, President

## THE REPORT OF THE NOMINATING COMMITTEE

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. Cumberland Presbyterian members of any board or committee can be re-elected to the same board after a two-year absence. Ecumenical representatives may be re-elected to the same board after a one-year absence. With the exception of the Nominating Committee any person elected to serve on a denominational entity may serve three consecutive terms. Filling an unexpired term counts as one term, thus members of any entity do not always serve nine years before completing eligibility on a board/agency.

The committee discussed sentiment expressed from some of the denominational executives that the current 3 term lengths and limits were too long and a deterrent to recruiting persons to serve on denominational board and committees. Other options were discussed, including reducing term limits from 3 terms to 2 or reducing the term from 3 years to 2. The committee continues to consult with each of the board and committee chairs to gain their input on the matter before giving further consideration to the matter.

The Committee submits the following list of nominees:

### I. GENERAL ASSEMBLY CORPORATION

#### (Members whose terms expire in 2027)

- (1)REV. DUAWN MEARNES, 311 Chickasaw Drive, Ada, OK 74820, Red River Presbytery, Mission Synod for a three-year term
- (1)REV. VERNON SANSOM, 7425 Northampton Boulevard, Knoxville, TN 37931, Presbytery of East Tennessee, Southeast Synod for a three-year term

### II. MINISTRY COUNCIL

#### (Members whose terms expire in 2027)

- (1)REV. KEVIN JENKINS, 8817 County Road 747, Cullman, AL 35055, Hope Presbytery, Synod of the Southeast for a three-year term
- (1)MR. MARK MADDUX, 225 Oak Drive, Dresden, TN 38225, Midsouth Presbytery, Great Rivers Synod for a three-year term
- (1)REV. JAMES MESSER, 3653 Old Madisonville Road, Henderson, KY 42420, North Central Presbytery, Synod of the Midwest for a three-year term
- (1)REV. CHRISTIAN SMITH, 1094 Tanglewood Drive, Cookeville, TN 38501, Murfreesboro Presbytery Tennessee Synod for a three-year term
- (3)MS. MELINDA REAMS, 10 W Azalea Lane, Russellville, AR 72802, Arkansas Presbytery, Great Rivers Synod to succeed herself for a three-year term

#### (Members whose terms expire in 2025)

#### YOUTH ADVISORY MEMBERS

(shall be between the ages of 15 and 17 years of age, elected for a one year term and is eligible for an additional one term)

- (2)MR. CHRISTOPHER BUTCHER, 403 Kalye Court, Mt Juliet, TN 37122, Cloyd's Congregation, Murfreesboro Presbytery, Tennessee Synod, to succeed himself for a one-year term
- (1)MR. COLBY PUCKETT, 55 Ham Street, Batesville, AR 72501, Faith Hopewell Congregation, Arkansas Presbytery, Great Rivers Synod for a one-year term.
- (2)MS. AVERY STENCE, 1 Esther Road, Fairfield, IL 62837, Fairfield Congregation, North Central Presbytery, Synod of the Midwest, to succeed herself for a one-year term

### III. TRUSTEES OF HISTORICAL FOUNDATION

#### (Members whose terms expire in 2027)

- (1)MS. JANELL FLEMING, 15629 County Road 3540, Ada, OK 74820, Red River Presbytery, Mission Synod for a three-year term
- (1)MS. SUZANNE HUNT, 152 Jamestown Road, Ashland City, TN 37015, Nashville Presbytery, Tennessee Synod for a three-year term

- (3)MS. KELLY SHANTON, 3932 W Beaver Creek Drive, Powell, TN 37849 Presbytery of East Tennessee, Synod of the Southeast, to succeed herself for a three-year term

#### **IV. TRUSTEES OF MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH**

**(Members whose terms expire in 2027)**

- (3)REV. DANIEL BARKLEY, 2732 Rexford Street, Hokes Bluff, AL 35903, Grace Presbytery, Synod of the Southeast, to succeed himself for a three-year term
- (2)\*MR. TYRONE BURROUGHS, 3380 Pearson, Road, Memphis, TN 38118, to succeed himself for a three-year term
- (3)REV. GLORIA VILLA DIAZ, 2425 Holly Hall Street B42, Houston, TX 77054, Trinity Presbytery, Mission Synod, to succeed herself for a three-year term
- (2)MS. DIANE DICKSON, 24 W Rivercrest Drive, Houston, TX 77042, Houston Congregation, Trinity Presbytery, Mission Synod, to succeed herself for a three-year term
- (1)MS. ROSE MARY MAGRILL, 203 Pitts Avenue, Marshall, TX 75672, Trinity Presbytery, Mission Synod, for a three-year term
- (1)REV. SUSAN PARKER, 655 York Drive, Rogersville, AL 35652, Hope Presbytery, Synod of the Southeast, for a three-year term

#### **V. STEWARDSHIP, FOUNDATION AND BENEFITS**

**(Members whose terms expire in 2027)**

- (1)REV. CLIFF HUDSON, 4782 Waverly Court, Ooletewah, TN 37363, Tennessee-Georgia Presbytery, Synod of the Southeast for a three-year term
- (2)MS. PHYLLIS JOHNSTON, 2708 Pinto Trail, Edmond, OK 73012, Stonegate Congregation, Red River Presbytery, Mission Synod, to succeed herself for a three-year term
- (3)MS. DEBBIE SHANKS, 3997 N 100th Street, Casey, IL 62420, New Hope Congregation, North Central Presbytery, Synod of the Midwest, to succeed herself for a three-year term

#### **GENERAL ASSEMBLY COMMISSIONS:**

#### **VI. COMMISSION ON FEDERAL CHAPLAINCY**

**(Members whose terms expire in 2027)**

- (2)REV. GARRETT BURNS, 387 Forrest Avenue, McKenzie, TN 35803, Cornerstone Presbytery, Synod of Great Rivers, to succeed himself for a three-year term

#### **GENERAL ASSEMBLY COMMITTEES**

#### **VII. JUDICIARY**

**(Members whose terms expire in 2027)**

- (1)REV. JUAN DAVID CORREA, 5648 N Kimball Avenue, Chicago, IL 60659, North Central Presbytery, Synod of the Midwest, for a three-year term
- (1)REV. SHELIA O'MARA, PO Box 170, Gadsden, TN 38337, Presbytery del Cristo, Mission Synod, for a three-year term
- (2)MS. KIMBERLY SILVUS, 169 Deercrest Circle, Franklin, TN, Nashville Presbytery, Tennessee Synod, to succeed herself for a three-year term

## VIII. NOMINATING

### (Members whose terms expire in 2027)

- (1)MS. LAURA BUTLER, 261 Ridgefield Drive, Winchester, TN 37398, Murfreesboro Presbytery, Tennessee Synod for a three-year term
- (1)REV. JAMES FISK, 9 Mills Drive, Bella Vista, AR 72714, Arkansas Presbytery, Great Rivers Synod for a three-year term

## IX. OUR UNITED OUTREACH COMMITTEE

### (Members whose terms expire in 2026)

- (2)REV. STEVE LOUDER, 98 Gallant Court, Clarksville, TN 37043, Nashville Presbytery, Tennessee Synod, to succeed himself for a three-year term
- (3)MS. GWEN RODDY, 3728 Wittenham Drive, Knoxville, TN 37921, Beaver Creek Congregation, Presbytery of East Tennessee, Synod of the Southeast, to succeed herself for a three-year term

### (Members whose terms expire in 2025)

#### YOUTH ADVISORY MEMBERS

(shall be between the ages of 15 and 17 years of age, elected for a one-year term and is eligible for an additional one term)

- (1)MS. CATHERINE MONEY, 230 Three Springs Lane, Winchester, TN 37398, Murfreesboro Presbytery, Tennessee Synod, for a one-year term

## X. UNIFIED COMMITTEE ON THEOLOGY AND SOCIAL CONCERNS

### (Members whose terms expire in 2026)

- (3)REV. MITCH BOULTON, 80 Topsy Lane, Savannah, TN 38372, Cornerstone Presbytery, Synod of Great Rivers, to succeed himself for a three-year term.
- (1)REV. IWAO SATOH, 8710 Hickory Falls Lane, Pewee Valley, KY 40056, Cumberland Presbytery, Midwest Synod for a three-year term
- (2)MR. JOHN TALBOTT, 3370 23rd Street, San Francisco, CA 94110, Grace Fellowship Congregation, del Cristo Presbytery, Mission Synod, to succeed himself for a three year term

## XI. GENERAL ASSEMBLY OFFICERS

### STATED CLERK (whose terms expires in 2028)

REV. MICHAEL SHARPE, 8207 Traditional Place, Cordova, TN 38016, Choctaw Presbytery, Mission Synod

### ENGROSSING CLERK (whose terms expires in 2028)

REV. LISA SCOTT, 8157 North Lawn Avenue, Kansas City, MO 64119, Missouri Presbytery, Synod of Great Rivers

## THE REPORT OF THE OUR UNITED OUTREACH COMMITTEE

Since 1985, when a tithe-modeled sharing of gifts was adopted by the General Assembly, *Our United Outreach (OUO)* has served as a path for stewardship for congregations and individuals to help provide funding for the ministries, boards, and agencies of the church in grateful response to God.

The *OUO* Committee was established by the General Assembly in 2009, for the purpose of promoting *Our United Outreach*. The *OUO* Committee is comprised of 12 voting representatives, one from each Synod and the rest from denominational entities and institutions. In addition, executives from the church programs and institutions participate on the Committee as advisory members. This Committee meets annually unless there is a need for a called meeting. In recent years, access to technology has allowed many of the members to participate virtually, reducing the necessity for travel and hotel stays, as the committee is dedicated to stewardship of all resources.

### I. OUR UNITED OUTREACH FUNDS ALLOCATION

The *Our United Outreach* Committee met March 1, 2024, to allocate the *Our United Outreach* funds for the 2025 year. The *Our United Outreach* allocation basis for 2025 is \$2,500,000. While the goal does not reflect 10% of church income across the denomination, it is representative of a predictable pattern of actual giving over the past decade or more and gives boards and agencies a better picture of what *OUO* income will provide toward their overall budgets. The *OUO* goal for 2023 was \$2,500,000 and giving was \$2,387,595.34, a 4.5% shortfall of the goal. When there is a shortfall (or overage) each entity is affected proportionately.

**RECOMMENDATION 1: That General Assembly adopt the following Our United Outreach allocations for 2025:**

Amount to be Allocated	2,500,000.00	
Ministry Council	\$1,203,978	48.159%
Bethel University	120,398	4.816%
Children's Home	72,239	2.890%
Stewardship	242,355	9.694%
General Assembly Office	192,636	7.705%
Memphis Theological Seminary/Program of Alternate Studies	168,557	6.742%
Historical Foundation	72,239	2.890%
Shared Services	287,395	11.496%
Contingency	12,040	0.482%
OUO Committee	92,044	3.682%
Comm. On Chaplains	13,990	0.560%
Judiciary Committee	13,196	0.528%
Theology/Social Concern	4,912	0.196%
Nominating Committee	<u>4,021</u>	<u>0.161%</u>
<b>Our United Outreach Goal</b>	<b>\$2,500,000</b>	<b>100.000%</b>

The recommended allocations represent an adjustment to allocations for Shared Services and Stewardship from 2024 allocations. A full-time accounting position was moved from Shared Services (which covers maintenance, utilities, mowing, trash pick-up, pest extermination, and custodial and other services for entities housed in the Cumberland Presbyterian Center) to Stewardship, which will provide immediate supervision. The adjustment does not affect the total, but realigns the allocation.

## II. OUR UNITED OUTREACH COMMITTEE UPDATES

Beginning in 2023, the committee transitioned to a model of *Our United Outreach* promotion that engages a part-time *OUO* Coordinator along with volunteer presbytery *OUO* Ambassadors who advocate for *Our United Outreach*. The goal is to nurture relationships and open lines of communication, so to further understanding of the purpose and principles of *Our United Outreach* and better support congregations in stewardship education.

The Rev. Jeff McMichael has served as interim *OUO* Coordinator since May 1, 2023. During this first year, he has recruited and continues to recruit presbytery *OUO* Ambassadors, compiled a training manual for the Ambassadors, overseen the development of a new *OUO* brochure, and has begun building a database of *OUO* contacts. In our March 1, 2024 meeting, the *OUO* committee made Rev. McMichael the *OUO* Coordinator, no longer considering the position to be interim.

## III. GOALS FOR 2024

The *Our United Outreach* Committee believes that goals should reflect the aspirations of the committee. We believe that these goals will be challenging to meet but are attainable.

**Achieve the \$2,500,000 in contributions.** This amount has been the goal for the previous two years. In 2022, we achieved 97.95% of the goal, and last year we achieved 95.5% of the goal.

**Increase the Church Participation Rate to 65%.** We would like to see every church participate and become partners in the ministry of our denomination by contributing to *Our United Outreach*. In 2022, our church participation rate was 61% and last year it declined to 58%. Even if the church cannot tithe the full 10%, we believe each church could and should contribute some amount to the ministry.

**Recruit an Our United Outreach Ambassador for every presbytery.** It is vital we have an *Our United Outreach* Ambassador in every presbytery. This person will be able to share the good news of ministries and show the value of each contribution. We presently have 6 Ambassadors covering nine presbyteries. The *OUO* coordinator will be traveling to all presbyteries in the continental United States without an Ambassador this year to recruit.

**Increase the number of individual givers.** We have several individuals who give above their tithe to their local church and contribute independently to *Our United Outreach*. They want to be involved in our denominational ministries. Because we believe there are more of these individual donors who want to support the work of the denomination in a personal way, we created the QR code this past year, providing a direct link to our donation page. The key is getting *Our United Outreach* message to people in the pew.

**Improve our communication through increased social media presence, email blasts to our database, and development of more educational handouts.**

The committee wishes to express gratitude to the many churches who faithfully support *OUO*, honoring our call as a church to provide for a wider sharing of the Good News through this expression of unity we call *Our United Outreach*.

Respectfully submitted,  
Mikel Davis, Chairperson  
Eduardo Montoya, Vice-Chairperson  
Gwen Roddy, Secretary  
and the Our United Outreach Committee



## THE REPORT OF THE PLACE OF MEETING COMMITTEE

The Place of Meeting Committee consists of the Moderator and the Stated Clerk who serves as the chairperson.

The 165th General Assembly, “authorized the committee to select meeting places up to five years in the future and that preference be given that keeps, insofar as possible, the General Assembly meetings 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.” The 173rd General Assembly approved exploring the use of college campuses and very large conference centers in addition to hotels/convention centers. When the Office of the General Assembly receives an invitation from a congregation or a presbytery, the Stated Clerk makes a site visit to determine if adequate facilities are available to host the meeting.

Commissioners and visitors are encouraged to stay at the General Assembly hotel, to assure meeting the contracted room block. Hotel contracts also include a commitment on food and beverages, this makes it important for boards/entities to continue to sponsor special meal functions to help defray meeting room rental expense. The GA luncheons/dinners provide opportunities for the sponsoring denominational boards and entities to keep the church informed about their respective programs, thus enhancing support.

### I. INFORMATION ABOUT FUTURE GENERAL ASSEMBLIES

Continued discussions with the leadership of the Cumberland Presbyterian Church in America regarding concurrent meetings of the General Assemblies may impact future meeting locations. It is helpful to continue scheduling a few years in advance of the meeting to assure that adequate hotel/ convention space is available and to negotiate a good rate. If a congregation or a presbytery is interested in hosting the General Assembly, the Office of the General Assembly will provide information on hosting responsibilities. Hosting the General Assembly/Convention is a service to the Church, allowing the Church to celebrate the good ministries occurring within a particular presbytery, and provides persons within a presbytery the opportunity to participate more fully in the annual meeting.

In the event that no invitation is received in a particular year, or a situation arises requiring a change of venue for a particular year, the Corporate Board will be responsible for selecting a place of meeting.

Plans are underway for the 2025 meeting of General Assembly to be held June 15-19, in Knoxville, Tennessee, hosted by the Presbytery of East Tennessee.

Since the last international meeting of the General Assembly occurred in 2015, the Office of the General Assembly is exploring the possibility of scheduling a future General Assembly meeting in the UK to help celebrate the growing mission work there. Presbyteries are encouraged to begin setting aside funding now for a future international meeting.

### II. SCHEDULE OF MEETINGS BY PRESBYTERIES

The following schedule shows the annual meetings and the year that the General Assembly last met in the bounds of a particular presbytery.

Red River/Cumberland Youth & Family Services	2023	Missouri	2011
del Cristo	2022	West Tennessee	2009
Cumberland	2021	Japan	2008
Choctaw & Red River	2018	Arkansas	2007
Grace	2017	Columbia	2005
Nashville	2016	East Tennessee	2003
Cauca Valley & Andes	2015	Covenant	2002
Tennessee-Georgia	2014	North Central	1980
Murfreesboro	2013	Trinity	1969
Hope & Robert Donnell	2012		

Respectfully submitted,  
Michael G. Sharpe  
Mitch Boulton

## THE REPORT OF THE UNIFIED COMMITTEE ON THEOLOGY AND SOCIAL CONCERNS

The Unified Committee on Theology and Social Concerns (UCTSC) is a standing committee of the General Assemblies of the Cumberland Presbyterian Churches (CPC & CPCA) and is charged with the responsibility to conduct theological and ethical reflection on matters of importance to the churches and their mission in the cultures and societies in which they serve. The UCTSC was created by action of the two General Assemblies in 1999.

The UCTSC meets semiannually, and produces study papers and resources for the General Assembly and its agencies, and for the use of particular churches and members of the Cumberland Presbyterian Church. The Committee is willing to provide resources for Presbyterian Committees on Theology and Social Concerns, local congregations, and other interested groups, as time allows.

### I. MEETING AND OFFICERS

The UCTSC met virtually on October 26, 2023 and on February 29, 2024. The following officers were elected: Reverend Dr. Carolyn Smith Goings (CPCA), Reverend Mitch Boulton (CPC) Co-Chairs, and John Talbott (CPC), Secretary.

The Committee welcomed the following new members from the CPCA: Rev. Lucille L. Hayes (Wingo, KY), Elder Michael Cooper (Nashville, TN), Rev. Dr. Carolyn Smith Goings (Dyersburg, TN), Rev. Robert Rice (Madison, AL), and Rev. Omar Yarcé from the CPC.

### II. GENERAL ASSEMBLY REPRESENTATIVE

The Committee elected Reverend Mitch Boulton to serve as the representative at the meeting of the CPC General Assembly in Evansville, Indiana. Reverend Lisa Scott will be the alternate.

### III. STUDY PAPERS

The Committee does not have any study papers before them at this time. A compilation of study papers previously approved by the General Assemblies (CPC and CPCA) are available online, as well as a *Guide to the Process of Writing Study Papers* for those interested in submitting papers to the Committee for consideration ([www.cumberland.org/uctsc](http://www.cumberland.org/uctsc)).

### IV. WORKS IN PROGRESS

UCTSC continues its to work with the Discipleship Ministry Team of the Ministry Council to finalize work on a blueprint (workshop design) on baptism, for use by congregations and presbyteries in both denominations. The design draws upon the Confession of Faith and other Cumberland Presbyterian writings as foundational elements for the workshop. The Committee hopes to have the workshop design available for use early next year.

Respectfully Submitted,  
Unified Committee on Theology and Social Concerns

# THE REPORT OF BOARD OF TRUSTEES OF BETHEL UNIVERSITY

## Introduction

Bethel University is the Cumberland Presbyterian university. Bethel University's Mission is "to offer an assessable education, whether in person or through technology mediated methods, to the diverse learning community".

The school was established as Bethel Seminary in 1842, in McMoresville, Tennessee, and is one of the oldest institutions of higher education in the state of Tennessee. In 1847, the state of Tennessee granted a charter to the college. In 1872, then Bethel President W.W. Hendrix led the initiative to move Bethel from McMoresville to McKenzie where there was an intersection of railways. In 2009, Bethel College trustees voted to change its name to Bethel University to reflect the momentum the institution was experiencing. There are currently three colleges within Bethel University with those being The College of Arts and Sciences, The College of Professional Studies, and The College of Health Sciences. Bethel University's history is one of upholding traditions and pushing boundaries as is evidenced in part by the college admitting women as early as 1865, being a pioneer in online education, being the first institution of higher education in Tennessee to provide each full-time student a laptop, offering performing arts students the type of scholarships athletes receive, to name only a few. The 2024-2025 academic year will mark Bethel's 183<sup>rd</sup> year of operations.

Bethel University is proud of its close relationship with The Cumberland Presbyterian Church through the Covenant Agreement. Bethel's relationship with Memphis Theological Seminary is ongoing and strengthening through programs such as The Whosoever Will Bridge Program. Bethel University is always honored to serve as we work for God's will to be done in our students, employees, Board of Trustees, community and the world in which we serve.

## I. . BOARD OF TRUSTEES

### A. MEMBERS

The current Board of Trustees for Bethel University are:

R. Scott Allen	Crossville, TN	Linda Ingram	Sparta, TN
Jeff Amrein	Prospect, KY	Pat Kahlden	Caldwell, TX
Nancy Bean	McKenzie, TN	Dewana Latimer	Jackson, TN
Lewis Leon Cole, Jr.	Southfield, MI	Brock Martin	Huntingdon, TN
Lisa Cole	Nashville, TN	E. Ray Morris	Norcross, GA
Chet Dickson	Houston, TX	Keith Priestley	McKenzie, TN
Glenda Foreman	Ft. Worth, TX	Damian Probstfield	Springfield, MO
Clinton Fox	Houston, TX	Bernice Richardson	Huntsville, AL
Drew Gray	Kevil, KY	Rick Rosenjack	Colleyville, TX
Samantha Hassell	Dyersburg, TN	Tommy Surber	McKenzie, TN
Vicky Hoover	Paris, TN	Leonard Turner, Jr	Knoxville, TN
William Terry Howell	McKenzie, TN	Robert (Rob) Truitt	Burns, TN
Terry Hunley	Jackson, TN	Craig White	Madison, AL

### B. OFFICERS OF THE BETHEL UNIVERSITY BOARD OF TRUSTEES

Chairperson – Nancy Bean  
Vice-Chairperson – Keith Priestley

Secretary – Craig White  
Treasurer – David Huss

### C. BOARD OF TRUSTEES REPRESENTATIVE TO GENERAL ASSEMBLY

Nancy Bean

## II. ADMINISTRATION

A. The Board of Trustees of Bethel University appoints two positions by the power granted in its Bylaws. Those positions are President and Treasurer.

The position of President was vacated by the December 31, 2023 retirement of Dr. Walter Butler who had successfully led Bethel for 10 years but had been affiliated with Bethel since the 1970's. Currently, Bethel is being led by Interim President Rev. Dr. Robert (Bob) Watkins who is an alumnus and former trustee as well as a former pastor and missionary in the Cumberland Presbyterian Church.

The Board of Trustees has been diligent in its search for the new president. The Board's commitment was to find the president that God would have lead this historical and distinguished institution.

As of February 23, 2024, after much prayer and the seeking of discernment, Bethel University chose Dr. Perry Moulds as its next president. Dr. Moulds assumes his duties July 1, 2024. The announcement of Moulds' appointment reads as follows:

*An experienced higher education professional, Moulds currently serves as a senior assistant to the president for philanthropic initiatives at Belmont University in Nashville, TN. He previously served at Belmont's vice-president for advancement from 2014 until 2023. Moulds succeeds Walter Butler who retired in December after leading the university for 10 years. Alumnus and former trustee Rev. Dr. Bob Watkins has served the university as interim president since Butler's retirement.*

*"Thank you to the search committee, Nancy Bean and the full Board of Trustees and Interim President Watkins for your diligence throughout the search process. And for the honor of becoming Bethel University's next president," Moulds said. "I am excited to arrive on campus and lead this storied institution into the future with the strong foundation provided by Dr. Butler and our predecessors. This university is vital, both to the region and to students around the globe, and I look forward to working with the entire Bethel community to further our success."*

*During his Belmont tenure, Moulds led development, alumni and family engagement, advancement operations, university marketing, communications, and public relations, and he served on the senior management team overseeing comprehensive institutional leadership. Notably, he was the architect and leader of the largest fundraising campaign in the school's history, ultimately raising and investing \$336 million for student, faculty and programmatic support, and increased the university's endowment by 233 percent. He and his teams brought new events to the university, and elevated the university's profile in local, regional and national markets. In addition, Moulds and his team partnered with other university leaders to increase enrollment by 22 percent through innovative marketing strategies, comprehensive family programming and increased support for scholarships through private philanthropy.*

*We are fortunate to have a very strong pool of applicants who were anxious to lead Bethel and be a part of our mission, and we deeply appreciate each of them," said Nancy Bean, chair of the Board of Trustees. "Dr. Moulds's experience, vision and charisma emerged as key indicators that he is the right person to lead us into the future."*

*"I believe institutions like Bethel – dedicated to excellence in education while modeling a Christ-centered approach – are vital to developing future leaders who possess the intellectual capacity and drive to be successful, along with the strength of character to lead others and achieve greatness," Moulds said. "Bethel has demonstrated that it is in the enviable position to excel in this regard and be a leader among Christian universities."*

*Prior to his roles at Belmont, Moulds served in positions at Vanderbilt University Medical Center, the Vanderbilt-Ingram Cancer Center and the University of Mississippi. He holds a bachelor's, master's and doctoral degrees from University of Mississippi. Moulds is a Pressnell Fellow of the Tennessee Independent Colleges and Universities Association (TICUA) Executive Leadership Institute, an alumnus of Leadership Nashville, and is active in the Council for the Advancement and support of Higher Education (CASE). His community involvement includes service on the board of directors for Easter Seals of Tennessee and Girl Scouts of Tennessee; the nonprofit PENCIL, dedicated to connecting Nashville public schools with community resources; and the Sigma Phi Epsilon Educational Foundation. He is also active with the Rotary Club of Nashville and the Nashville Chamber of Commerce.*

*Moulds is married to Kimberly, who holds a doctorate in exercise physiology from the University of Mississippi. She currently volunteers in the community in a number of roles. The Mouldses are parents to a daughter Kinsley, a high school student, and a dog, Zoe.*

*Bethel University, located in McKenzie, Tenn., was founded in 1842 by the Cumberland Presbyterian Church. It currently serves more than 2,800 students across its Tennessee location in McKenzie, Paris, and Jackson, and its online programs. Bethel was listed among the Best Colleges in America by Money magazine in 2023. It is one of the largest local employers and provides a hub for performing arts, athletics and education for the surrounding community. Bethel is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award bachelor's and master's degrees."*

**B.** The president appoints a Cabinet that reports directly to him and meets with the Board of Trustees at their three yearly meetings. The current members of the President's Cabinet are:

Dr. Wayne Scott	Executive Vice President
Dr. Phyllis Campbell	Chief Academic and Compliance Officer
Dr. Joe Hames	Vice President of Health Sciences
Lauren Thompson	Director of Finance.
Ms. Cindy Mallard	Vice President of The College of Arts and Sciences

**RECOMMENDATION 1: That this General Assembly welcomes Dr. Perry Moulds pledging to support him in prayer.**

### **III. BETHEL UNIVERSITY SUNDAY**

Bethel University has been blessed with a Sunday in which we are recognized by many churches in the Cumberland Presbyterian denomination. In 2024, Bethel University Sunday will be November 3, 2024. It is a chance for Bethel University to be remembered by the Cumberland Presbyterian Church.

**RECOMMENDATION 2: That General Assembly share Bethel University's Mission and ask Presbyteries worldwide to support the university in its prayers, financial offerings and referral of students.**

**RECOMMENDATION 3: That Bethel University Sunday November 3, 2024 be announced and supported in denominational calendars, publications and social media.**

**RECOMMENDATION 4: That this General Assembly urge pastors, elders, and church leaders to discuss with their youth and adult learners the possibility of attending Bethel University.**

### **IV. AUDIT**

As of the writing of this report the latest audit has not been received. However, Bethel has had several years of clean audits and does not anticipate a problem with the audit to come.

### **V. SCHOOL YEAR HIGHLIGHTS**

On behalf of Bethel University Board of Trustees and the Bethel University students, faculty and staff, we thank the Cumberland Presbyterian Church and this General Assembly for all you do for our university. Since the beginning of Bethel Seminary and later College and University, Bethel has created opportunities for its students to be servants for God and mankind. Bethel's mission "to offer an accessible education, whether in person or through technology mediated methods, to the diverse learning community. This mission encompasses the goal of offering the opportunity to each individual to develop to the highest potential intellectually, spiritually, and socially in an environment that fosters Christian ideals of reverent spirituality with respect and inclusion of all members of the community." This is a strong testimony to the workings of God in our university, our churches, our alumni and each of our lives.



We thank each of you at this 2024 General Assembly and each individual Cumberland Presbyterian for your love, support and prayers for Bethel University. We cherish each of you and love your visits to our campus.

Bethel University is about our students. Approximately ½ of our students are first generation college students. They become church leaders, church teachers, church pastors, doctors, teachers, highway patrolmen, NFL players, professional musicians, accountants, politicians, lobbyists, and the list goes on and on. We have several mayors in Tennessee that are Bethel University graduates. We have judges. We have surgeons. All of these are directly related to your support of Bethel University.

Bethel University highlights:

One of the most exciting things to be occurring on Bethel McKenzie campus is the erection of the Whosoever Will Chapel on the northern end of the campus. The chapel is expected to be completed later this year. It will seat some 900+ people and will be a center of spiritual growth for the Bethel community as well as the McKenzie community.

Other highlights:

- 75 degrees offered
- 15:1 student-teacher ratio
- 98% of students receive financial help
- 25 countries represented among students
- 45 states represented among students
- 100% pass rate on NCLEX exam for nursing students
- Education Preparedness Program “exceeds” state expectations
- Sports Management students have worked the last 5 Super Bowls
- Global Studies opportunities are provided for students several times a year
- Numerous athletes have gone to national competitions
- Mercedes Wright has earned The President’s Volunteer Service Award
- Christmas with Renaissance continues to be presented to sold-out audiences
- New student enrollment was up 20% this past fall
- Full-tuition ministerial grant is available for students under the care or seeking to be under the care of presbytery
- Whosoever Will Ministry Bridge continues to grow
- Jayden Hendricks from Cottontown, TN earned the Hendrix Scholarship

Thank you for again for your support, prayers and help for Bethel University. Please continue to help us, promote us, and pray for us.

Respectfully submitted,

Dr. Nancy Bean, Chairperson of the Board of Trustees  
Rev. Dr. Robert (Bob) Watkins, Interim President of Bethel University



# THE REPORT OF THE BOARD OF TRUSTEES OF THE CUMBERLAND YOUTH & FAMILY SERVICES

## I. OUR GOALS

Cumberland Youth and Family Services is a child welfare organization with a goal to keep kids safe and families together. As the child welfare system has evolved, so too have our programs and services. Once a place only for widows and orphans, our agency currently offers multiple programs that encourage and empower youth and families affected by the foster care system. Today, we offer three residential programs: a Children's Residential Program that serves youth in foster care who have been removed from their family home as a result of abuse or neglect, a Supervised Independent Living Program for young adults aging out of care, and a Family Residential Program, which helps single parents persevere, gain independence and learn to thrive. Our residential programs are a safe place to call home for about 60 people each day. And in 2024 we have added a Foster Care and Adoption Program to recruit, train, license, monitor and support family-based foster homes to expand the number of safe places to call home for kids in foster care. Our goal by the end of 2024 is to have created enough family-based foster homes to place an additional 32 kids in foster care. In addition to our three residential programs and our Foster Care and Adoption Program, we have expanded our Counseling Program to serve the uninsured and underinsured members of our community in need of counseling services.

## II. OUR VALUES

At Cumberland Youth and Family Services, we believe that no one should be defined by past trauma or circumstances beyond their control. Every youth and young adult deserves the unconditional love and support of a nurturing family. Every family deserves financial security, safety, and stability. Anyone seeking counseling services should have easy and affordable access. We believe that through healthy relationships and community, it is possible to break the cycles of abuse, neglect, trauma, and poverty with those we serve. As an agency committed to keeping kids safe and families together, we recognize the power of community in our work. Our capacity to serve is amplified through partnership, prayer, and generosity of both time and treasure.

Our agency values are:

Making a Difference  
Building Relationship  
Acting with Integrity  
Demonstrating Dedication  
Embracing Innovation

## III. OUR BOARD OF TRUSTEES & GOVERNANCE

Cumberland Youth and Family Services is a nonprofit tax-exempt under IRS Code section 501(c)(3). The agency's tax-exempt number is 75-0878543. We are governed by a Board of Trustees and licensed by the Texas Department of Family Protective Services. We are connected to the Cumberland Presbyterian denomination through a Covenant Agreement. According to our bylaws, a majority of Trustees must be members of the Cumberland Presbyterian Church.

### Board Members (as of March 2024):

Britt Burks Parten	Rev. James Cantey*	Coni Caudle*	David Dean*
Jairia Diggs	Rev. Paul Dunklau	DeeAnn Farmer	Rev. Jennifer Hays*
Rebecca Jackson	Rev. Steve Louder*	Whitney Mai	Brian Martin*
Rev. Lyle Reece*	Rocky Sanders	Eric Simmons	Rev. Tom Spence*
Guin Tyus*	Maran Wiebe	Crystal Wright	

\*Denotes member of the Cumberland Presbyterian Church

## IV. OUR FINANCIALS

An investment in Cumberland Youth and Family Services is an investment with the power to transform lives. In 2023, approximately 75 cents of every dollar raised went directly to support our programs and residents. Our 2023 financials were not yet audited at the time of this report. However, our 2024 operating budget is \$4,292,893. Of that more than \$4m, we will need to raise \$1.8m to provide the services to nearly 100 of the most vulnerable among us each day.

The following is the breakdown of fundraising revenue received in key categories.



This year revenue includes:

Source	2024 Revenue Sources
Fundraising Revenue	\$1,820,000
Board of Stewardship Disbursements	\$250,000
Strategic Investment Fund Use	\$369,678
Investment Income	\$91,000
Counseling Revenue	\$123,505
Foster Care & Adoption Program Revenue	\$314,589
Children's Residential Program Revenue	\$1,036,387
Supervised Independent Living Program Revenue	\$201,375
Family Residential Program Revenue	\$54,720
USDA Food Program Revenue	\$31,639

## V. OUR PROGRAMS

### A. CHILDREN'S RESIDENTIAL PROGRAM

We are dedicated to helping youth in foster care heal from trauma, learn to build healthy relationships, and realize their potential. In addition to safe housing, clothing, and nutritious meals, every resident receives case management, educational support, full medical care, dental care, behavioral health care, individual counseling, group therapy, life skills programming, spiritual enrichment, and a full array of supportive services. We serve children and youth between the ages of five and 18, with a special focus on adolescents because statistically older children are more likely to be placed in foster care for longer periods of time.

Emergency Services (provided in Currie Long Cottage): Our shelter is often the first stop for youth who have been removed from their homes by Child Protective Services based on abuse or neglect allegations. Our focus is on crisis intervention, addressing basic needs and safety.

Treatment Services (provided in Cole Cottage): This program offers structure and support to teen girls with emotional disorders who have experienced severe trauma. In addition to extensive counseling, this program focuses on social skills and relationship building with the goal of helping residents develop stronger, more appropriate coping skills for the challenges they face.

## **B. SUPERVISED INDEPENDENT LIVING PROGRAM**

The Supervised Independent Living (SIL) program provides valuable support and a structured living-learning environment for young adults ages 18-22 who want to continue in foster care as they transition to independence. Through housing, case management, and additional supportive services, our goal is to create a self-directed, life skills-rich environment that empowers young adults to gain confidence and practice self-sufficiency. The aim is three-fold: 1) to provide a supportive and safe living environment during a critical transition period 2) to offer financial support in the form of housing, food, and other essentials such as hygiene products or cell phone service, and 3) to help young adults learn life skills, like budgeting, which is not consistently taught in the foster care system. SIL residents will have access to supportive adults as they learn to key skills like scheduling medical appointments and accessing education or employment services. Access to individual and group counseling and life skills classes will be provided to all.

## **C. FAMILY RESIDENTIAL PROGRAM**

The Family Residential Program empowers single parents to move from vulnerability to self-sufficiency. The program provides low-cost transitional housing, case management, family counseling, financial coaching through United Way, and education assistance through a local community college. We have four duplexes on campus that serve eight families. Eligibility for the Family Residential Program requires participants to be at or below 80% of the HUD income limits for their family size. Potential residents must have full custody of at least one child, be employed or in school full time, have access to transportation, be able to pass a criminal background check and drug test, and be willing to fully participate in weekly case management, counseling, and parenting classes. The average length of stay for single-parent families is one year.

## **D. FOSTER CARE & ADOPTION PROGRAM**

As the State of Texas and child welfare continue to prioritize a shift towards family-based foster homes rather than group residential care like our Children's Residential Program, a new need has been created. There are currently 170 youth in foster care in Denton County alone who need foster placement. Cumberland has capacity for 16 beds in our Children's Residential Program and there are only 25 family-based foster homes – 41 beds available county wide for 150 kids who need a safe place to call home. There is a critical need for an agency centrally located in North Texas that is licensed and has the capacity to recruit, train, and support community members to care for foster youth. The Cumberland Youth & Family Services Foster Care & Adoption Program has been created to address this urgent need.

This newest program, officially launched in January 2024, supports the state initiative to provide community-based foster care as an innovative and flexible way to meet the needs of foster youth and families within our community. Care provided within our community creates stability and positive outcomes for children, youth, and families.

In 2023, we obtained the license and the necessary to recruit, train, license, monitor and support family-based foster homes in our community. Cumberland Youth & Family Services has successfully hired our Foster Care & Adoption Program Director, Recruiter, and Trainer and received our first foster youth placement in January of 2024. The addition of this program allows us to not only support our existing programs but to also meet a critical need in a sustainable manner for both our community and Cumberland Youth & Family Services.

## **E. COUNSELING PROGRAM**

Our staff has long included licensed professional counselors and licensed clinical social workers who provide counseling services and therapeutic support to our residents. This year we expanded our counseling services to serve the uninsured and underinsured children, teens, college-age young adults, and adults in our community.

## VI. OUR SUCCESSES

At Cumberland Youth & Family Services, our successes are found in lives transformed. It's measured in small milestones and monumental achievements. Please follow us on social media platforms or subscribe to our newsletter to learn more about the achievements big and small. Help us celebrate birthdays and milestones.

To understand the magnitude of our work, it's important to look at the numbers served each year. In 2023, we served 116 unduplicated youth in foster care, young adults aging out of care, and single-parent family members. We were their safe place to call home each and every day. That equated to 15,402 days of care.

15,402 days that youth in foster care, young adults aging out of care, and vulnerable single-parent families were safe and free of abuse, neglect or exploitation.

15,402 days that youth in foster care, young adults aging out of care, and vulnerable single-parent families received medical and dental care, behavioral health care, and supportive services necessary to heal from their trauma.

# **ENTITY BUDGETS**

**FOR**

**2024-2025**

## GENERAL ASSEMBLY ENTITIES

### I. OFFICE OF THE GENERAL ASSEMBLY

A. GENERAL ASSEMBLY OFFICE	Revised 2024	Proposed 2025
<b>INCOME</b>		
Our United Outreach	\$192,636	\$192,636
Endowments/Interest	20,000	20,000
Interest on Cash Funds Management	2,500	2,500
Sales of yearbook/digest	<u>2,000</u>	<u>2,000</u>
<b>TOTAL INCOME</b>	<b><u>217,136</u></b>	<b><u>217,136</u></b>
<b>EXPENSE</b>		
ECUMENICAL RELATIONS		
World Communion of Reformed Churches	\$ 6,000	\$ 6,000
CANAAC	2,000	2,000
Ecumenical Travel	<u>1,000</u>	<u>1,000</u>
Sub-Total	<u>\$ 9,000</u>	<u>\$ 9,000</u>
LIAISON WITH CHURCH		
General Assembly Meeting	\$ 10,000	\$ 10,000
Preliminary Minutes	5,000	5,000
GA Minutes/Mailing	500	500
Yearbook/Mailing	2,500	2,500
Travel/Moderator	8,500	8,500
Travel/Stated Clerk & Staff	<u>8,500</u>	<u>8,500</u>
Sub-Total	<u>\$ 35,000</u>	<u>\$ 35,000</u>
OFFICE		
Computer Supplies	\$ 2,000	\$ 2,000
Equipment/Supplies	2,500	2,500
Postage	<u>2,000</u>	<u>2,000</u>
Sub-Total	<u>\$ 6,500</u>	<u>\$ 6,500</u>
PERSONNEL		
Salaries/Housing	\$139,420	\$139,420
FICA (Asst to Stated Clerk)	4,300	4,300
Retirement	6,800	6,800
Health Insurance	30,000	30,000
Disability Insurance/Worker's Compensation	<u>800</u>	<u>800</u>
Sub-Total	<u>\$181,320</u>	<u>\$181,320</u>
STATED CLERK'S CONFERENCE/BOARD EXPENSE		
Legal Fees / Clerk's Conference	\$ 1,963	\$ 1,963
Corporate Board Expense	<u>2,000</u>	<u>2,000</u>
Sub-Total	<u>\$ 3,963</u>	<u>\$ 3,963</u>
<b>TOTAL EXPENSE</b>	<b><u>\$235,783</u></b>	<b><u>\$235,783</u></b>
From Reserves	\$ 18,647	\$ 18,647

### B. GENERAL ASSEMBLY COMMISSIONS AND COMMITTEES

<b>INCOME</b>		
Contingency	\$ 12,040	\$ 12,040
Nominating Committee	4,912	4,912
Commission on Chaplains	13,990	13,990
Judiciary Committee	13,196	13,196
Theology and Social Concerns Committee	4,912	4,912
Our United Outreach Committee	<u>92,044</u>	<u>92,044</u>
<b>TOTAL INCOME</b>	<b><u>\$141,094</u></b>	<b><u>\$141,094</u></b>



	Revised 2024	Proposed 2025
<b>EXPENSE</b>		
Contingency	\$ 12,040	\$ 12,040
Nominating Committee	4,912	4,912
Commission on Chaplains	13,990	13,990
Judiciary Committee	13,196	13,196
Theology and Social Concerns Committee	4,912	4,912
Our United Outreach Committee	<u>92,044</u>	<u>92,044</u>
<b>TOTAL EXPENSE</b>	<b><u>\$141,094</u></b>	<b><u>\$141,094</u></b>

## II. MINISTRY COUNCIL

<b>INCOME</b>		
Endowments	\$ 12,885	\$ 12,385
ILP Transfers	1,332,302	1,358,381
Contributions/Gifts	13,712	18,352
Our United Outreach	1,095,318	1,144,702
CP Magazine Subscriptions	20,000	22,000
Cumberland Presbyterians Resources	148,006	148,006
Registration/Event Sales	91,220	91,720
Grants	<u>221,288</u>	<u>354,088</u>
<b>TOTAL INCOME</b>	<b><u>\$2,934,643</u></b>	<b><u>\$3,149,634</u></b>

### EXPENSES

Ministry Council Administration		
Salaries (14 full-time)	\$ 689,451	\$ 734,491
Clergy Housing Allowance	225,500	212,500
Health Insurance	145,037	155,398
Retirement	32,876	34,472
FICA	24,814	20,776
Tax Sheltered Annuity	8,720	8,420
Insurance/Disability	13,765	14,208
Ministry Council Administration General		
Annual Credit Card Fees	\$ 5,650	\$ 5,650
Computer Equipment	2,000	2,000
Computer Software	19,000	21,000
Consultants	3,600	0
Employee Events	1,000	1,000
Employee/Elected Member Recognition	4,500	4,500
Government Fees (State of TN annual reports)	40	40
Legal	5,000	5,000
Office Equipment/Maintenance	500	500
Office Supplies	10,000	10,000
Property & Casualty (P&C) Insurance	24,861	23,461
Postage	3,000	3,000
Professional Development	13,600	13,600
Staff Resource Materials	1,000	1,000
Subscriptions/Memberships	1,830	1,830
Telephone/Internet	960	1,020
Temporary Help/Vendors	49,060	76,060
Adult Ministry	5,000	5,000

	Revised 2024	Proposed 2025
Birthplace Shrine Chaplaincy	4,500	4,500
Children & Family Ministries	13,000	13,000
Clergy Crisis Support	10,000	12,000
CP Magazine	64,889	66,913
Cumberland Presbyterian Resources	99,616	99,616
CPWM	38,750	38,750
CPYC	96,397	96,397
Discipleship Blueprints	500	500
Ecumenical Partnerships (Beth-El, CAM, NFWM, Project Vida)	63,500	63,500
Carelon (Counseling for Ministers)	13,764	14,400
ENGAGE	61,200	61,200
General Consultants	44,000	44,000
General Assembly	41,720	42,720
Intercultural Ministries	6,200	6,200
Leader Development	5,492	5,492
Louisa Woosley Preaching Initiative	52,300	185,100
Ministers Encouragement & Recognition	5,804	4,780
Missionary Messenger	63,756	69,910
Missionary Support	418,460	391,600
New Church Development (NCD) Subsidies/ New Exploration Initiatives	130,240	130,240
People Joy (Clergy Student Loan Forgiveness)	20,000	20,000
Presbyteries/Councils	181,490	200,931
Stir	750	750
The Symposium	19,000	19,000
Training Mission Crisis Support	2,000	2,000
Travel (staff & elected member travel)	139,050	144,050
Web Development/Maintenance	12,600	18,000
Youth & Young Adult Ministry	<u>31,850</u>	<u>31,850</u>
<b>TOTAL EXPENSES</b>	<b><u>\$2,934,643</u></b>	<b><u>\$ 3,149,634</u></b>
Surplus/(Deficit)	\$ 0	\$ 0

Revised	Proposed
2024	2025

**III. BOARD OF STEWARDSHIP****INCOME**

Contributions		
Contributions/Gifts	\$ 2,500	\$ 2,000
ILP Contributions	2,000	2,000
Endowment Contributions	<u>10,000</u>	<u>10,000</u>
Total Contributions	14,500	14,000
Our United Outreach	135,000	204,000
Investment Earnings		
Endowment Earnings	100,000	100,000
ILP Earnings	8,000	8,000
Endowment WF Income	<u>8,000</u>	<u>8,000</u>
Total Investment Earnings	116,000	116,000
Investment Gains/Losses		
Realized Gain/Loss - Endowment	11,500	11,500
Unrealized Gain/Loss - Endowment	<u>150,000</u>	<u>140,000</u>
Total Investment Gains/Losses	161,500	155,000
Service Fees		
Management Fees - Acct Coordinator	1,000	0
Management Fees	<u>69,000</u>	<u>69,000</u>
Total Service Fees	70,000	69,000
<b>TOTAL INCOME</b>	<b><u>\$497,000</u></b>	<b><u>\$ 558,000</u></b>

**EXPENSE**

Salaries		
Salaries	\$ 190,000	\$ 216,000
Housing Allowance	<u>31,800</u>	<u>24,600</u>
Total Salaries	221,800	240,600
Benefits		
Health Insurance	77,000	75,000
Retirement	11,000	12,500
FICA	0	4,500
Insurance/Disability	<u>3,000</u>	<u>3,000</u>
Total Benefits	91,000	95,000
Events		
Conference/Events	<u>1,000</u>	<u>1,000</u>
Total Events	1,000	1,000
Board Expense		
Board/Agency Travel	15,850	15,850
Board/Agency Recognition	<u>350</u>	<u>350</u>
Total Board Expense	16,200	16,200
Resource Purchases		
Subscriptions	<u>1,000</u>	<u>1,100</u>
Total Resources Purchases	1,000	1,100
Contracted Services		
Legal	1,000	2,000
Audit	2,000	2,500
Temporary Help	<u>1,500</u>	<u>2,000</u>
Total Contracted Services	4,500	6,500
Professional Development		
Subscriptions & Membership	<u>1,000</u>	<u>1,000</u>
Total Professional Development	1,000	1,000

	Revised 2024	Proposed 2025
Insurance		
Insurance/Liability	<u>15,000</u>	<u>18,000</u>
Total Insurance	15,000	18,000
Payment/Subsidies		
ILP Withdrawal	7,000	12,000
ILP Withdrawal	5,000	5,000
Endowment Distribution	<u>110,000</u>	<u>126,000</u>
Total Payments/Subsidies	122,000	143,000
Equipment		
Office Equipment	2,000	4,000
Computer Equipment	3,000	4,000
Computer Maintenance	500	1,000
Computer Software	<u>750</u>	<u>1,000</u>
Total Equipment	6,250	10,000
Supplies		
Computer Supplies	500	1,000
Office Supplies	<u>5,000</u>	<u>9,000</u>
Total Supplies	5,500	10,000
Postage/Shipping		
Postage	2,000	2,500
Shipping	<u>1,500</u>	<u>2,500</u>
Total Postage/Shipping	3,500	5,000
Center Recognition		
Employee Recognition	<u>2,000</u>	<u>2,500</u>
Total Employee Recognition	2,000	2,500
Travel		
Staff Travel	<u>5,000</u>	<u>6,000</u>
Total Travel	5,000	6,000
Miscellaneous		
Miscellaneous	<u>1,250</u>	<u>2,000</u>
Total Miscellaneous	1,250	2,000
Organization		
Organizational Expense	<u>100</u>	<u>100</u>
Total Organization	100	100
<b>TOTAL EXPENSE</b>	<b><u>\$497,000</u></b>	<b><u>\$ 558,000</u></b>

#### IV. HISTORICAL FOUNDATION

##### INCOME

Our United Outreach	\$ 72,239	\$ 72,239
Endowment Earnings	97,000	99,000
ILP Earnings	10,000	12,000
Gifts	<u>16,000</u>	<u>16,000</u>

##### TOTAL INCOME

\$ 195,239      \$ 199,239

##### EXPENSE

Salaries	\$ 96,895	\$ 99,802
FICA / Retirement	17,101	17,615
Health Insurance & LTD	12,000	12,000
Board Travel	10,000	10,000
Legal Fees	500	500
Continuing Education	500	500

	Revised 2024	Proposed 2025
Subscriptions/Memberships	2,000	2,000
Archival Equipment	2,000	2,000
Computer Supplies	500	500
Office Supplies	500	500
Postage	200	200
Acquisitions	7,000	7,000
Birthplace Shrine	7,000	7,000
Employee Recognition	600	600
Staff Travel	10,000	10,000
Birthplace Shrine	10,000	10,000
Purchases for Resale	1,000	1,000
Temp Help	10,000	10,000
Property Insurance/Liability Insurance	3,100	3,100
Advertising/Promotion	500	500
<b>TOTAL EXPENSE</b>	<b>\$ 191,396</b>	<b>\$ 194,817</b>

## V. MEMPHIS THEOLOGICAL SEMINARY

### REVENUE

Tuition	\$1,600,210	\$ 1,278,805
Investment	350,000	942,072
Gifts	1,200,000	1,200,000
Other Revenues	157,109	237,776
<b>TOTAL REVENUES</b>	<b>\$3,740,139</b>	<b>\$ 3,658,653</b>

### EXPENSES

Business Office	\$ 374,212	\$ 416,255
Dean's Office	142,631	217,370
Chapel	1,825	1,825
Community Engagement Committee	17,500	12,500
Advancement Office	285,324	251,359
Doctor of Ministry	109,182	165,013
Facilities	500,891	513,163
Faculty	623,689	459,692
Information Technology	238,675	227,677
Library	155,280	123,231
President's Office	227,377	282,484
Enrollment Services	235,208	209,995
Registrar & Institutional Research	122,138	75,296
Student Services	81,558	59,173
CP House of Studies	19,882	20,048
Student Government	1,585	1,585
Scholarships	278,660	293,380
Program of Alternate Studies	137,864	147,875
Depreciation	186,658	180,732
<b>TOTAL EXPENSES</b>	<b>\$3,740,139</b>	<b>\$ 3,658,653</b>
Increase (decrease) in net assets	(0)	(0)

Revised	Proposed
2024	2025

## VI. SHARED SERVICES

### REVENUE

Our United Outreach	\$ 318,450	327,990
<b>TOTAL REVENUES</b>	<b>\$ 318,450</b>	<b>\$ 327,990</b>

### EXPENSES

Audit	25,000	25,000
Payroll Service	10,200	11,500
Bank Charges	19,000	19,000
Technology System Consultants - EMS	20,000	28,800
Software Maintenance Agreement - Blackbaud	71,784	60,000
Building & Maintenance	42,000	42,000
Pest Control	1,140	1,140
Lawn & Ground Maintenance	17,400	17,400
Lawn Treatment	1,200	1,200
Utilities - Building 1	25,500	25,500
Utilities - Building 2	19,000	19,000
Janitorial Service	7,872	8,900
Security System Monitoring	1,200	1,200
Trash Collection	3,200	3,400
Telephone/Internet	14,700	14,700
Heating & AC Maintenance Agreement	12,000	12,000
Insurance/Liability	15,000	25,000
Office Equipment Maintenance	16,500	16,500
Computer Maintenance	500	500
Computer Software	2,500	2,500
Office Supplies	1,600	1,600
Postage	750	750
Employee Recognition	200	200
Employee Events	1,000	1,000
<b>TOTAL EXPENSE</b>	<b>\$ 318,450</b>	<b>\$ 327,990</b>
Surplus/Deficit	\$ 0	\$ 0



## MEMORIALS

### I. MEMORIAL FROM NASHVILLE PRESBYTERY

WHEREAS when a Cumberland Presbyterian elder or deacon transfers membership from one Cumberland Presbyterian Church to another Cumberland Presbyterian Church, should that elder or deacon be elected to the diaconate or session at the subsequent Cumberland Presbyterian Church the previous ordination is recognized and accepted and the member is not re-ordained but is installed after appropriate election; and

WHEREAS when a Cumberland Presbyterian minister transfers from one presbytery to another the ordination is recognized and accepted by the receiving presbytery; and

WHEREAS the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America have the same *Confession* and the same *Constitution*:

THEREFORE BE IT RESOLVED, That the Nashville Presbytery memorializes the General Assembly to add to the *Constitution* a new section (2.97), to wit:

*“The Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America, having the same Confession and Constitution, shall recognize and accept the ordinations of ministers, elders, and/or deacons should a person ordained to one of these offices transfer from one Cumberland Presbyterian denomination to the other.”*

I certify that this is a true copy of a memorial adopted by Nashville Presbytery on April 27, 2024.

Signed,  
Keith Vanstone  
Nashville Presbytery Stated Clerk

### II. MEMORIAL FROM COMMISSIONER, REVEREND DONNY ACTON, GRACE PRESBYTERY TO GENERAL ASSEMBLY INSTRUCTING PRESBYTERIES TO DECLARE THEIR POSITION ON THE ISSUE OF MARRIAGES AND ORDINATIONS AND CORRECT ERRORS OF IMMORAL PRACTICES

WHEREAS, The General Assembly has passed various memorials related to LGBTQ+ marriages and ordinations (lesbian, gay, bi-sexual, transgender, queer, and “+” which includes other sexual practices often involving sexually promiscuity or homosexual practices) stating that the position of the CP Church is that the homosexual lifestyle is incompatible with the Christian lifestyle and that homosexuality as a practice is not in keeping with Christian marriage or the ordination of church leaders,

AND, WHEREAS, the church’s position is posted on the denominational website, both the 1996 and 2022 statements, Cumberland.org, Office of the GA, Statement Homosexuality,

AND, WHEREAS, CP leaders continue to state that the Confession of Faith clearly states marriage is between a man and a women (CF 6.17),

AND, WHEREAS, The CP Constitution states that General Assembly is to “Bear testimony against error in doctrine and immorality in practices, injuriously affecting the church” (9.4 b.), thus, in keeping with its directive, the GA has given guidance and interpretation by approving memorials related to the homosexual lifestyle, marriages and ordinations,

AND, WHEREAS, The 1996 disclaimer found at the bottom of the memorial which states, “This statement [against the marriage and ordination of practicing homosexuals] is to be understood as a theological and social statement and not to be understood as a rule or principle for ordination but never to usurp the authority of presbytery or session to ordain/’ is probably in error, because the statement is out of context, outside the body of the memorial, and does not follow normal protocol, memorial statements always follow WHEREAS or THEREFORE BE IT RESOLVED, and therefore the disclaimer appears to be something someone added that was not part of the original 1996 memorial,

AND, WHEREAS, the promotion and practice of marriages and ordinations of practicing homosexuals within the CP Church is a divisive practice, a cause for accusations and charges against ministers and sessions, a cause for division and potential dissolution of the CP Church,

AND, WHEREAS, ministers, local churches and presbyteries are the only persons and judicatories that can conduct ordinations and marriages, General Assembly does not have direct oversight of ministers or churches, therefore, they need oversight from the presbyteries,

AND, WHEREAS, unity is found in a shared history and in shared values and theology, and Presbyterianism is a system of judicatories (congresses) where unity is found when the minority respects the decisions of the majority,

AND, WHEREAS, the guidance given by the General Assembly, based on prior approved memorials of GA concerning conducting marriages and ordinations of practicing homosexuals must be applied by presbyteries,

AND, WHEREAS, if a presbytery is unwilling to follow GA directives and guidance, and permits pastors and churches to conduct marriages and ordinations of practicing homosexuals, it will result in disunity, destroy connectionalism, and break apart the global family of the CP Church, similar to what other denominations are now experiencing,

AND, WHEREAS, the General Assembly's guidance and directives on marriage and ordination of LGBTQ+ persons is rejected by a minority of churches in the presbyteries and a minority of our pastors, and by some leaders in our denomination,

#### Section 1: Declarations

THEREFORE, BE IT RESOLVED, that for the sake of giving clarity to all CPs as to where things stand in the CP Church, that each presbytery be instructed to vote in the next regular meeting of presbytery and clearly state the presbytery's position with respect to the ordination of LGBTQ+ persons (i.e. persons who are proclaiming they are sexually promiscuous and/or practicing homosexuals) as deacons, elders and ministers, and if ministers are authorized by their presbytery to conduct weddings for LGBTQ+ persons,

AND, THEREFORE BE IT RESOLVED, that each presbytery answer these questions thus making it clear the position of each presbytery, 1. Will Presbytery allow ministers to conduct/officiate LGBTQ+ weddings? 2. Will Presbytery allow churches and presbytery to ordain deacons, elders and ministers who are professing and practicing LGBTQ+ persons? And by doing so pastors and churches in the presbytery and in other presbyteries know the condition of the CP Church with respect to this issue,

#### Section 2: Accommodations

AND, THEREFORE BE IT RESOLVED, that presbyteries need to clearly state their position so that pastors know if they should accept a pastorate or not accept a pastorate in a church in that presbytery, if called, and likewise, pastors and churches might desire to transfer out of a presbytery because of a presbytery's position on marriage and ordinations,

AND, THEREFORE BE IT RESOLVED, that in the short-term, GA ask synods to give pastors and churches every consideration to move to another presbytery if that presbytery votes to allow LGBTQ+ marriages and ordinations, and after a synod's ruling, if not in agreement with the church's request to transfer to another presbytery or form a new presbytery, said churches and pastors may appeal to GA, either the GA's Permanent Judiciary Committee (Rules of Discipline 2.5, and see Committee explanation found on the GA Office's Website) or if so desired GA itself,

#### Section 3: Accountability and Correction

AND, THEREFORE BE IT RESOLVED, that GA's Permanent Judiciary Committee determine what steps should be taken by synods with respect to presbyteries that vote to approve allowing ministers to conduct weddings and churches and presbyteries to allow ordinations of LGBTQ+ persons, and what steps General Assembly should take if a synod permits its presbyteries to conduct such weddings and ordinations, by the next General Assembly,

Section 4: Correct the 1996 Memorial

AND, THEREFORE BE IT RESOLVED that the GA's Permanent Judiciary Committee examine the 1996 memorial about the Homosexual lifestyle being incompatible with the Christian life style and determine if the unusual tag-line disclaimer at the end of the memorial is out of order, and if determined the disclaimer is out of order strike the disclaimer from the GA website and only post the 2022 memorial and a correct and unadulterated version of the 1996 memorial.

I certify that this is a true copy of a memorial adopted by Grace Presbytery on May 15, 2024.

Signed,

Jessie R. Dunnaway, Stated Clerk, Grace Presbytery

## RESOLUTIONS

### I. RESOLUTION TO THE 193RD GENERAL ASSEMBLY OF THE CUMBERLAND PRESBYTERIAN CHURCH FOR HEALING AND RECONCILIATION

A resolution seeking reconciliation and healing between divided persons, churches, presbyteries, synods, positions of leadership, and generally throughout the denomination. Allowing the refocusing of our time, energy, and resources to improve broken and build new relationships as brothers and sisters in the Cumberland Presbyterian Church so that we can be united in the mission of the church and in following the commandments of Jesus Christ, to love God and love our neighbor. All while being faithful to our callings to the Great Commission to go and make disciples throughout the world.

WHEREAS the Cumberland Presbyterian Church puts much emphasis and honors the fact that we are a “Global” and “Connectional” church; and

WHEREAS the Cumberland Presbyterian Church has a growing presence in at least 20 countries around the world; and

WHEREAS everyone represents a different culture with different theological beliefs that are partially developed through culture and personal experience; and

WHEREAS historically the Cumberland Presbyterian Church has developed its mission program and ministry, with initial help and development by the CPWM in the early days of CP Missions, by sending missionaries to educate and equip ministers who are native to the country of service. This has allowed these ministers to be the ones to go throughout that country to evangelize and minister to their own brothers and sisters that share their citizenship, culture, language, customs, practices and general way of life; and

WHEREAS this has allowed the church to develop in a way that allows for these cultures, languages, customs, and practices to be included in the worship practices and theologies of our international and global churches; and

WHEREAS through this mission program and strategy, we celebrate the success of the Cumberland Presbyterian Church internationally and globally as it grows; and

WHEREAS we often, when participating in mission trips, visits from international delegates and commissioners, General Assemblies and denominational events outside of the United States, we celebrate and embrace these differences; and

WHEREAS we have many different cultures and practices within the United States influenced by regions, ethnicities, social structures, social norms, and many other demographics within the Cumberland Presbyterian Church and the Cumberland Presbyterian Church of America; and

WHEREAS we are two denominations that share one Confession of Faith with some differences such as: the education process for ordination, ownership of church properties, and more; and

WHEREAS even with these differences we hold to the essential doctrines found in the Confession of Faith and have ministered together as two denominations and as a global church: and

WHEREAS it is impossible to have a one hundred percent concurrence and belief theologically and with ministerial and worship practices due to all our different cultures, languages, backgrounds, and ideologies, yet we have been able to minister and serve together as one church for over 200 years; and

WHEREAS there has been a growing and noticeable divide in our denomination rooted in political, theological, and biblical interpretation differences; and

WHEREAS there has been a great effort to build arguments and “sides” of difficult issues forcing people to choose to agree one hundred percent with one side or the other using comments like “you are either with us or against us”; and

WHEREAS a presbytery has been divided and others are currently considering leaving or plan to leave because they do not fully agree with the results of a failed attempt to reach the required threshold of required votes to adopt the proposed Constitutional amendments of the 192<sup>nd</sup> General Assembly; and

WHEREAS all ordained ministers promised and answered in the affirmative to questions IV and VI of 6.36 in the Constitution which states: “In participating as a minister in the judicatories of the church, do you promise to share in a responsible way in the decisions that are made, to abide by those decisions, and to promote the welfare of the church?” and “As God may enable you, do you promise to be zealous

and faithful in maintaining the truths of the gospel and purity and peace of the church, irrespective of any opposition that may arise to you on that account”; and

WHEREAS all church deacons and elders promised and answered in the affirmative to questions III and IV to “uphold the government of the Cumberland Presbyterian Church” and to “promote peace, unity, and purity of the church” in 2.92 of the Constitution; and

WHEREAS all probationers who are licensed promised and answered in the affirmative to question III of 6.203 of the Constitution to “promote peace, unity, and purity of the church”; and

WHEREAS when “promoting peace, unity, and purity of the church” we refer to the definition of the church found in 5.01 – 5.09 of the Confession of Faith,

THEREFORE, BE IT RESOLVED that the 193<sup>rd</sup> General Assembly of the Cumberland Presbyterian Church adopt the following recommendations:

RECOMMENDATION 1: That the Cumberland Presbyterian Church reaffirm its identity as a “Global” and “Connectional” church – embracing the different cultural, linguistic translations, and theological beliefs found in our churches, and other judicatories – as we celebrate our different international and domestic identities as followers of Jesus Christ and Cumberland Presbyterians.

RECOMMENDATION 2: That the Cumberland Presbyterian Church be reminded of their vows and promises made by church members, licentiates, and ministers to uphold our governmental system and strive to promote peace, unity, and purity of the church by following Jesus’ example and his commandments to love God and neighbor.

RECOMMENDATION 3: That the 193<sup>rd</sup> General Assembly of the Cumberland Presbyterian Church enter a time of reconciliation and healing to mend and build relationships with a refocused purpose for mission and ministry.

RECOMMENDATION 4: That the 193<sup>rd</sup> General Assembly of the Cumberland Presbyterian Church adopt an initiative led by an outside party or consultant that specializes in conflict resolution – incorporating all levels and judicatories of the Church and for all members to facilitate reconciliation, healing, peace, unity, and purity.

Rev. Patrick Wilkerson Pastor of Shiloh CPC Red River Presbytery  
Commissioner to 193<sup>rd</sup> General Assembly

## **II. RESOLUTION ON NOMINATION PROCESS FOR ALL GENERAL ASSEMBLY BOARDS, AGENCIES AND COMMITTEES**

WHEREAS, the 2012 General Assembly adopted Recommendation 12 of the Report Number 2 of the Committee on Judiciary (2012 GA minutes pages 366 and 381) “Recommendation 12: That Recommendation 8 of the Report of the Evaluation Committee, ‘that we recommend that the endorsement by a presbytery would be required for a nominee to be elected to serve on a Ministry Team, and the endorsement should include a form whereby the presbytery provides information about the nominee’s qualifications to serve on a ministry team’ be adopted. “

WHEREAS, the 2014 General Assembly adopted Recommendation 3 of the Nomination Committee Report (2014 GA pages 103 and 271) “Recommendation 3: That the requirements for endorsement process currently in place for Cumberland Presbyterian nominees filling vacancies on the Ministry Council, be utilized for all General Assembly boards and agencies.”

WHEREAS, General Assembly bylaws, Article 11.03.04 Committee on Nominations states “Presbyteries and synods and their moderators and stated clerks are requested to assist the Committee on Nominations by recommending persons for any position by providing the name and qualifications of the potential nominees to the Stated Clerk no later than February 1 on a form to be provided by the Stated Clerk. Nominations from the Floor shall also be in order.

THEREFORE BE IT RESOLVED, that the General Assembly bylaws Article 11.03 Committee on Nominations be amended by adding 11.03.06 to read as follows: All persons nominated will be required to have a Personal Data Form and General Assembly Nominating Endorsement Form on file



with the General Assembly Stated Clerk prior to being nominated by the Committee on Nominations or nominated from the Floor.

Rev. Linda Snelling, Red River Presbytery

### **III. RESOLUTION FROM REV. LUKE LAWSON AND REV. DAVID LINSKI, TO GENERAL ASSEMBLY INSTRUCTING TO COMPLY WITH THE APPROVED ACTIONS OF GENERAL ASSEMBLY**

WHEREAS, The 189th General Assembly 2019 approved the recommendation (#9, page 325), which states: F. LINE ITEM BUDGETS SUBMITTED BY GENERAL ASSEMBLY AGENCIES: The committee recognizes the uncertainty involved in preparing budgets, and expresses appreciation for the hard work of all the agencies that submitted budgets to the 189th General assembly. To achieve a better sense of surety, as well as providing better transparency, the committee makes the following recommendation: RECOMMENDATION 9: Include, with the proposed Line Item Budget, the previous year's actuals for income and expenses.

AND WHEREAS, this recommendation was not put into action the following year at the 190th General Assembly 2021 and admitted by the Stated Clerk to be an oversight and to be fixed,

AND WHEREAS, this recommendation has never been put into action as approved by General Assembly and forgotten by later General Assemblies, even though according to the Handbook For Clerks, states: Each judicatory shall elect a stated clerk who shall preserve all minutes, documents, and papers committed to the office of stated clerk and submit these records to the next higher judicatory in compliance with that judicatory's rules and regulations. (3.1) (pg. 1),

AND WHEREAS, according to the Handbook For Clerks, states: The stated clerk shall perform the duties of the office of stated clerk during the meeting of the judicatory unless otherwise determined by the judicatory,

AND WHEREAS, most commissionaires to General Assembly are unaware of prior decisions made by General Assembly because there is not continuity of commissioners serving consecutive years,

THEREFORE, BE IT RESOLVED, that the Stated Clerk of General Assembly be told to comply with the actions of the 189th General Assembly and its recommendation,

THEREFORE, BE IT RESOLVED, that the General Assembly bylaw 15.02 which states: "Institutional Reports. In order to be considered for inclusion in the General Assembly budget, all denominational entities shall deliver to the Stated Clerk an annual report including a concise description of the organization's work during the previous year and **a line item budget for the forthcoming year.** Financial reports should be condensed as much as possible while conveying all essential information on the organization's operations. All denominational entities except academic institutions on a fiscal year are requested to maintain their books on a calendar year." Be amended to state: ..." "Institutional Reports. In order to be considered for inclusion in the General Assembly budget, all denominational entities shall deliver to the Stated Clerk an annual report including a concise description of the organization's work during the previous year, **a line item budget for the forthcoming year with the corresponding line item actuals from the previous year.** Financial reports should be condensed as much as possible while conveying all essential information on the organization's operations. All denominational entities except academic institutions on a fiscal year are requested to maintain their books on a calendar year,"

THEREFOR, BE IT RESOLVED, that if the actions of General Assembly be out of order with the current General Assembly bylaws that the Stated Clerk reports to the General Assembly that its actions are out of order,

THEREFORE, BE IT RESOLVED, that if the actions of a General Assembly be unrealistic or impractical that the Stated Clerk and denominational entities report back to General Assembly reasons for inability to comply and an alternative plan to comply with General Assembly as best as possible,

THEREFORE, BE IT RESOLVED, that General Assembly encourage presbyteries to send delegates for consecutive years so that institutional memory can span multiple years.



#### IV. RESOLUTION FROM REV. CLIFF HUDSON

WHEREAS, Jesus said, “And if a house is divided against itself, that house will not be able to stand.” Mark 3:25 ESV and,

WHEREAS, Charles Wesley once said, “Though we can’t think alike, may we not love alike? May we not be of one heart, though we are not of one opinion? Without all doubt, we may.” And,

WHEREAS, the Cumberland Presbyterian Church finds herself at a crossroads after a set of Constitutional Amendments were not ratified, thus leaving the Confession of Faith and Constitution standing intact and unchanged and,

WHEREAS, there are voices within the church proclaiming that now is the time for continued division, the parting of ways, and permanent schism upon theological and ideological lines and,

WHEREAS, it is always better, by far, to think, pray, plan, reflect, and discern strategies and pathways moving forward,

NOW THEREFORE BE IT RESOLVED by the 193rd General Assembly of the Cumberland Presbyterian Church that a two-year moratorium, or “cooling off period” be imposed upon congregations, church Sessions, presbyteries, and Synods before any scenarios discussed in the Report of the Judiciary Committee Appendix A “Guidelines for Changes in Congregational Affiliation, Preliminary Minutes, 2024 General Assembly shall occur, for the following purposes:

1. So that prayerful discernment may take place without impediment or interference.
2. So that Cumberland Presbyterians might realize that we are better together, despite our differences, and that we all agree that Jesus is Lord and we all wish to serve Him.
3. So that the Boards and Entities of the church may have time to prudently and patiently flesh out the best ministry outcomes if and when division occurs and that we change our thinking from “do it right now regardless of the consequences” to thinking about five, ten, and fifteen year outcomes that a new, younger generation of leadership will be left to deal with.
4. So that all Cumberland Presbyterians may find common ground in all of the wonderful ministries that God has given us, cultivating the fact that no matter what our differences, we agree on far more than we disagree.

Respectfully submitted,  
Rev. Cliff Hudson, Commissioner  
Tennessee-Georgia Presbytery

#### V. RESOLUTION REGARDING MINISTERS OFFICIATING SAME-SEX WEDDINGS

The content of this resolution was approved by the Synod of the Southeast at its general meeting in Scottsboro, Alabama, on Saturday, May 4, 2024. Unfortunately, that was past the deadline of April 30, 2024, to be included in the Preliminary Minutes of this General Assembly; therefore, it is being presented as a resolution by a duly elected commissioner.

WHEREAS, the CUMBERLAND PRESBYTERIAN CHURCH was organized in 1810 and the CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith was the Westminster Standards with exceptions;

AND, WHEREAS, Chapter 24 of the Westminster Confession of Faith (WCF) was not part of the texts rejected by our founding fathers;

AND, WHEREAS, the WCF clearly stated in Chapter 24, “Marriage is to be between one man and one woman: neither is it lawful for any man to have more than one wife, nor for any woman to have more than one husband, at the same time.”;

AND, WHEREAS, the 1883 edition of the CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith also clearly stated in Article 95, “Marriage is to be between one man and one woman: neither is it lawful for any man to have more than one wife, nor for any woman to have more than one husband, at the same time.”;

AND, WHEREAS, *The Presbyterian and Reformed Review*, Volume 13, 1902, pp. 417-427 notes all the changes made to the WCF by the CUMBERLAND PRESBYTERIAN CHURCH 1810-1901, not one change was to the definition of a marriage (one man and one woman);

AND, WHEREAS, during all the revisions of the CUMBERLAND PRESBYTERIAN CHURCH

Confession of Faith up to 1984, no changes were made to the chapter dealing with marriage, especially stating, “Marriage is between one man and one woman,”;

AND, WHEREAS, the 1984 CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith clearly states, “Marriage is between a man and a woman” [6.17];

AND, WHEREAS, in 2024 the CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith still states, “Marriage is between a man and a woman” [6.17];

AND, WHEREAS, the CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith states clearly, “The scriptures are the infallible rule of faith and practice, the authoritative guide for Christian living.” [1.05];

AND, WHEREAS, the Bible teaches us the following in Romans 1:21-32 (ESV):

For although they knew God, they did not honor him as God or give thanks to him, but they became futile in their thinking, and their foolish hearts were darkened. Claiming to be wise, they became fools, and exchanged the glory of the immortal God for images resembling mortal man and birds and animals and creeping things. Therefore God gave them up in the lusts of their hearts to impurity, to the dishonoring of their bodies among themselves, because they exchanged the truth about God for a lie and worshiped and served the creature rather than the Creator, who is blessed forever! Amen.

For this reason God gave them up to dishonorable passions. For their women exchanged natural relations for those that are contrary to nature; and the men likewise gave up natural relations with women and were consumed with passion for one another, men committing shameless acts with men and receiving in themselves the due penalty for their error. And since they did not see fit to acknowledge God, God gave them up to a debased mind to do what ought not to be done. They were filled with all manner of unrighteousness, evil, covetousness, malice. They are full of envy, murder, strife, deceit, maliciousness. They are gossips, slanderers, haters of God, insolent, haughty, boastful, inventors of evil, disobedient to parents, foolish, faithless, heartless, ruthless. Though they know God’s righteous decree that those who practice such things deserve to die, they not only do them but give approval to those who practice them.;

AND, WHEREAS, the Bible teaches us the following in Romans 1:21-32 (NIV 1984):

Because of this, God gave them over to shameful lusts. Even their women exchanged natural relations for unnatural ones. In the same way, the men also abandoned natural relations with women and were inflamed with lust for one another. Men committed indecent acts with other men, and received in themselves the due penalty for their perversion. Furthermore, since they did not think it worthwhile to retain the knowledge of God, he gave them over to a depraved mind, to do what ought not to be done.

AND, WHEREAS, the Bible teaches us the following in Romans 1:21-32 (RSV):

For this reason God gave them up to dishonorable passions. Their women exchanged natural relations for unnatural, and the men likewise gave up natural relations with women and were consumed with passion for one another, men committing shameless acts with men and receiving in their own persons the due penalty for their error. And since they did not see fit to acknowledge God, God gave them up to a debased mind and to improper conduct.

AND, WHEREAS, the Bible teaches us the following in Romans 1:21-32 (NKJV):

For this reason God gave them up to vile passions. For even their women exchanged the natural use for what is against nature. Likewise also the men, leaving the natural use of the woman, burned in their lust for one another, men with men committing what is shameful, and receiving in themselves the penalty of their error which was due.

And even as they did not like to retain God in their knowledge, God gave them over to a debased mind, to do those things which are not fitting.

AND, WHEREAS, the Bible teaches us the following in Romans 1:21-32 (NASB):

For this reason God gave them over to degrading passions; for their women exchanged natural relations for that which is contrary to nature, and likewise the men, too, abandoned natural relations with women and burned in their desire toward one another, males with males committing shameful acts and receiving in their own persons the due penalty of their error. And just as they did not see fit to acknowledge God, God gave them up to a depraved mind, to do those things that are not proper.;

AND, WHEREAS, Romans 1:26-28 (Greek):

δια τουτο παρεδωκεν αυτους ο Θεος εις παθη ατιμιας αι τε γαρ θηλειαι αυτων μετηλλαξαν την φυσικην χρησην εις την παρα φυσιν

ομοιως τε και οι αρρενες αφεντες την φυσικην χρησην της θηλειας εξεκαυθησαν εν τη ορεξει αυτων εις αλληλους αρσενες εν αρσεσιν την ασχημοσυνην κατεργαζομενοι και την αντιμισθιαν ην εδει της πλανης αυτων εν εαυτοις απολαμβανοντες

Και καθως ουκ εδοκιμασαν τον Θεον εχειν εν επιγνωσει παρεδωκεν αυτους ο Θεος εις αδοκιμον νουν ποιειν τα μη καθηκοντα;

(The intent of quoting the same Scripture passage from several references is to show that all modern English academic translations are in agreement with the Koine Greek.)

AND, WHEREAS, the plain reading of the biblical texts show same-sex sexual relationships and activities are contrary to the teaching of scripture;

AND, WHEREAS, the Bible teaches us the following in Revelation 2:12-17 (NASB):

And to the angel of the church in Pergamum write: The One who has the sharp two-edged sword says this: I know where you dwell, where Satan's throne is; and you hold firmly to My name, and did not deny My faith even in the days of Antipas, My witness, My faithful one, who was killed among you, where Satan dwells. But I have a few things against you, because you have some there who hold the teaching of Balaam, who kept teaching Balak to put a stumbling block before the sons of Israel, to eat things sacrificed to idols and to commit sexual immorality. So you too, have some who in the same way hold to the teaching of the Nicolaitans. Therefore repent; or else I am coming to you quickly, and I will wage war against them with the sword of My mouth. The one who has an ear, let him hear what the Spirit says to the churches. To the one who overcomes, I will give some of the hidden manna, and I will give him a white stone, and a new name written on the stone which no one knows except the one who receives it.

AND, WHEREAS, all ministers in the CUMBERLAND PRESBYTERIAN CHURCH took the following vows before God and those in attendance (COF 6.36):

I. Do you believe the scriptures of the Old and New Testaments to be the inspired word of God, the authority for faith and practice?

II. Do you sincerely receive 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?

VI. As God may enable you, do you promise to be zealous and faithful in maintaining the truths of the gospel and the purity and peace of the church, irrespective of any opposition that may arise to you on that account?

VII. Do you promise to be faithful and diligent in the exercise of all your duties as a Christian and a minister of the gospel, and endeavor to so conduct yourself both privately and publicly as not to give offense to Christ and his church?

THEREFORE BE IT RESOLVED, that the 2024 General Assembly clear up the 1996 and 2022 statements dealing with homosexuality and declare once and for all that same sex lifestyle and the LGBTQ+ lifestyle are contrary to the plain teaching of the Bible;

AND, THEREFORE BE IT RESOLVED, that the 2024 General Assembly clear up the 1996 and 2022 statements dealing with homosexuality and declare once and for all that same sex lifestyle and the LGBTQ+ lifestyle are contrary to the plain teaching of the CUMBERLAND PRESBYTERIAN Confession of Faith;

AND, THEREFORE BE IT RESOLVED, that the 2024 General Assembly remind each minister of the vows taken at the time of ordination;

AND, THEREFORE BE IT RESOLVED, that the 2024 General Assembly remind each presbytery that any minister performing same sex marriages shall be charged with violation of their ordination vows and dealt with under The Rules of Discipline;

AND, THEREFORE BE IT RESOLVED, that ministers who are non-repentant of the violation of their ordination vows be charged with contumacy (stubborn refusal to obey or comply with authority) and stripped of their ordination;

AND, THEREFORE BE IT RESOLVED, that the General Assembly Office send a communication to every Presbytery and every Cumberland Presbyterian congregation declaring our view on the same sex lifestyle and the LGBTQ+ lifestyle both being contrary to the plain teaching of the Bible and contrary to our Confession.

Respectfully submitted,

Andy Holloway

Elder Commissioner from the Presbytery of East Tennessee  
Synod of the Southeast

## **VI. RESOLUTION SEEKING FORGIVENESS, LOVING KINDNESS, AND UNITY REGARDING LGBTQ ISSUES IN THE CUMBERLAND PRESBYTERIAN CHURCH**

WHEREAS in 1991, the General Assembly addressed the controversial issue of abortion by affirming the principle of individual Christian conscience as a means to maintain peace and unity within the church, and

WHEREAS attempts to deprive individuals of their freedom of conscience and enforce a single view on the controversial matter of same-sex relationships lead to disunity within the church, and

WHEREAS our Confession of Faith affirms that uniformity of belief is not required for unity, as paragraph 5.02 reads: “The church is one because her Head and Lord is one, Jesus Christ. Here oneness under her Lord is manifested in the one ministry of Word and sacrament, not in any uniformity of covenantal expression, organization, or system of doctrine”, and

WHEREAS Cumberland Presbyterians hold a variety of views on LGBTQ+ identities and relationships, each representing equally sincere interpretations of the Christian faith, each seeking to be faithful to scripture, and each striving to be open to the guidance of the Holy Spirit.

THEREFORE, BE IT RESOLVED that the 193rd General Assembly of the Cumberland Presbyterian Church adopt the following recommendations:

Recommendation 1: The General Assembly calls upon all Cumberland Presbyterians to pray for the peace of the church, to repent of allowing this debate to divide us, to hear the pain of Christian sisters and brothers struggling with this issue, and to be open to the guidance of the Holy Spirit speaking through those who hold opposing points of view.

Recommendation 2: Acknowledging that members of our church will act on their convictions in both the public arena and within the church, The General Assembly affirms their prerogative to act in Christian conscience.

Recommendation 3: Recognizing that “God alone is Lord of the conscience” (CoF 6.02), the General Assembly reaffirms our existing confessional statement on Marriage and Family (CoF 6.15-6.22), allowing each minister and congregation to make their own decisions regarding LGBTQ+-related issues. According to our long-standing tradition, each church will continue to decide who they elect to be elders and deacons, who they call to be pastors, and who may serve in leadership positions within their church. Each presbytery will continue to decide whom they recognize as validly called by God to ordained ministry in the church. This recognizes the diversity of perspectives within our denomination and aims to reunite all Cumberland Presbyterians in love, as our Lord and Savior Jesus Christ loves each and every one of us.

Karen Reid, Elder Commissioner  
Del Cristo Presbytery

## **VII. RESOLUTION SEEKING RECONCILIATION AND HEALING**

WHEREAS amendments proposing changes to the Constitution of the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America were initiated for the purpose of excluding persons in same gender relationships from leadership as ministers and as elders; and,

WHEREAS voting tallies at these meetings of presbytery failed to reach the Constitutionally-required threshold for adoption of the amendments, thus leaving the Constitution unchanged; and,

WHEREAS debate concerning the proposed amendments has resulted in discord, disunity, confusion, unrest and hostility at all judicatory levels of the denomination; and,

WHEREAS committed Cumberland Presbyterians, like many other Christians, have arrived at their scriptural understanding concerning same gender relationships through fervent prayer, disciplined Bible study, insights shared with others in the covenant community, the guidance of the Holy Spirit, and myriad diverse experiences of and interactions with persons holding differing theologies and life styles; and,

WHEREAS the Cumberland Presbyterian Church has entrusted ministers with the sacraments and scriptures, congregations with determining who is capable of serving as elders, elders with the responsibility



to prayerfully engage the congregation in mission fulfillment, and presbyteries with the right to determine who does and does not fulfill God's calling to ordained ministry; and,

WHEREAS the Cumberland Presbyterian Church has withstood the storms of conflict and controversy for more than 214 years including: slavery and civil war, attempted union in 1906, the role of women in church leadership, relocation of the seminary, social issues like abortion, threat of division through the Upper Cumberland Presbyterian movement, reinterpretation of the meaning of missions throughout the world, and many other challenges; and,

WHEREAS the Cumberland Presbyterian Church affirms in article 6.30 of the Confession of Faith that: The covenant community, governed by the Lord Christ, opposes, resists, and seeks to change all circumstances of oppression--political, economic, cultural, racial--by which persons are denied the essential dignity God intends for them in the work of creation; and,

WHEREAS the Cumberland Presbyterian Church asserts in article 6.32 of the Confession of Faith that: God gives the message and ministry of reconciliation to the church. The church, corporately and through her individual members, seeks to promote reconciliation, love, and justice among all persons, classes, races, and nations; and,

WHEREAS the Cumberland Presbyterian Church now has an opportunity to lead once again by refusing to allow our differing interpretations of scripture concerning same gender relations to become a divisive issue and prevent us from pursuing God's invitation to be disciples of reconciling love through Jesus Christ; and,

WHEREAS we also have an opportunity to set an example in a society that has lost sight of the value and nobility of compromise, of developing solutions to seemingly intractable disagreements that, in the end, recognize the sincerity and validity of each individual's commitment to a cause while facilitating work toward our common goal—that of making disciples and living the Good News in a world badly in need of good news; and,

WHEREAS immeasurable time and energy has been spent over the past five years defending or advancing one position versus another in this matter—plotting strategies toward achieving each's desired outcome;

THEREFORE BE IT RESOLVED that the 193rd General Assembly of the Cumberland Presbyterian Church adopt the following recommendations:

RECOMMENDATION 1: That the Cumberland Presbyterian Church reaffirm its foundational commitment to its identity as a “Whosoever Will” denomination with a medium theology, affirming Jesus Christ as Lord and the role of individuals in responding to God's reconciling love; and,

RECOMMENDATION 2: That the General Assembly calls upon all Cumberland Presbyterians to: pray for unity in spirit and calling, turn away from that which divides us, listen and respond to the brokenness and hurt of all those who feel burdened by rejection and injustice; and, invite the wisdom of the Holy Spirit in hearing various viewpoints, especially those which differ from our own; and,

RECOMMENDATION 3: That the General Assembly affirm that given the variety of views on same gender relationships and sexual preferences, it is not appropriate to define either view as the policy of the church. Instead the General Assembly of the Cumberland Presbyterian Church recognizes that there is a wide range of views on this issue drawn from interpretations of the Confession of Faith, scripture and Christian faith. As it did regarding the questions of slavery and of women in ministry in the 19<sup>th</sup> century, and the question of abortion in the 20<sup>th</sup> century, the General Assembly allows for and affirms the exercise of individuals' freedom of conscience in matters of scriptural understanding and interpretation in all but the essential doctrines of our faith; and,

RECOMMENDATION 4: That the Cumberland Presbyterian Church embrace—as a means of moving forward in grace and with undivided attention to living the Good News in a world desperate for good news—reaffirm its foundational principles, rooted in the Presbyterian form of government, that congregations shall have a right to call and/or ordain whomever they deem fit for positions of leadership within their own community of faith, that presbyteries alone may license and ordain whomever they deem fit for service in ministry, and conversely, that no congregation or presbytery may be required to call and/or ordain any person into any position of leadership they deem unfit for such service.

Rev. Frank Ward, Mid-South Presbytery  
Commissioner to the 193<sup>rd</sup> General Assembly

**The  
Proceedings  
of the**

**ONE HUNDRED NINETY THIRD  
GENERAL ASSEMBLY**

**of the**

**CUMBERLAND PRESBYTERIAN CHURCH**

**session held in the**

**DOUBLE TREE HOTEL  
EVANSVILLE, INDIANA**

**on**

**June 16 - 21, 2024**

*At Evansville, Indiana and within the facilities of the Double Tree Hotel, there the seventeenth day of June in the year of our Lord, Two Thousand Twenty-four, at the appointed hour of two o'clock in the afternoon, Minister and Elder Commissioners from the various presbyteries, youth advisory delegates and visitors assembled.*

On June 16th, prior to the start of General Assembly business session, commissioners and visitors were invited to attend a “Hymn Sing and Testimony Service” at Morningside Cumberland Presbyterian Church in Evansville, Indiana, where the Reverend James Messer is pastor.

**SECOND DAY – MONDAY – JUNE 17, 2024**

The day began with orientation for commissioners and youth advisory delegates at 9:00 a.m. with prayer offered by Moderator, the Reverend Mitch Boulton, Cornerstone Presbytery. The Reverend Michael Sharpe, Stated Clerk, led the orientation. He noted that this is the first General Assembly to not meet in conjunction with the Cumberland Presbyterian Women Ministries Convention. As part of orientation, Reverend Sharpe showed a brief video on *The Denominational Vision, Mission, and Strategic Framework*, which was adopted by the 192nd General Assembly. Following his remarks Reverend Sharpe invited Reverend James Messer, co-host pastor, (North Central Presbytery) to greet the commissioners and youth advisory delegates. Reverend Messer invited those present to visit the host table and provided information on the availability of airport shuttles for those traveling later in the week.

Once the orientation was concluded, the youth advisory delegates were dismissed to meet with Reverend Dr. Chris Fleming, Coordinator Adult Ministry. The chairs and co-chairs of the General Assembly committees met with Engrossing Clerk, Reverend Lisa A. Scott for further orientation.

**THE ASSEMBLY IS CONSTITUTED**

The Moderator, the Reverend Mitch Boulton, called the assembly to order at 2:00 p.m. He made preliminary announcements to the General Assembly, offering words of appreciation and welcome to those present.

Moderator Boulton asked that the commissioners and youth advisory delegates be seated in the first three rows, with the fourth row reserved for representatives of the boards and entities.



## **WELCOME, PASTOR HOSTS, LOCAL OFFICIALS**

Moderator Boulton then invited North Central Presbytery pastor co-hosts Reverend James Messer and Reverend Jeff Biggs to bring greetings to the Assembly. Both pastor hosts brought opening greetings, extending hospitality, and directing the commissioners and visitors to local restaurants and local attractions. The Moderator announced that the meeting rooms for the commissioners would not be available this afternoon.

He then invited Elder Leon Cole, member of the Cumberland Presbyterian Church in America (CPCA) General Assembly Executive Board, and Moderator of the Kentucky Synod of the CPCA to come to the platform. Elder Cole brought greetings from the CPCA, which met last week in Nashville, Tennessee. He prayed God's blessings on the General Assembly and its members in their work this week.

The Moderator introduced Reverend Paul Hancock, who brought greetings on behalf of the Haiti Council of Churches. Reverend Hancock shared the well-wishes and prayerful thoughts of those in Haiti. He spoke encouragingly of the continuing Christian witness, meeting educational, health care and spiritual needs of the Haitian people.

## **CONSTITUTING PRAYER**

The Reverend Patrick Wilkerson, Red River Presbytery, prayed the constituting prayer.

## **THE ADOPTION OF THE AGENDA**

The motion was made to adopt the agenda. The body voted to adopt the agenda.

## **REPORT OF THE CREDENTIALS COMMITTEE**

The Elder JoAnn Shugert, Red River Presbytery, presented the Report of the Credentials Committee. There were forty-six (46) ministers, forty-two (42) elders, and twenty-one (21) youth advisory delegates making a total of one hundred-nine (109) commissioners present at 2:00 p.m. On motion the report was concurred in, marked appendix "A" and filed.

## **ELECTION OF THE MODERATOR**

Moderator Reverend Mitch Boulton declared the floor open for nominations for the office of Moderator of the one hundred ninety-third (193rd) General Assembly. Reverend Abby Keller (Presbytery of East Tennessee) nominated Reverend Dr. Larry Blakeburn, Presbytery of East Tennessee. Elder Keith Clement (Arkansas Presbytery) nominated the Reverend Nicholas Chambers, Arkansas Presbytery. Both nominees were previously endorsed by their respective presbyteries.

Reverend Andy McClung (Faith Cumberland Presbyterian Church, Bartlett, Tennessee) made the nominating speech in favor of Reverend Blakeburn's nomination.

The Reverend Dr. Larry Blakeburn came forward to make remarks, posing the question, "What does God want?"

Mrs. Martha Chambers (Arkansas Presbytery) made the nominating speech in favor of Reverend Nicholas Chamber's nomination. She is a former president of Cumberland Presbyterian Women Ministries and the nominee's mother.

The Reverend Nicholas Chambers came forward to make remarks, speaking on his spiritual heritage and how it has shaped his faith and service to God.

The body voted to place their names into nomination.

Moderator Boulton asked the body if they might proceed to a vote. The body voted to close nominations and proceeded with the election by written ballot. The Credentials Committee collected the ballots and counted them.

The Moderator asked the opinion of the commissioners whether the youth advisory delegates might read the recommendations versus the whole report. This is something that can be discussed at Thursday's business meeting.

While the ballots were being counted, the Moderator invited denominational and entity representatives to come forward. The Reverend Dr. Pam Phillips-Burk, Pastoral Development Ministry Team Leader introduced the Louisa Woosley Preaching Initiative program director, the Reverend Jen Newell (Tennessee-Georgia Presbytery). Reverend Newell then spoke of a March 2025 conference on

preaching that will focus on helping pastors/preachers become better communicators of life-transforming good news.

The Moderator then invited the Reverend Dr. Milton Ortiz, Missions Ministry Team Leader to speak. He introduced the new Director of Global Missions, Reverend Justin Richter. Reverend Richter (del Cristo Presbytery) then spoke briefly about the denomination's work in nineteen (19) countries with the hope of continued growth within the denomination globally.

The Moderator then invited the Reverend Elinor Brown, Discipleship Ministry Team Leader to come forward. She then asked Mrs. Cindy Martin to the platform. Mrs. Martin will be retiring from the Discipleship Ministry Team in September of this year after serving twenty-six (26) years of work in a variety of Christian education/discipleship roles. The General Assembly stood, offering heartfelt applause. Mrs. Martin then expressed her thanks and appreciation.

Finally, the Moderator asked Mrs. Nancy Bean, Bethel University, to come forward. She then asked that the General Assembly thank Dr. Bob Watkins who has served as Interim President at Bethel University since late 2023. The General Assembly offered warm applause. Mrs. Bean then introduced Dr. Perry Moulds, the newly elected president of Bethel University to speak. He extended an invitation for those present to visit and to encourage young adults to consider attending Bethel University.

The Moderator asked for the results of the moderator's election. Elder JoAnn Shugert, (Red River Presbytery) Credentials Committee Chair, reported the results of the election of the moderator. Forty-four (44) votes were cast for Reverend Dr. Larry Blakeburn and forty-three (43) votes were cast for Reverend Nicholas Chambers. Moderator Boulton declared the Reverend Dr. Larry Blakeburn Moderator of the one hundred ninety-third (193rd) General Assembly of the Cumberland Presbyterian Church.

### **ELECTION OF THE VICE MODERATOR**

Moderator Boulton opened the floor for nominations for vice-moderator of the one hundred ninety-third (193rd) General Assembly. Reverend Larry Green (Murfreesboro Presbytery) nominated Reverend Nicholas Chambers, Arkansas Presbytery, The body voted to close nominations and elect by acclamation the Reverend Nicholas Chambers to be vice-moderator of the 193rd General Assembly.

### **COMMUNICATIONS**

The Moderator announced there were no communications.

### **CORRECTIONS TO PRELIMINARY MINUTES**

Corrected pages for the preliminary minutes were provided to the commissioners prior to the start of business. It was noted that there were no additional updates.

### **INTRODUCTION OF BOARD/ENTITY REPRESENTATIVES**

The Stated Clerk announced that committees would be visited by board/entity representatives. As he announced the name of the committees, he asked the representatives to stand.

Bethel University  
Commission on Federal Chaplains  
Cumberland Youth & Family Services  
Historical Foundation  
Judiciary  
Memphis Theological Seminary  
Ministry Council  
Our United Outreach  
Stewardship/Elected Officers  
Theology and Social Concerns

Bob Watkins/Nancy Bean/Perry Moulds  
Tommy Craig  
Courtney Banatoski/Brian Martin  
Susan Gore/Kelly Shanton  
Bill Tally/Mitch Boulton/  
Jody Hill/Kip Rush  
Edith Old/Debbie Hayes  
Jeff McMichael/Mikel Davis  
Robert Heflin/Gary Tubb  
Lisa Scott

### **COMMITTEE APPOINTMENTS AND REFERRALS TO COMMITTEES**

Reverend Patrick Wilkerson (Red River Presbytery) presented, "Resolution to the 193rd General Assembly of the Cumberland Presbyterian Church for Healing and Reconciliation." It was referred to the Committee on Ministry Council.

Reverend Donny Acton (Grace Presbytery) presented, “Memorial from Grace Presbytery to General Assembly Instructing Presbyteries to Declare Their Position on the Issue of Marriages and Ordinations and Correct Errors of Immoral Practices.” He asked that youth advisory delegate, Eeve Stevens (Grace Presbytery), read the memorial. It was referred to the Committee on Judiciary/Elected Officers.”

Reverend Linda Snelling (Red River Presbytery) presented, “Resolution on Nomination Process for All General Assembly Boards.” It was referred to the Committee on Judiciary/Elected Officers.

Reverend Luke Lawson (Grace Presbytery) and Reverend David Linksi (Grace Presbytery) presented a, “Resolution from Reverend Luke Lawson and Reverend David Linksi, to General Assembly Instructing to Comply with the Approved Actions of General Assembly.” It was referred to the Committee on Stewardship/Our United Outreach.

Reverend Cliff Hudson (Tennessee-Georgia Presbytery) presented a “Commissioner’s Resolution.” It was referred to the Committee on Judiciary/Elected Officers.

Elder Commissioner Karen Reid (del Cristo Presbytery) presented a, “Resolution Seeking Forgiveness, Loving Kindness, and Unity Regarding LGBTQ Issues in the Cumberland Presbyterian Church.” It was referred to the Committee on Theology and Social Concerns.

Elder Andy Holloway (Presbytery of East Tennessee) presented a, “Resolution to the 193rd General Assembly of the Cumberland Presbyterian Church meeting in Evansville, Indiana, Regarding Ministers Officiating Same-Sex Weddings.” It was referred to the Committee on Judiciary/Elected Officers.

Reverend Frank Ward (Midsouth Presbytery) presented a, “Resolution Seeking Reconciliation and Healing,” It was referred to the Committee on Theology and Social Concerns.

### **RECESS/ADJOURNMENT**

The Moderator called a ten-minute recess at 4:14. The meeting was called back into session at 4:23 p.m. At 4:25 p.m. recess was declared by Moderator Boulton until Thursday Morning at 9:30 a.m.

### **THE EVENING PROGRAM**

The General Assembly of the Cumberland Presbyterian Church and visitors met at 7:00 p.m. at the Double Tree Hotel for a worship/communion service under the direction of General Assembly worship director, Reverend Paul Tucker (Nashville Presbytery), who also served as worship leader. The music director was Reverend Dave Parman (North Central Presbytery). The pianist for the evening was Venita Gross Hooper (North Central Presbytery). A string quartet comprised of Rachel Hawf, 1st violin; Tonia Hawf, 2nd violin; Doug Hawf, viola; Dave Parman, cello; and Tim Norris, 5-string bass; also provided music. Singers from the Morningside Cumberland Presbyterian Church included Michele McConnell, Tracy Hurst, Kara Jo Hurst, Suzy Hanson, Rhonda Smith and Becky Keil. Soloist Jazmine Richardson brought special music, “The Summons”, before the installation service.

Following the prelude, the Becker Sisters [Becky, Beverly, Karen and Marie] from Morningside Cumberland Presbyterian Church opened the service with the song “Down to the River to Pray.” Reverend Tucker read the scripture verse, 2 Timothy 1:9, and then led the call to worship and opening prayer. Congregational hymns included: “10,000 Reasons,” “Love Lifted Me,” “My Savior’s Love,” “Have Mercy on Me,” and “We Will Say in That Day.”

Reverend Mitch Boulton, Retiring Moderator (Cornerstone Presbytery), read the memorial roll of the ministers and elders who have died during 2023 and through mid-year 2024. The Moderator asked the worshippers if additional individuals should be recognized. Worshippers shared those names and Reverend Boulton offered prayer. He then brought the sermon, “Holy Conversations.” Reverend Elizabeth Daniel (Nashville Presbytery) led a unison reading of the “Apostle’s Creed” as the Affirmation of Faith. The sacrament of holy communion was served by co-celebrants Reverend Tucker and Reverend Boulton.

The following commissioners provided communion elements to the worshippers: Reverend Johnny Montano and Reverend Rodrigo Torres (Cauca Valley Presbytery); Reverend Luz Maria Hebron (Andes Presbytery); Elder Akimasa Nakano and Reverend Masamori Taira (Japan Presbytery); Reverend Patrick Wilkerson and Reverend Linda Snelling (Red River Presbytery); Reverend Bernice Belt (Covenant Presbytery); Elder Tony Ward (Choctaw Presbytery); Reverend Paul Hancock (Hope Presbytery); and Reverend Melissa Goodloe (Cornerstone Presbytery). Reverend Ruby Mabely Micolta, wife of commissioner Reverend Johnny Montano, also took part in serving the communion elements.

North Central Presbytery ushers for the evening service were Jack Smith, Don Findley and Cliff Gossman (Morningside Cumberland Presbyterian Church) and Susan Groves and Bill Nicholes (Good Prospect Cumberland Presbyterian Church).

Reverend Tucker gave the invitation to the table and Reverend Abby Keller (Presbytery of East Tennessee) gave the prayer of thanksgiving.

Reverend Boulton officiated the installation of Moderator Larry Blakeburn and Vice-Moderator Nicholas Chambers, outlining the duties and responsibilities of the Moderator and then asking them if they would carry out those duties to the glory of God, while relying on the grace of God. Each answered in the affirmative. Moderator Boulton then asked the General Assembly commissioners if they would accept Reverend Dr. Larry Blakeburn as moderator and Reverend Nicholas Chambers as vice-moderator. Those present in the congregation answered with an affirmative, “We do.” Reverend Boulton invited Reverend Tucker and the Reverend Judy Madden (Red River Presbytery), vice moderator of the 192nd General Assembly, to take part in the prayer of charge and blessing for the newly installed officers of the Cumberland Presbyterian Church.

Moderator Elect, the Reverend Dr. Larry Blakeburn gave the benediction. Those in attendance were then invited to the reception honoring the newly installed Moderator and Vice-Moderator.

### **RECEPTION**

Following the evening worship service, a “come and go” reception to honor the newly elected Moderator and Vice Moderator was held in the Grand Ballroom. Those in attendance were the newly elected Moderator, the Reverend Dr. Larry Blakeburn and the newly elected Vice-Moderator, the Reverend Nicholas Chambers and his wife, Andrea, as well as their six children. Commissioners and visitors extended their congratulations to both honorees, enjoying refreshments and a time of fellowship.

### **SECOND DAY – TUESDAY – JUNE 18, 2024**

The General Assembly began its day with devotions in respective committees. Forty-six (46) ministers, forty-two (42) elders and twenty-one (21) youth advisory delegates were in attendance in committees.

### **THE AFTERNOON PROGRAM**

Our United Outreach (OUO) hosted a lunch and learn in ballrooms A & B. The Reverend Jeff McMichael, Development Director for OUO, served as master of ceremonies. He invited the Reverend Cliff Hudson (Tennessee-Georgia Presbytery) to bless the meal. Reverend McMichael thanked those in attendance at the luncheon for supporting OUO. He then presented a brief video on the 192nd General Assembly’s adoption of “Denominational Vision, Mission and Strategic Framework.” He stated the OUO vision and strategy is “sharing the good news of Jesus Christ together.” OUO is the gateway through which individuals and churches contribute to the mission and ministries of the Cumberland Presbyterian Church and its boards and entities. He emphasized that “if we increase participation we can do better.”

Reverend McMichael identified four goals for the coming year: (1) to meet the budget of \$2.5 million; (2) that all churches can and should give something, increasing the number of the churches contributing to sixty-three percent (63%); (3) increase the number of individual givers; and (4) send “thank you” letters to churches who contribute to OUO, highlighting through stories the ways their respective contributions have impacted individuals, congregations and the Church in missions.

Reverend McMichael asked Elder Mikel Davis, chairperson of the OUO Committee, to make comments. Elder Davis emphasized that each individual Cumberland Presbyterian needs to be invested in our church. He closed with the encouraging statement: “We can all do a little bit” which will provide additional funds to Cumberland Youth and Family Services, chaplains, and missionaries, for example.

Reverend McMichael asked those present to pray for revival so that gospel will be advanced and Cumberland Presbyterian churches will experience consistent growth. He then offered a prayer regarding those concerns.

Finally, Reverend McMichael invited the Reverend Kristi Lounsbury, Ministry Council’s Director of Congregational Ministries, to speak about the support and services that churches and clergy receive through OUO. He introduced her by saying that approximately forty-eight percent (48%) of the funding that the Ministry Council receives is from OUO. She spoke about the range of ministries and programs that OUO funding makes available to the Ministry Council. She pointed out that there are other funding streams, but those funds are focused on specific ministries, such as the Stott-Wallace Missionary Offering which supports international missions or Lilly Endowment grants support the Engage Program, on congregational needs assessment and planning. She encouraged her listeners with the words, “You cannot out give God.”



### THE EVENING PROGRAM

At 8:30 p.m., Commissioners and visitors came to ballroom B to participate in a Joint Reception honoring Women in Ministry and all who support them in ministry. The event was jointly sponsored by Memphis Theological Seminary (MTS), Pastoral Development Ministry Team, Missions Ministry Team and Women's Ministry. The theme for the evening was "Holy Conversations Celebrations."

The Reverend Dr. Pam Phillips-Burk, Pastoral Development Ministry Team Leader, opened the event with words of welcome and appreciation for women in ministry and those who support them. She noted that this evening marked the twenty-second year in which women in ministry have been formally celebrated, adding that in 2003, in Nashville, Tennessee there were only seven women in attendance. She remarked that the evening would be a time to acknowledge each clergy woman in attendance, as well as offering a time for fellowship, refreshments and door prizes. She then invited the Reverend Dr. Jody Hill, president of MTS, to the podium. He too brought words of greeting and acknowledged the ways women in ministry have contributed to the leadership in the Cumberland Presbyterian Church. He encouraged the attendees to consider enrollment in a Doctor of Ministry program at MTS and then introduced Reverend Dr. Christy Woodbury-Moore, Associate Dean of Doctoral Studies at MTS, who shared her call to the ministry and explained a new generalist Doctor of Ministries track being offered. She invited attendees to meet with her following the reception.

Reverend Zahrte, Director of Ministry with Women, announced the recipients of the third-ever Clergy Woman of the Year Award. The international recipient is the Reverend Luz Maria Hebron (Andes Presbytery), and the USA recipient, the Reverend Lisa Oliver (Murfreesboro Presbytery). Both ministers were awarded plaques and distinctive stoles. Each minister expressed thanks to God and shared words of appreciation and thanks. Following the presentation, Reverend Zahrte encouraged ordained clergy women to become active in local Cumberland Presbyterian Women's Ministries. Reverend Phillips-Burk took time to promote the Advent Retreat for Clergwomen, which will be held December 2-4, 2024, at Camp Maranatha, Scottsboro, Alabama. Reverend Dr. Hill offered the closing prayer.

### THIRD DAY – WEDNESDAY – JUNE 19, 2024

The General Assembly began its day with devotions in respective committees. Forty-two (42) ministers, forty-four (44) elders and twenty-one (21) youth advisory delegates were in attendance in committees.

### THE AFTERNOON PROGRAM

"Action, Inspiration & Holy Conversations," The Joint Banquet and Program, sponsored by Cumberland Youth and Family Services, Bethel University and Memphis Theological Seminary (MTS), was held in ballrooms A & B in the Double Tree Hotel. The welcome and blessing were offered by Elder Jo Ann Shugert (Red River Presbytery), who also served as moderator of a panel with Reverend Dr. Jody Hill, Memphis Theological Seminary president; Ms. Courtney Banatoski, Cumberland Youth and Family Services (CYFS), president and chief executive officer, and Reverend Dr. Bob Watkins, Bethel University interim president. Elder Shugert asked each panelist to respond to the question, "Where do you see God's grace at your campus?" Reverend Dr. Hill responded that God's grace is on display each day, notably in ways God has met material/financial needs unexpectedly, but on time. Ms. Banatoski indicated that each day clients receive hope and healing services in addition to shelter. Reverend Dr. Watkins spoke with expectation of a twenty-three (23) foot cross that will be raised atop the new 1,000 seat "Whosoever Will Chapel" soon. He added that the university has students from thirty (30) nations and not all are Christians. The opportunity to introduce those students to Jesus Christ is a testament to God's grace.

The second question for the panelists was "Where do you see the action inspiring Holy Conversations?" Reverend Dr. Hill described the discernment process of MTS staff, administration, and board of trustees in broaching the topic of sustainability, and the possibility of a future merger or an acquisition of MTS by another educational institution, while still adhering to the mission of the seminary to support the ministry of the Cumberland Presbyterian Church and serve as an ecumenical outreach of the Cumberland Presbyterian Church. Ms. Banatoski remarked that each day the staff at Cumberland Youth and Family Services engages in service ministry that speaks to God's love and the love of Christians for the vulnerable and under-served communities. She explained that Holy Conversations has been part of the years-long process of CYFS being licensed as a foster care and adoption agency by the state of Texas. Reverend Dr. Watkins remarked that the use of theological and Bible language is encouraged on the campus by leadership

and students. In addition, the chaplains at Bethel pray not only in chapels but at the doors of student rooms, inviting Holy Conversations.

Elder Shugert invited three individuals to the platform: Reverend Dr. Michael Qualls, director of the Cumberland Presbyterian House of Studies at MTS and director of the Program of Alternate Studies (PAS); Dr. Perry Moulds, president, Bethel University; and Mr. Brian Martin, chairman of the board, Cumberland Youth and Family Services. They were asked to identify prayer needs in the coming year. Reverend Qualls asked that prayers be offered for students in the Program of Alternate Studies. Dr. Moulds asked that God give him clarity in doing what is right toward Bethel University faculty, staff, administration and students. Finally, Mr. Martin asked that prayers be offered for those being served by Cumberland Youth and Family Services, for foster care families, and that Cumberland Presbyterians would embrace the legacy of the Children's Home, demonstrated by intentional giving, and prayer for child welfare workers to find fulfillment in their work.

Elder Shugert closed the luncheon with words of thanks to God for the contributions of panel participants and their respective institutions.

### **EVENING PROGRAM**

The General Assembly Service of Worship was held at 7:00 p.m. in the Grand Ballroom. The worship service was co-sponsored by the Pastoral Development Ministry Team and the Louisa Woosley Preaching Initiative.

Following the prelude, "Softly and Tenderly," Reverend Jen Newell greeted the worshippers. Reverend Leanne Kerner, Pastoral Development Ministry Team elected member (Red River Presbytery) led the call to worship and offered the opening prayer. Reverend Matthew Ingram (Robert Donnell Presbytery) led the call to confession and words of assurance. Reverend Kerner offered the prayer of illumination. Reverend Ingram led the reaffirmation of our baptismal covenant. Reverend Kerner shared the prayer of thanksgiving and remembering your baptism. The Reverend Dr. George Estes (del Cristo Presbytery) brought the message, "The Hope of Our Calling," with Ephesians 4:1-6 as his Scripture text.

The pianist/music director was Mr. Tom Drury; cellist, Ms. Jennifer Farny; oboist, Ms. Elizabeth Robertson; and violinist Ms. Jia-Rong Gan. Hymns for the evening included: "Joyful, Joyful, We Adore Thee," "Take My Life, and Let It Be," and "The Church's One Foundation." The postlude was "Christ, the Lord Is Risen Today."

Ushers for the service were Ms. Caroline Phillips-Burk, Reverend Dr. Chris Fleming, Coordinator Adult Ministry, Discipleship Ministry Team (Ministry Council), and Reverend Paul Tucker (Nashville Presbytery).

### **FOURTH DAY – THURSDAY – JUNE 20, 2024**

The General Assembly and visitors began the day with a devotional service led by youth advisory delegates. The Reverend Paul Tucker (Nashville Presbytery) served as liturgist, leading a litany of thanksgiving. Opening scripture, 2 Timothy 1:3-9, was read by youth advisory delegate Daniel Byrd (Nashville Presbytery). The pianist was Mrs. Debbie Shanks (North Central Presbytery) and David Montoya (Trinity Presbytery) was guitarist. Singers were Reverend Nicholas Chambers, Andrew Chambers and Payton Chambers.

The devotionals were brought by youth advisory delegates, Ellie Kennemer (Robert Donnell Presbytery), who used Colossians 3:9-15 as her text; and Cosby King (Murfreesboro Presbytery) who referred to 1 Corinthians 12, which speaks of the diversity and mutual respect within the Body of Christ. The worship hymns were "Build My Life" and "Great Are You Lord." Reverend Tucker gave the benediction.

Youth advisory delegates: Andrew Chambers (Arkansas Presbytery) and Maggie Koontz (North Central Presbytery) assisted with distribution of the programs.

### **CALL TO ORDER**

The Moderator, Reverend Dr. Blakeburn, called the assembly to order at 9:30 a.m. There were forty-three (43) ministers, forty (40) elders for a total of eighty-two (82) Commissioners, and eighteen (18) youth advisory delegates present as of 9:30 a.m.



## OPENING PRAYER

Moderator, the Reverend Larry Blackburn gave the opening prayer.

## MODERATOR ANNOUNCEMENT

He appointed the parliamentarian, Mr. Jaime Jordan, legal counsel for the Office of General Assembly.

## COMMISSIONING OF MISSIONARIES

Reverend Dr. Milton L. Ortiz, Missions Ministry Team Leader, greeted the General Assembly and announced that there would be a commissioning ceremony for the Cumberland Presbyterian Church's newest missionary family. Participating in the commissioning service were the following: Reverend Justin Richter, Global Missions; Reverend Dr. Milton L. Ortiz, Missions Ministry Team Leader; Reverend Dr. Larry Blackburn, GA Moderator; Reverend Nicholas Chambers, GA Vice Moderator; Reverend Mike Sharpe, Stated Clerk; and Ms. Athala Jaramillo. The new missionary family being commissioned were Reverend Edgar and Iris Straube, and their children, Maia (17), Lucas (15), and Noah (10) to Spain. They were prayed for and received a charge for service. In addition to the commissioning service Reverend Dr. Pam Phillips-Burk, Pastoral Development Ministry Team Leader, recognized Reverend Straube as recipient of the Legacy of Ministry and was given a Legacy Ministry Cross.

Reverend Richter then spoke about how the Stott-Wallace Missionary Offering supports Cumberland Presbyterian Church missionaries. He then encouraged his listeners to freely give to support the new missionaries to Spain.

Following the commissioning service, Reverend Justin Richter invited Kenneth and Delight Hopson, Cumberland Presbyterian Missionaries in Uganda to share remarks. Mrs. Hopson stated that it has been twenty-five (25) since they were commissioned to missionary work in Tanzania. They both expressed thanks for the support and prayers which they have received from the Cumberland Presbyterian Church and individuals.

## PRESENTATION BY THE STATED CLERK TO OUTGOING MODERATOR

The Reverend Michael Sharpe, Stated Clerk, invited the retiring moderator, the Reverent Mitch Boulton, to the podium and presented the Reverend Boulton with a replica of the moderator's cross and a gavel representing the one used in the one hundred ninety-second General Assembly. Reverend Boulton thanked the assembly for allowing him to serve the Cumberland Presbyterian Church.

## ANNOUNCEMENTS AND INSTRUCTIONS FROM THE STATED CLERK

The Stated Clerk mentioned that GA reports are available online at [www.cumberland.org/gao](http://www.cumberland.org/gao). He reminded those traveling by air to check with the host table to arrange/confirm shuttle arrangements.

The Stated Clerk announced procedures for presenting reports. Youth were to cast an unbinding vote before the minister and elder commissioners assembled. The commissioners and youth advisory delegates were told that should they wish to address the General Assembly, to approach the microphone, introduce themselves by name and the presbyteries they represent. All were instructed to write out any motions and give a copy to the engrossing clerk before returning to their seats. As committee reports are being presented, committee members will be seated in the front row of chairs. If there is a standing vote, the Credentials committee will assist with counting. The Stated Clerk reminded commissioners that they could refer to the Ten Essential Rules of Order, provided in their registration packet.

The Moderator, Reverend Dr. Blackburn asked that those presenting their reports read the first two sections (Referrals and Persons of Counsel) of each report, plus the recommendations. He reminded commissioners to refrain from applause or expressing verbal agreement or disagreement. Commissioners can express their opinion by using the indicator cards.

### **THE REPORT OF THE COMMITTEE ON STEWARDSHIP AND OUR UNITED OUTREACH**

The Report of the Stewardship and Our United Outreach was presented by Reverend Amber Clark (Murfreesboro Presbytery). The youth advisory delegates who read the report were Daniel Chambers (Arkansas Presbytery) and Eeve Stevens (Grace Presbytery). A motion was made by Reverend Clark that the report be concurred in, and the recommendations be adopted. The motion was seconded.

The Moderator invited a discussion.

The youth were polled, and they were in favor of this report. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, the Report of the Stewardship and Our United Outreach was concurred in, and its recommendations adopted. The report was marked “B” and filed.

### **THE REPORT OF THE COMMITTEE ON CHAPLAINS AND HISTORICAL FOUNDATION**

The Report of the Chaplains and Historical Foundation Committee was presented by Reverend Patrick Wilkerson, (Red River Presbytery). The youth advisory delegates who read the report were Mason Gladden (Missouri Presbytery) and Maia Straube (Grace Presbytery). A motion was made by Reverend Wilkerson that the report be concurred in, and the recommendations adopted. The motion was seconded. Before the vote Reverend Wilkerson asked that the word “Columbia” be corrected to “Colombia,” under IV. “Concern Around Acknowledgement and Training for International Chaplaincies,” paragraph one, sentence two.

The Moderator invited a discussion.

The youth were polled, and they were in favor of this report. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, the Report of the Chaplains and Historical Foundation was concurred in, and its recommendations adopted. The report was marked “C” and filed.

### **THE REPORT OF THE COMMITTEE ON MINISTRY COUNCIL**

The Report of the Committee on Ministry Council was presented by Reverend Abby Keller (East Tennessee Presbytery). The report was read by youth advisory delegates: Andrew Chambers (Arkansas Presbytery), Rylee Ervin (Cornerstone Presbytery), Cosby King (Murfreesboro Presbytery), and Maggie Koontz (North Central Presbytery). Reverend Keller made the motion that the report be concurred in, and the recommendations be adopted. Motion seconded.

The Moderator invited a discussion. A motion was made to amend Recommendation 5 by deleting the words, “to the 194<sup>th</sup> General Assembly.” Motion to amend was seconded. Discussion followed.

The Moderator called for a vote on the motion to amend.

The youth were polled on the amendment, and they were in favor of the amendment. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the Commissioners, the motion to amend Recommendation 5 of the Report of the Committee on Ministry Council failed by a vote of sixteen (16) in favor and sixty-four (64) against.

The youth were polled, and they were in favor of this report. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, the Report of the Committee on Ministry Council was concurred in, and the recommendations adopted. The report was marked “D” and filed.

### **MEETING RECESS**

Moderator called for recess at 11:14 a.m.

The Moderator called the meeting back from recess at 11:28 p.m.

### **THE REPORT OF THE COMMITTEE ON THEOLOGY AND SOCIAL CONCERNS**

The Report the Committee on Theology and Social Concerns was presented by Reverend Cliff Hudson (Tennessee-Georgia Presbytery) and Elder MacKenzie Brooks (Hope Presbytery). The report was read by youth advisory delegates: Ann Isabel Montano (Cauca Valley Presbytery), Daniel Rodriguez (Trinity Presbytery) and Jerry Spurling (Covenant Presbytery).

A motion was made by Reverend Hudson that the report be concurred in, and its recommendations be adopted. The motion was seconded.

The Moderator invited a discussion.

The youth were polled, and they were in favor of this report. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were.

There was a motion to vote by ballot and was seconded. On vote by the commissioners the request to vote by ballot failed. The Moderator asked for a standing vote. The vote was taken with sixty (61) in favor and twenty-one (21) against with abstention by Reverend Patrick Wilkerson. Elder Dyanna Puckett (Murfreesboro Presbytery) voiced that her vote on the motion was no. By majority vote of the commissioners, the Report of the Committee on Theology and Social Concerns was concurred in, and its recommendations adopted. The report was marked "E" and filed.

### **LUNCH RECESS**

The Moderator called for recess at 12:10 p.m.

The Moderator called the General Assembly back into session at 2:09 p.m.

### **MODERATOR ANNOUNCEMENTS**

The Moderator announced that copies of the Report of the Committee on Judiciary/Elected Officers were available to those in need of copies.

The Moderator announced that the quorum this hour was forty-five (45) ministers, forty-two (42) elders and eighteen (18) youth advisory delegates.

The Moderator stated that international commissioners would be granted more than ten minutes when addressing a particular topic, to allow for translation.

Moderator asked vice-Moderator Reverend Nicholas Chambers to conduct the meeting while his committee made its presentation. The vice-Moderator chaired the discussion of the Report of the Committee on Higher Education/Cumberland Youth and Family Services.

### **THE REPORT OF COMMITTEE ON HIGHER EDUCATION/CUMBERLAND YOUTH AND FAMILY SERVICES**

The report of the Higher Education/Cumberland Youth and Family Services was presented by Reverend Linda Snelling (Red River Presbytery) and Reverend Tommy Clark (Nashville Presbytery). The youth advisory delegates who read the report were: Will McCormack (Cumberland Presbytery) Ellie Kennemer (Robert Donnell Presbytery), Parker Burroughs (Hope Presbytery), and Laurel Rogers (Midsouth Presbytery). A motion was made by Reverend Snelling that the report be concurred in, and the recommendations adopted. The motion was seconded.

The vice-Moderator Reverend Nicholas Chambers invited a discussion.

A motion was made to divide the question. The question was divided into three sections: Section A, recommendations 1-2; Section B, recommendations 3-7; and Section C, recommendations 8-13. Motion was seconded and carried.

The Moderator asked the international commissioners/interpreters if they were in favor of the motion to divide the question. By vote of the commissioners, the Report of the Committee on Higher Education/Cumberland Youth and Family Services was divided into three sections.

The vice-Moderator invited a discussion on Section A.

Section A: The youth were polled and were in favor of the recommendations. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, Report of the Committee on Higher Education/Cumberland Youth and Family Services adopted the Report Section A and its recommendations by a majority vote.

The vice-Moderator invited a discussion on Section B.

Section B: The youth were polled and were in favor of the recommendations. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, Report of the Committee on Higher Education/Cumberland Youth and Family Services adopted the Report Section B and its recommendations by a majority vote.

The vice-Moderator invited a discussion on Section C.

Section C – The youth were polled and were in favor of the motion. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, Report of the Committee on Higher Education/Cumberland Youth and Family Services adopted the Report Section C and its recommendations by a majority vote.

By vote of the commissioners, the Report of the Higher Education/Cumberland Youth and Family Services Committee was concurred in, and its recommendations adopted. The report was marked “F” filed.

At the conclusion of the report, the Moderator returned to the podium, continuing with the Report of the Committee on Judiciary/Elected Officers.

### **THE REPORT OF THE COMMITTEE ON JUDICIARY/ELECTED OFFICERS**

The Report of the Committee on Judiciary/Elected Officers was presented by Reverend Harry Chapman (Presbytery of Del Cristo) and Reverend Mary Anna Townsend (Missouri Presbytery). The Report of the Judiciary Committee was read by youth advisory delegates: Daniel Byrd (Nashville Presbytery), Wesley Martin (Trinity Presbytery), Catherine Money (Murfreesboro Presbytery), Dakota Walker (Red River Presbytery) and Hannah Wooten (Cumberland Presbytery).

A motion was made by Reverend Chapman that the report with corrections: page 24, under II. Persons of Counsel, line one change Reverend Mitch “Bolton” to Reverend Mitch “Boulton”, line three change Reverend “Donnie” Acton to Reverend “Donny” Acton; page 26, on Recommendation 3, line 2, change “following” to “above,” under Recommendation 7, line 6, delete “the” before the word “matters;” page 27, under IV, Referrals from General Assembly, resolution title, line three, change “erros” to “errors”; page 31, under Recommendation 11, delete “In 1996 the General Assembly adopted the following statement on Homosexuality (General Assembly Minutes, page 313)” and replace with “Statement on Homosexuality;” under the same heading, paragraph 7, line two, replace “by the clerk of the session” to “Stated Clerk of the General Assembly,” and line three, add the words, “be adopted.”

A motion was made to divide the question. The motion was adopted with the following divisions of the Report of the Committee on Judiciary/Elected Officers: Section A-Recommendation 1; Section B- Recommendations 2, 3 and 4; Section C-Recommendations 5, 6 and 7; Section E, IV. A. and IV. B.-Recommendations 8, 9 and 10; Section IV. B.-Recommendation 11; and Section IV. C.-Recommendations 12 and 13.

Section A: Report of the Moderator, Recommendation 1.

The Moderator invited a discussion on Recommendation 1.

There was a motion to review the report section seriatim. The motion received a second.

Youth were polled on considering the items seriatim. International commissioners/interpreters were asked if they were ready to vote. They were. By vote, the commissioners denied the motion to review by seriatim.

The Moderator invited a discussion on Recommendation 1.

A motion was made to amend Question 2 to delete the words “do not contain nonessentials” and replace with the words “are of utmost importance to Cumberland Presbyterians.” The motion was seconded.

The Moderator invited a discussion on the amendment. The question was called.

The youth were polled, and they were not in favor of the amendment. The Moderator asked the International commissioners/interpreters if they were ready to vote on the amendment. They were. The Moderator asked for the division of the house on the amendment. By vote of the commissioners, seventeen (17) voted to adopt the amendment and sixty-three (63) voted against the amendment. The amendment failed.

The Moderator invited further discussion. The question was called. Motion carried to conduct the vote.

The youth were polled, and they were in favor of the recommendations. The Moderator asked the international commissioners/interpreters if they were ready to vote on the motion. They were. By vote of the commissioners, Recommendation 1 of Section A was adopted.

Section B: Report of the Stated Clerk, Recommendations 2, 3, and 4

The Moderator invited a discussion on Recommendations 2, 3, and 4.

The youth were polled, and they were in favor of these recommendations. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, Section B-Recommendations 2, 3 and 4 were adopted.

Section C: Report of the Permanent Committee on Judiciary, Recommendations 5, 6, and 7

The Moderator invited a discussion on Recommendations 5, 6, and 7.

The youth were polled, and they were in favor of these recommendations. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, Section C-Recommendations, 5, 6, and 7 were adopted.

Section D: Report of the Place of Meeting Committee

There were no recommendations.

Section E: Memorial from Nashville Presbytery and Section IV. A. and IV. B. Referrals from General Assembly, Recommendations 8, 9, and 10.

The Moderator invited a discussion Recommendations 8, 9, and 10.

Elder Andy Holloway (Presbytery of East Tennessee) addressed the Moderator by stating, "I have two questions on Resolution 10?"

1. Specifically, where in the Resolution is not in keeping with the existing Rules of Discipline?
2. By denying the Resolution, is the Committee saying it is in favor of ministers performing commitment ceremonies, marriages, and weddings for LGBTQ couples?

Elder Holloway asked for a written response from the Judiciary/Elected Officers Committee co-chair to appear in the minutes. The following is the written response from Reverend Mary Anna Townsend, co-chair, Committee on the Judiciary/Elected Officers:

1. We found that the resolution duplicates the elements already present in the Confession of Faith and was thus redundant. It was not that it was not in keeping with the Rules of Discipline.
2. No.

## RECESS

The Moderator called a fifteen-minute recess at 4:08 p.m.

The Moderator called the General Assembly back into session at 4:24 p.m., and resumed discussion of the Report on the Committee on Judiciary/Elected Officers, Sections E and IV. A.

The Moderator proposed that Recommendation 8 be voted on and move discussion of Recommendations 12 and 13 up before discussion of Recommendation 11. The General Assembly gave consent to the Moderator's suggestion on altering the sequence.

Section E: Recommendation 8.

The Moderator invited a discussion on Recommendation 8.

The youth were polled, and they were in favor of this recommendation. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, Section E, Referrals from General Assembly, Recommendation 8 was adopted.

The Moderator invited a discussion on Recommendations 9 and 10.

The youth were polled, and they were in favor of these recommendations. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, Section IV. A. Referrals from General Assembly, Recommendations 9 and 10 were adopted.

Section IV. C. Commissioner's Resolution from Reverend Cliff Hudson and IV. D. Resolution on Nomination Process for All General Assembly Boards Submitted by Reverend Linda Snelling, Red River Presbytery, Recommendations 12 and 13.

The Moderator invited a discussion on Recommendations 12 and 13.

The youth were polled, and they were in favor of this recommendation. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, Section IV. C. and D. and Referrals from General Assembly, Recommendations 12 and 13 were adopted.

Section IV. B. A Statement of Homosexuality, Recommendation 11.

The Moderator invited a discussion on Recommendation 11.

The question was called. It was seconded. The Moderator asked for a standing vote to determine if debate would continue. The motion to stop debate was carried with fifty-nine (59) Commissioners in favor of cutting off debate and twenty (20) Commissioners in favor of continuing debate.

The youth were polled. The Moderator asked the international commissioners/interpreters if they were ready to vote. They were. By vote of the commissioners, Section IV. B. Recommendation 11 was adopted.



Reverend Patrick Wilkerson and Reverend Paul Tucker abstained from vote on Recommendation 11. By vote of the commissioners, the Report of the Committee Judiciary/Elected Officers was concurred in, and its recommendations were adopted. The report was marked “G” and filed.

### **CHANGE TO AGENDA**

There was a motion to change the agenda, continuing business for another hour rather than breaking at 5:00 p.m. The youth advisory delegates were polled and not in favor of changing the agenda. The international commissioners/interpreters were asked if they were ready to vote. They were. The commissioners voted to change the agenda, extending business by one hour without dinner break.

### **THE NOMINATING COMMITTEE REPORT**

The Report of the Nominating Committee was presented by Reverend Mary Katherine Kilpatrick, representative from the Nominating Committee. The Report of the Nominating Committee as printed in the Preliminary Minutes (pages 110-112) to place names into nomination. A motion was made and seconded to receive the report.

The question was called; seconded, however clarification was received that there needed to be time for nominations from the floor. The Moderator opened the floor for further nomination. The Reverend Juan David Correa, who is originally from Colombia, but is a member of North Central Presbytery was nominated for a vacancy on the Judiciary Committee. The Moderator called for further nominations. There was a motion to cease nomination. A motion was made to elect the remaining slate of nominees listed in the Preliminary Minutes, apart from the Judiciary Committee vacancies. Motion was seconded. Motion carried.

### **RECESS**

The Moderator called for a ten-minute recess to prepare for the vote on the Nominating Committee vacancies 5:20 p.m.

The Moderator called the General Assembly back from recess at 5:31 p.m.

The Stated Clerk announced the three individuals being nominated for the Judiciary Committee vacancies: Reverend Sheila O’Mara, Reverend Patrick Wilkerson, and Reverend Juan David Correa. The Stated Clerk directed the commissioners’ attention to the overhead screen. They were asked to write the names of two individuals on the ballot, which were collected by the Credentials Committee.

The Moderator determined that the General Assembly would reconvene at 7:30 p.m.

### **MEETING RESUMES**

The Moderator called the business meeting back into session at 7:34 p.m., resuming the discussion of the Nominating Committee Report. He announced that the ballots were counted, and the following were elected to the Judiciary Committee: Reverend Juan David Correa, Ms. Kimberly Silvus, and Reverend Sheila O’Mara.

By vote of the Commissioners, the Nominating Committee Report was concurred in, its recommendations (the required two-thirds majority was met with no nays on the vote) adopted, and those nominated were elected to the named positions. The report was marked “H” and filed.

### **GRANTING OF EXCUSES**

The following Commissioners requested excuses: Reverend Paul Hancock (Hope Presbytery), all of June 20, 2024, Elder Betty Jean Cooper (Red River Presbytery) asked for excuse beginning at 3:00 p.m., June 20, 2024, due to family needs. Motion made to grant the excuses; seconded. The commissioners voted to grant the excuses.

### **MODERATOR ANNOUNCEMENTS**

The Moderator announced that based upon action from an earlier adopted report (The Report of the Stated Clerk) that a Trademark Committee would be appointed. The following individuals were named to that Committee: Elder Tommy Craig (Cornerstone Presbytery), Elder Guin Tyus (Nashville Presbytery) and Reverend Mark Hester (East Tennessee Presbytery). There was a motion and seconded to receive the report. By consent of the commissioners, these individuals were elected to the committee.



## RESOLUTION OF THANKS

A Resolution of Thanks was presented by Elder Michael Fare (Missouri Presbytery) which stated:

Praise and thanks be to God for the ability to gather in this place as the 193rd General Assembly of the Cumberland Presbyterian Church. We are thankful to be of service to our Lord and Savior, Jesus Christ. We are thankful for the guidance we receive from the Holy Spirit as we go about the ministries and work of the church.

The 193rd General Assembly meeting in Evansville, Indiana expresses a multitude of thanks to all those members of North Central Presbytery who made preparations for this event and were tremendously gracious and helpful hosts during our time here. We thank Reverend James Messer and Reverend Jeff Biggs for serving as co-pastor Hosts. We also thank worship director, Reverend Paul Tucker and music director, Reverend Dave Parman for their planning and leadership of the worship services. Special thanks is given to Debbie Shanks, Venita Gross Hopper, and Tom Drury for playing the piano during the worship services.

We, the 193rd General Assembly, thank retired Moderator Reverend Mitch Boulton and retired vice-Moderator Reverend Judy Madden for plowing ahead while performing their duties over this past year. Thanks goes to Moderator Reverend Larry Blakeburn and vice-Moderator Reverend Nicholas Chambers for their willingness to moderate this General Assembly and to serve throughout the coming year. Thank you to all the committee chairpersons, commissioners, and youth advisory delegates who have taken part in the deliberations of the 193rd General Assembly. Many words of thanks are expressed to Stated Clerk, Reverend Michael Sharpe; Assistant to the Stated Clerk, Mrs. Elizabeth Vaughn; and Engrossing Clerk, Reverend Lisa Scott for all their hours of work, leadership, and support over the course of this past week. Overall, thanks to everyone for making the 193rd General Assembly a memorable experience.

A motion was made to adopt the Resolution of Thanks and seconded. The motion was adopted.

## THE READING OF THE MINUTES

The printed minutes for Monday, Tuesday and Wednesday through mid-afternoon were distributed with the committee reports. An editorial correction was identified: page 22, under, "The Afternoon Program," paragraph 3, line 2 add the word "Cumberland" before "Presbyterian House of Studies;"

The minutes for Wednesday evening and Thursday were read by Engrossing Clerk, Reverend Lisa A. Scott. On motion, the minutes were approved as read with the following corrections and additions: on the Report of the Committee on Judiciary/Elected Officer youth advisory delegate, Daniel "Boyd" was corrected to youth advisory delegate, Daniel "Byrd"; youth advisory delegate, Hannah Wooten (Cumberland Presbytery) was added. On the Nominating Committee Report, the report was corrected to reflect that there is no requirement to take nominations from the floor, however, there should be sufficient time to allow nominations to be made. The Moderator asked if the youth were in favor of the minutes. They were. The commissioners voted in favor of approving the minutes, as corrected.

## CLOSING WORSHIP

Immediately following business at 8:20 p.m., on Thursday afternoon/evening, the General Assembly and visitors gathered for the closing worship of the 193rd Meeting of the General Assembly. The Reverend Paul Tucker, Worship Director, (Nashville Presbytery) read the Scripture, Colossians 1:24-29 and shared a devotional, "More Holy Conversations." Music included "The Summons" and "Whosoever Will." Mrs. Debbie Shanks (North Central Presbytery) was the pianist and Reverend David Montoya (Trinity Presbytery) was the guitarist. Singers were Reverend Nicholas Chambers, Andrew Chambers and Payton Chambers.

North Central Presbytery Ushers for the closing service were Reverend Jeff Biggs (co-host pastor) Ms. Baylee Biggs, Reverend Gail Allen, Karen Allen, Mrs. Karen Gossman and Reverend James Messer (co-host pastor).

## MOTION TO ADJOURN

The Moderator adjourned this General Assembly meeting at 8:00 p.m. until the next General Assembly meeting to be held on June 15-19, 2025, in Knoxville, Tennessee.

## APPENDICES

### REPORT OF THE CREDENTIALS COMMITTEE (Appendix A)

The Credentials Committee certifies the list of commissioners on pages 5 and 6 of the Preliminary Minutes with the following changes:

On the part of Minister Delegates, Reverend Keith Harwell (Cornerstone Presbytery) will not be in attendance.

On the part of Elder Delegates, substitutes for Cornerstone Presbytery Elder Donald Moore for Elder Dennis Emmerson; for Covenant Presbytery Elder Brenda Shoulta for Elder Greg Williamson; and, for Midsouth Presbytery Elder Susan Frey for Elder Rachel Starks. Elders not in attendance Kyoung Kwan Imm (Cornerstone Presbytery); Elder Michael Jones (Covenant Presbytery).

On the part of Youth Advisory Delegates, substitute for Trinity Presbytery, YAD Joselyn Buendia for YAD Wesley Martin. Youth Advisory Delegates not in attendance: Ava Warman (Cornerstone Presbytery), Mia Straube (Grace Presbytery), Grace Underwood (Hope Presbytery), and Angelina Cirmaintaro (Midsouth Presbytery).

Enrollment as of 2:00 p.m., June 17, 2024, is one hundred-nine (109), certified as forty-six (46) ministers and forty-two (42) elders for a total of eighty-eight (88) commissioners and twenty-one (21) Youth Advisory Delegates.

Respectfully submitted,

Chair: Elder Jo Ann Shugert (Red River Presbytery)

Co-Chair: Elder Keith Vanstone (Nashville Presbytery)

Member: Reverend Cynthia Barton (Trinity Presbytery)

Youth Advisory Delegate: Katy Keller (East Tennessee Presbytery)

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### REPORT OF THE COMMITTEE ON STEWARDSHIP/OUR UNITED OUTREACH (Appendix B)

#### I. REFERRALS

Referrals to this committee are as follows: The Report of the Board of Stewardship, Foundation and Benefits; The Report of the Our United Outreach Committee; the 2024 Line Item Budgets Submitted by General Assembly Boards/Entities and the Resolution from Reverend Luke Lawson and Reverend David Linski to General Assembly Instructing to Comply with the Approved Actions of General Assembly.

#### II. PERSONS OF COUNSEL

Appearing before this committee were: Reverend Jeff McMichael, Our United Outreach Development Director and representative, Mikel Davis (Our United Outreach Committee); Reverend Robert Heflin, Executive Secretary, Reverend Gary Tubb, Board Representative and Reverend Brittany Meeks, Administrative Assistant and Coordinator of Benefits (Board of Stewardship, Foundation & Benefits); Minister commissioners Reverend Luke Lawson and Reverend David Linski; Reverend Mike Sharpe, Stated Clerk and Mr. Jaime Jordan, Legal Counsel.

#### III. CONSIDERATION OF REFERRALS

##### A. THE REPORT OF THE OUR UNITED OUTREACH COMMITTEE

The committee met with the Reverend Jeff McMichael and Elder Mikel Davis. Reverend McMichael explained the new vision and strategy of the committee, "Sharing the Good News of Jesus Christ Together."

The Ambassador program has been making a difference in presbytery's giving. Right now there are seven (7) active Ambassadors and the committee are looking for people that would be interested to serve in this way. Elder Davis explained how OUO is responsible for allocating what each agency receives by percentage. It is a challenge to decide on percentages and balance out the needs since they do not know from year to year what they will actually receive. Their goal is to get sixty-five (65%) percent of churches giving to OUO this year. We support and encourage this goal and hope that all churches will consider giving to OUO. The committee hopes to show how churches are being impacted by OUO and that there is great value in giving to OUO. The committee also plans to focus on celebrating and saying thank you to those churches that are participating in OUO. Our committee commends all churches who currently have a commitment to giving to OUO. Our committee also wants to express our thanks for the hard work done by Reverend McMichael and the OUO committee.

**RECOMMENDATION 1: That Recommendation 1 of the Report of the Our United Outreach Committee, "that General Assembly adopt the following Our United Outreach allocations for 2025:**

<b>Amount to be Allocated</b>	<b>2,500,000.00</b>	
<b>Ministry Council</b>	<b>\$1,203,978</b>	<b>48.159%</b>
<b>Bethel University</b>	<b>120,398</b>	<b>4.816%</b>
<b>Children's Home</b>	<b>72,239</b>	<b>2.890%</b>
<b>Stewardship</b>	<b>242,355</b>	<b>9.694%</b>
<b>General Assembly Office</b>	<b>192,636</b>	<b>7.705%</b>
<b>Memphis Theological Seminary</b>		
<b>/Program of Alternate Studies</b>	<b>168,557</b>	<b>6.742%</b>
<b>Historical Foundation</b>	<b>72,239</b>	<b>2.890%</b>
<b>Shared Services</b>	<b>287,395</b>	<b>11.496%</b>
<b>Contingency</b>	<b>12,040</b>	<b>0.482%</b>
<b>OUO Committee</b>	<b>92,044</b>	<b>3.682%</b>
<b>Comm. On Chaplains</b>	<b>13,990</b>	<b>0.560%</b>
<b>Judiciary Committee</b>	<b>13,196</b>	<b>0.528%</b>
<b>Theology/Social Concern</b>	<b>4,912</b>	<b>0.196%</b>
<b>Nominating Committee</b>	<b>4,021</b>	<b>0.161%</b>
<b>Our United Outreach Goal</b>	<b>\$2,500,000</b>	<b>100.000%," be adopted.</b>

**B. THE REPORT OF THE BOARD OF STEWARDSHIP, FOUNDATION AND BENEFITS**

The committee met with Reverend Robert Heflin, Reverend Gary Tubb, and Reverend Brittany Meeks, the Board of Stewardship, Foundation and Benefits is responsible for the yearly audit which is on file in the General Assembly Office. That audit is carried out by Fouts and Morgan. They also manage the Endowment Fund and the Retirement Fund with Gerber/Taylor. The Board of Stewardship, Foundation and Benefits oversees the Ministerial Aid Fund as well as all of Cumberland Presbyterian Insurance Programs. The committee wants to express our gratitude and thanks to the staff of the Board of Stewardship, Foundation and Benefits for all of their diligent work. The report had no recommendations, was reviewed and concurred in.

**C. 2024 LINE ITEM BUDGETS SUBMITTED BY THE GENERAL ASSEMBLY ENTITIES**

We reviewed the 2024-2025 line-item budgets submitted by General Assembly entities and we concur in the report.

**D. RESOLUTION FROM REV. LUKE LAWSON AND REV. DAVID LINSKI, TO GENERAL ASSEMBLY INSTRUCTING TO COMPLY WITH THE APPROVED ACTIONS OF GENERAL ASSEMBLY**

The committee reviewed the following Resolution and met with the Resolution's makers:

**Resolution from Rev. Luke Lawson and Rev. David Linski, to General Assembly Instructing  
to Comply With the Approved Actions of General Assembly**

WHEREAS, the 189th General Assembly 2019 approved the recommendation (#9, page 325), which states: F. LINE ITEM BUDGETS SUBMITTED BY GENERAL ASSEMBLY AGENCIES: The committee recognizes the uncertainty involved in preparing budgets, and expresses appreciation for the hard work of all the agencies that submitted budgets to the 189th General assembly. To achieve a better sense of surety, as well as providing better transparency, the committee makes the following recommendation: RECOMMENDATION 9: Include, with the proposed Line Item Budget, the previous year's actuals for income and expenses.

AND WHEREAS, this recommendation was not put into action the following year at the 190th General Assembly 2021 and admitted by the Stated Clerk to be an oversight and to be fixed,

AND WHEREAS, this recommendation has never been put into action as approved by General Assembly and forgotten by later General Assemblies, even though according to the Handbook For Clerks, states: Each judicatory shall elect a stated clerk who shall preserve all minutes, documents, and papers committed to the office of stated clerk and submit these records to the next higher judicatory in compliance with that judicatory's rules and regulations. (3.1) (pg. 1),

AND WHEREAS, according to the Handbook For Clerks, states: The stated clerk shall perform the duties of the office of stated clerk during the meeting of the judicatory unless otherwise determined by the judicatory,

AND WHEREAS, most commissionaires to General Assembly are unaware of prior decisions made by General Assembly because there is not continuity of commissioners serving consecutive years,

THEREFORE, BE IT RESOLVED, that the Stated Clerk of General Assembly be told to comply with the actions of the 189th General Assembly and its recommendation,

THEREFORE, BE IT RESOLVED, that the General Assembly bylaw 15.02 which states: "Institutional Reports. In order to be considered for inclusion in the General Assembly budget, all denominational entities shall deliver to the Stated Clerk an annual report including a concise description of the organization's work during the previous year and a line item budget for the forthcoming year. Financial reports should be condensed as much as possible while conveying all essential information on the organization's operations. All denominational entities except academic institutions on a fiscal year are requested to maintain their books on a calendar year." Be amended to state: ... "Institutional Reports. In order to be considered for inclusion in the General Assembly budget, all denominational entities shall deliver to the Stated Clerk an annual report including a concise description of the organization's work during the previous year, a line item budget for the forthcoming year with the corresponding line item actuals from the previous year. Financial reports should be condensed as much as possible while conveying all essential information on the organization's operations. All denominational entities except academic institutions on a fiscal year are requested to maintain their books on a calendar year."

THEREFOR, BE IT RESOLVED, that if the actions of General Assembly be out of order with the current General Assembly bylaws that the Stated Clerk reports to the General Assembly that its actions are out of order,

THEREFORE, BE IT RESOLVED, that if the actions of a General Assembly be unrealistic or impractical that the Stated Clerk and denominational entities report back to General Assembly reasons for inability to comply and an alternative plan to comply with General Assembly as best as possible,

THEREFORE, BE IT RESOLVED, that General Assembly encourage presbyteries to send delegates for consecutive years so that institutional memory can span multiple years.

**RECOMMENDATION 2: That based on a request by the Resolution's makers, the General Assembly would accept the withdrawal of the Resolution from Reverend Luke Lawson and Reverend David Linski, to General Assembly instructing to comply with the approved actions of General Assembly.**

Respectfully submitted,  
The Stewardship/OUO Committee

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## **REPORT OF THE COMMITTEE ON CHAPLAINS/HISTORICAL FOUNDATION (Appendix C)**

### **I. REFERRALS**

Referrals to this committee are as follows: The Report of the Board of Trustees of the Historical Foundation and The Report of the Commission on Federal Chaplaincies.

### **II. PERSONS OF COUNSEL**

Appearing before this committee were: Mrs. Susan Knight Gore, Archivist, Historical Foundation; Ms. Kelly Shanton, Historical Foundation Board Representative; and Mr. Tommy Craig, representative, General Assembly Commission on Federal Chaplaincies.

### **III. CONSIDERATION OF REFERRALS**

#### **A. REPORT OF THE BOARDS OF TRUSTEES OF THE HISTORICAL FOUNDATION**

The committee was privileged to hear from Archivist Susan Knight Gore and Ms. Kelly Shanton, Board of Trustees of the Historical Foundation representative. Ms. Gore highlighted the efforts of the Cooperative Project to scan and digitize some of the most fragile records of churches and presbyteries, as well as publications of the denomination. This work is a long process and continues still. Ms. Gore pointed out the Publication Series where they publish works of Cumberland Presbyterians for purchase, the proceeds of which go to the Historical Foundation Trust. Ms. Gore noted the \$500 prize for works written and submitted.

Ms. Gore discussed in depth acquisitions the Archives would like to have. These items from ministers and churches can be difficult to understand and overwhelm the archive. The first item to send in are books that include individual church history, and any written works about the general history of the Cumberland Presbyterian Church. Collections about ministers and minister production, like sermons, ordination certificates, funeral bulletins, and obituaries. Museum items: gavels from presbyteries, quilts, mugs, bulletins, etc.

The committee discussed the 100th anniversary of ministry in Colombia and the Colombian delegates asked what the historical foundation would want for the archive to remember such an event. Ms. Gore discussed the care given to the birthplace memorial in Dixon, Tennessee. Two recent projects were: a sign installed by Montgomery Bell State Park and a new split rail fence was installed as the old one had fallen into disrepair.

As always, the continued work to preserve our history as Cumberland Presbyterians, both past history and present history, is of utmost importance and the committee appreciates the continued work of Mrs. Gore and the Historical Foundation.

The report was received and concurred in. There were no recommendations.

#### **B. REPORT OF THE COMMISSION ON FEDERAL CHAPLAINCIES**

The Chaplains/Historical Foundation Committee appreciated the opportunity to speak with Mr. Tommy Craig, representative for Commission on Federal Chaplaincies, about the important work of our federal chaplains. We discussed the involvement and work of Cumberland Presbyterian ministers in the larger group "Presbyterian Federal Chaplaincies." This group is the organization that consolidates the endorsement of Presbyterian Chaplains. It includes Presbyterian USA, Cumberland Presbyterian Church, Cumberland Presbyterian Church in America, and the Korean Presbyterian Church Abroad.

Mr. Craig asked the committee to remind presbyteries to think more deeply about how to support the Chaplains in their care. There were questions from the Colombian delegates about the requirements of becoming more involved with the chaplain program from both sides. There were also concerns about the societal issues in Colombia and a calling for training for chaplains to help in their circumstances as there is a need for chaplains in Colombia. What could the CP church do to help train ministers to be Chaplains in Colombia?



The committee appreciates the work of Mr. Craig and the Presbyterian Federal Chaplaincies. The work they offer the many service men and women in all their situations is greatly needed and they have our deepest gratitude. We also give great thanks and appreciation specifically to the Cumberland Presbyterian Ministers that serve in all of their different capacities within our military branches and the Department of Veterans Affairs (VA).

The report was received and concurred in, and this committee makes the following recommendations:

**RECOMMENDATION 1:** That Recommendation 1 of the Report of the Commission on Federal Chaplaincies, “that each USA Cumberland Presbyterian Church be encouraged to provide an opportunity for their congregations to receive an offering on the last Sunday of May, or another special day, to support our ministry through the Presbyterian Federal Chaplaincies,” be adopted.

**RECOMMENDATION 2:** That Recommendation 2 of the Report of the Commission on Federal Chaplaincies, “that congregations of both the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America encourage their individual churches and members in the United States to designate special days through the year to engage in prayer to hold up the chaplains and their families in the service to which they have been endorsed,” be adopted.

**RECOMMENDATION 3:** That Recommendation 3 of the Report of the Commission on Federal Chaplaincies, “that Presbyteries be encouraged to make special efforts to communicate with those members serving as chaplains from their presbytery to include more than just the actions of presbytery,” be adopted.

**RECOMMENDATION 4:** That Recommendation 4 of the Report of the Commission on Federal Chaplaincies, “that clergy and presbyterial committees on probationer care, in their discussions of a call for a ministerial candidate, be encouraged to include the call to chaplaincy as a call to pastoral ministry and explain that the federal chaplaincies include other agencies beyond the branches of the military,” be adopted.

#### **IV. CONCERN AROUND ACKNOWLEDGEMENT AND TRAINING FOR INTERNATIONAL CHAPLAINCIES**

There was much discussion among the committee concerning the differences between Chaplains in the USA and international Chaplains, specifically the understanding of how the two different groups are supported and trained. It is noted that there are many Chaplains in Colombia and a need for more, therefore there is a need for more training. Could PAS find new resources to train Chaplains?

There is also a desire to make sure we recognize chaplains across the denomination throughout the globe. The challenges of ministering to people in hospitals and law enforcement in countries other than the USA are very different than in the USA. There are also challenges for international chaplains working in the USA.

Considering all these things this committee makes the following recommendation:

**RECOMMENDATION 5:** That the General Assembly Office request additional information from Presbytery Clerks regarding types of chaplaincy work for those serving as non-military chaplains (e.g. hospital, hospice, school, first responder), and for those that serve as both pastor and chaplain for inclusion in the Chaplain section of the Yearbook.

Respectively submitted,  
The Chaplains/Historical Foundation Committee

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## **REPORT OF THE COMMITTEE ON MINISTRY COUNCIL (Appendix D)**

### **I. REFERRAL**

Referrals to this committee were the Report of the Ministry Council and the Resolution to the 193rd General Assembly of the Cumberland Presbyterian Church for Healing and Reconciliation submitted by Reverend Patrick Wilkerson.

### **II. PERSONS OF COUNSEL**

Appearing before the Committee were Mrs. Edith Old, Director of Ministries of the CPC Ministry Council, along with members of the Ministry Council: Matthew Gore (Interim Communications Ministry Team Leader), Reverend Elinor Brown (Discipleship Ministry Team Leader), Reverend Dr. Milton Ortiz (Missions Ministry Team Leader), Reverend Dr. Pam Phillips-Burk, (Pastoral Development Ministry Team Leader), and Jinger Ellis, (Manager of Administration and Finance, Missions Ministry Team), and Debbie Hayes (representative to General Assembly). Also appearing before the Committee was Reverend Patrick Wilkerson.

### **III. CONSIDERATION OF REFERRAL**

#### **A. REPORT OF THE MINISTRY COUNCIL**

We acknowledge the hard work and dedication of all the members of the Ministry Council's four ministry teams, and its elected membership. We encourage General Assembly members to read the Ministry Council's detailed report as there is a great deal of information that will benefit local churches and presbyteries.

It should be noted that Children's Fest was held on June 1. The Stated Clerk's Report indicates it is scheduled for June 20, 2024. Severe thunderstorms cut out the power, but Children's Fest "Unplugged" continued without electricity. It was a very successful event.

We have cause to celebrate in 2025. The Cumberland Presbyterian Church in Colombia turns 100 years old in 2025. The Global Missions Team has prepared various events in which we all can participate and celebrate with our brothers and sisters in Colombia.

#### **Events Scheduled for 2025**

##### **Inspirational Online Services**

February 1 – Join MMT for an inspiring online worship service from Colombia (Spanish) and the U.S. (English), celebrating our mission's profound impact.

##### **Opportunities for Celebration in the U.S.**

February 4 – Denomination Day (promotional materials)

June 15-20 – General Assembly (worship)

July 6-11 – CPYC (cake)

July 10-13 – Women's Convention (special celebration)

October 14 – Day at the Park (cake)

##### **Mission Trip Opportunities -- Celebratory Events in Colombia**

June 27-28 – Pastors & Leaders' Gathering in Medellin

August 15-18 – Women's Gathering in Pereira

October 10-13 – Young Adults' Gathering in Cali

##### **Other International Events**

July 31-August 5 – Asian Youth Gathering in Cambodia

## Resources

Upcoming information in Missionary Messenger and Cumberland Presbyterian Magazine. Resources will be developed for pastors and church leaders.

**RECOMMENDATION 1: That General Assembly plan for 2025 a celebration for the 100th anniversary of the Cumberland Presbyterian Church in Colombia.**

**B. RESOLUTION TO THE 193RD GENERAL ASSEMBLY OF THE CUMBERLAND PRESBYTERIAN CHURCH FOR HEALING AND RECONCILIATION PRESENTED BY PATRICK WILKERSON**

The committee reviewed the following Resolution and met with the Resolution maker:

**Resolution to the 193rd General Assembly of the Cumberland Presbyterian Church  
for Healing and Reconciliation**

A resolution seeking reconciliation and healing between divided persons, churches, presbyteries, synods, positions of leadership, and generally throughout the denomination. Allowing the refocusing of our time, energy, and resources to improve broken and build new relationships as brothers and sisters in the Cumberland Presbyterian Church so that we can be united in the mission of the church and in following the commandments of Jesus Christ, to love God and love our neighbor.

All while being faithful to our callings to the Great Commission to go and make disciples throughout the world.

WHEREAS the Cumberland Presbyterian Church puts much emphasis and honors the fact that we are a “Global” and “Connectional” church; and

WHEREAS the Cumberland Presbyterian Church has a growing presence in at least 20 countries around the world; and

WHEREAS everyone represents a different culture with different theological beliefs that are partially developed through culture and personal experience; and

WHEREAS historically the Cumberland Presbyterian Church has developed its mission program and ministry, with initial help and development by the CPWM in the early days of CP Missions, by sending missionaries to educate and equip ministers who are native to the country of service. This has allowed these ministers to be the ones to go throughout that country to evangelize and minister to their own brothers and sisters that share their citizenship, culture, language, customs, practices and general way of life; and

WHEREAS this has allowed the church to develop in a way that allows for these cultures, languages, customs, and practices to be included in the worship practices and theologies of our international and global churches; and

WHEREAS through this mission program and strategy, we celebrate the success of the Cumberland Presbyterian Church internationally and globally as it grows; and

WHEREAS we often, when participating in mission trips, visits from international delegates and commissioners, General Assemblies and denominational events outside of the United States, we celebrate and embrace these differences; and

WHEREAS we have many different cultures and practices within the United States influenced by regions, ethnicities, social structures, social norms, and many other demographics within the Cumberland Presbyterian Church and the Cumberland Presbyterian Church of America; and

WHEREAS we are two denominations that share one Confession of Faith with some differences such as: the education process for ordination, ownership of church properties, and more; and

WHEREAS even with these differences we hold to the essential doctrines found in the Confession of Faith and have ministered together as two denominations and as a global church; and

WHEREAS it is impossible to have a one hundred percent concurrence and belief theologically and with ministerial and worship practices due to all our different cultures, languages, backgrounds, and ideologies, yet we have been able to minister and serve together as one church for over 200 years; and

WHEREAS there has been a growing and noticeable divide in our denomination rooted in political, theological, and biblical interpretation differences; and

WHEREAS there has been a great effort to build arguments and “sides” of difficult issues forcing

people to choose to agree one hundred percent with one side or the other using comments like “you are either with us or against us”; and

WHEREAS a presbytery has been divided and others are currently considering leaving or plan to leave because they do not fully agree with the results of a failed attempt to reach the required threshold of required votes to adopt the proposed Constitutional amendments of the 192nd General Assembly; and

WHEREAS all ordained ministers promised and answered in the affirmative to questions IV and VI of 6.36 in the Constitution which states: “In participating as a minister in the judicatories of the church, do you promise to share in a responsible way in the decisions that are made, to abide by those decisions, and to promote the welfare of the church?” and “As God may enable you, do you promise to be zealous and faithful in maintaining the truths of the gospel and purity and peace of the church, irrespective of any opposition that may arise to you on that account”; and

WHEREAS all church deacons and elders promised and answered in the affirmative to questions III and IV to “uphold the government of the Cumberland Presbyterian Church” and to “promote peace, unity, and purity of the church” in 2.92 of the Constitution; and

WHEREAS all probationers who are licensed promised and answered in the affirmative to question III of 6.203 of the Constitution to “promote peace, unity, and purity of the church”; and

WHEREAS when “promoting peace, unity, and purity of the church” we refer to the definition of the church found in 5.01 – 5.09 of the Confession of Faith,

THEREFORE, BE IT RESOLVED that the 193rd General Assembly of the Cumberland Presbyterian Church adopt the following recommendations:

RECOMMENDATION 1: That the Cumberland Presbyterian Church reaffirm its identity as a “Global” and “Connectional” church – embracing the different cultural, linguistic translations, and theological beliefs found in our churches, and other judicatories – as we celebrate our different international and domestic identities as followers of Jesus Christ and Cumberland Presbyterians.

RECOMMENDATION 2: That the Cumberland Presbyterian Church be reminded of their vows and promises made by church members, licentiates, and ministers to uphold our governmental system and strive to promote peace, unity, and purity of the church by following Jesus’ example and his commandments to love God and neighbor.

RECOMMENDATION 3: That the 193rd General Assembly of the Cumberland Presbyterian Church enter a time of reconciliation and healing to mend and build relationships with a refocused purpose for mission and ministry.

RECOMMENDATION 4: That the 193rd General Assembly of the Cumberland Presbyterian Church adopt an initiative led by an outside party or consultant that specializes in conflict resolution – incorporating all levels and judicatories of the Church and for all members to facilitate reconciliation, healing, peace, unity, and purity.

Reverend Patrick Wilkerson Pastor of Shiloh CPC Red River Presbytery  
Commissioner to 193rd General Assembly

**RECOMMENDATION 2: That Recommendations 1, 3 and 4, of the above Resolution be denied.**

**RECOMMENDATION 3: That Recommendation 2 of the above Resolution be adopted.**

The committee makes the following recommendations:

**RECOMMENDATION 4: That the Cumberland Presbyterian Church reaffirm its identity as a “Global” and “Connectional” Church — embracing the different cultures, and linguistic translations found in our churches — as we celebrate our different international and domestic identities as followers of Jesus Christ and Cumberland Presbyterians.**

**RECOMMENDATION 5:** That General Assembly of the Cumberland Presbyterian Church enter a time of reconciliation and request the Ministry Council to develop an initiative to the 194th General Assembly to address any issue that might divide the Cumberland Presbyterian Church.

Respectfully submitted,  
The Ministry Council Committee

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## **REPORT OF THE COMMITTEE ON THEOLOGY & SOCIAL CONCERNS (Appendix E)**

### **I. REFERRAL**

Referral to this committee is as follows: The Report of the Unified Committee on Theology and Social Concerns, the Resolution presented by Commissioner Reverend Frank Ward, Midsouth Presbytery and the Resolution from Elder Karen Reid, Presbytery del Cristo.

### **II. PERSONS OF COUNSEL**

Appearing before this committee were: Reverend Lisa Scott, Engrossing Clerk of General Assembly and representative for the Unified Committee on Theology and Social Concerns (UCTSC) appeared before the committee and shared the vision and work of UCTSC and answered questions. Reverend Frank Ward, Midsouth Presbytery, talked with us about his Resolution and answered questions. We thank them both for their time, attention, and thoughtfulness.

### **III. CONSIDERATION OF REFERRALS**

#### **A. REPORT OF THE UNIFIED COMMITTEE ON THEOLOGY AND SOCIAL CONCERNS**

This committee wishes to express our thanks for the continued work of the Unified Committee on Theology and Social Concerns.

**RECOMMENDATION 1:** That the 193rd General Assembly affirm the excellent work of the UCTSC and encourage all congregations and presbyteries of both the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America to receive and utilize the forthcoming new workshop design on baptism.

#### **B. RESOLUTIONS FROM REVEREND FRANK WARD AND ELDER KAREN REID**

The committee did its work faithfully, respectfully, and humbly. In our conversations on difficult subjects, we agreed to disagree, when needed, agreeably. Our discussions were based on careful, faithful conversations, grounded in Jesus Christ and His word. We urge this General Assembly to do the same, such that future conversations, though difficult at times, might be “good faith” conversations always.

The committee reviewed the following Resolution:

#### **A RESOLUTION SEEKING RECONCILIATION AND HEALING To the 193rd Meeting of the General Assembly of the Cumberland Presbyterian Church**

WHEREAS amendments proposing changes to the Constitution of the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America were initiated for the purpose of excluding persons in same gender relationships from leadership as ministers and as elders; and,



WHEREAS voting tallies at these meetings of presbytery failed to reach the Constitutionally-required threshold for adoption of the amendments, thus leaving the Constitution unchanged; and,

WHEREAS debate concerning the proposed amendments has resulted in discord, disunity, confusion, unrest and hostility at all judicatory levels of the denomination; and,

WHEREAS committed Cumberland Presbyterians, like many other Christians, have arrived at their scriptural understanding concerning same gender relationships through fervent prayer, disciplined Bible study, insights shared with others in the covenant community, the guidance of the Holy Spirit, and myriad diverse experiences of and interactions with persons holding differing theologies and backgrounds; and,

WHEREAS the Cumberland Presbyterian Church has entrusted ministers with the sacraments and scriptures, congregations with determining who is capable of serving as elders, elders with the responsibility to prayerfully engage the congregation in mission fulfillment, and presbyteries with the right to determine who does and does not fulfill God's calling to ordained ministry; and,

WHEREAS the Cumberland Presbyterian Church has withstood the storms of conflict and controversy for more than 214 years including: slavery and civil war, attempted union in 1906, the role of women in church leadership, relocation of the seminary, social issues like abortion, threat of division through the Upper Cumberland Presbyterian movement, reinterpretation of the meaning of missions throughout the world, and many other challenges; and,

WHEREAS the Cumberland Presbyterian Church affirms in article 6.30 of the Confession of Faith that: The covenant community, governed by the Lord Christ, opposes, resists, and seeks to change all circumstances of oppression--political, economic, cultural, racial--by which persons are denied the essential dignity God intends for them in the work of creation; and,

WHEREAS the Cumberland Presbyterian Church asserts in article 6.32 of the Confession of Faith that: God gives the message and ministry of reconciliation to the church. The church, corporately and through her individual members, seeks to promote reconciliation, love, and justice among all persons, classes, races, and nations; and,

WHEREAS the Cumberland Presbyterian Church now has an opportunity to lead once again by refusing to allow our differing interpretations of scripture concerning same gender relations to become a divisive issue and prevent us from pursuing God's invitation to be disciples of reconciling love through Jesus Christ; and,

WHEREAS we also have an opportunity to set an example in a society that has lost sight of the value and nobility of compromise, of developing solutions to seemingly intractable disagreements that, in the end, recognize the sincerity and validity of each individual's commitment to a cause while facilitating work toward our common goal—that of making disciples and living the Good News in a world badly in need of good news; and,

WHEREAS immeasurable time and energy has been spent over the past five years defending or advancing one position versus another in this matter—plotting strategies toward achieving each's desired outcome;

THEREFORE, BE IT RESOLVED that the 193rd General Assembly of the Cumberland Presbyterian Church adopt the following recommendations:

RECOMMENDATION 1: That the Cumberland Presbyterian Church reaffirm its foundational commitment to its identity as a “Whosoever Will” denomination with a medium theology, affirming Jesus Christ as Lord and the role of individuals in responding to God's reconciling love; and,

RECOMMENDATION 2: That the General Assembly calls upon all Cumberland Presbyterians to: pray for unity in spirit and calling, turn away from that which divides us, listen and respond to the brokenness and hurt of all those who feel burdened by rejection and injustice; and, invite the wisdom of the Holy Spirit in hearing various viewpoints, especially those which differ from our own; and,

RECOMMENDATION 3: That the General Assembly affirm that given the variety of views on same gender relationships and sexual preferences, it is not appropriate to define either view as the policy of the church. Instead the General Assembly of the Cumberland Presbyterian Church recognizes that there is a wide range of views on this issue drawn from interpretations of the Confession of Faith, scripture and Christian faith. As it did regarding the questions of slavery and of women in ministry in the 19th century, and the question of abortion in the 20th century, the General Assembly allows for and affirms the exercise of individuals' freedom of conscience in matters of scriptural understanding and interpretation in all but the essential doctrines of our faith; and,

RECOMMENDATION 4: That the Cumberland Presbyterian Church reaffirm—as a means of moving forward in grace and with undivided attention to living the Good News in a world desperate for good news—its foundational principles, rooted in the Presbyterian form of government, that congregations shall have a right to call and/or ordain whomever they deem fit for positions of leadership within their own community of faith, that presbyteries alone may license and ordain whomever they deem fit for service in ministry, and conversely, that no congregation or presbytery may be required to call and/or ordain any person into any position of leadership they deem unfit for such service.

Rev. Frank Ward  
Mid-South Presbytery  
Commissioner to the 193rd General Assembly

**RECOMMENDATION 2: That the Resolution presented by Reverend Frank Ward “A Resolution Seeking Reconciliation and Healing”, be denied.**

The committee reviewed the following Resolution:

**Resolution Seeking Forgiveness, Loving Kindness, and Unity Regarding LGBTQ Issues  
in the Cumberland Presbyterian Church**

WHEREAS in 1991, the General Assembly addressed the controversial issue of abortion by affirming the principle of individual Christian conscience as a means to maintain peace and unity within the church, and

WHEREAS attempts to deprive individuals of their freedom of conscience and enforce a single view on the controversial matter of same-sex relationships lead to disunity within the church, and

WHEREAS our Confession of Faith affirms that uniformity of belief is not required for unity, as paragraph 5.02 reads: “The church is one because her Head and Lord is one, Jesus Christ. Here oneness under her Lord is manifested in the one ministry of word and sacrament, not in any uniformity of covenantal expression, organization, or system of doctrine”, and

WHEREAS Cumberland Presbyterians hold a variety of views on LGBTQ+ identities and relationships, each representing equally sincere interpretations of the Christian faith, each seeking to be faithful to scripture, and each striving to be open to the guidance of the Holy Spirit.

Therefore, be it resolved that the 193rd General Assembly of the Cumberland Presbyterian Church adopt the following recommendations:

Recommendation 1: The General Assembly calls upon all Cumberland Presbyterians to pray for the peace of the church, to repent of allowing this debate to divide us, to hear the pain of Christian sisters and brothers struggling with this issue, and to be open to the guidance of the Holy Spirit speaking through those who hold opposing points of view.

Recommendation 2: Acknowledging that members of our church will act on their convictions in both the public arena and within the church, The General Assembly affirms their prerogative to act in Christian conscience.

Recommendation 3: Recognizing that “God alone is Lord of the conscience” (CoF 6.02), the General Assembly reaffirms our existing confessional statement on Marriage and Family (CoF 6.15-6.22), allowing each minister and congregation to make their own decisions regarding LGBTQ+-related issues. According to our long-standing tradition, each church will continue to decide who they elect to be elders and deacons, who they call to be pastors, and who may serve in leadership positions within their church. Each presbytery will continue to decide whom they recognize as validly called by God to ordained ministry in the church. This recognizes the diversity of perspectives within our denomination and aims to reunite all Cumberland Presbyterians in love, as our Lord and Savior Jesus Christ loves each and every one of us.

Karen Reid, Elder Commissioner  
Del Cristo Presbytery

**RECOMMENDATION 3: That the Resolution presented by Elder Karen Reid “Resolution Seeking Forgiveness, Loving Kindness, and Unity Regarding LGBTQ Issues in the Cumberland Presbyterian Church”, be denied.**

Respectfully submitted,  
The Committee on Theology and Social Concerns  
Reverend Cliff Hudson, chair  
Elder MacKenzie Brooks, vice-chair

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## **REPORT OF THE COMMITTEE ON HIGHER ED/CUMBERLAND YOUTH & FAMILY SERVICES (Appendix E)**

### **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 Trustees of Bethel University, and the Board of Trustees of the Cumberland Youth & Family Services.

### **II. PERSONS OF COUNSEL**

Appearing before this committee were: Courtney Banatoski, President and CEO, Cumberland Youth & Family Services and Brian Martin, Chairman of the Board Cumberland Youth & Family Services; Rev. Dr. Robert Watkins, Interim President Bethel University; Dr. Perry Moulds, President Bethel University; Dr. Nancy Bean, Chairperson of the Board of Trustees of Bethel University; Rev. Dr. Jody Hill, President, Memphis Theological Seminary (MTS); Rev. Kip Rush, Moderator of Board of Trustees, MTS; Rev. Dr. Michael Qualls, Director Cumberland Presbyterian House of Studies and Director Program of Alternate Studies, MTS; Rev. Mike Sharpe, Board of Directors of the Cumberland Presbyterian General Assembly Corporation.

### **III. CONSIDERATION OF REFERRALS**

#### **A. THE REPORT OF THE BOARD OF TRUSTEES OF THE CUMBERLAND PRESBYTERIAN YOUTH & FAMILY SERVICES**

Upon receiving the report and hearing discussion from representatives from Cumberland Youth and Family Services, the committee commends the Board, Courtney Banatoski, and staff for continued commitment to the ministry of serving various areas of family needs: residential care for children and families with single parents, supervised independent living, foster care and adoption, crisis intervention, and counseling services. All of this with sensitive care to providing a safe environment to address challenges with a vulnerable and at-risk population.

**RECOMMENDATION 1: That the General Assembly add Children’s Home Sunday back to the official calendar. In 2025 the date is March 9.**

**RECOMMENDATION 2: That the General Assembly encourage Cumberland Presbyterians to continue financial support, prayers, and volunteer service in this ministry to and with the most vulnerable.**

#### **B. THE REPORT OF THE BOARD OF TRUSTEES OF BETHEL UNIVERSITY**

Upon receiving the report and hearing discussion from representatives of Bethel University, the committee commends the continued ministry and service of the University, faculty, and staff.

**RECOMMENDATION 3:** That the General Assembly express appreciation to: Dr. Walter Butler for his service as past President; the Rev. Dr. Robert Watkins for serving as interim President of Bethel University; the Board of Trustees for their ministry in securing the leadership of the new President Dr. Perry Moulds. Furthermore, that the General Assembly expresses thanksgiving to Bethel University for the continued progress in the development of the Bethel campus including the new worship center, and the commitment to the education of students, with the intentional focus on spiritual and character development.

**RECOMMENDATION 4:** That Recommendation 1 of the Report of the Board of Trustees of Bethel University, “that this General Assembly welcomes Dr. Perry Moulds pledging to support him in prayer,” be adopted.

**RECOMMENDATION 5:** That Recommendation 2 of the Report of the Board of Trustees of Bethel University, “that General Assembly share Bethel University’s Mission and ask Presbyteries worldwide to support the university in its prayers, financial offerings and referral of students,” be adopted.

**RECOMMENDATION 6:** That Recommendation 3 of the Report of the Board of Trustees of Bethel University, “that Bethel University Sunday November 3, 2024 be announced and supported in denominational calendars, publications and social media,” be adopted.

**RECOMMENDATION 7:** That Recommendation 4 of the Report of the Board of Trustees of Bethel University, :that this General Assembly urge pastors, elders, and church leaders to discuss with their youth and adult learners the possibility of attending Bethel University,” be adopted.

### **C. THE REPORT OF THE BOARD OF TRUSTEES OF MEMPHIS THEOLOGICAL SEMINARY**

Upon receiving the report and hearing discussion from representatives from Memphis Theological Seminary, the committee commends the seminary and its staff for plans that develop new options for making seminary education accessible, establishing the Cumberland Presbyterian House of Studies through the Baird/Buck Endowment, and exploring support through grant programs.

**RECOMMENDATION 8:** That the General Assembly extend appreciation to the leadership and staff of Memphis Theological Seminary for their ministry during these challenging times for seminary institutions and as they explore a new vision while maintaining the integrity of Cumberland Presbyterian faith and theology.

**RECOMMENDATION 9:** That Recommendation 1 of the Report of the Board of Trustees of Memphis Theological Seminary, “that the General Assembly express its gratitude to trustee Rev. Dr. Yoong Kim and Rev. Rian Puckett for their faithful service to Memphis Theological Seminary and the Cumberland Presbyterian Church,” be adopted.

The committee reviewed the following Resolution from the Preliminary Minutes:

### **RESOLUTION OF THE BOARD OF TRUSTEES OF MEMPHIS THEOLOGICAL SEMINARY**

WHEREAS, Over the last ten years, 19 Association of Theological Schools (ATS) have merged together and continue degree granting. 12 ATS schools have merged into universities and continue degree granting, 1 school was purchased by a non-educational entity, and there have been approximately 15 closures of ATS schools;

WHEREAS, when we examine the best available data related to those seminaries that are most likely to remain viable into the future, it is clear that the most sustainable model is a seminary embedded in a larger institution;

WHEREAS, Memphis Theological Seminary needs the authority of the General Assembly to merge or be acquired by another institution.

WHEREAS, the seminary and a merger or acquisition partner do not have the authority to negotiate terms of an agreement without the approval of the General Assembly;

WHEREAS, we need to be able to negotiate the seminary's future with an institutional partner in the months immediately following this meeting of General Assembly and the Church has a mechanism to secure approval of negotiated terms on behalf of the denomination;

WHEREAS, section 1.01 of the bylaws of the Cumberland Presbyterian Church General Assembly Corporation states, "This corporation has been formed to serve and support the Church by holding real and personal property of the Church, employing staff to serve the Church, and performing other secular and legal functions."

and

WHEREAS, section 5.13 of the bylaws of the Cumberland Presbyterian Church General Assembly Corporation states, "If the Board of Directors determines by a vote of three-fourths of all its members that an emergency exists of such magnitude as to threaten the work of the whole Church, or of all boards and other agencies of the Church, and that the emergency requires action before the next meeting of the General Assembly, then the Board of Directors shall exercise the powers of the Commissioners in such emergency."

BE IT RESOLVED, that the General Assembly of the Cumberland Presbyterian Church authorizes the Board of Trustees of Memphis Theological Seminary to negotiate an acquisition or merger of the Seminary with another educational institution and consents for the Board of Directors of the Cumberland Presbyterian Church General Assembly Corporation to conduct any legal steps necessary to relinquish ownership of Memphis Theological Seminary.

**RECOMMENDATION 10: That Recommendation 2 of the Report of the Board of Trustees of Memphis Theological Seminary, "that the General Assembly adopt the above Resolution authorizing Memphis Theological Seminary of the Cumberland Presbyterian Church to be acquired or to merge with another educational institution be approved," be denied.**

**RECOMMENDATION 11: That we acknowledge the Report of the Board of Trustees of Memphis Theological Seminary that circumstances create a need for the Seminary to enter into acquisition or merger discussions with other educational institutions: that we express hope that the Seminary will begin those discussions with Bethel University; that we request that the Seminary to keep representatives with the General Assembly Corporation and the Pastoral Development Ministry Team apprised of acquisition or merger discussions, especially concerning the implications of such actions for the Cumberland Presbyterian Church; that the General Assembly Corporation defer consideration of any merger or acquisition until more information is available; and that the General Assembly plan a called meeting of the General Assembly to address a merger or acquisition at the appropriate time.**

**RECOMMENDATION 12: That the General Assembly express appreciation to Memphis Theological Seminary for reporting its intention to sell the Hilliard Hall on 184 E. Parkway South, which is presently unused and available.**

**RECOMMENDATION 13: That Recommendation 3 of the Report of the Board of Trustees of Memphis Theological Seminary, "that the third Sunday in August, (August 18, 2024 and August 17, 2025) be included in the General Assembly Calendar as Seminary/PAS Sunday, and that the General Assembly encourage all churches to share information about MTS and PAS and receive a special offering on that day, or on a more convenient day of the session's choosing. MTS leadership has committed to focusing these annual funds on growing the Baird-Buck Endowment for Cumberland Presbyterian Studies until the Chair in CP Studies is fully funded," be adopted.**

Respectfully submitted,

The Committee on Higher Education/Cumberland Youth and Family Services

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## **REPORT OF THE COMMITTEE ON JUDICIARY/ELECTED OFFICERS (Appendix F)**

### **I. REFERRALS**

Referrals to this committee were as follows: The Report of the Moderator, The Report of the Stated Clerk, The Report of the Permanent Committee on Judiciary, The Report of the Place of Meeting, The Memorial from Nashville Presbytery, The Memorial from Reverend Donny Acton, Grace Presbytery to General Assembly Instructing Presbyteries to Declare Their Position on the Issue of Marriages and Ordinations and Correct Errors of Immoral Practices, The Resolution on Nomination Process for All General Assembly Boards, The Commissioner's Resolution submitted by Reverend Cliff Hudson, Tennessee-Georgia Presbytery and The Resolution Regarding Ministers Officiating Same-Sex Weddings submitted by Elder Andy Holloway, Presbytery of East Tennessee.

### **II. PERSONS OF COUNSEL**

Appearing before the committee were: Reverend Mitch Boulton, Past Moderator; Reverend Michael Sharpe, Stated Clerk; Mr. Bill Tally, member of the General Assembly Judiciary Committee; Reverend Corey Cummings, member of the General Assembly Judiciary Committee; Reverend Donny Acton, Grace Presbytery; Elder Andy Holloway, Presbytery of East Tennessee; and Reverend Linda Snelling, Red River Presbytery. Mr. Jaime Jordan, Legal Counsel, submitted remarks but did not appear before the Committee.

We wish to express our appreciation to the persons of counsel for their presentations.

### **III. CONSIDERATION OF REFERRALS**

#### **A. REPORT OF THE MODERATOR**

The committee reviewed the Report of the Moderator and recommendation as printed in the Preliminary Minutes.

**RECOMMENDATION 1:** That the 193rd General Assembly exercises its authority to interpret the constitution (Const. 9.4c) by clearly answering the following questions regarding the oaths taken during the ordination of elders/deacons (2.92) and ministers (6.36) and adding the assembly's interpretive rulings to the Cumberland Presbyterian Digest.

Question 1: Regarding sections 2.92 and 6.36, questions I-VII, must a licentiate seeking ordination to the Ministry of Word and Sacrament or a layperson seeking ordination as a deacon or elder within the Cumberland Presbyterian Church answer in the affirmative to each of their respective constitutional questions?

Question 2: Regarding sections 2.92 and 6.36, question II: is the entire Confession of Faith sections 1.0 through 7.08 "essential doctrines" for the Cumberland Presbyterian Church in faith and practice, or are some portions of the Confession of Faith "essential" and some portions "non-essential"? If some of the Confession is non-essential, which portions are essential? Who or what has the authority to determine which portions are essential?

Question 3: If a minister, elder, or deacon duly ordained in the Cumberland Presbyterian Church willingly and openly preaches and teaches against our doctrine, should they be subject to disciplinary action by their proper judicatory?

**RECOMMENDATION 1:** That Recommendation 1 in the Report of the Moderator (stated above) be approved and the following be adopted in response to the questions it poses;

**Question 1.** The Constitution already states that the questions must be answered in the affirmative before ordination and we concur with the Constitution.

**Question 2.** We assert that the Confession of Faith and the Constitution do not contain nonessentials.

**Question 3.** According to the Constitution this question is addressed by the Rules of Discipline. 4.104.

**B. REPORT OF THE STATED CLERK**

The committee reviewed the Report of the Stated Clerk.

**RECOMMENDATION 2:** That Recommendation 1 of the Report of the Stated Clerk, “that the 193rd General Assembly encourage all churches, presbyteries and denominational ministries to work towards the implementation of the Vision of Ministry and Strategy Action Plan for the Cumberland Presbyterian Church,” be adopted.

**CHURCH CALENDAR 2024-2025****July-2024**

- 7-12 CPYC at Bethel University
- 8 Summer Session - 2nd term begins Bethel University
- 8-12 D.Min. Residency Memphis Theological Seminary
- 13 Program of Alternate Studies Graduation, 1st CP Church, McKenzie, Tennessee
- 13-22 PAS Summer Extension School, Bethel University
- 20 Children’s Fest at Bethel University

**August-2024**

- 1-Sept 30 Christian Education Season
- 12 Bethel University Fall Semester Begins
- 18 Seminary/PAS Sunday
- 20 Bethel University Commencement
- 26 MTS Fall Semester Begins

**September-2024**

- 8 Senior Adult Sunday
- 15 Christian Service Recognition Sunday

**October-2024**

- Church Paper Month Clergy Appreciation Month
- Domestic Violence Awareness Month
- 6 Worldwide Communion Sunday
- 8 A Day at the Park
- 13 Pastor Appreciation Sunday
- 27 Native American Sunday

**November-2024**

- Any Sunday Loaves and Fishes Program
- 1 All Saints Day
- 3 World Community Day (Church Women United)
- 3 Bethel University Sunday
- 3 Stewardship Sunday
- 10 Day of Prayer for People with Aids and Other Life-Threatening Illnesses
- 24 Bible Sunday
- Loaves and Fishes Offering

**December-2024**

- Any Sunday Gift to the King Offering
- 1-Dec 24 Advent in Church and Home
- 23 Gift to the King Offering
- 24 Christmas Eve
- 25 Christmas Day

**January-2025**

- 6 Epiphany
- 6-7 Stated Clerks' Conference
- 7 Human Trafficking Awareness Day
- 15 Deadline for receipt of 2024 Our United Outreach Contributions
- 21 Family Sunday
- 22 MTS Classes Begin

**February-2025****Black History Month**

- 1 Annual congregational reports due in General Assembly office
- 2 Denomination Day
- 2 Historical Foundation Offering
- 11 Our United Outreach Sunday

**March-2025****Women's History Month (USA)**

- 5-Apr 20 Ash Wednesday Lent to Easter
- 7 World Day of Prayer (CWU)
- 9 Children's Home Sunday
- 18-20 Preaching Conference
- 25 National Farm Workers Week

**April-2025**

- 13 Palm/Passion Sunday
- 17 Maudy Thursday
- 18 Good Friday
- 20 Easter Sunday
- 22 Earth Day

**May-2025**

- 1 National Day of Prayer
- 4 Bethel University Commencement
- 11 MTS Closing Convocation & Graduation  
Stott-Wallace Missionary Fund Offering  
World Mission Sunday
- 25 Memorial Day Offering for Military Chaplains & Personnel for USA churches

**June-2025**

- 8 Pentecost
- 15-19 General Assembly, Knoxville, Tennessee
- 30 Cumberland Presbyterian Church Ministries Sunday

**RECOMMENDATION 3:** That Recommendation 2 of the Report of the Stated Clerk, "that the 193rd General Assembly approve the above dates for the 2024-2025 Church Calendar," be adopted:

**RECOMMENDATION 4:** The Judiciary Committee recommends that a Committee be formed to explore the appropriate next steps in trademark registration of the words "Cumberland Presbyterian". (see page 49, Preliminary Minutes)

**C. REPORT OF THE PERMANENT COMMITTEE ON JUDICIARY**

**RECOMMENDATION 5:** That Recommendation 1 of the Report of the Permanent Committee on Judiciary, “that the Guidelines for Changes in Congregational Affiliation (see Appendix A, Preliminary Minutes page 83),” be adopted.

**RECOMMENDATION 6:** That Recommendation 2 of the Report of the Permanent Committee on Judiciary, “that the Permanent Judiciary Committee schedule a zoom meeting with members of Cauca Valley presbytery within 60 days of the close of the 193rd General Assembly. The Permanent Judiciary Committee can meet with Cauca Valley Presbytery as a whole committee, or with select members of the Committee along with the Missions Ministry Team Leader and the Director of Global Missions,” be adopted.

**RECOMMENDATION 7:** That Recommendation 3 of the Report of the Permanent Committee on Judiciary, “that The Rules of Discipline, Section 2.5 be amended to read:  
*Each presbytery shall have a standing commission which shall be called the “disciplinary commission.” Each judicatory above the session shall have a standing commission which shall be called the “judiciary committee.” Notwithstanding that these bodies may be called “committees,” each of these standing commissions shall exercise the powers and responsibilities entrusted to it under these Rules and shall be authorized to deliberate upon and conclude any business submitted to it pursuant to these Rules. A judicatory may assign other duties and responsibilities to its judiciary committee or its disciplinary commission, with or without the authority to act upon or to conclude such other matters,”* be received favorably and referred to the Joint Committee on Amendments.

**D. REPORT OF THE PLACE OF MEETING COMMITTEE**

Interested Presbyteries are encouraged to contact the Stated Clerk to offer an invitation to host General Assembly.

**E. MEMORIAL FROM NASHVILLE PRESBYTERY**

WHEREAS when a Cumberland Presbyterian elder or deacon transfers membership from one Cumberland Presbyterian Church to another Cumberland Presbyterian Church, should that elder or deacon be elected to the diaconate or session at the subsequent Cumberland Presbyterian Church the previous ordination is recognized and accepted and the member is not re-ordained but is installed after appropriate election; and

WHEREAS when a Cumberland Presbyterian minister transfers from one presbytery to another the ordination is recognized and accepted by the receiving presbytery; and

WHEREAS the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America have the same Confession and the same Constitution:

THEREFORE BE IT RESOLVED, That the Nashville Presbytery memorializes the General Assembly to add to the Constitution a new section (2.97), to wit:

“The Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America, having the same Confession and Constitution, shall recognize and accept the ordinations of ministers, elders, and/or deacons should a person ordained to one of these offices transfer from one Cumberland Presbyterian denomination to the other.”

I certify that this is a true copy of a memorial adopted by Nashville Presbytery on April 27, 2024.

Signed,  
Keith Vanstone  
Nashville Presbytery Stated Clerk

**RECOMMENDATION 8:** That the Memorial from Nashville Presbytery be received favorably and referred to the Joint Committee on Amendments.

#### IV. REFERRALS FROM GENERAL ASSEMBLY

##### **A. MEMORIAL FROM COMMISSIONER REVEREND DONNY ACTON, GRACE PRESBYTERY TO GENERAL ASSEMBLY INSTRUCTING PRESBYTERIES TO DECLARE THEIR POSITION ON THE ISSUE OF MARRIAGES AND ORDINATIONS AND CORRECT ERRORS OF IMMORAL PRACTICES**

WHEREAS, The General Assembly has passed various memorials related to LGBTQ+ marriages and ordinations (lesbian, gay, bi-sexual, transgender, queer, and “+” which includes other sexual practices often involving sexually promiscuity or homosexual practices) stating that the position of the CP Church is that the homosexual lifestyle is incompatible with the Christian lifestyle and that homosexuality as a practice is not in keeping with Christian marriage or the ordination of church leaders,

AND, WHEREAS, the church’s position is posted on the denominational website, both the 1996 and 2022 statements, Cumberland.org, Office of the GA, Statement Homosexuality,

AND, WHEREAS, CP leaders continue to state that the Confession of Faith clearly states marriage is between a man and a women (CF 6.17),

AND, WHEREAS, The CP Constitution states that General Assembly is to “Bear testimony against error in doctrine and immorality in practices, injuriously affecting the church” (9.4 b.), thus, in keeping with its directive, the GA has given guidance and interpretation by approving memorials related to the homosexual lifestyle, marriages and ordinations,

AND, WHEREAS, The 1996 disclaimer found at the bottom of the memorial which states, “This statement [against the marriage and ordination of practicing homosexuals] is to be understood as a theological and social statement and not to be understood as a rule or principle for ordination but never to usurp the authority of presbytery or session to ordain/’ is probably in error, because the statement is out of context, outside the body of the memorial, and does not follow normal protocol, memorial statements always follow WHEREAS or THEREFORE BE IT RESOLVED, and therefore the disclaimer appears to be something someone added that was not part of the original 1996 memorial,

AND, WHEREAS, the promotion and practice of marriages and ordinations of practicing homosexuals within the CP Church is a divisive practice, a cause for accusations and charges against ministers and sessions, a cause for division and potential dissolution of the CP Church,

AND, WHEREAS, ministers, local churches and presbyteries are the only persons and judicatories that can conduct ordinations and marriages, General Assembly does not have direct oversight of ministers or churches, therefore, they need oversight from the presbyteries,

AND, WHEREAS, unity is found in a shared history and in shared values and theology, and Presbyterianism is a system of judicatories (congresses) where unity is found when the minority respects the decisions of the majority,

AND, WHEREAS, the guidance given by the General Assembly, based on prior approved memorials of GA concerning conducting marriages and ordinations of practicing homosexuals must be applied by presbyteries,

AND, WHEREAS, if a presbytery is unwilling to follow GA directives and guidance, and permits pastors and churches to conduct marriages and ordinations of practicing homosexuals, it will result in disunity, destroy connectionalism, and break apart the global family of the CP Church, similar to what other denominations are now experiencing,

AND, WHEREAS, the General Assembly’s guidance and directives on marriage and ordination of LGBTQ+ persons is rejected by a minority of churches in the presbyteries and a minority of our pastors, and by some leaders in our denomination,

##### Section 1: Declarations

THEREFORE, BE IT RESOLVED, that for the sake of giving clarity to all CPs as to where things stand in the CP Church, that each presbytery be instructed to vote in the next regular meeting of presbytery and clearly state the presbytery’s position with respect to the ordination of LGBTQ+ persons (i.e. persons who are proclaiming they are sexually promiscuous and/or practicing homosexuals) as deacons, elders and ministers, and if ministers are authorized by their presbytery to conduct weddings for LGBTQ+ persons,

AND, THEREFORE BE IT RESOLVED, that each presbytery answer these questions thus making it clear the position of each presbytery, 1. Will Presbytery allow ministers to conduct/officiate LGBTQ+ weddings? 2. Will Presbytery allow churches and presbytery to ordain deacons, elders and ministers who are professing and practicing LGBTQ+ persons? And by doing so pastors and churches in the presbytery and in other presbyteries know the condition of the CP Church with respect to this issue,



## Section 2: Accommodations

AND, THEREFORE BE IT RESOLVED, that presbyteries need to clearly state their position so that pastors know if they should accept a pastorate or not accept a pastorate in a church in that presbytery, if called, and likewise, pastors and churches might desire to transfer out of a presbytery because of a presbytery's position on marriage and ordinations,

AND, THEREFORE BE IT RESOLVED, that in the short-term, GA ask synods to give pastors and churches every consideration to move to another presbytery if that presbytery votes to allow LGBTQ+ marriages and ordinations, and after a synod's ruling, if not in agreement with the church's request to transfer to another presbytery or form a new presbytery, said churches and pastors may appeal to GA, either the GA's Permanent Judiciary Committee (Rules of Discipline 2.5, and see Committee explanation found on the GA Office's Website) or if so desired GA itself,

## Section 3: Accountability and Correction

AND, THEREFORE BE IT RESOLVED, that GA's Permanent Judiciary Committee determine what steps should be taken by synods with respect to presbyteries that vote to approve allowing ministers to conduct weddings and churches and presbyteries to allow ordinations of LGBTQ+ persons, and what steps General Assembly should take if a synod permits its presbyteries to conduct such weddings and ordinations, by the next General Assembly,

## Section 4: Correct the 1996 Memorial

AND, THEREFORE BE IT RESOLVED that the GA's Permanent Judiciary Committee examine the 1996 memorial about the Homosexual lifestyle being incompatible with the Christian life style and determine if the unusual tag-line disclaimer at the end of the memorial is out of order, and if determined the disclaimer is out of order strike the disclaimer from the GA website and only post the 2022 memorial and a correct and unadulterated version of the 1996 memorial.

**RECOMMENDATION 9: That the Memorial submitted by Commissioner Reverend Donny Acton, Grace Presbytery, be denied.**

**B. RESOLUTION REGARDING MINISTERS OFFICIATING SAME-SEX WEDDINGS  
SUBMITTED BY ELDER ANDY HOLLOWAY, PRESBYTERY OF EAST TENNESSEE**

The committee reviewed the following Resolution:

The content of this resolution was approved by the Synod of the Southeast at its general meeting in Scottsboro, Alabama, on Saturday, May 4, 2024. Unfortunately, that was past the deadline of April 30, 2024, to be included in the Preliminary Minutes of this General Assembly; therefore, it is being presented as a resolution by a duly elected commissioner.

WHEREAS, the CUMBERLAND PRESBYTERIAN CHURCH was organized in 1810 and the CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith was the Westminster Standards with exceptions;

AND, WHEREAS, Chapter 24 of the Westminster Confession of Faith (WCF) was not part of the texts rejected by our founding fathers;

AND, WHEREAS, the WCF clearly stated in Chapter 24, "Marriage is to be between one man and one woman: neither is it lawful for any man to have more than one wife, nor for any woman to have more than one husband, at the same time.";

AND, WHEREAS, the 1883 edition of the CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith also clearly stated in Article 95, "Marriage is to be between one man and one woman: neither is it lawful for any man to have more than one wife, nor for any woman to have more than one husband, at the same time.";

AND, WHEREAS, The Presbyterian and Reformed Review, Volume 13, 1902, pp. 417-427 notes all the changes made to the WCF by the CUMBERLAND PRESBYTERIAN CHURCH 1810-1901, not one change was to the definition of a marriage (one man and one woman);

AND, WHEREAS, during all the revisions of the CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith up to 1984, no changes were made to the chapter dealing with marriage, especially stating, "Marriage is between one man and one woman,";

AND, WHEREAS, the 1984 CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith clearly states, “Marriage is between a man and a woman” [6.17];

AND, WHEREAS, in 2024 the CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith still states, “Marriage is between a man and a woman” [6.17];

AND, WHEREAS, the CUMBERLAND PRESBYTERIAN CHURCH Confession of Faith states clearly, “The scriptures are the infallible rule of faith and practice, the authoritative guide for Christian living.” [1.05];

AND, WHEREAS, the Bible teaches us the following in Romans 1:21-32 (ESV):

For although they knew God, they did not honor him as God or give thanks to him, but they became futile in their thinking, and their foolish hearts were darkened. Claiming to be wise, they became fools, and exchanged the glory of the immortal God for images resembling mortal man and birds and animals and creeping things. Therefore God gave them up in the lusts of their hearts to impurity, to the dishonoring of their bodies among themselves, because they exchanged the truth about God for a lie and worshiped and served the creature rather than the Creator, who is blessed forever! Amen.

For this reason God gave them up to dishonorable passions. For their women exchanged natural relations for those that are contrary to nature; and the men likewise gave up natural relations with women and were consumed with passion for one another, men committing shameless acts with men and receiving in themselves the due penalty for their error. And since they did not see fit to acknowledge God, God gave them up to a debased mind to do what ought not to be done. They were filled with all manner of unrighteousness, evil, covetousness, malice. They are full of envy, murder, strife, deceit, maliciousness. They are gossips, slanderers, haters of God, insolent, haughty, boastful, inventors of evil, disobedient to parents, foolish, faithless, heartless, ruthless. Though they know God’s righteous decree that those who practice such things deserve to die, they not only do them but give approval to those who practice them.;

AND, WHEREAS, the Bible teaches us the following in Romans 1:21-32 (NIV 1984):

Because of this, God gave them over to shameful lusts. Even their women exchanged natural relations for unnatural ones. In the same way, the men also abandoned natural relations with women and were inflamed with lust for one another. Men committed indecent acts with other men, and received in themselves the due penalty for their perversion. Furthermore, since they did not think it worthwhile to retain the knowledge of God, he gave them over to a depraved mind, to do what ought not to be done.

AND, WHEREAS, the Bible teaches us the following in Romans 1:21-32 (RSV):

For this reason God gave them up to dishonorable passions. Their women exchanged natural relations for unnatural, and the men likewise gave up natural relations with women and were consumed with passion for one another, men committing shameless acts with men and receiving in their own persons the due penalty for their error. And since they did not see fit to acknowledge God, God gave them up to a debased mind and to improper conduct.

AND, WHEREAS, the Bible teaches us the following in Romans 1:21-32 (NKJV):

For this reason God gave them up to vile passions. For even their women exchanged the natural use for what is against nature. Likewise also the men, leaving the natural use of the woman, burned in their lust for one another, men with men committing what is shameful, and receiving in themselves the penalty of their error which was due.

And even as they did not like to retain God in their knowledge, God gave them over to a debased mind, to do those things which are not fitting.

AND, WHEREAS, the Bible teaches us the following in Romans 1:21-32 (NASB):

For this reason God gave them over to degrading passions; for their women exchanged natural relations for that which is contrary to nature, and likewise the men, too, abandoned natural relations with women and burned in their desire toward one another, males with males committing shameful acts and receiving in their own persons the due penalty of their error. And just as they did not see fit to acknowledge God, God gave them up to a depraved mind, to do those things that are not proper.;

AND, WHEREAS, Romans 1:26-28 (Greek):

δια τουτο παρεδωκεν αυτους ο Θεος εις παθη ατιμιας αι τε γαρ θηλειαι αυτων μετηλλαξαν την φυσικην χρησην εις την παρα φυσιν ομοιως τε και οι αρρενες αφεντες την φυσικην χρησην της θηλειας εξεκαυθησαν εν τη ορεξει αυτων εις αλληλους αρσενες εν αρσεσιν την ασχημοσυνην κατεργαζομενοι και την αντιμισθιαν ην εδει της πλανης αυτων εν εαυτοις απολαμβανοντες Και καθως ουκ εδοκιμασαν τον Θεον εχειν εν επιγνωσει παρεδωκεν αυτους ο Θεος εις αδοκιμον νουν ποιειν τα μη καθηκοντα; (The intent of quoting the same Scripture passage from several references is to show that all modern English academic translations are in agreement with the Koine Greek.)

AND, WHEREAS, the plain reading of the biblical texts show same-sex sexual relationships and activities are contrary to the teaching of scripture;

AND, WHEREAS, the Bible teaches us the following in Revelation 2:12-17 (NASB):  
And to the angel of the church in Pergamum write: The One who has the sharp two-edged sword says this: I know where you dwell, where Satan's throne is; and you hold firmly to My name, and did not deny My faith even in the days of Antipas, My witness, My faithful one, who was killed among you, where Satan dwells. But I have a few things against you, because you have some there who hold the teaching of Balaam, who kept teaching Balak to put a stumbling block before the sons of Israel, to eat things sacrificed to idols and to commit sexual immorality. So you too, have some who in the same way hold to the teaching of the Nicolaitans. Therefore repent; or else I am coming to you quickly, and I will wage war against them with the sword of My mouth. The one who has an ear, let him hear what the Spirit says to the churches. To the one who overcomes, I will give some of the hidden manna, and I will give him a white stone, and a new name written on the stone which no one knows except the one who receives it.

AND, WHEREAS, all ministers in the CUMBERLAND PRESBYTERIAN CHURCH took the following vows before God and those in attendance (COF 6.36):

I. Do you believe the scriptures of the Old and New Testaments to be the inspired word of God, the authority for faith and practice?

II. Do you sincerely receive 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?

VI. As God may enable you, do you promise to be zealous and faithful in maintaining the truths of the gospel and the purity and peace of the church, irrespective of any opposition that may arise to you on that account?

VII. Do you promise to be faithful and diligent in the exercise of all your duties as a Christian and a minister of the gospel, and endeavor to so conduct yourself both privately and publicly as not to give offense to Christ and his church?

THEREFORE BE IT RESOLVED, that the 2024 General Assembly clear up the 1996 and 2022 statements dealing with homosexuality and declare once and for all that same sex lifestyle and the LGBTQ+ lifestyle are contrary to the plain teaching of the Bible;

AND, THEREFORE BE IT RESOLVED, that the 2024 General Assembly clear up the 1996 and 2022 statements dealing with homosexuality and declare once and for all that same sex lifestyle and the LGBTQ+ lifestyle are contrary to the plain teaching of the CUMBERLAND PRESBYTERIAN Confession of Faith;

AND, THEREFORE BE IT RESOLVED, that the 2024 General Assembly remind each minister of the vows taken at the time of ordination;

AND, THEREFORE BE IT RESOLVED, that the 2024 General Assembly remind each presbytery that any minister performing same sex marriages shall be charged with violation of their ordination vows and dealt with under The Rules of Discipline;

AND, THEREFORE BE IT RESOLVED, that ministers who are non-repentant of the violation of their ordination vows be charged with contumacy (stubborn refusal to obey or comply with authority) and stripped of their ordination;

AND, THEREFORE BE IT RESOLVED, that the General Assembly Office send a communication to every Presbytery and every Cumberland Presbyterian congregation declaring our view on the same sex lifestyle and the LGBTQ+ lifestyle both being contrary to the plain teaching of the Bible and contrary to our Confession.

Respectfully submitted,

Andy Holloway, Elder Commissioner from the Presbytery of East Tennessee  
Synod of the Southeast

**RECOMMENDATION 10: That the aforementioned Resolution from Elder Andy Holloway, Presbytery of East Tennessee, be denied.**

Our intent in denying this Resolution is to affirm that relationships between ministers and sessions and ministers and presbyteries remain in keeping with our standing Rules of Discipline, and to uphold our Confession of Faith and our Constitution. We believe that the Resolution is not in keeping with the existing Rules of Discipline. We would hope that sessions and presbyteries always address discipline with Christian charity and love.

**RECOMMENDATION 11: The committee recommends the following statement, be adopted:****STATEMENT ON HOMOSEXUALITY**

WHEREAS, in our society today, there are many issues which concern the people of God, one such issue being the rise in acceptance of and openness toward homosexual activity, and we, of the Cumberland Presbyterian Church, believe there is a need to state clearly our understanding of the Biblical teaching about homosexual activity, and

WHEREAS, it is also our desire to set forth our position regarding the appropriate response of Christians and the church to this critical issue, especially in light of the trend in some Christian bodies toward the ordination of practicing homosexuals, and

WHEREAS we believe the scripture of the Old and New Testaments to be the inspired word of God, the source of authority for faith and practice, and therefore, contemporary sexual attitudes and behavior are to be judged in the light of the Bible rather than the Bible being reinterpreted, modified, or overturned by current cultural trends in thought and behavior,

BE IT RESOLVED that the General Assembly of the Cumberland Presbyterian Church go on record affirming that Biblical teaching makes it clear that the practice of homosexuality is a sin, yet with the understanding that while God loves the sinner, He hates the sin, and His grace is available to all, “For God did not send His Son into the world to condemn the world, but to save the world through Him” John 3:17.

BE IT FURTHER RESOLVED, that since the practice of homosexuality is incompatible with a Christian life style and since officers of the church must be “examples to the flock” the General Assembly go on record stating that the Cumberland Presbyterian Church does not condone the ordination of practicing homosexuals as Deacons, Elders or Ministers of Word and Sacrament; and

BE IT FURTHER RESOLVED, that the General Assembly state as its position that we, as Christians who are ourselves sinners redeemed by the grace of God, must reach out to those persons who are struggling with homosexuality, offering them Christian love, education, friendship, therapy and intercession to the end that they and we may experience true wholeness through the freeing, renewing grace of God in Jesus Christ.

As with any statement from General Assembly, any disciplinary actions arising from the interpretation of this statement must be conducted according to the Rules of Discipline.

We request that this statement be transmitted by the stated clerk of the General Assembly for distribution to all churches and ministers.

**C. COMMISSIONER’S RESOLUTION FROM CLIFF HUDSON**

WHEREAS, Jesus said, “And if a house is divided against itself, that house will not be able to stand.” Mark 3:25 ESV and,

WHEREAS, Charles Wesley once said, “Though we can’t think alike, may we not love alike? May we not be of one heart, though we are not of one opinion? Without all doubt, we may.” And,

WHEREAS, the Cumberland Presbyterian Church finds herself at a crossroads after a set of Constitutional Amendments were not ratified, thus leaving the Confession of Faith and Constitution standing intact and unchanged and,

WHEREAS, there are voices within the church proclaiming that now is the time for continued division, the parting of ways, and permanent schism upon theological and ideological lines and,

WHEREAS, it is always better, by far, to think, pray, plan, reflect, and discern strategies and pathways moving forward,

NOW THEREFORE BE IT RESOLVED by the 193rd General Assembly of the Cumberland Presbyterian Church that a two-year moratorium, or “cooling off period” be imposed upon congregations, church Sessions, presbyteries, and Synods before any scenarios discussed in the Report of the Judiciary Committee Appendix A “Guidelines for Changes in Congregational Affiliation, Preliminary Minutes, 2024 General Assembly shall occur, for the following purposes:

1. So that prayerful discernment may take place without impediment or interference.
2. So that Cumberland Presbyterians might realize that we are better together, despite our differences, and that we all agree that Jesus is Lord and we all wish to serve Him.
3. So that the Boards and Entities of the church may have time to prudently and patiently flesh out the best ministry outcomes if and when division occurs and that we change our thinking from “do it right now regardless of the consequences” to thinking about five, ten, and fifteen year outcomes that a new, younger generation of leadership will be left to deal with.



4. So that all Cumberland Presbyterians may find common ground in all of the wonderful ministries that God has given us, cultivating the fact that no matter what our differences, we agree on far more than we disagree.

Respectfully submitted,  
Rev. Cliff Hudson, Commissioner, Tennessee-Georgia Presbytery

**RECOMMENDATION 12: That the Commissioner's Resolution submitted by Reverend Cliff Hudson, Tennessee-Georgia Presbytery, be denied.**

The intent is laudable, and we hope that the members of our CPC congregations consider these items before reaching any decisions.

**D. RESOLUTION ON NOMINATION PROCESS FOR ALL GENERAL ASSEMBLY BOARDS SUBMITTED BY REVEREND LINDA SNELLING, RED RIVER PRESBYTERY**

WHEREAS, the 2012 General Assembly adopted Recommendation 12 of the Report Number 2 of the Committee on Judiciary (2012 GA minutes pages 366 and 381) "Recommendation 12: That Recommendation 8 of the Report of the Evaluation Committee, 'that we recommend that the endorsement by a presbytery would be required for a nominee to be elected to serve on a Ministry Team, and the endorsement should include a form whereby the presbytery provides information about the nominee's qualifications to serve on a ministry team' be adopted. "

WHEREAS, the 2014 General Assembly adopted Recommendation 3 of the Nomination Committee Report (2014 GA pages 103 and 271) "Recommendation 3: That the requirements for endorsement process currently in place for Cumberland Presbyterian nominees filling vacancies on the Ministry Council, be utilized for all General Assembly boards and agencies."

WHEREAS, General Assembly bylaws, Article 11.03.04 Committee on Nominations states "Presbyteries and synods and their moderators and stated clerks are requested to assist the Committee on Nominations by recommending persons for any position by providing the name and qualifications of the potential nominees to the Stated Clerk no later than February 1 on a form to be provided by the Stated Clerk. Nominations from the Floor shall also be in order.

THEREFORE BE IT RESOLVED, that the General Assembly bylaws Article 11.03 Committee on Nominations be amended by adding 11.03.06 to read as follows: All persons nominated will be required to have a Personal Data Form and General Assembly Nominating Endorsement Form on file with the General Assembly Stated Clerk prior to being nominated by the Committee on Nominations or nominated from the Floor.

**RECOMMENDATION 13: That the resolution on nomination process for all general assembly boards submitted by Reverend Linda Snelling, Red River Presbytery, be denied.**

The Judiciary Committee finds that there was insufficient notice for changes to be made to bylaws according to Tennessee law, which governs amendments to our General Assembly Corporation bylaws. Also, our Presbyterian form of government allows for the spontaneity to nominate from the floor those who will serve on Boards and Agencies. Also, the selection process allows for Clerks of Sessions and Stated Clerks to endorse those candidates. Since the General Assembly has already accepted these changes, they should be added to the bylaws.

Respectfully submitted,  
The Committee on Judiciary/Elected Officers



# Audits

**AUDITED FINANCIAL STATEMENTS**

**THE AGENCIES OF  
THE CUMBERLAND PRESBYTERIAN  
CHURCH CENTER**

**DECEMBER 31, 2023**



**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**

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## THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

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Michael T. Odom, CPA  
Randal L. Gregory, CPA  
Amanda M. Farmer, CPA

Douglas A. Garner, CPA  
J. Donald Short, CPA  
Jimmie D. Fouts, CPA (1941-2008)  
Don W. Morgan, CPA (1939-2005)

To the General Assembly Corporation  
The Agencies of The Cumberland Presbyterian Church Center  
Memphis, Tennessee

### INDEPENDENT AUDITOR'S REPORT

#### Opinion

We have audited the combined financial statements of The Agencies of The Cumberland Presbyterian Church Center, which comprise the combined statement of financial position as of December 31, 2023, and the related combined statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying combined financial statements present fairly, in all material respects, the financial position of The Agencies of The Cumberland Presbyterian Church Center as of December 31, 2023, and the changes in their net assets and their cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

#### Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of The Agencies of The Cumberland Presbyterian Church Center and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the combined financial statements in accordance with accounting principles generally accepted in the United States of America and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of combined financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the combined financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about The Agencies of The Cumberland Presbyterian Church Center's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

#### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the combined financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.



In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the combined financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the combined financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of The Agencies of The Cumberland Presbyterian Church Center's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the combined financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about The Agencies of The Cumberland Presbyterian Church Center's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

#### **Supplementary Information**

Our audit was conducted for the purpose of forming an opinion on the combined financial statements as a whole. The additional information as noted in the table of contents is presented for purposes of additional analysis and is not a required part of the combined financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the combined financial statements. The information has been subjected to the auditing procedures applied in the audit of the combined financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the combined financial statements or to the combined financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the combined financial statements as a whole.



FOUTS & MORGAN  
Certified Public Accountants

Memphis, Tennessee  
May 28, 2024



## THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

COMBINED STATEMENT OF FINANCIAL POSITION  
DECEMBER 31, 2023

ASSETS			
Cash		\$	245,615
Due from other agencies, boards, and divisions			8,271,159
Accounts receivable			184,572
Interest and dividends receivable, net of allowance for uncollectible interest			103,729
Securities and investments			
Cash equivalents	\$	1,984,903	
Mortgage backed securities		22,885,842	
Bond mutual funds		1,326,229	
Equity mutual funds		2,547,108	
Real estate investment trusts		5,030,054	
Private investment entities		91,631,900	
Real estate		90,573	125,496,609
Other assets			56,770
Loans receivable, net of allowance for loan losses			4,045,014
Buildings and land			2,760,412
Furniture and equipment			156,745
Less: Accumulated depreciation			(1,201,377)
Total Assets		\$	140,119,248
LIABILITIES AND NET ASSETS			
Liabilities			
Accounts payable		\$	81,689
Unearned subscriptions			10,658
Due to other agencies, boards, and divisions			8,558,903
Funds held in trust for others			39,276
Endowments held in trust for external agencies			44,090,999
Endowments held in trust for internal agencies			31,703,785
Notes payable to individual investors			4,120,061
Depository accounts held for church organizations			20,742,582
Less: Net endowments held in trust for internal agencies			(31,703,785)
Total liabilities			77,644,168
Net Assets			
Without donor restrictions			
Undesignated	\$	412,532	
Designated		13,046,326	
Invested in buildings, land, and equipment		1,715,780	
Net assets without donor restrictions			15,174,638
With donor restrictions			
Perpetual in nature		12,656,527	
Purpose restrictions		8,211,974	
Net assets with donor restrictions			20,868,501
Net assets available for retirement benefits			26,431,941
Total net assets			62,475,080
Total Liabilities and Net Assets		\$	140,119,248

See accompanying notes.

## THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

COMBINED STATEMENT OF ACTIVITIES  
FOR THE YEAR ENDED DECEMBER 31, 2023

	Without Donor Restrictions	With Donor Restrictions	Net Assets Available for Retirement Benefits	Totals
Revenues, gains, and other support				
Contributions and gifts	\$ 5,709,429	\$ 1,371,873	\$ -	\$ 7,081,302
Insurance program premium revenue	1,433,885	-	-	1,433,885
Endowment earnings	1,846,209	119,361	-	1,965,570
Interest and dividend income	529,595	79,077	142,575	751,247
Management service fees	58,517	-	(9,921)	48,596
Registration fees	44,002	-	-	44,002
Sales and subscription income	141,777	-	-	141,777
Net realized and unrealized gain (loss)				
on investments	(2,661,362)	1,336,086	2,127,365	802,089
Other income	14,849	-	-	14,849
Participant retirement plan contributions	-	-	689,912	689,912
Net assets released from restrictions	1,399,961	(1,399,961)	-	-
Total revenues, gains, and other support	8,516,862	1,506,436	2,949,931	12,973,229
Provision for loan losses	(450,000)	-	-	(450,000)
Net revenues, gains, and other support after provision for loan losses	8,066,862	1,506,436	2,949,931	12,523,229
Expenses				
Our United Outreach	483,439	-	-	483,439
General Assembly Corporation	624,436	-	-	624,436
Ministry Council	5,496,928	-	-	5,496,928
Shared Services	569,212	-	-	569,212
Historical Foundation	216,341	-	-	216,341
Board of Stewardship, Foundation, and Benefits	361,145	-	-	361,145
Small Church Loan Program	16,420	-	-	16,420
Insurance Program	1,326,141	-	-	1,326,141
Ministerial Aid	111,618	-	-	111,618
Investment Loan Program	190,980	-	-	190,980
Retirement Fund	-	-	2,502,922	2,502,922
Total expenses	9,396,660	-	2,502,922	11,899,582
Change in net assets	(1,329,798)	1,506,436	447,009	623,647
Net assets at beginning of year	16,504,436	19,362,065	25,984,932	61,851,433
Net assets at end of year	\$ 15,174,638	\$ 20,868,501	\$ 26,431,941	\$ 62,475,080

See accompanying notes.

## THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

COMBINED STATEMENT OF FUNCTIONAL EXPENSES  
FOR THE YEAR ENDED DECEMBER 31, 2023

	Program Services	Management and General	Fundraising	Total
Audit fees	\$ -	\$ 35,187	\$ -	\$ 35,187
Archival acquisitions	61,000	-	-	61,000
Archival equipment	2,120	-	-	2,120
Bank fees	105	18,546	-	18,651
Birthplace shrine	7,046	-	-	7,046
Computer	41,327	4,394	-	45,721
Conferences and events	131,841	-	-	131,841
Consulting fees	8,600	68,598	-	77,198
Contract labor	28,104	6,767	-	34,871
Depreciation	-	65,290	-	65,290
Distribution to other agencies, boards, and divisions of The Cumberland Presbyterian Church	403,982	3,833	-	407,815
Distribution to Shared Service (OUO Committee)	-	-	92,044	92,044
Dues and subscriptions	7,143	-	-	7,143
Employee benefits	-	320,163	-	320,163
Equipment maintenance	5,967	23,462	-	29,429
Financial assistance payments	111,618	-	-	111,618
Grants made	3,801,979	-	-	3,801,979
Honorariums	5,285	-	-	5,285
Health insurance premiums	1,307,721	-	-	1,307,721
Insurance	45,886	24,647	-	70,533
Legal fees	949	6,479	-	7,428
Miscellaneous	31,878	228,616	-	260,494
Missionary support	225,594	-	-	225,594
Occupancy	-	81,795	-	81,795
Office	460	4,000	-	4,460
Payroll taxes	-	45,948	-	45,948
Postage and shipping	42,657	739	-	43,396
Printing and publications	144,526	-	-	144,526
Program management fees	69,000	-	-	69,000
Property tax	-	1,915	-	1,915
Purchases for resale	50,582	-	-	50,582
Retirement for Center employees	-	73,167	-	73,167
Retirement plan participant withdrawals	2,502,922	-	-	2,502,922
Salaries	-	1,469,334	-	1,469,334
Stewardship materials and events	1,962	-	-	1,962
Supplies	22,837	4,672	-	27,509
Telephone	1,577	15,190	-	16,767
Training	3,290	-	-	3,290
Travel	236,838	-	-	236,838
Total functional expenses	<u>\$ 9,304,796</u>	<u>\$ 2,502,742</u>	<u>\$ 92,044</u>	<u>\$ 11,899,582</u>

See accompanying notes.

## THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER

COMBINED STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED DECEMBER 31, 2023**Cash flows from operating activities**

## Cash received from:

Contributions and gifts	\$ 7,103,170
Insurance program premium revenue	1,433,885
Interest from loans	1,033,558
Earnings from investments	1,664,306
Participant retirement plan contributions	689,912
Miscellaneous income	326,460

## Cash paid for:

Employee wages and benefits	(1,943,483)
Ministries, programs, and grants	(4,139,191)
Health insurance premiums	(1,307,721)
Retirement plan participant withdrawals	(2,502,922)
Management and general expenses	(1,532,768)
Other agencies	(4,179,072)

Net cash used in operating activities (3,353,866)

**Cash flows from investing activities**

## Proceeds from sale of investments:

Endowment Program	10,954,175
Retirement Fund	5,262,531
Investment Loan Program	8,273,199

## Purchases of investments:

Endowment Program	(8,273,697)
Retirement Fund	(3,587,909)
Investment Loan Program	(10,241,535)

Loan principal payments received 325,953

Net cash provided by investing activities 2,712,717

**Cash flows from financing activities**

Proceeds from issuance of notes payable to individual investors 152,407

Repayments of notes payable to individual investors (1,025,513)

Deposits into depository accounts held for church organizations and related entities 8,718,633

Disbursements from depository accounts held for church organizations and related entities (7,435,464)

Net cash provided by financing activities 410,063

**Net decrease in cash** (231,086)

**Cash at the beginning of the year** 476,701

**Cash at the end of the year** \$ 245,615

See accompanying notes.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**

**NOTES TO COMBINED FINANCIAL STATEMENTS  
DECEMBER 31, 2023**

**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 (the "Center") have been established by the General Assembly, and in 2000 it caused the Cumberland Presbyterian Church General Assembly Corporation to be formed. The Agencies consist of the following entities:

- Cumberland Presbyterian Church General Assembly Corporation
- Ministry Council of the Cumberland Presbyterian Church, Inc.
- Board of Stewardship, Foundation, and Benefits of the Cumberland Presbyterian Church, Inc.
- The Cumberland Presbyterian Church Investment Loan Program, Inc. (a subsidiary corporation of the Board of Stewardship, Foundation, and Benefits of the Cumberland Presbyterian Church, Inc.)
- Historical Foundation of the Cumberland Presbyterian Church and the Cumberland Presbyterian Church in America
- Cumberland Presbyterian Retirement Plan Number Two

**Cash** - For purposes of the combined statement of cash flows, all highly liquid investments with a maturity of three months or less are considered to be cash equivalents. However, cash reported as securities and investments by the Endowment Program, Investment Loan Program, and Retirement Fund is considered investments for purposes of the statement of cash flows.

**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 on December 31, 2023.

**Securities and Investments** - Investments are stated at fair value. Investments in private investment entities are valued based on the Center's proportional share of the net asset valuations reported by the general partners of the underlying entities. The reported values of all other investments (with the exception of notes receivable) are measured by quoted prices in active markets. Realized and unrealized gains and losses are reflected in the combined statement of activities.



**NOTES CONTINUED****Note A - Nature of Activities and Significant Accounting Policies - Continued****Securities and Investments - Continued**

The Center's investments include securities in various companies within various markets. Investment securities are exposed to several risks, such as interest rate, market, and credit risks. Due to the risks associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and those changes could materially affect the amounts reported in the Center's combined financial statements.

**Fair Value Measurements** - Fair value under accounting principles generally accepted in the United States of America is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Generally accepted accounting principles establishes a three-tier fair value hierarchy that prioritizes the inputs used to measure fair value. These tiers include: Level 1, defined as observable inputs such as quoted prices available in active markets for identical assets or liabilities; Level 2, defined as pricing inputs other than quoted prices in active markets that are either directly or indirectly observable; and Level 3, defined as unobservable inputs about which little or no market data exists, therefore requiring an entity to develop its own assessment about the assumptions the market participants would use in pricing an asset or liability.

**Loans Receivable and Allowance for Losses** - Loans receivable is stated at unpaid principal balances, less an allowance for loan losses. Inter-agency loans are shown as due to/from other agencies, boards, and divisions.

The accrual of interest on loans is discontinued at the time a loan is 90 days delinquent unless the credit is well secured and in process of collection. Past due status is based on contractual terms of the loan. In all cases, loans are placed on nonaccrual or charged-off at an earlier date if management believes, after considering economic conditions, business conditions, and collection efforts, that collection of principal or interest is considered doubtful.

All interest accrued, but not collected, for loans that are placed on nonaccrual or charged-off, is reversed against interest income. The interest on these loans is accounted for on the cash-basis or cost-recovery method, until qualifying for return to accrual. Loans are returned to accrual status when all the principal and interest amounts contractually due are brought current and future payments are reasonably assured.

A loan is considered impaired when, based on current information and events, it is probable that a creditor will be unable to collect the scheduled payments of principal or interest when due according to the contractual terms of the loan agreement. Factors considered by management in determining impairment include payment status, collateral value, and the probability of collecting scheduled principal and interest payments when due. Loans that experience insignificant payment delays and payment shortfalls generally are not classified as impaired. Management determines the significance of payment delays and payment shortfalls on a case-by-case basis, taking into consideration all of the circumstances surrounding the loan and the borrower, including the length of the delay, the reasons for the delay, the borrower's prior payment record, and the amount of the shortfall in relation to the principal and interest owed.

**NOTES CONTINUED****Note A - Nature of Activities and Significant Accounting Policies - Continued****Loans Receivable and Allowance for Losses - Continued**

The allowance for loans receivable 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 collectability 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.

**Property and Equipment** - The Center capitalizes the cost of real estate and improvements and computer equipment and software. Purchases of other equipment are not capitalized, but expensed when purchased; therefore, no depreciation expense has been recorded for these items. The difference between the cost of equipment expensed and depreciation expense that would be recorded is immaterial. In 2008, the Center purchased land and two incomplete office buildings. The cost of these plus the construction costs necessary to complete the Center are being depreciated over an estimated useful life of 39 years. The computer equipment owned by the Center was assigned an estimated useful life of 4 years and is now fully depreciated.

Donated property and equipment are 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 reclassifies these amounts from net assets with donor restrictions to net assets without donor restrictions at that time. No equipment was donated to the Center during the year ended December 31, 2023.

**Net Assets** - Net assets, revenues and support, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets and changes therein are classified and reported as follows:

*Net Assets Without Donor Restrictions* - Net assets available for use in general operations and not subject to donor restrictions. This category also includes amounts which the General Assembly Corporation has designated and set aside for certain ministries, programs, and other purposes.

*Net Assets With Donor Restrictions* - Net assets subject to donor-imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other purposes specified by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

*Net Assets Available for Retirement Benefits* - Net assets held in trust for beneficiaries of the Cumberland Presbyterian Church Retirement Plan.

**NOTES CONTINUED****Note A - Nature of Activities and Significant Accounting Policies - Continued**

**Revenue Recognition** - The Center follows Financial Accounting Standards Board (FASB) Accounting Standards Update (ASU) 2014-09, *Revenue from Contracts with Customers* and FASB ASU 2018-08, *Not-For-Profit Entities Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made*.

**Contributions** - Gifts of cash and other assets received are reported as revenue increasing net assets without donor restrictions if donors do not specify purposes for which or years in which the gifts must be used. Gifts received with a donor stipulation that limits their use are reported as revenue increasing net assets with donor restrictions. These contributions may be restricted to be perpetual in nature, as in the case of endowments, or carry a time or purpose restriction. When a donor-stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions.

**Donated Services** - No amounts have been reflected in the statements for donated services because they did not meet the criteria for recognition under Financial Accounting Standards Board Accounting Standards Codification (ASC) 958-605-25.

**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, 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 (the "Program") notes receivable 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 borrowers' or guarantors' 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 economic conditions for the geographic area 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.

**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); thus, no provision for income taxes has been included in the Plan's financial statements.

**NOTES CONTINUED****Note A - Nature of Activities and Significant Accounting Policies - Continued**

**Leases** - In February 2016, FASB issued ASU No. 2016-02, *Leases* (Topic 842). FASB ASC 842 supersedes the lease requirements in FASB ASC 840. Under FASB ASC 842, lessees are required to recognize assets and liabilities on the balance sheet for most leases and provide enhanced disclosures.

The Center elected to apply the following practical expedients:

- a) Election whereby the lease and non-lease components will not be separated for leases of office space, warehouses, and vehicles.
- b) Election not to record ROU (right-of-use) assets and corresponding lease liabilities for short-term leases with a lease term of 12 months or less, but greater than 1 month. Leases of 1 month or less are not included in short-term lease costs.

The Center accounts for leases in accordance with FASB ASC 842. The Center determines if an arrangement is a lease, or contains a lease, at inception of a contract and when terms of an existing contract are changed. The Center determines if an arrangement conveys the right to use an identified asset and whether the Center obtains substantially all of the economic benefits from and has the ability to direct the use of the asset. The Center recognizes a lease liability and ROU asset at the commencement date of the lease.

*Accounting policy election for short-term leases.* The Center has elected for all underlying classes of assets, to not recognize ROU assets and lease liabilities for short-term leases that have a lease term of 12 months or less, but greater than 1 month at lease commencement, and do not include an option to purchase the underlying asset that the Center is reasonably certain to exercise. The Center recognizes lease cost associated with its short-term leases on a straight-line basis over the lease term.

**Note B - Concentrations of Credit Risk Arising from Cash Deposits in Excess of Insured Limits**

The Center maintains its cash balances in a financial institution located in Memphis, Tennessee. The balances are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 as of December 31, 2023. At various times throughout the year, there were balances that exceeded these FDIC limits. Cash and cash equivalents classified as securities and investments are items held in equities backed by the federal government. These equities, while backed by the Federal Government, are not insured by the FDIC. There were no balances in excess of the FDIC limits at December 31, 2023.

**NOTES CONTINUED****Note C - Retirement Plan**

**General** - The Cumberland Presbyterian Church Retirement Plan Number Two (the "Plan") is available to certain employees of the Church and its agencies. All agencies, boards, and divisions match each employee's contribution up to five percent of the employee's salary. The total retirement contribution expense for The Agencies of The Cumberland Presbyterian Church Center for 2023 was \$73,167.

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 18 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, 2023, are as follows:

	<b>Cost</b>	<b>Market Value</b>
Total	<u>\$ 11,720,501</u>	<u>\$ 26,425,087</u>

**Note D - 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 includes The Agencies' donor-restricted endowments and funds designated by the General Assembly Corporation as endowments. Funds representing amounts held in trust for external agencies affiliated with the Cumberland Presbyterian Church are reported as liabilities on the statement of financial position. Income from donor-restricted endowments is restricted for specific purposes, with the exception of the amounts available for general use. Neither donor-restricted endowment funds nor amounts held in trust are available for general expenditure.

The Program's investments, other than notes receivable, 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 in trust at December 31, 2023, are as follows:

	<b>Cost</b>	<b>Market Value</b>
Total	<u>\$ 34,987,143</u>	<u>\$ 75,020,414</u>

**NOTES CONTINUED****Note D - Endowment Program - Continued**

The Center has interpreted the Uniform Prudent Management of Institutional Funds Act (UPMIFA) as requiring a portion of a donor-restricted endowment be classified as net assets with restrictions that are perpetual in nature. The amount of the endowment that must be retained in perpetuity is in accordance with explicit donor stipulations as outlined in their respective trust agreements. Accumulation of net investment earnings are reported as net assets with restrictions that are subject to purpose or time restrictions or as net assets without restrictions, depending on further stipulation made by the donor in the trust agreement.

The primary objective of these endowments is to provide a balance between capital appreciation, preservation of capital, and current income. This is a long-term goal designed to maximize returns without undue risk. The Board of Stewardship has set distribution rates with certain beneficiaries of the Endowment Program.

Unless otherwise stated in the donor agreement, the Board of Stewardship shall select the investment portfolio where the endowments will be invested as described in the Investment Policy of the Center. The Investment Policy of the Center outlines the asset allocations, permissible investments, and objectives of the portfolios.

Endowment net asset composition by category as of December 31, 2023:

	<b>Without Donor Restrictions</b>	<b>With Donor Restrictions</b>	<b>Total</b>
Available for general use	\$ 743,728	\$ -	\$ 743,728
Board-designated endowment funds	13,391,303	-	13,391,303
Donor-restricted endowment funds			
Original donor-restricted gift amount and amounts required to be maintained in perpetuity by donor	-	12,368,792	12,368,792
Accumulated investment gains	-	5,199,962	5,199,962
	<u>\$ 14,135,031</u>	<u>\$ 17,568,754</u>	<u>\$ 31,703,785</u>



**NOTES CONTINUED****Note D - Endowment Program - Continued**

Changes in endowment net assets for the year ended December 31, 2023:

	<b>Without Donor Restrictions</b>	<b>With Donor Restrictions</b>	<b>Total</b>
Endowment net assets, beginning of year	\$ 13,854,633	\$ 16,830,058	\$ 30,684,691
Investment return, net	1,053,430	1,363,738	2,417,168
Contributions	23,068	118,687	141,755
Appropriation of endowment assets pursuant to spending policy	-	(743,729)	(743,729)
Distribution from board-designated endowment pursuant to policy	(796,100)	-	(796,100)
Endowment net assets, end of year	<u>\$ 14,135,031</u>	<u>\$ 17,568,754</u>	<u>\$ 31,703,785</u>

Endowment assets with donor restrictions are subject to appropriation and expenditure for the following specified purposes:

General work of Board of Stewardship	\$ 2,263,070
Aid for clergy	3,570,647
Missions	5,445,247
Communications	121,971
Christian education	1,189,208
Clergy support	335,994
General Assembly operations	21,890
Promote Church heritage	1,757,501
Available for general use for all programs	2,863,226
	<u>\$ 17,568,754</u>

**NOTES CONTINUED****Note D - Endowment Program - Continued**

The General Assembly Corporation has designated a portion of the funds maintained by the Endowment program for specific uses as of December 31, 2023. These amounts are included in net assets without donor restrictions and are designated for the following purposes:

Health insurance	\$ 1,593,417
Retirement fund	139,278
General work of Board of Stewardship	84,975
Aid for clergy	63,783
Church loans	1,563,341
Church development	191,789
Leadership development	142,517
Missions	7,886,800
Christian education	1,066,727
Clergy support	58,811
General Assembly operations	443,659
Promote Church heritage	52,888
Other programs	103,318
	<u>\$ 13,391,303</u>

**Note E - Net Assets with Donor Restrictions**

Certain agencies have received funds which have been restricted by the donors for specific purposes, which are in addition to net assets maintained within the Endowment Program. These funds are monitored by the Ministry Council and Historical Foundation to ensure they are expended in accordance with the donor restrictions. The specific purposes are as follows:

	<b>Perpetual in Nature</b>	<b>Purpose Restrictions</b>
Small church loan program	\$ 512,730	\$ -
Missions	-	1,902,138
Christian education	-	466,036
Clergy support	-	129,173
Communications	-	35,459
Church heritage	-	280,534
	<u>512,730</u>	<u>2,813,340</u>
Donor-restricted endowments	<u>12,143,797</u>	<u>5,398,634</u>
Net assets with donor restrictions	<u>\$ 12,656,527</u>	<u>\$ 8,211,974</u>

**NOTES CONTINUED****Note F - 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 subsidiary corporation of the Board of Stewardship, Foundation, and Benefits of the Cumberland Presbyterian Church, Inc. The Program is designed to allow participants to help provide the loans needed to finance the growth of Cumberland Presbyterian congregations in the 21st century.

1. It provides building loans secured by first mortgages to congregations, presbyteries, and church agencies.
2. It allows congregations, presbyteries, church agencies, and individual members of the Cumberland Presbyterian Church to invest their funds in interest-bearing accounts from which withdrawals can be made "on demand."
3. 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.

**Securities and Investments** - The cost and market values of Investment Loan Program investments at December 31, 2023, are as follows:

	<b>Cost</b>	<b>Market Value</b>
Total	<u>\$ 32,905,338</u>	<u>\$ 22,885,842</u>

**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 time. Withdrawals from Adjustable Rate Ready Access Notes may be made at any time and are payable upon written request of the investor; however, the Program reserves the right to require 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 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 Program's written consent. The notes are unsecured and of equal priority with all other current indebtedness of the Program.

## NOTES CONTINUED

## Note F - Investment Loan Program - Continued

**Depository Accounts Held for Church Organizations** - The Cumberland Presbyterian Church Investment Loan Program, Inc. 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 is adjusted pursuant to the policies of the Cumberland Presbyterian Church Investment Loan Program, Inc. as they may be adopted from time to time by its Board of Directors. The Cumberland Presbyterian Church Investment Loan Program, Inc. 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 combined statement of financial position as loans receivable. There are thirteen loans outstanding on December 31, 2023.

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 Prime Interest Rate as reported in the Wall Street Journal plus 1.5% per annum. On loans originated for \$500,000 or less, the interest rate will be adjusted triennially. On loans originated for more than \$500,000, the interest rate will be adjusted annually for the term of the loan.

The composition of loans receivable is as follows:

Loans receivable (secured by real estate)	\$ 4,054,226
Less: allowance for loan losses	(1,200,000)
	<u>\$ 2,854,226</u>

A summary of changes in the allowance for loan losses is as follows:

Balance at beginning of year	\$ 750,000
Addition to provision	450,000
Loans charged off	-
Balance at end of year	<u>\$ 1,200,000</u>

Estimated receipts of principal payments for the five years subsequent to 2023 are:

<u>Year ending</u> <u>December 31,</u>	<u>Amount</u>
2024	\$ 286,389
2025	306,350
2026	315,162
2027	329,776
2028	303,518
Thereafter	2,513,031
	<u>\$ 4,054,226</u>

## NOTES CONTINUED

## Note G - Funds Held in Trust for Others

The General Assembly Corporation is responsible for funds held in trust for certain committees and commissions. These funds are shown as liabilities in the combined statement of financial position of the General Assembly Corporation. Activity in these funds for the year ended December 31, 2023 is as follows:

	<b>Nominating Committee</b>	<b>Committee on Judiciary</b>
Balance at beginning of year	\$ 16,817	\$ 3,175
Our United Outreach	3,646	12,915
Disbursements	(97)	(19,389)
Balance at end of year	<u>\$ 20,366</u>	<u>\$ (3,299)</u>

	<b>Committee on Theology and Social Concerns</b>	<b>Commission on Chaplains</b>
Balance at beginning of year	\$ 14,749	\$ 8,107
Our United Outreach	4,808	13,693
Disbursements	(5,189)	(13,959)
Balance at end of year	<u>\$ 14,368</u>	<u>\$ 7,841</u>

## Note H - 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 Program expenses is retained by the insurer; excess losses are not carried forward as a charge against the experience for subsequent policy years but are absorbed by the insurer. The Program is the responsibility of the Board of Stewardship, Foundation, and Benefits.

The Program has one Investment Loan Program account and one account in the Endowment Program. Both are used as a stabilization reserve to provide some protection against unexpected medical claims volatility. The balance at December 31, 2023 of the Investment Loan Program account is \$99,102. The balance at December 31, 2023 of the Endowment Program account is \$1,520,092.

## Note I - Real Estate

Real estate assets of both the Ministry Council and the Historical Foundation are held for investment and are, therefore, not depreciated. These assets amounted to the following as of December 31, 2023:

<b>Property Location</b>	<b>Ministry Council</b>	<b>Historical Foundation</b>	<b>Total</b>
San Francisco, California	\$ 51,818	\$ -	\$ 51,818
Birthplace Shrine Chapel, Dickson County, Tennessee	-	21,500	21,500
McAdow Home, Dickson County, Tennessee	-	17,255	17,255
Total	<u>\$ 51,818</u>	<u>\$ 38,755</u>	<u>\$ 90,573</u>

**NOTES CONTINUED****Note J - Combined Statement of Activities Expenses**

The total expenses of various Agencies are included in the Combined Statement of Activities as follows:

<b>Expense Description</b>	<b>Agencies</b>
Our United Outreach	Our United Outreach
General Assembly Corporation	General Assembly Corporation
Ministry Council	Ministry Council
Shared Services	Shared Services
Historical Foundation	Historical Foundation
Board of Stewardship, Foundation, and Benefits	Board of Stewardship, Foundation, and Benefits
Small Church Loan Program	Small Church Loan Program
Insurance Program	Insurance Program
Ministerial Aid	Ministerial Aid
Investment Loan Program	Investment Loan Program
Retirement Fund	Retirement Fund

Shared Services costs consist of building, maintenance, computer, and accounting services and are funded by Our United Outreach appropriations.

Inter-agency revenue and expense items for Our United Outreach have been eliminated on the combined statements of activities and functional expenses.

All assets of the Endowment Program are held in trust for external and internal agencies. The Program does not report net assets, and expenditures made from the Program are presented with changes in assets held in trust. Therefore, no statement of functional expenses information will be presented for the Program.

**Note K - Securities and Investments**

Securities and investments at December 31, 2023 are as follows:

	<b>Ministry Council</b>	<b>Historical Foundation</b>	<b>Investment Loan Program</b>	<b>Retirement Fund</b>	<b>Endowment Program</b>	<b>Total</b>
Cash equivalents	\$ -	\$ -	\$ 1,074,693	\$ 261,529	\$ 648,681	\$ 1,984,903
Mortgage backed securities	-	-	22,885,842	-	-	22,885,842
Bond mutual funds	-	-	-	1,326,229	-	1,326,229
Equity mutual funds	-	-	-	-	2,547,108	2,547,108
Real estate investment trusts	-	-	-	815,313	4,214,741	5,030,054
Private investment entities	-	-	-	24,022,016	67,609,884	91,631,900
Real estate	51,818	38,755	-	-	-	90,573
	<u>\$ 51,818</u>	<u>\$ 38,755</u>	<u>\$ 23,960,535</u>	<u>\$ 26,425,087</u>	<u>\$ 75,020,414</u>	<u>\$ 125,496,609</u>

**Note L - Fair Value Measurements**

Prices for closed-end bond funds and equity mutual funds are readily available in the active markets in which those securities are traded, and the resulting fair values are categorized as level 1.

Prices for mortgage-backed securities, bond mutual funds, and real estate investment trusts are determined on a recurring basis based upon inputs that are readily available in public markets or can be derived from information available in publicly quoted markets and are categorized as level 2.



## NOTES CONTINUED

## Note L - Fair Value Measurements - Continued

Prices for private investment entities are unobservable and significant to the fair value measurement and are categorized as level 3.

Fair values of assets measured on a recurring basis as of December 31, 2023 are as follows:

Fair Value Measurements at Reporting Date Using				
	Fair Value	Quoted Prices In Active Market for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mortgage-backed securities	\$ 22,885,842	\$ -	\$ 22,885,842	\$ -
Bond mutual funds	1,326,229	-	1,326,229	-
Equity mutual funds	2,547,108	2,547,108	-	-
Real estate investment trusts	5,030,054	-	5,030,054	-
Private investment entities	91,631,900	-	-	91,631,900
Total	<u>\$ 123,421,133</u>	<u>\$ 2,547,108</u>	<u>\$ 29,242,125</u>	<u>\$ 91,631,900</u>

The private investment entities measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been categorized in the fair value hierarchy in accordance with the requirements of ASC 820-10-35-54B. The fair value of the private investment entities presented in this table is intended to permit reconciliation to the amounts presented in the combined statements of financial condition.

Because of the number and complexity of the calculations necessary, management does not believe it is practicable to estimate fair value of loans receivable, net of allowance for loan losses. Therefore, no adjustment has been made to the net carrying value of \$4,045,014 listed on the combined statement of financial position.

## NOTES CONTINUED

## Note L - Fair Value Measurements - Continued

The following table provides information related to the previously mentioned investments that are valued based on net asset value as of December 31, 2023:

	Fair Value	Unfunded Commitments	Redemption Frequency (If Currently Eligible)	Redemption Notice Period
Private Investment Entities				
GT Emerging Markets (QP), L.P.	\$ 4,602,574	None	Annual	90 Days
GT Offshore Fund, Ltd. (Class A)	12,660,975	None	Annual	90 Days
GT Offshore Fund, Ltd. (Class B)	13,169,256	None	Annual	90 Days
GT Biotech Fund, LP	1,647,965	None	Quarterly	60 Days
GT Private Equity X, LP	2,552,023	None	Annual	90 Days
GT ERISA Fund, Ltd. (Class A)	4,079,377	None	Annual	90 Days
GT ERISA Fund, Ltd. (Class B)	4,292,515	None	Annual	90 Days
GT Real Assets, L.P.	474,179	None	Annual	90 Days
GT Real Assets II, L.P.	1,713,070	None	Annual	90 Days
GT Real Assets III, L.P.	2,784,046	None	Annual	90 Days
GT Real Assets IV, L.P.	317,238	None	Annual	90 Days
GT Credit Opportunity Fund, L.P.	75,361	None	Annual	90 Days
GT Special Opportunities III, L.P.	3,476,689	None	See Note	See Note
Palladian Partners VIII L.P.	2,876,224	None	Annual	90 Days
Palladian Partners IX L.P.	3,936,254	None	As Realized	N/A
Headlands Capital Offshore, L.P.	926,615	None	Annual	90 Days
Midland Intl Equity QP Fund, L.P.	15,481,741	None	Quarterly	60 Days
Midland U.S. QP Fund, L.P.	16,565,798	None	Quarterly	60 Days
	<u>\$ 91,631,900</u>			

The GT Special Opportunities III, L.P. provides for an annual redemption upon 90 days' notice after an initial lock-up period of eighteen months.

## NOTES CONTINUED

## Note L - Fair Value Measurements - Continued

The following table summarizes fair value by fund for investments in private investment entities that are valued based on net asset value as of December 31, 2023:

	Retirement Fund	Endowment Program	Total Fair Value
Private Investment Entities			
GT Emerging Markets (QP), L.P.	\$ 1,561,458	\$ 3,041,116	\$ 4,602,574
GT Offshore Fund, Ltd. (Class A)	-	12,660,975	12,660,975
GT Biotech Fund, LP	440,483	1,207,482	1,647,965
GT Private Equity X, LP	510,405	2,041,618	2,552,023
GT Offshore Fund, Ltd. (Class B)	-	13,169,256	13,169,256
GT ERISA Fund, Ltd. (Class A)	4,079,377	-	4,079,377
GT ERISA Fund, Ltd. (Class B)	4,292,515	-	4,292,515
GT Real Assets, L.P.	147,159	327,020	474,179
GT Real Assets II, L.P.	489,449	1,223,621	1,713,070
GT Real Assets III, L.P.	759,285	2,024,761	2,784,046
GT Real Assets IV, L.P.	73,209	244,029	317,238
GT Credit Opportunity Fund, L.P.	19,538	55,823	75,361
GT Special Opportunities III, L.P.	1,022,192	2,454,497	3,476,689
Palladian Partners VIII L.P.	784,425	2,091,799	2,876,224
Palladian Partners IX L.P.	1,041,950	2,894,304	3,936,254
Midland Intl Equity QP Fund, L.P.	4,123,093	11,358,648	15,481,741
Headlands Capital Offshore, L.P.	280,138	646,477	926,615
Midland U.S. QP Fund, L.P.	4,397,340	12,168,458	16,565,798
	<u>\$ 24,022,016</u>	<u>\$ 67,609,884</u>	<u>\$ 91,631,900</u>

A description of the private investment entities and the investment objectives is as follows:

GT Emerging Markets (QP), L.P. - This fund is organized as a "fund of funds" which seeks to achieve long-term capital appreciation through investments in limited partnerships, off-shore corporations, open-end mutual funds, closed-end mutual funds, commingled trust funds, and separately managed accounts that invest primarily in "emerging markets." Investments may also be made in industrialized nations such as the United States and Japan.

GT Offshore Fund, Ltd. / GT ERISA Fund, Ltd. - These are open-ended "umbrella" funds, incorporated as exempted companies in the Cayman Islands with multiple classes of shares. Each class of share is separately valued and pursues its own clearly defined investment objectives and strategies. These funds' overall investment objectives are as follows:

Class A is broadly diversified among multiple investment managers and multiple investment strategies. The strategies employed may include multi-strategy arbitrage, capital structure arbitrage, distressed debt, long/short equity or niche financing.

Class B seeks to achieve a superior rate of return exceeding that of the MSCI World Index with less volatility while minimizing market risk through a hedged approach. The primary investment strategy will be a long/short equity strategy. This class is broadly diversified among multiple investment managers and multiple long/short equity strategies.

**NOTES CONTINUED****Note L - Fair Value Measurements - Continued**

GT Biotech Fund, L.P. - This fund is organized as a "fund of funds" that will pool and invest capital, generally through managed investment vehicles or separately managed accounts for the purpose of generating attractive risk-adjusted returns without regard to performance benchmarks.

GT Private Equity X, L.P. - This fund is organized as a "fund of funds" that will pool and invest funds, generally through partnerships or similar vehicles. The investment strategy is to allocate up to 15% of the fund to GT Co-Invest and 20% to GT Venture with the remaining funds allocated to other investment or venture capital fund opportunities.

GT Real Assets, L.P., GT Real Assets II, L.P., GT Real Assets III, L.P., and GT Real Assets IV, L.P. - These funds are organized as "funds of funds" investment vehicles that will pool and invest funds, generally through "Managed Investment Vehicles," for the purpose of generating attractive risk-adjusted returns by opportunistically investing in a broad spectrum of resources, real assets, and other investment strategies.

GT Special Opportunities, III, L.P. - This fund is organized as a "fund of funds" investment vehicle that will pool and invest funds, generally through "Managed Investment Vehicles," for the purpose of achieving a superior rate of return. The fund focuses on a very limited number of investment strategies that are considered to be opportunistic based upon prevailing market conditions. At times, the fund may only invest in one strategy and do so in a non-diversified manner, perhaps with only a single manager. The strategies sought by the fund will often be niche-focused. Accordingly, the risk level for the fund is anticipated to be extremely high.

Midland International Equity QP Fund, L.P. - This is an international equity fund which seeks to identify listed companies selling at a discount to intrinsic net worth on liquid stock exchanges of non-U.S. countries. The focus of this fund is long-term capital appreciation. This fund seeks to outperform the MSCI EAFE Index, net of fees and taxes, over a full market cycle.

Headlands Capital Offshore, L.P. - This is an offshore equity fund which seeks to outperform the broad U.S. equity market, net of fees and taxes over a full market cycle. The focus of this fund is long-term capital appreciation.

Midland U.S. QP Fund, L.P. - This fund's objective is to outperform the broad U.S. equity market, defined as the Russell 3000 Index, net of fees and taxes, over a full market cycle. The fund seeks to compound capital at attractive rates through direct and indirect long-term ownership of publicly traded businesses domiciled in the United States.

GT Credit Opportunity Fund, L.P. - The primary investment objective is to realize substantial capital appreciation without subjecting principal to undue risk. The fund, via managed investment vehicles, will seek to achieve this objective primarily through investments in stressed and distressed debt securities. The fund will seek to acquire these obligations at substantial discounts to their original value and realize gains when the debt rebounds towards par or restructures.

Palladian Partners VIII L.P. and Palladian Partners IX L.P. - This fund includes investments in private investment funds which invest in a diversified set of strategies, carrying niche characteristics and implemented by smaller, well-aligned investor-operators.

**NOTES CONTINUED****Note M - Liquidity and Availability**

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the balance sheet date, comprise the following:

Cash	\$ 245,615
Due from other agencies, boards, and divisions	8,271,159
Accounts receivable	184,572
Interest and dividends receivable	103,729
Securities and investments	1,984,903
Loans receivable	<u>4,045,014</u>

Total unrestricted financial assets	14,834,992
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Less amounts not available to be used within one year:

Investments in non-liquid securities	(5,030,054)
Loans receivable due in 12 months or more	<u>(3,758,625)</u>

Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 6,046,313</u>
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The amounts above do not include funds in the approximate amount of \$13,400,000 which have been designated by the General Assembly Corporation for specific purposes and are not intended for general expenditure. These additional funds could be made available if necessary.

**Note N - Subsequent Events**

Subsequent events were evaluated through May 28, 2024, which is the date the financial statements were available to be issued.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FINANCIAL POSITION INFORMATION  
OUR UNITED OUTREACH  
DECEMBER 31, 2023**

<b>ASSETS</b>			
Endowment earnings receivable		\$	41,889
Endowments - held by Endowment Program			<u>3,292,366</u>
Total Assets		\$	<u><u>3,334,255</u></u>
<b>LIABILITIES AND NET ASSETS</b>			
<b>Liabilities</b>			
Accounts payable		\$	28,139
Cash borrowed from other agencies, boards, and divisions			14,222
Due to outside church organizations			<u>7,500</u>
Total liabilities			49,861
<b>Net Assets</b>			
<b>Without donor restrictions</b>			
Undesignated			380,148
<b>With donor restrictions</b>			
Perpetual in nature	\$	2,299,121	
Purpose restrictions		<u>605,125</u>	
Net assets with donor restrictions			<u>2,904,246</u>
Total net assets			<u><u>3,284,394</u></u>
Total Liabilities and Net Assets		\$	<u><u>3,334,255</u></u>

See independent accountant's report.



**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF FINANCIAL POSITION INFORMATION**  
**GENERAL ASSEMBLY CORPORATION**  
**DECEMBER 31, 2023**

<b>ASSETS</b>			
Endowment earnings receivable		\$	6,487
Due from other agencies, boards, and divisions			1,191,988
Other assets			<u>686</u>
			1,199,161
Endowments - held by Endowment Program			<u>497,947</u>
Total Assets		\$	<u><u>1,697,108</u></u>
<b>LIABILITIES AND NET ASSETS</b>			
<b>Liabilities</b>			
Accounts payable		\$	2,522
Cash borrowed from other agencies, boards, and divisions			322,995
Due to other agencies, boards, and divisions			13,793
Funds held in trusts for others			<u>39,276</u>
Total liabilities			378,586
<b>Net Assets</b>			
Without donor restrictions			
Undesignated	\$	886,435	
Designated		<u>410,195</u>	
Net assets without donor restrictions			1,296,630
With donor restrictions			
Perpetual in nature		15,558	
Purpose restrictions		<u>6,334</u>	
Net assets with donor restrictions			<u>21,892</u>
Total net assets			<u><u>1,318,522</u></u>
Total Liabilities and Net Assets		\$	<u><u>1,697,108</u></u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF FINANCIAL POSITION INFORMATION**  
**MINISTRY COUNCIL**  
**DECEMBER 31, 2023**

<b>ASSETS</b>			
Cash		\$	158,874
Accounts receivable			27,494
Endowment earnings receivable			198,402
Due from other agencies, boards, and divisions			5,190,474
Securities and investments			
Real estate			51,818
			<u>5,627,062</u>
Endowments - held by Endowment Program			<u>18,320,803</u>
Total Assets		\$	<u><u>23,947,865</u></u>
<b>LIABILITIES AND NET ASSETS</b>			
Liabilities			
Accounts payable		\$	41,144
Unearned subscriptions			10,658
Total liabilities			<u>51,802</u>
Net Assets			
Without donor restrictions			
Undesignated	\$	3,901,948	
Designated		<u>10,474,001</u>	
Net assets without donor restrictions			14,375,949
With donor restrictions			
Perpetual in nature		4,865,750	
Purpose restrictions		<u>4,654,364</u>	
Net assets with donor restrictions			<u>9,520,114</u>
Total net assets			<u>23,896,063</u>
Total Liabilities and Net Assets		\$	<u><u>23,947,865</u></u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF FINANCIAL POSITION INFORMATION**  
**SHARED SERVICES**  
**DECEMBER 31, 2023**

<b>ASSETS</b>			
Cash		\$	21,687
Accounts receivable			278
Prepaid expenses			42,437
Buildings and land			2,760,412
Less: Accumulated depreciation			(1,044,632)
Furniture and equipment			156,745
Less: Accumulated depreciation			<u>(156,745)</u>
Total Assets		\$	<u><u>1,780,182</u></u>
<b>LIABILITIES AND NET ASSETS</b>			
Liabilities			
Accounts payable		\$	4,605
Net Assets			
Without donor restrictions			
Undesignated	\$	59,797	
Invested in buildings, land, and equipment		<u>1,715,780</u>	
Net assets without donor restrictions			<u>1,775,577</u>
Total Liabilities and Net Assets		\$	<u><u>1,780,182</u></u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FINANCIAL POSITION INFORMATION  
HISTORICAL FOUNDATION  
DECEMBER 31, 2023**

<b>ASSETS</b>			
Cash		\$	79,230
Endowment earnings receivable			24,405
Due from other agencies, boards, and divisions			301,982
Real estate			<u>38,755</u>
			444,372
Endowments - held by Endowment Program			<u>1,927,754</u>
Total Assets		\$	<u><u>2,372,126</u></u>
<b>LIABILITIES AND NET ASSETS</b>			
Liabilities		\$	-
Net Assets			
Without donor restrictions			
Undesignated	\$	259,455	
Designated		<u>47,361</u>	
Net assets without donor restrictions			306,816
With donor restrictions			
Perpetual in nature		1,299,553	
Purpose restrictions		<u>765,757</u>	
Net assets with donor restrictions			<u>2,065,310</u>
Total net assets			<u>2,372,126</u>
Total Liabilities and Net Assets		\$	<u><u>2,372,126</u></u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF FINANCIAL POSITION INFORMATION**  
**BOARD OF STEWARDSHIP, FOUNDATION, AND BENEFITS**  
**DECEMBER 31, 2023**

<b>ASSETS</b>			
Cash		\$	35,582
Endowment earnings receivable			29,126
Due from other agencies, boards, and divisions			<u>348,372</u>
			413,080
Endowments - held by Endowment Program			<u>2,297,790</u>
Total Assets		\$	<u><u>2,710,870</u></u>
<b>LIABILITIES AND NET ASSETS</b>			
Liabilities		\$	-
Net Assets			
Without donor restrictions			
Undesignated	\$	415,207	
Designated		<u>32,101</u>	
Net assets without donor restrictions			447,308
With donor restrictions			
Perpetual in nature		1,648,141	
Purpose restrictions		<u>615,421</u>	
Net assets with donor restrictions			<u>2,263,562</u>
Total net assets			<u>2,710,870</u>
Total Liabilities and Net Assets		\$	<u><u>2,710,870</u></u>

See independent accountant's report.

THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FINANCIAL POSITION INFORMATION  
SMALL CHURCH LOAN PROGRAM  
DECEMBER 31, 2023

ASSETS		
Loans receivable	\$	40,344
Due from other agencies, boards, and divisions		<u>472,386</u>
Total Assets	\$	<u><u>512,730</u></u>
LIABILITIES AND NET ASSETS		
Liabilities	\$	-
Net Assets		
With donor restrictions		
Perpetual in nature		<u>512,730</u>
Total Liabilities and Net Assets	\$	<u><u>512,730</u></u>

See independent accountant's report.



**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF FINANCIAL POSITION INFORMATION**  
**INSURANCE PROGRAM**  
**DECEMBER 31, 2023**

<b>ASSETS</b>		
Accounts receivable	\$	156,800
Due from other agencies, boards, and divisions		99,102
Other assets		<u>13,647</u>
		269,549
Endowments - held by Endowment Program		<u>1,520,092</u>
Total Assets	\$	<u><u>1,789,641</u></u>
<b>LIABILITIES AND NET ASSETS</b>		
Liabilities		
Accounts payable	\$	5,279
Cash borrowed from other agencies, boards, and divisions		<u>86,105</u>
Total liabilities		91,384
Net Assets		
Without donor restrictions		
Undesignated	\$	(170,359)
Designated		<u>1,868,616</u>
Net assets without donor restrictions		<u>1,698,257</u>
Total Liabilities and Net Assets	\$	<u><u>1,789,641</u></u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FINANCIAL POSITION INFORMATION  
MINISTERIAL AID  
DECEMBER 31, 2023**

<b>ASSETS</b>			
Cash		\$	144,424
Endowment earnings receivable			39,712
Due from other agencies, boards, and divisions			<u>326,834</u>
			510,970
Endowments - held by Endowment Program			<u>3,847,033</u>
Total Assets		\$	<u><u>4,358,003</u></u>
<b>LIABILITIES AND NET ASSETS</b>			
Liabilities		\$	-
Net Assets			
Without donor restrictions			
Undesignated	\$	563,304	
Designated		<u>214,052</u>	
Net assets without donor restrictions			777,356
With donor restrictions			
Perpetual in nature		2,015,674	
Purpose restrictions		<u>1,564,973</u>	
Net assets with donor restrictions			<u>3,580,647</u>
Total net assets			<u>4,358,003</u>
Total Liabilities and Net Assets		\$	<u><u>4,358,003</u></u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF FINANCIAL POSITION INFORMATION**  
**INVESTMENT LOAN PROGRAM**  
**DECEMBER 31, 2023**

<b>ASSETS</b>		
Interest and dividends receivable		\$ 84,601
Securities and investments		
Cash equivalents	\$ 1,074,693	
Mortgage backed securities	<u>22,885,842</u>	
		23,960,535
Loans receivable, net of allowance for loan losses		<u>2,854,226</u>
Total Assets		<u>\$ 26,899,362</u>
<b>LIABILITIES AND NET ASSETS</b>		
Liabilities		
Due to other agencies, boards, and divisions		\$ 7,920,122
Notes payable to individual investors		4,120,061
Depository accounts held for church organizations		<u>20,742,582</u>
Total liabilities		32,782,765
Net Assets		
Without donor restrictions		
Undesignated		<u>(5,883,403)</u>
Total Liabilities and Net Assets		<u>\$ 26,899,362</u>

See independent accountant's report.

THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FINANCIAL POSITION INFORMATION  
RETIREMENT  
DECEMBER 31, 2023

ASSETS		
Interest and dividends receivable		\$ 6,854
Securities and investments		
Cash equivalents	\$ 261,529	
Bond mutual funds	1,326,229	
Real estate investment trusts	815,313	
Private investment entities	24,022,016	
		<u>26,425,087</u>
Total Assets		<u>\$ 26,431,941</u>
LIABILITIES AND NET ASSETS		
Liabilities		\$ -
Net Assets		
Net assets available for retirement benefits		<u>26,431,941</u>
Total Liabilities and Net Assets		<u>\$ 26,431,941</u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF FINANCIAL POSITION INFORMATION**  
**ENDOWMENT PROGRAM**  
**DECEMBER 31, 2023**

<b>ASSETS</b>			
Cash		\$	229,140
Interest and dividends receivable			12,274
Securities and investments			
Cash equivalents	\$	648,681	
Equity mutual funds		2,547,108	
Real estate investment trusts		4,214,741	
Private investment entities		<u>67,609,884</u>	75,020,414
Loans receivable, net of allowance for loan losses			<u>1,150,444</u>
			76,412,272
Less: Net endowments held in trust for internal agencies			<u>(31,703,785)</u>
Total Assets		\$	<u><u>44,708,487</u></u>
<b>LIABILITIES AND NET ASSETS</b>			
Liabilities			
Due to other agencies, boards, and divisions		\$	617,488
Endowments held in trust for external agencies			
Cumberland Presbyterian Children's Home	\$	5,209,968	
Memphis Theological Seminary		14,480,388	
Bethel University		3,369,034	
Other designated persons and organizations		<u>21,031,609</u>	44,090,999
Endowments held in trust for internal agencies			
Discipleship Ministry Team		2,397,856	
Missions Ministry Team		15,336,157	
Board of Stewardship, Foundation, and Benefits		2,297,790	
Our United Outreach		3,292,366	
General Assembly Corporation		497,947	
Communications Ministry Team		172,225	
Pastoral Development Ministry Team		414,565	
The Historical Foundation		1,927,754	
Insurance Program		1,520,092	
Ministerial Aid		<u>3,847,033</u>	31,703,785
Less: Net endowments held in trust for internal agencies			<u>(31,703,785)</u>
Total liabilities			44,708,487
Net Assets			<u>-</u>
Total Liabilities and Net Assets		\$	<u><u>44,708,487</u></u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF ACTIVITY INFORMATION**  
**OUR UNITED OUTREACH**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

	<b>Without Donor Restrictions</b>	<b>With Donor Restrictions</b>	<b>Totals</b>
Revenues, gains, and other support			
Contributions and gifts	\$ 2,208,128	\$ 41,023	\$ 2,249,151
Endowment earnings (losses)	(5,857)	13,003	7,146
Income from oil royalties	14,849	-	14,849
Net realized and unrealized gain on investments	-	260,762	260,762
Net assets released from restrictions	143,692	(143,692)	-
Total revenues, gains, and other support	2,360,812	171,096	2,531,908
Expenses			
Program services	2,291,718	-	2,291,718
Management and general	3,833	-	3,833
Fundraising	92,044	-	92,044
Total expenses	2,387,595	-	2,387,595
Change in net assets	(26,783)	171,096	144,313
Net assets at beginning of year	406,931	2,733,150	3,140,081
Net assets at end of year	\$ 380,148	\$ 2,904,246	\$ 3,284,394

See independent accountant's report.



**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF ACTIVITY INFORMATION  
GENERAL ASSEMBLY CORPORATION  
FOR THE YEAR ENDED DECEMBER 31, 2023**

	Without Donor Restrictions	With Donor Restrictions	Totals
Revenues, gains, and other support			
Our United Outreach	\$ 184,333	\$ -	\$ 184,333
Contributions and gifts	367,852	-	367,852
Endowment earnings	69,731	1,981	71,712
Registration fees	2,578		2,578
Interest income	25,213	-	25,213
Net realized and unrealized (loss) on investments	-	(187)	(187)
Net assets released from restrictions	1,135	(1,135)	-
Total revenues, gains, and other support	650,842	659	651,501
Expenses			
Program services	366,724	-	366,724
Management and general	257,712	-	257,712
Fundraising	-	-	-
Total expenses	624,436	-	624,436
Change in net assets	26,406	659	27,065
Net assets at beginning of year	1,270,224	21,233	1,291,457
Net assets at end of year	\$ 1,296,630	\$ 21,892	\$ 1,318,522

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF ACTIVITY INFORMATION**  
**MINISTRY COUNCIL**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

	Without Donor Restrictions	With Donor Restrictions	Totals
Revenues, gains, and other support			
Our United Outreach	\$ 1,145,935	\$ -	\$ 1,145,935
Contributions and gifts	-	1,219,232	1,219,232
Endowment earnings	1,739,738	72,408	1,812,146
Gifts - designated	2,917,153	-	2,917,153
Gifts - undesignated	212,592	-	212,592
Interest income	65,939	65,961	131,900
Registration fees	41,424	-	41,424
Sales of materials, literature, etc.	117,570	-	117,570
Subscription income	24,207	-	24,207
Net realized and unrealized gain on investments	-	469,017	469,017
Net assets released from restrictions	831,918	(831,918)	-
Total revenues, gains, and other support	7,096,476	994,700	8,091,176
Expenses			
Program services	4,340,969	-	4,340,969
Management and general	1,155,959	-	1,155,959
Fundraising	-	-	-
Total expenses	5,496,928	-	5,496,928
Change in net assets	1,599,548	994,700	2,594,248
Net assets at beginning of year	12,776,401	8,525,414	21,301,815
Net assets at end of year	\$ 14,375,949	\$ 9,520,114	\$ 23,896,063

See independent accountant's report.

THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF ACTIVITY INFORMATION  
SHARED SERVICES  
FOR THE YEAR ENDED DECEMBER 31, 2023

	Without Donor Restrictions	With Donor Restrictions	Totals
Revenues, gains, and other support			
Our United Outreach	\$ 365,288	\$ -	\$ 365,288
Expenses			
Program services	-	-	-
Management and general	569,212	-	569,212
Fundraising	-	-	-
Total expenses	<u>569,212</u>	<u>-</u>	<u>569,212</u>
Change in net assets	(203,924)	-	(203,924)
Net assets at beginning of year	<u>1,979,501</u>	<u>-</u>	<u>1,979,501</u>
Net assets at end of year	<u>\$ 1,775,577</u>	<u>\$ -</u>	<u>\$ 1,775,577</u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF ACTIVITY INFORMATION  
HISTORICAL FOUNDATION  
FOR THE YEAR ENDED DECEMBER 31, 2023**

	<b>Without Donor Restrictions</b>	<b>With Donor Restrictions</b>	<b>Totals</b>
Revenues, gains, and other support			
Our United Outreach	\$ 68,867	\$ -	\$ 68,867
Contributions and gifts	270	94,898	95,168
Endowment earnings (loss)	(5,173)	7,625	2,452
Interest income	-	10,384	10,384
Net realized and unrealized gain on investments	-	154,309	154,309
Net assets released from restrictions	134,809	(134,809)	-
Total revenues, gains, and other support	198,773	132,407	331,180
Expenses			
Program services	94,833	-	94,833
Management and general	121,508	-	121,508
Fundraising	-	-	-
Total expenses	216,341	-	216,341
Change in net assets	(17,568)	132,407	114,839
Net assets at beginning of year	324,384	1,932,903	2,257,287
Net assets at end of year	\$ 306,816	\$ 2,065,310	\$ 2,372,126

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF ACTIVITY INFORMATION**  
**BOARD OF STEWARDSHIP, FOUNDATION, AND BENEFITS**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

	Without Donor Restrictions	With Donor Restrictions	Totals
Revenues, gains, and other support			
Our United Outreach	\$ 139,733	\$ -	\$ 139,733
Contributions and gifts	3,434	300	3,734
Endowment earnings	43,796	9,134	52,930
Management service fees	47,017	-	47,017
Net realized and unrealized gain on investments	-	176,132	176,132
Net assets released from restrictions	113,928	(113,928)	-
Total revenues, gains, and other support	347,908	71,638	419,546
Expenses			
Program services	107,027	-	107,027
Management and general	254,118	-	254,118
Fundraising	-	-	-
Total expenses	361,145	-	361,145
Change in net assets	(13,237)	71,638	58,401
Net assets at beginning of year	460,545	2,191,924	2,652,469
Net assets at end of year	\$ 447,308	\$ 2,263,562	\$ 2,710,870

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**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF ACTIVITY INFORMATION  
SMALL CHURCH LOAN PROGRAM  
FOR THE YEAR ENDED DECEMBER 31, 2023**

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Totals</u>
Revenues, gains, and other support			
Contributions and gifts	\$ -	\$ 16,420	\$ 16,420
Interest income	-	2,732	2,732
Net assets released from restrictions	16,420	(16,420)	-
Total revenues, gains, and other support	16,420	2,732	19,152
Expenses			
Program services	16,420	-	16,420
Management and general	-	-	-
Fundraising	-	-	-
Total expenses	16,420	-	16,420
Change in net assets	-	2,732	2,732
Net assets at beginning of year	-	509,998	509,998
Net assets at end of year	<u>\$ -</u>	<u>\$ 512,730</u>	<u>\$ 512,730</u>

See independent accountant's report.



**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF ACTIVITY INFORMATION**  
**INSURANCE PROGRAM**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Totals</u>
Revenues, gains, and other support			
Premium revenue	\$ 1,433,885	\$ -	\$ 1,433,885
Interest income	8,858	-	8,858
Management service fees	11,500	-	11,500
Net realized gain on investments	28,683	-	28,683
Net unrealized (loss) on investments	<u>(204,248)</u>	<u>-</u>	<u>(204,248)</u>
Total revenues, gains, and other support	1,278,678	-	1,278,678
Expenses			
Program services	1,307,721	-	1,307,721
Management and general	18,420	-	18,420
Fundraising	<u>-</u>	<u>-</u>	<u>-</u>
Total expenses	<u>1,326,141</u>	<u>-</u>	<u>1,326,141</u>
Change in net assets	(47,463)	-	(47,463)
Net assets at beginning of year	<u>1,745,720</u>	<u>-</u>	<u>1,745,720</u>
Net assets at end of year	<u>\$ 1,698,257</u>	<u>\$ -</u>	<u>\$ 1,698,257</u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF ACTIVITY INFORMATION**  
**MINISTERIAL AID**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

	<b>Without Donor Restrictions</b>	<b>With Donor Restrictions</b>	<b>Totals</b>
Revenues, gains, and other support			
Endowment earnings (losses)	\$ 3,974	\$ -	\$ 3,974
Interest income	9,844	15,210	25,054
Net realized and unrealized gain on investments	-	276,053	276,053
Net assets released from restrictions	158,059	(158,059)	-
Total revenues, gains, and other support	171,877	133,204	305,081
Expenses			
Program services	111,618	-	111,618
Management and general	-	-	-
Fundraising	-	-	-
Total expenses	111,618	-	111,618
Change in net assets	60,259	133,204	193,463
Net assets at beginning of year	717,097	3,447,443	4,164,540
Net assets at end of year	\$ 777,356	\$ 3,580,647	\$ 4,358,003

See independent accountant's report.

THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF ACTIVITY INFORMATION  
INVESTMENT LOAN PROGRAM  
FOR THE YEAR ENDED DECEMBER 31, 2023

	Without Donor Restrictions	With Donor Restrictions	Totals
Revenues, gains, and other support			
Interest income	\$ 1,499,392	\$ -	\$ 1,499,392
Interest expense	(1,079,651)	-	(1,079,651)
Net interest income	419,741	-	419,741
Provision for loan losses	(450,000)	-	(450,000)
Net investment income	(30,259)	-	(30,259)
Net realized and unrealized (loss) on investments	(2,485,797)	-	(2,485,797)
Total revenues, gains, and other support	(2,516,056)	-	(2,516,056)
Expenses			
Program services	69,000	-	69,000
Management and general	121,980	-	121,980
Fundraising	-	-	-
Total expenses	190,980	-	190,980
Change in net assets	(2,707,036)	-	(2,707,036)
Net assets at beginning of year	(3,176,367)	-	(3,176,367)
Net assets at end of year	\$ (5,883,403)	\$ -	\$ (5,883,403)

See independent accountant's report.

THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF ACTIVITY INFORMATION  
RETIREMENT  
FOR THE YEAR ENDED DECEMBER 31, 2023

	<b>Net Assets Available for Retirement Benefits</b>
<b>Additions to Net Assets Attributed to:</b>	
Investment income	
Interest and dividend income	\$ 142,575
Management service fees	(9,921)
Net realized gain on investments	588,311
Net unrealized gain on investments	1,539,054
Net investment income	<u>2,260,019</u>
Contributions	
Contributions by participants	<u>689,912</u>
Total additions	2,949,931
<b>Deductions from Net Assets Attributed to:</b>	
Participant withdrawals	<u>2,502,922</u>
Change in plan assets available for retirement benefits	447,009
Plan assets available for retirement benefits at beginning of year	<u>25,984,932</u>
Plan assets available for retirement benefits at end of year	<u><u>\$ 26,431,941</u></u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
SCHEDULE OF CHANGE IN ENDOWMENTS HELD IN TRUST  
ENDOWMENT PROGRAM  
FOR THE YEAR ENDED DECEMBER 31, 2023**

<b>Change in Endowments Held in Trust:</b>	
Revenues, gains, and other support	
Contributions and gifts	\$ 608,756
Interest and dividend income	307,685
Net realized (loss) on investments	1,316,010
Net unrealized gain on investments	4,416,753
Total revenues, gains, and other support	<u>6,649,204</u>
Disbursements to agencies	<u>3,716,040</u>
Change in endowments held in trust	2,933,164
Endowments held in trust at beginning of year	<u>72,861,620</u>
Endowments held in trust at end of year	<u><u>\$ 75,794,784</u></u>
<b>Represented by Funds Held in Trust for Others:</b>	
Bethel University	\$ 3,369,034
Cumberland Presbyterian Children's Home	5,209,968
Memphis Theological Seminary	14,480,388
Other designated persons and organizations	21,031,609
	<u>44,090,999</u>
<b>Represented by Funds Held for The Agencies of The Cumberland Presbyterian Church Center:</b>	
Discipleship Ministry Team	2,397,856
Missions Ministry Team	15,336,157
Board of Stewardship, Foundation, and Benefits	2,297,790
Our United Outreach	3,292,366
General Assembly Corporation	497,947
Communications Ministry Team	172,225
Pastoral Development Ministry Team	414,565
The Historical Foundation	1,927,754
Insurance Program	1,520,092
Ministerial Aid	3,847,033
	<u>31,703,785</u>
Endowments held in trust at end of year	<u><u>\$ 75,794,784</u></u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF FUNCTIONAL EXPENSES INFORMATION**  
**OUR UNITED OUTREACH**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

	<u>Program Services</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total</u>
Distribution to other agencies, boards, and divisions of The Cumberland Presbyterian Church:				
Bethel University	\$ 114,778	\$ -	\$ -	\$ 114,778
Board of Stewardship	139,733	-	-	139,733
Commission on Chaplains	13,337	-	-	13,337
Committee on Theology and Social Concern	4,683	-	-	4,683
Committee on Judiciary	12,580	-	-	12,580
Communications Ministry Team	267,477	-	-	267,477
Contingency Fund	11,478	-	-	11,478
Cumberland Presbyterian Children's Home	68,867	-	-	68,867
Discipleship Ministry Team	296,302	-	-	296,302
General Assembly Council	183,644	-	-	183,644
Historical Foundation	68,867	-	-	68,867
Memphis Theological Seminary	131,764	-	-	131,764
Ministry Council	212,997	-	-	212,997
Missions Ministry Team	254,123	-	-	254,123
Nominating Committee	-	3,833	-	3,833
Pastoral Development Ministry Team	116,876	-	-	116,876
Program of Alternate Studies	28,924	-	-	28,924
Shared Service (Maintenance/ Operations)	365,288	-	-	365,288
Shared Service (OUO Committee)	-	-	92,044	92,044
Total functional expenses	<u>\$ 2,291,718</u>	<u>\$ 3,833</u>	<u>\$ 92,044</u>	<u>\$ 2,387,595</u>

See independent accountant's report.



THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FUNCTIONAL EXPENSES INFORMATION  
GENERAL ASSEMBLY CORPORATION  
FOR THE YEAR ENDED DECEMBER 31, 2023

	Program Services	Management and General	Fundraising	Total
Conferences and events	\$ 7,677	\$ -	\$ -	\$ 7,677
Employee benefits	-	47,239	-	47,239
Equipment maintenance	5,967	-	-	5,967
Grants made	321,146	-	-	321,146
Insurance	3,364	-	-	3,364
Miscellaneous	374	-	-	374
Payroll taxes	-	4,826	-	4,826
Postage and shipping	88	-	-	88
Printing and publications	2,240	-	-	2,240
Retirement for Center employees	-	8,978	-	8,978
Salaries	-	196,669	-	196,669
Supplies	2,631	-	-	2,631
Travel	23,237	-	-	23,237
Total functional expenses	<u>\$ 366,724</u>	<u>\$ 257,712</u>	<u>\$ -</u>	<u>\$ 624,436</u>

See independent accountant's report.

THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FUNCTIONAL EXPENSES INFORMATION  
MINISTRY COUNCIL  
FOR THE YEAR ENDED DECEMBER 31, 2023

	Program Services	Management and General	Fundraising	Total
Computer	\$ 40,851	\$ -	\$ -	\$ 40,851
Conferences and events	124,164	-	-	124,164
Consulting fees	8,600	-	-	8,600
Contract labor	21,159	-	-	21,159
Dues and subscriptions	2,853	-	-	2,853
Employee benefits	-	174,915	-	174,915
Grants made	3,421,709	-	-	3,421,709
Honorariums	5,285	-	-	5,285
Insurance	24,856	-	-	24,856
Legal fees	388	-	-	388
Miscellaneous	27,764	-	-	27,764
Missionary support	225,594	-	-	225,594
Office	183	-	-	183
Payroll taxes	-	28,930	-	28,930
Postage and shipping	38,776	-	-	38,776
Printing and publications	142,286	-	-	142,286
Purchases for resale	50,582	-	-	50,582
Retirement for Center employees	-	42,964	-	42,964
Salaries	-	909,150	-	909,150
Supplies	12,178	-	-	12,178
Telephone	1,577	-	-	1,577
Training	1,949	-	-	1,949
Travel	190,215	-	-	190,215
Total functional expenses	<u>\$ 4,340,969</u>	<u>\$ 1,155,959</u>	<u>\$ -</u>	<u>\$ 5,496,928</u>

See independent accountant's report.

THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FUNCTIONAL EXPENSES INFORMATION  
SHARED SERVICES  
FOR THE YEAR ENDED DECEMBER 31, 2023

	Program Services	Management and General	Fundraising	Total
Audit fees	\$ -	\$ 27,175	\$ -	\$ 27,175
Bank fees	-	18,546	-	18,546
Computer	-	4,394	-	4,394
Consulting fees	-	68,598	-	68,598
Contract labor	-	6,767	-	6,767
Depreciation	-	65,290	-	65,290
Employee benefits	-	25,919	-	25,919
Equipment maintenance	-	23,462	-	23,462
Insurance	-	24,647	-	24,647
Miscellaneous	-	125,000	-	125,000
Occupancy	-	81,795	-	81,795
Payroll taxes	-	5,133	-	5,133
Postage and shipping	-	254	-	254
Property tax	-	1,915	-	1,915
Retirement for Center employees	-	3,355	-	3,355
Salaries	-	67,100	-	67,100
Supplies	-	4,672	-	4,672
Telephone	-	15,190	-	15,190
Total functional expenses	<u>\$ -</u>	<u>\$ 569,212</u>	<u>\$ -</u>	<u>\$ 569,212</u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FUNCTIONAL EXPENSES INFORMATION  
HISTORICAL FOUNDATION  
FOR THE YEAR ENDED DECEMBER 31, 2023**

	<b>Program Services</b>	<b>Management and General</b>	<b>Fundraising</b>	<b>Total</b>
Capital acquisitions	\$ 61,000	\$ -	\$ -	\$ 61,000
Capital equipment	2,120	-	-	2,120
Bank charges	105	-	-	105
Replace shrine	7,046	-	-	7,046
Computer equipment and supplies	208	-	-	208
Contract labor	6,945	-	-	6,945
Books and subscriptions	3,232	-	-	3,232
Employee benefits	-	12,940	-	12,940
Insurance	3,112	-	-	3,112
Miscellaneous	450	-	-	450
Property taxes	-	7,059	-	7,059
Freight and shipping	108	-	-	108
Compensation for Center employees	-	9,228	-	9,228
Utilities	-	92,281	-	92,281
Printing	1,341	-	-	1,341
Telephone	9,166	-	-	9,166
Total functional expenses	<u>\$ 94,833</u>	<u>\$ 121,508</u>	<u>\$ -</u>	<u>\$ 216,341</u>

Independent accountant's report.

THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FUNCTIONAL EXPENSES INFORMATION  
BOARD OF STEWARDSHIP, FOUNDATION, AND BENEFITS  
FOR THE YEAR ENDED DECEMBER 31, 2023

	Program Services	Management and General	Fundraising	Total
Audit Fees	\$ -	\$ 612	\$ -	\$ 612
Computer	268	-	-	268
Dues and subscriptions	1,058	-	-	1,058
Employee benefits	-	59,150	-	59,150
Grants made	59,124	-	-	59,124
Insurance	14,554	-	-	14,554
Legal fees	561	-	-	561
Miscellaneous	3,290	-	-	3,290
Office	277	-	-	277
Postage and shipping	3,685	-	-	3,685
Retirement for Center employees	-	8,642	-	8,642
Salaries	-	185,714	-	185,714
Stewardship materials and events	1,962	-	-	1,962
Supplies	8,028	-	-	8,028
Travel and board meetings	14,220	-	-	14,220
Total functional expenses	<u>\$ 107,027</u>	<u>\$ 254,118</u>	<u>\$ -</u>	<u>\$ 361,145</u>

See independent accountant's report.

THE AGENCIES OF THE THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FUNCTIONAL EXPENSES INFORMATION  
SMALL CHURCH LOAN PROGRAM  
FOR THE YEAR ENDED DECEMBER 31, 2023

	Program Services	Management and General	Fundraising	Total
Distribution to other agencies, boards, and divisions of The Cumberland Presbyterian Church:				
Investment Loan Program	\$ 16,420	\$ -	\$ -	\$ 16,420
Total functional expenses	\$ 16,420	\$ -	\$ -	\$ 16,420

See independent accountant's report.



THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
 STATEMENT OF FUNCTIONAL EXPENSES INFORMATION  
 INSURANCE PROGRAM  
 FOR THE YEAR ENDED DECEMBER 31, 2023

	Program Services	Management and General	Fundraising	Total
Health insurance premiums	\$ 1,307,721	\$ -	\$ -	\$ 1,307,721
Salaries	-	18,420	-	18,420
Total functional expenses	<u>\$ 1,307,721</u>	<u>\$ 18,420</u>	<u>\$ -</u>	<u>\$ 1,326,141</u>

See independent accountant's report.

THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FUNCTIONAL EXPENSES INFORMATION  
MINISTERIAL AID  
FOR THE YEAR ENDED DECEMBER 31, 2023

	<u>Program Services</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total</u>
Financial assistance payments	\$ 111,618	\$ -	\$ -	\$ 111,618
Total functional expenses	<u>\$ 111,618</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 111,618</u>

See independent accountant's report.

**THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER**  
**STATEMENT OF FUNCTIONAL EXPENSES INFORMATION**  
**INVESTMENT LOAN PROGRAM**  
**FOR THE YEAR ENDED DECEMBER 31, 2023**

	<u>Program Services</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total</u>
Audit fees	\$ -	\$ 7,400	\$ -	\$ 7,400
Legal fees	-	6,479	-	6,479
Miscellaneous	-	103,616	-	103,616
Office	-	4,000	-	4,000
Postage and shipping	-	485	-	485
Program management fees	69,000	-	-	69,000
Total functional expenses	<u>\$ 69,000</u>	<u>\$ 121,980</u>	<u>\$ -</u>	<u>\$ 190,980</u>

See independent accountant's report.

THE AGENCIES OF THE CUMBERLAND PRESBYTERIAN CHURCH CENTER  
STATEMENT OF FUNCTIONAL EXPENSES INFORMATION  
RETIREMENT FUND  
FOR THE YEAR ENDED DECEMBER 31, 2023

	<u>Program Services</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total</u>
Participant withdrawals	\$ 2,502,922	\$ -	\$ -	\$ 2,502,922
Total functional expenses	<u>\$ 2,502,922</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,502,922</u>

See independent accountant's report.

**BETHEL UNIVERSITY**  
**FINANCIAL STATEMENTS**  
**AND SUPPLEMENTARY INFORMATION**  
**JULY 31, 2023 AND 2022**

## BETHEL UNIVERSITY

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Independent Auditor's Report

The Board of Trustees  
Bethel University  
McKenzie, Tennessee

**Report on the Audit of the Financial Statements**

***Opinion***

We have audited the accompanying financial statements of Bethel University (the "University") (a nonprofit organization), which comprise the statements of financial position as of July 31, 2023 and 2022, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the University as of July 31, 2023, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

***Basis for Opinion***

We conducted our audits in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the University and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

***Responsibilities of Management for the Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the University's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.



Bethel University

***Auditor's Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the University's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the University's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.



Bethel University

### ***Supplementary Information***

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying financial responsibility supplemental schedule and accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated, in all material respects, in relation to the financial statements as a whole.

### ***Other Information***

Management is responsible for the other information. The other information comprises net assets without donor restrictions exclusive of property, buildings, equipment, and finance lease, but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

### ***Other Reporting Required by Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated February 22, 2024, on our consideration of the University's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the University's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the University's internal control over financial reporting and compliance.

*Crawlin, PLLC*

Nashville, Tennessee  
February 22, 2024

BETHEL UNIVERSITY  
STATEMENTS OF FINANCIAL POSITION

	<u>ASSETS</u>	
	July 31,	
	2023	2022 (as restated)
Cash and cash equivalents	\$ 1,175,884	\$ 1,099,362
Perkins loan cash	33,754	33,707
Receivables:		
Contributions, net (Note B)	7,868,314	11,725,355
Students, net of allowances of \$443,818 and \$505,562 respectively	877,194	714,204
Perkins loans, net of allowances of \$6,020 and \$6,020 respectively	-	-
Other	8,160,858	63,718
Inventories	23,042	20,693
Prepaid expenses, deposits, and other assets	79,521	103,464
Investments (Note C)	15,544,865	15,067,737
Beneficial interest in assets held by others (Note D)	3,985,774	3,924,503
Cash value life insurance	560,070	542,669
Property, buildings, and equipment:		
Land	260,851	260,851
Buildings and improvements	85,593,000	85,475,144
Equipment, furniture and automobiles	8,831,258	8,817,886
Brand/Website Development	406,263	406,263
Library books	1,284,514	1,284,514
Construction in progress	3,323,144	1,654,684
	99,699,030	97,899,342
Less: Accumulated depreciation	(39,967,479)	(37,322,779)
Total property and equipment, net	59,731,551	60,576,563
Total assets	\$ 98,040,827	\$ 93,871,975

<u>LIABILITIES AND NET ASSETS</u>		
Liabilities:		
Accounts payable and accrued liabilities	\$ 1,265,758	\$ 639,250
Accrued payroll and benefits	522,279	708,834
Deferred revenue	1,059,807	1,154,210
Debt (Note E)	7,366,402	5,425,623
Finance lease (Note F)	47,967,910	47,093,678
Advances from the federal government	33,659	33,659
Total liabilities	58,215,815	55,055,254
Net Assets:		
Without donor restrictions	26,824,158	26,182,136
With donor restrictions	13,000,854	12,634,585
Total net assets	39,825,012	38,816,721
Total liabilities and net assets	\$ 98,040,827	\$ 93,871,975

See accompanying notes to financial statements.

BETHEL UNIVERSITY  
STATEMENTS OF ACTIVITIES

	Year Ended July 31, 2023		
	Without Donor Restriction	With Donor Restriction	Total
<b>Revenue and Other Support</b>			
Regular tuition and fees	\$ 32,092,116	\$ -	\$ 32,092,116
Degree completion tuition	32,691	-	32,691
Institutional scholarships and grants	(12,160,091)	-	(12,160,091)
Net tuition and fees	19,964,716	-	19,964,716
Bookstore income	636,308	-	636,308
Endowment spending	367,858	-	367,858
Private gifts and contracts	1,277,980	271,123	1,549,103
Investment income	28,954	-	28,954
Auxiliary fund revenues	7,243,896	-	7,243,896
Government grants	8,203,179	-	8,203,179
Other income	1,606,201	-	1,606,201
Net assets released from restrictions	69,876	(69,876)	-
Total revenue and other support	39,398,968	201,247	39,600,215
<b>Expenses</b>			
Instruction	13,759,472	-	13,759,472
Academic support	1,733,725	-	1,733,725
Student services	9,018,122	-	9,018,122
Institutional support	9,082,567	-	9,082,567
Auxiliary enterprises	5,163,060	-	5,163,060
Total expenses	38,756,946	-	38,756,946
<b>Change in Net Assets Before Other Changes</b>	642,022	201,247	843,269
<b>Other Changes</b>			
Endowment contributions	-	111,943	111,943
Investment loss, net	-	420,937	420,937
Loss on disposal of asset	-	-	-
Amount appropriated for endowment spending	-	(367,858)	(367,858)
Total other changes	-	165,022	165,022
<b>Change in Net Assets</b>	642,022	366,269	1,008,291
<b>Net assets, Beginning of Year</b>	26,182,136	12,634,585	38,816,721
<b>Net assets, End of Year</b>	\$ 26,824,158	\$ 13,000,854	\$ 39,825,012

See accompanying notes to financial statements.

BETHEL UNIVERSITY  
STATEMENTS OF ACTIVITIES

	Year Ended July 31, 2022 (as restated)		
	Without Donor Restriction	With Donor Restriction	Total
<b>Revenue and Other Support</b>			
Regular tuition and fees	\$ 33,801,694	\$ -	\$ 33,801,694
Degree completion tuition	174,557	-	174,557
Institutional scholarships and grants	(12,427,919)	-	(12,427,919)
Net tuition and fees	21,548,332	-	21,548,332
Bookstore income	599,007	-	599,007
Endowment spending	377,605	-	377,605
Private gifts and contracts	4,725,921	586,389	5,312,310
Investment income	18,157	-	18,157
Auxiliary fund revenues	7,065,737	-	7,065,737
Government grants	3,710,469	-	3,710,469
Other income	1,274,792	-	1,274,792
Net assets released from restrictions	17,416	(17,416)	-
Total revenue and other support	39,337,436	568,973	39,906,409
<b>Expenses</b>			
Instruction	14,405,999	-	14,405,999
Academic support	2,268,229	-	2,268,229
Student services	9,575,200	-	9,575,200
Institutional support	9,652,568	-	9,652,568
Auxiliary enterprises	4,623,971	-	4,623,971
Total expenses	40,525,967	-	40,525,967
<b>Change in Net Assets</b>			
Before Other Changes	(1,188,531)	568,973	(619,558)
<b>Other Changes</b>			
Endowment contributions	-	103,211	103,211
Investment return, net	-	(712,237)	(712,237)
Loss on disposal of asset	130,740	-	130,740
Amount appropriated for endowment spending	-	(377,605)	(377,605)
Total other changes	130,740	(986,631)	(855,891)
Change in Net Assets	(1,057,791)	(417,658)	(1,475,449)
Net assets, Beginning of Year	27,239,927	13,052,243	40,292,170
Net assets, End of Year	\$ 26,182,136	\$ 12,634,585	\$ 38,816,721

See accompanying notes to financial statements.

BETHEL UNIVERSITY  
STATEMENTS OF FUNCTIONAL EXPENSES  
YEARS ENDED JULY 31, 2023 AND 2022

	Instruction	Academic Support	Student Services	Institutional Support	Auxiliary Enterprises	Total Expenses
<b>2023</b>						
Salaries and benefits	\$ 8,441,396	\$ 1,023,098	\$ 5,058,500	\$ 4,731,081	\$ 614,991	\$ 19,869,066
Instructional, office, and related supplies	700,132	252,042	651,051	279,156	528,853	2,411,234
Instructional, office, and related expenses	1,706,749	119,555	446,375	335,449	71,778	2,679,906
Advertising	-	-	-	271,033	2,586	273,619
Travel, lodging, and meals	4,460	15,488	906,902	185,254	-	1,112,104
Legal and professional fees/services	260,906	-	107,026	942,821	2,182,482	3,493,235
Operations, maintenance, and repair	912,184	115,352	634,596	768,489	1,118,223	3,548,844
Depreciation and amortization	941,107	118,582	616,816	621,224	353,140	2,650,869
Interest and fees	711,159	89,608	466,105	469,436	287,482	2,023,790
Taxes and licenses	-	-	818	9,822	3,525	14,165
Insurance	9,706	-	129,933	466,918	-	606,557
Debt Collection and miscellaneous expenses/costs	71,673	-	-	1,884	-	73,557
	\$ 13,759,472	\$ 1,733,725	\$ 9,018,122	\$ 9,082,567	\$ 5,163,060	\$ 38,756,946
<b>2022 (as restated)</b>						
Salaries and benefits	\$ 8,980,199	\$ 1,445,191	\$ 5,629,423	\$ 5,644,529	\$ 585,394	\$ 22,284,736
Instructional, office, and related supplies	759,950	290,460	644,959	257,202	407,430	2,360,001
Instructional, office, and related expenses	2,062,470	121,276	410,576	360,086	30,078	2,984,486
Advertising	-	-	-	465,316	3,220	468,536
Travel, lodging, and meals	3,469	9,047	938,534	190,136	-	1,141,186
Legal and professional fees/services	246,839	-	112,286	377,913	2,033,604	2,770,642
Operations, maintenance, and repair	938,639	148,278	655,965	819,561	1,026,815	3,589,258
Depreciation and amortization	939,260	147,887	624,298	629,340	301,479	2,642,264
Interest and fees	673,799	106,090	447,852	451,471	231,000	1,910,212
Taxes and licenses	-	-	2,146	10,430	4,951	17,527
Insurance	-	-	109,161	442,868	-	552,029
Debt Collection and miscellaneous expenses/costs	(198,626)	-	-	3,716	-	(194,910)
	\$ 14,405,999	\$ 2,268,229	\$ 9,575,200	\$ 9,652,568	\$ 4,623,971	\$ 40,525,967

See accompanying notes to financial statements.



BETHEL UNIVERSITY  
STATEMENTS OF CASH FLOWS

	Years Ended July 31,	
	2023	2022 (as restated)
CASH FLOWS FROM OPERATING ACTIVITIES:		
Increase (decrease) in net assets	\$ 1,008,291	\$ (1,475,449)
Adjustments to reconcile increase (decrease) in net assets to net cash provided by (used in) operating activities		
Allowance for doubtful student accounts, contributions, and Perkins loans receivable	(306,028)	(12,334)
Gain on investments and beneficial interests in assets held by others	(538,399)	(8,915,981)
(Decrease) increase in allowance for doubtful pledges	(3,700)	-
Cash value life insurance	(17,401)	(18,241)
Depreciation and amortization	2,650,869	2,642,264
(Increase) decrease in:		
Contributions receivable	4,105,025	6,090,724
Student accounts receivable	(101,246)	274,964
Perkins loans receivable	-	-
Other receivables	(8,097,140)	106,872
Inventories	(2,349)	(2,187)
Prepaid expenses, deposits, and other assets	23,943	224,551
Increase (decrease) in:		
Accounts payable and accrued liabilities	626,508	(15,957)
Accrued payroll and benefits	(186,555)	(35,245)
Deferred revenue	(94,403)	(598,568)
Finance lease	1,081,585	1,571,046
Contributions restricted for long-term investments	(111,943)	(103,211)
Total adjustments	(971,234)	1,208,697
Net cash provided by (used in) operating activities	37,057	(266,752)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchases of property, buildings and equipment	(1,799,689)	(1,230,379)
Net cash used in investing activities	(1,799,689)	(1,230,379)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from notes payable and line-of-credit	4,120,682	2,600,000
Payments on notes payable and line-of-credit	(2,179,901)	(694,372)
Repayments of financing arrangement and capital lease obligations, net	(213,523)	-
Contributions restricted for long-term investments	111,943	103,211
Net cash provided by financing activities	1,839,201	2,008,839

See accompanying notes to financial statements.

BETHEL UNIVERSITY  
STATEMENTS OF CASH FLOWS - Continued

	Years Ended July 31,	
	2023	2022 (as restated)
Net increase in cash and cash equivalents	\$ 76,569	\$ 511,708
Cash and cash equivalents at beginning of year	<u>1,133,069</u>	<u>621,361</u>
Cash and cash equivalents at end of year	<u>\$ 1,209,638</u>	<u>\$ 1,133,069</u>
Supplemental disclosures of cash flow information:		
Interest/fees paid	<u>\$ 299,101</u>	<u>\$ 324,439</u>
Cash paid for amounts included in measurement of finance lease	<u>\$ 609,831</u>	<u></u>

See accompanying notes to financial statements.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Organization and Business Purpose

Bethel University (the “University”) is a private, residential, coeducational University affiliated with the Cumberland Presbyterian Church, dedicated primarily to educating students in the liberal arts and sciences while also offering select pre-professional programs, a graduate teacher education program, a master of business administration program, a master of criminal justice program, and a master of physician’s assistant program. In addition to its traditional academic programs, the University also offers a degree-completion program. The University is accredited by the Southern Association of Colleges and Schools, Commission on Colleges, 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.

Financial Statement Presentation

The financial statements of the University have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United State of America (“GAAP”).

The University’s financial statements have been prepared to focus on the organization as a whole and to present balances and transactions classified in accordance with the existence or absence of donor-imposed restrictions. The University classifies net assets and related activity as without donor restrictions and with donor restrictions as follows:

Without Donor Restrictions - Net assets without donor restrictions are free of donor-imposed restrictions. All revenues, gains, and losses not restricted by donors are included in this classification. All expenditures are reported in the without donor restrictions class of net assets, including expenditures funded by restricted contributions. Expenditures funded by restricted contributions are reported in the without donor restrictions net asset class because the use of restricted contributions in accordance with donors’ stipulations results in the release of such restrictions.

With Donor Restrictions - Donor-imposed stipulations limit net assets as to use that may expire with the passage of time or that may be satisfied by action of the University. Donors designate net assets with donor restrictions for specific purposes, and include unconditional pledges not designated for current year expenditure, funds held for specific purposes, endowments held by the University, and interests in trusts held by others. Donors require the University to hold some net assets with donor restrictions in perpetuity. The donors of substantially all net assets held in perpetuity permit the University to use a portion of the income earned on the related investments for specified purposes.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICES - Continued

Financial Statement Presentation - Continued

The University reports expirations of restrictions on net assets as the result of the passage of time and/or fulfilling donor-imposed stipulations as net assets released from restrictions between the applicable classes of net assets in the statements of activities.

Use of Estimates in the Preparation of Financial Statements

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make assumptions that affect the reported amounts of assets and liabilities, 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. 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 student 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.

Revenue from contracts with customers

Tuition and fees are derived from academic services rendered by the University on campus and online, as well as from related educational resources that the University provides to its students, such as access to course and online materials. The University recognizes revenue for academic services over the applicable academic term. Scholarships provided to students by the University are reflected as a reduction of gross tuition and fees. Tuition and fees received in advance of services are considered a contract liability and reported as deferred revenue in the consolidated statements of financial position.

Sales and services of auxiliary enterprises include housing services, food services, a bookstore, parking operations, and events. The University recognizes revenue for housing and certain food services proportionately over the applicable academic term. Fees related to housing and food received in advance are considered contract liabilities and reported as accounts payable and accrued liabilities in the consolidated statements of financial position. The University typically recognized revenue from other sales and services of auxiliary enterprises at the point in time sales occur or as services are rendered.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICES - Continued

Revenue from contracts with customers - Continued

The University's student receivables represent unconditional rights to consideration from its contracts with students. Typically, once a customer is invoiced for tuition, fees, and auxiliary services, payment is due immediately. Student accounts receivable, net of allowances, as of the years ended July 31, 2023 and 2022, were \$877,194 and \$714,204, respectively.

The University's contract liabilities are presented as deferred revenue in the consolidated statements of financial position. Deferred revenue in any period represents the excess of tuition, fees, and other student payments received over amounts recognized as revenue on the statements of activities. The University's education programs have starting and ending dates that differ from its fiscal year end. Therefore, at the end of the fiscal year, a portion of revenue from these programs is not yet earned. The University does not present information about outstanding performance obligations as of year-end because its contracts with students all had original terms of less than one year.

The University maintains an institutional tuition refund policy, which provides for all or a portion of tuition and fees to be refunded if a student withdraws during the stated refund period.

The University had no costs that were capitalized to obtain or to fulfill a contract with a student.

Contributions

The University reports gifts of cash and other assets as revenue and net assets with donor restrictions if received with donor-imposed stipulations that limit the use of the donated assets. When a donor-imposed restriction expires, *i.e.*, when the purpose of the restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions. The University has elected to report contributions received with donor-imposed restrictions as an increase to net assets without donor restrictions if the University receives the contributions and satisfies the donor-imposed stipulations in the same fiscal year.

The University reports gifts of land, equipment, and other assets as net assets without donor restrictions unless explicit donor-imposed stipulations specify how the donated assets must be used. Gifts of long-lived assets with explicit donor-imposed stipulations 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 net assets with donor restrictions.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICES - Continued

Contributions - Continued

Absent explicit donor-imposed stipulations regarding how long the long-lived assets must be maintained, the University reports expirations of donor-imposed restrictions when the donated or acquired long-lived assets are placed in service.

Contribution of services are recognized if the services received (a) create or enhance non-financial assets or (b) require specialized skills, provided by individuals possessing those skills and would typically need to be purchased if not provided by donation.

In the event a donor makes changes to the nature of a gift received with donor-imposed stipulations, which affects its classification among the net asset categories, such amounts are reflected as reclassifications in the statements of activities.

Perkins Loan - Cash

As required by federal regulations, the University maintains cash related to the Federal Perkins Loan Program in a separate bank account.

Student Accounts Receivable

The University records accounts receivable at their estimated net realizable value. The University records an allowance for doubtful accounts based upon management's estimate of uncollectible accounts, determined by analysis of specific student balances and a general reserve based upon aging of outstanding balances. Management charges past due balances and delinquent receivables against the allowance when the receivables are determined to be uncollectible.

Notes Receivable - Students

Notes receivable from students at both July 31, 2023 and 2022, totaled \$-0-, net of allowances of \$6,020. The University grants student loans under the federally funded Perkins loan program. The University disburses these funds based upon the demonstration of financial need on the Perkins loan, at which time the loan will also begin accruing interest. The student repays Perkins loan amounts through a third-party billing service. Student loans are considered past due when payment has not been received within 30 days. At July 31, 2023 and 2022, student loans represented 0.00% of total assets. Under federal law, the authority for schools to make new Perkins loans ended on September 30, 2017, with final disbursements permitted through June 30, 2018.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICES - Continued

The University establishes the allowance for doubtful accounts based on prior collection experience and current economic factors that, in management's judgment, could influence the ability of loan recipients to repay the amounts per the loan terms. The University writes off loan balances only when deemed permanently uncollectible.

Contributions Receivable

The University records contributions receivable at their estimated fair value using a discount rate commensurate with the rate on U.S. Government Securities whose maturities correspond to the maturities of the contributions. Contributions receivable are 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. The University does not record conditional contributions as revenue until it meets the condition, at which time the contribution becomes unconditional. The University records unconditional contributions as revenue at the time the donor provides verifiable evidence of the promise to give.

Inventories

Inventories consist primarily of supplies and stated at the lower of cost or net realizable value. Cost is determined using the average cost method.

Investments

The University reports investments in marketable equity securities with readily determinable fair values and investments in debt securities at their fair values in the statements of financial position. Fair value of investments is determined based on quoted market prices or using Level 2 or 3 inputs as described in Note I. All gains and losses (both realized and unrealized) and other investment income are reported in the statements of activities.

Property and Equipment

The University records property and equipment at cost at the date of acquisition or fair value at the date of donation in the case of gifts. Management calculates depreciation on property and equipment on the straight-line method over estimated useful lives of 20 - 40 years for buildings and improvements, 5 - 7 years for equipment and furniture, 5 years for automobiles, and 20 years for other property. Property held under finance leases depreciates on the straight-line method based on the shorter of the estimated useful life of the property to the University or the life of the finance lease. The University expenses library books and repairs/renovations to buildings and equipment that do not add value or extend the useful life of the assets as incurred. Management allocates depreciation, operation, and maintenance charges to appropriate functional expense categories.



BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICES - Continued

Property and Equipment - Continued

The estimate to complete construction in progress is \$3,243,519 and \$4,649,893 as of July 31, 2023 and 2022, respectively.

Deferred Revenue

Deferred revenue consists primarily of charges and cash receipts collected prior to year-end for services rendered after year-end. These receipts pertain to upcoming tuition and fees.

Debt Issuance Cost

The University capitalized costs incurred in connection with the issuance of the obligation under financing arrangement and is amortizing these costs using the straight-line method, which is not materially different from the effective interest method. ASU 2015-03 requires entities to present issuance costs related to a recognized debt liability as a direct deduction from the carrying amount of the debt liability. The University netted unamortized debt issuance costs in the amount of \$800,030 and \$806,200 as of July 31, 2023 and 2022, against obligation under financing arrangement on the statements of financial position.

Advances from the Federal Government for Student Loans

The Perkins Loan Program is a campus-based program providing revolving loan funds for financial assistance to eligible postsecondary school students based on financial need. The Department of Education provides funds, along with the University, which the University used to make loans to eligible students at low interest rates. Refundable government advances for Perkins at July 31, 2023 and 2022 was \$33,659.

Advertising Costs

The University expenses advertising costs as incurred and totaled approximately \$273,520 and \$468,536 for the years ended July 31, 2023 and 2022, respectively.

Tax Status

The University is exempt from Federal income taxes under §501(a) of the Internal Revenue Code ("IRC") as an organization described in IRC §501(c)(3). Accordingly, no provision for income taxes has been made in the accompanying financial statements. The University is not classified as a private foundation.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - Continued

Tax Status - Continued

FASB Interpretation No. 48, *Accounting for uncertainty in Income Taxes – an interpretation of FASB Statement No. 109*, codified in ASC Topic 740 clarifies the accounting for uncertainty in income taxes recognized in an entity's financial statements and prescribes a recognition threshold and measurement attribute for tax positions taken or expected to be taken on a tax return including the entity's status as a tax-exempt not-for-profit entity. Additionally, ASC 740 provides guidance on derecognition, classification, interest and penalties, accounting in interim periods, and disclosure. The University had no significant uncertain tax provisions at July 31, 2023 or 2022.

Fair Value Measurements

Assets and liabilities recorded at fair value in the statements of financial position are categorized based on the level of judgment associated with the inputs used to measure their fair value. Related disclosures are included in Note I. Level inputs, as defined by Financial Accounting Standards Board Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures*, are as follows:

Level 1 - Values are unadjusted quoted prices for identical assets and liabilities in active markets accessible at the measurement date.

Level 2 - Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads and yield curves.

Level 3 - Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the University's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

Functional Allocation of Expenses

The costs of supporting the various programs and other activities have been summarized on a functional basis in the statements of activities. The statements of functional expenses present the natural classification detail of expenses by function. Certain costs (primarily depreciation, interest, facilities operations and maintenance, insurance and utilities) have been allocated among the functional categories based on the actual direct expenditures and cost allocations based upon estimates of time spent by University personnel.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

A. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - Continued

Leases

The University adopted FASB Topic 842, *Leases*, using the modified retrospective approach with July 1, 2022, as the date of initial adoption. The University elected the package of practical expedients permitted under the transition guidance within the new standard, which among other things, allowed the University to carry forward the historical lease classification.

The University determines whether an arrangement is or contains a lease at lease inception. Under ASC 842, a contract is (or contains) a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration. Control is defined under the standard as having both the right to obtain substantially all of the economic benefits from use of the asset and the right to direct the use of the asset.

On the commencement date, operating leases are recorded as operating lease right-of-use ("ROU") assets and operating lease liabilities in the statements of financial position. Finance leases are recorded as buildings and improvements and finance lease liabilities in the statements of financial position.

ROU assets represent the University's right to use an underlying asset for the lease term, and lease liabilities represent the University's contractual obligation to make lease payments. The lease liability is measured as the present value of the lease payments over the lease term using either the rate implicit in the lease, if it is determinable, or the University's incremental borrowing rate if the implicit rate is not determinable. ROU assets are calculated as the present value of the remaining lease payments plus unamortized initial direct costs and prepayments of rent, less any unamortized lease incentives received. Lease terms may include renewal or extension options to the extent they are reasonably certain to be exercised. For operating leases, lease expense is recognized on a straight-line basis over the lease term. For finance leases, amortization of the asset is recognized on a straight-line basis over the useful life of the underlying asset and interest on the lease liability is recognized over the lease term. The University has elected not to recognize a ROU asset and lease liability for leases with an initial term of 12 months or less but includes the expense associated with short-term leases in lease expense in the statements of activities.

ROU assets are assessed for impairment in accordance with the University's long-lived asset policy. Management reassesses lease classification and remeasures ROU assets and lease liabilities when a lease is modified and that modification is not accounted for as a separate new lease or upon certain other events that require reassessment in accordance with ASC 842.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

B. CONTRIBUTIONS RECEIVABLE

Contributions receivable at July 31, 2023 and 2022 consist of the following:

	<u>2023</u>	<u>2022</u>
Contributions receivable (present value)	\$ 8,008,600	\$ 11,869,341
Less: allowance for doubtful contributions	<u>( 140,286)</u>	<u>( 143,986)</u>
	<u>\$ 7,868,314</u>	<u>\$ 11,725,355</u>

Expected maturities of contributions receivable at July 31, 2023 are as follows:

<u>Fiscal Year</u> <u>Ending July 31,</u>	<u>Amount</u>
2024	\$ 5,156,008
2025	985,000
2026	985,000
2027	735,000
2028	410,000
Thereafter	<u>20,000</u>
Total expected contributions	8,291,008
Add: allowance for net present value using a weighted average discount rate of 1.00%	<u>( 282,408)</u>
Present value of contributions receivable	<u>\$ 8,008,600</u>

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

C. INVESTMENTS

The investments of the University are principally administered by the University or by the Board of Stewardship of the Cumberland Presbyterian Church, Inc. (the "Board"). The funds administered by the Board are co-mingled with funds of other agencies of the Church. The University's portion represents approximately 5.0% of the funds administered by the Board at July 31, 2023 and 2022. The investments of the University, including investment property with a book value of \$10,343,224 and \$10,343,224 as of July 31, 2023 and 2022, respectively, are invested as follows:

	<u>2023</u>	<u>2022</u>
Administered by the Board:		
Marketable equity and debt securities	\$ 3,386,321	\$ 3,397,560
Administered by the University:		
Marketable equity and debt securities	64,913	55,210
Certificates of deposits	1,237,817	871,954
Investment Property and Other	<u>10,855,814</u>	<u>10,743,013</u>
	<u>\$15,544,865</u>	<u>\$15,067,737</u>

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 University. The fair value of perpetually held trusts in which the University had a beneficial interest as of July 31, 2023 and 2022, was \$3,985,774 and \$3,924,503, respectively. The University records these trusts at estimated fair value. The University utilizes income distributed from the beneficial interest assets for scholarships. Beneficial interests in assets held by others are perpetually restricted by donors and, accordingly, are reflected as net assets with donor restrictions.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

E. DEBT

The University has the following debt obligations at July 31, 2023 and 2022:

	<u>2023</u>	<u>2022</u>
Line-of-credit totaling \$3,000,000 with Centennial Bank; bearing variable interest calculated as Prime Rate as published by The Wall Street Journal plus 1.00% with a floor of 5.00% (7.50% at July 31, 2023) line-of-credit matures and full payment due September 20, 2023; collateralized by accounts receivable, equipment, and inventory. Subsequent to year end the note was extended to a maturity date of October 11, 2025.	\$2,974,106	\$2,979,566
Note payable to First Bank, bearing interest at 7.50%, collateralized by certain real property. Paid in full March 13, 2023	-	298,145
Note payable to City of Paris, bearing interest at 0.00%, with monthly principal payments of \$8,663 due beginning on September 30, 2014, Paid in full August 31, 2022.	-	8,663
Note payable to Renasant Bank, payable in monthly installments of \$4,960 including interest of 5.425% through February 28, 2023, with a final payment of \$110,188 due March 31, 2025; collateralized by an agreement not to transfer or encumber certain real property.	93,245	139,249
Note payable to Small Business Administration, payable in monthly installments of \$2,206 including interest of 2.75% beginning June 30, 2021 through May 30, 2051; collateralized by certain tangible person property. Note was in deferral and recommenced on October 5, 2022.	500,000	500,000
Line-of-credit with a related party private company totaling \$5,000,000, bearing interest at the London Interbank Offered Rate (LIBOR) plus 150 basis points, on the date of repayment. Payment is due in full on August 30, 2022. During the fiscal year, the line of credit was paid in full.	-	1,500,000

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

E. DEBT - Continued

	<u>2023</u>	<u>2022</u>
Line-of-credit with a related party private company totaling \$2,000,000, bearing interest at the CME SOFR rate plus 150 basis. Payment is due in full on September 1, 2023. Subsequent to year end, the line of credit was paid in full.	2,000,000	-
Note payable to First Bank, bearing interest at, 8.50%, with full principal balance maturing March 17, 2024; collateralized by certain real property.	750,000	-
Note payable to Centennial Bank, bearing interest on a 365/360 basis beginning July 28, 2023 through August 4, 2023; collateralized by accounts receivable, equipment, and inventory. Subsequent to year end, the note was paid in full.	455,025	-
Construction loan agreement with Centennial Bank, maximum principal available \$4,233,452, bearing interest at 8.25%, payable in monthly installments of \$75,000, including interest, loan matures and full payment due June 15, 2029, collateralized by certain real property.	594,026	-
	<u>\$7,366,402</u>	<u>\$5,425,623</u>

The anticipated maturities of the University's notes payable are as follows:

<u>Fiscal Year</u> <u>Ending July 31,</u>	<u>Amount</u>
2024	\$3,349,874
2025	136,978
2026	3,080,353
2027	114,809
2028	124,090
Thereafter	560,298
	<u>\$7,366,402</u>



BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

E. DEBT - Continued

Interest Expense

For the years ending July 31, 2023 and 2022, the University incurred interest expense of \$299,101 and \$163,159 respectively.

Compliance with Covenants

The Renasant Bank loan agreement contains a debt service coverage ratio that requires the University to maintain a debt coverage ratio of 1.25x, tested annually by the bank. Based on the University's calculations as of July 31, 2023, the University was in compliance with this covenant and ratio.

F. FINANCE LEASE

On December 28, 2015, the United States Department of Agriculture (USDA) funded a Campus Facility Acquisition through a Rural Development Communities Facilities Loan with NCCD - Bethel Properties LLC, a separate legal entity independent of the University. The loan to NCCD - Bethel Properties LLC totaled \$48,300,000, bearing a fixed interest of 3.25% with a repayment term of 40 years. NCCD - Bethel Properties LLC utilized the proceeds of the loan to lease certain University buildings, in which the University leased back from NCCD - Bethel Properties LLC. The University remits the lease payments to NCCD - Bethel Properties LLC, who in turn repays USDA. The monthly lease payments equal the monthly note payment. The agreement expires December 28, 2055. Due to easement and right of way concerns, substantially all of the McKenzie campus is incorporated into the lease, lease-back transaction ("finance lease"). Buildings held under the finance lease at July 31, 2023 totaled \$57,998,848, with accumulated depreciation of \$16,212,440.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

F. FINANCE LEASE - Continued

The components of lease expense for December 31, 2023 is as follows:

Finance lease expense	
Amortization of ROU assets	\$1,449,971
Interest on lease liabilities	<u>1,477,893</u>
	<u>\$2,927,864</u>

Additional supplemental information regarding assumptions for leases is as follows for December 31, 2023:

Weighted-average remaining lease term (years)	
Finance leases	32.33
Weighted-average discount rate	
Finance leases	3.25%

Minimum future lease payments under finance leases as of July 31, 2023, are as follows:

Fiscal Year <u>Ending July 31,</u>	<u>Amount</u>
2024	\$ 2,439,324
2025	2,439,324
2026	2,439,324
2027	2,439,324
2028	2,439,324
Thereafter	<u>66,654,642</u>
	78,851,262
Less: Amount representing interest	(30,083,322)
Amount representing debt-refinancing costs, net	<u>( 800,030)</u>
Present value of net minimum lease payments	<u>\$ 47,967,910</u>

Annually, the University will incur amortization expense on debt-refinancing costs of \$22,871, until the lease expires December 28, 2055.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

F. FINANCE LEASE - Continued

Beginning on May 27, 2020, the United States Department of Agriculture (USDA) approved a direct loan payment deferral, with the stipulation that direct loan payments would be made from May 2020 thru September 2020 utilizing the debt service reserve account. Beginning May 31, 2023, all loan payments will be re-amortized to the same maturity date, with an increase in the loan amount to reflect unpaid interest during the deferral period.

G. NET ASSETS

Net Assets Without Donor Restrictions

At July 31, 2023 and 2022, the University's Board of Trustees has not designated any funds from net assets without donor restrictions.

Net Assets With Donor Restrictions

At July 31, 2023 and 2022, net assets with donor restrictions are available for the following purposes or periods:

	<u>2023</u>	<u>2022</u>
Time restriction	\$ 103,298	\$ 129,257
Purpose restriction		
Contributions; campus facilities, professional development, scholarships, activities, building projects, other	728,112	716,703
Endowment funds; scholarships	1,335,166	1,361,116
Investment in perpetuity; the income of which is expendable to support the endowment fund for scholarships	6,848,504	6,503,006
Beneficial interest in assets held by others	<u>3,985,774</u>	<u>3,924,503</u>
	<u>\$13,000,854</u>	<u>\$12,634,585</u>

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

G. 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.

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 specified by the donors. The following is a summary of the assets released from restrictions for the years ended July 31, 2023 and 2022:

	<u>2023</u>	<u>2022</u>
Purpose restrictions accomplished; campus facilities, professional development, activities, building projects, other	\$68,876	\$16,416
Purpose restrictions accomplished; scholarships and grants	<u>1,000</u>	<u>1,000</u>
	<u>\$69,876</u>	<u>\$17,416</u>

H. ENDOWMENT

ASC 958 provides guidance on the net asset classification of donor-restricted endowment funds for a not-for-profit organization that is subject to an enacted version of the Uniform Prudent Management of Institutional Funds Act of 2006 ("UPMIFA") and requires additional disclosures about an organization's endowment funds. The University's endowment consists of approximately 180 individual funds established for a variety of purposes. Net assets associated with endowment funds are classified and reported based on the existence or absence of donor-imposed restrictions.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

H. ENDOWMENT - Continued

Interpretation of Relevant Law

The Board of Trustees of the University has interpreted the applicable state laws as requiring the preservation of the original gift as of the gift date of the donor-restricted endowment funds absent explicit donor stipulations to the contrary. As a result of this interpretation, the University classified as net assets with donor restrictions (a) the original value of gifts donated to the permanent endowment, (b) the original value of subsequent gifts to the permanent endowment, and (c) accumulations to the permanent endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund. The remaining portion of the donor-restricted endowment funds that is not classified as restricted net assets with donor restrictions that are to be invested in perpetuity is classified as net assets with donor restrictions until those amounts are appropriated for expenditure by the University in a manner consistent with the standard of prudence prescribed by applicable state laws. In accordance with applicable state laws, the University considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds:

- The duration and preservation of the fund
- The purposes of the University and the donor-restricted endowment fund
- General economic conditions
- The possible effect of inflation and deflation
- The expected total return from income and the appreciation or depreciation of investments
- Other resources of the University
- The investment policy of the University

Changes in donor restricted endowment assets are summarized below for the year ended July 31, 2023 and 2022.

	<u>2023</u>	<u>2022</u>
Endowment net assets, beginning of year	\$ 11,860,356	\$ 12,847,987
Investment (loss) return, net	420,937	( 712,237)
Contributions	111,943	103,211
Released from Restriction	( 1,000)	( 1,000)
Appropriation of endowment assets for expenditure	( 367,858)	( 377,605)
Other changes, net	<u>-</u>	<u>-</u>
Endowment net assets, end of year	<u>\$ 12,024,378</u>	<u>\$ 11,860,356</u>

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

H. ENDOWMENT - Continued

Return Objectives and Risk Parameters

The University has adopted an investment and spending policy for endowment assets that attempt to provide a predictable stream of funding to programs supported by its endowment while seeking to maintain the purchasing power of the endowment assets. Endowment assets include those assets of donor-restricted funds that the University must hold in perpetuity or for a donor-specified period(s). Under this policy, as approved by the Board of Trustees, the endowment assets are invested with an overall total return objective as established for each time horizon: 1) Short Term, 2) Intermediate, and 3) Long Term according to the funding needs of the University. The returns will be compared with the generally accepted indices, *i.e.*, the S&P 500, certain Bond Indices, MSCI EAFE stock indices, and an index of U.S. Treasury Bills depending on the time horizon in place. At July 31, 2023 and 2022, the endowment assets consist of investments in certificates of deposit, marketable debt and equity securities, and beneficial interests in assets held by others.

Strategies Employed for Achieving Objectives

To satisfy its rate-of-return objectives, the University relies on a total return strategy in which investment returns are achieved through both capital appreciation (realized and unrealized) and current yield (interest and dividends). The University targets an investment allocation based on the three-time horizons described above and that places emphasis on diversification of assets within prudent risk constraints.

Spending Policy and How the Investment Objectives Relate to Spending Policy

During fiscal year 2009, the University's Board of Trustees adopted a spending policy, which is based on the "Total Return" concept of determining the amount available for distribution. Total Return takes into consideration all of the elements of long-term investment return. The appropriate spending amount is based on the projected long-term Total Return of the funds, less an estimate of future inflation. The goal of the Total Return approach is to provide for a level of current income that protects the future purchasing power of the fund, thereby providing for increasing amounts of future income. The University anticipates that this percentage will be in the range of 3% to 3% of market value based on historical measurements of Total Return and Inflation. The market value of the fund will be noted each year on a specific date and a three-year rolling average market value will be established. The rolling three-year market value will be multiplied by the approved spending percentage which will be set annually.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

H. ENDOWMENT - Continued

Funds with Deficiencies

From time to time, the fair value of assets associated with individual donor-restricted endowment funds may fall below the level that the donor or UPMIFA requires the University to retain as a fund of perpetual duration. There were no material deficiencies of this nature as of July 31, 2023 and 2022.

In 2011, the University withdrew certain Bethel held endowment funds, creating an intercompany due to endowment of \$4,232,368. Bethel created a repayment plan to replenish all original corpus, withdrawn by prior administration. The balance of due to Bethel held endowment as of July 31, 2023 and 2022 is \$3,047,338 and \$3,195,216, respectively. All donor restricted earnings since 2011 have been accumulated and spent as per donor wishes.

Future endowment repayments as of July 31, 2023 are as follows:

<u>Fiscal Year</u> <u>Ending July 31,</u>	<u>Amount</u>
2024	\$ 345,872
2025	400,000
2026	400,000
2027	450,000
2028	450,000
Thereafter	<u>1,001,466</u>
	<u>\$3,047,338</u>



BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

I. FAIR VALUES OF FINANCIAL INSTRUMENTS

Required disclosures concerning the estimated fair values of financial instruments are presented below. The estimated fair value amounts have been determined based on the University's assessment of available market information and appropriate valuation methodologies. The following table summarizes required fair value disclosures under ASC 825, *Financial Instruments*, and measurements at July 31, 2023 and 2022 for the assets and liabilities measured at fair value on a recurring basis under ASC 820, *Fair Value Measurements and Disclosures*:

	Carrying Amount	Estimated Fair Value	Measured at Fair Value	<u>Fair Value Measurements Using</u>		
				<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
<u>July 31, 2023</u>						
Assets:						
Investments:						
Cash and cash equivalents	\$ 563,164	\$ 563,164	\$ 563,164	\$ 563,164	\$ -	\$ -
Certificates of deposits	1,237,818	1,237,818	1,237,818	1,237,818	-	-
Equity funds:						
U.S. Equities	64,884	64,884	64,884	64,884	-	-
Fixed income	114,362	114,362	114,362	-	114,362	-
Venture capital	3,221,385	3,221,385	3,221,385	-	-	3,221,385
Investment property	<u>10,343,252</u>	<u>10,343,252</u>	<u>10,343,252</u>	<u>-</u>	<u>-</u>	<u>10,343,252</u>
Total Investments	<u>\$15,544,865</u>	<u>\$15,544,865</u>	<u>\$15,544,865</u>	<u>\$1,865,866</u>	<u>\$114,362</u>	<u>\$13,564,637</u>
Beneficial interests in trusts	3,985,774	3,985,774	3,985,774	3,985,774	-	-
Liabilities:						
Debt and financing arrangement	\$51,555,809	\$52,390,058	-	-	-	-

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

I. FAIR VALUES OF FINANCIAL INSTRUMENTS - Continued

Carrying	Estimated	Measured at	Fair Value Measurements Using			
	Amount	Fair Value	Fair Value	Level 1	Level 2	Level 3
<u>July 31, 2022</u>						
Assets:						
Investments:						
Cash and cash equivalents	\$ 490,861	\$ 490,861	\$ 490,861	\$ 490,861	\$ -	\$ -
Certificates of deposits	871,954	871,954	871,954	871,954	-	-
Equity funds:						
U.S. Equities	55,210	55,210	55,210	55,210	-	-
Fixed income	162,752	162,752	162,752	-	162,752	-
Venture capital	3,143,736	3,143,736	3,143,736	-	-	3,143,736
Investment property	<u>10,343,224</u>	<u>10,343,224</u>	<u>10,343,224</u>	<u>-</u>	<u>-</u>	<u>10,343,224</u>
Total Investments	<u>\$15,067,737</u>	<u>\$15,067,737</u>	<u>\$15,067,737</u>	<u>\$1,418,025</u>	<u>\$162,752</u>	<u>\$13,486,960</u>
Beneficial interests in trusts	3,924,503	3,924,503	3,924,503	-	3,924,503	-
Liabilities:						
Debt and financing arrangement	\$49,822,382	\$55,404,547	-	-	-	-

Changes in Level 3 assets are as follows:

	Fair Value Measurements Using Significant Unobservable Inputs (Level 3)	
	2023	2022
Beginning Balance	\$13,486,960	\$ 4,069,403
Purchases and sales, net	77,677	( 598,342)
Donated assets	<u>-</u>	<u>10,015,899</u>
Ending Balance	<u>\$13,564,637</u>	<u>\$ 13,486,960</u>

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

I. FAIR VALUES OF FINANCIAL INSTRUMENTS - Continued

The following methods and assumptions were used to estimate the fair value of each class of financial instruments:

Cash equivalents, receivables, accounts payable and accrued payroll and benefits, deferred revenue and advances from the Federal government for student loans

The carrying values of these items approximate their fair values due to the short maturities of these instruments.

Investments

Fair values are based on quoted market prices, where available, and Level 2 and 3 inputs. The carrying amounts and the fair values of the University's investments are presented in Note C.

Notes payable and obligations under financing arrangement and finance leases

For fixed rate debt, fair value was estimated using discounted cash flow analyses based on the University's current incremental borrowing rates for similar types of borrowing arrangements.

J. FUND RAISING ACTIVITIES

The University conducts fundraising activities each year. The total cost of these activities for fiscal years 2023 and 2022, was \$361,155 and \$342,756, respectively.

K. RETIREMENT PLAN

The University's full-time employees may participate in a retirement plan administered by Ascensus. The University makes payments to the plan by withholding an employee-elected percentage from the employee's salary with the University matching the employee's deduction up to five percent (5%). Total matching contributions were made by the University for fiscal years 2023 and 2022, of \$411,822 and \$440,744, respectively.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

L. CONCENTRATION OF RISKS

Concentration of Risk

The University generates revenue predominantly from tuition and fees, investment income, gifts, auxiliary enterprises, and contributions. In planning and budgeting during a fiscal year, significant reliance is placed on meeting tuition, gift, auxiliary, investment earnings, and contribution goals in order for the University to sustain successful operations. In the event that enrollment or gifts and contributions significantly decrease in any one year, operations could be adversely affected.

Financial instruments that potentially subject the University to concentrations of credit risk and market risk consist principally of cash equivalents, investments, and student receivables.

The University, 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, 2023 and 2022.

The University also has two bank deposits in excess of those insured under regulatory insurance limits.

M. LITIGATION AND CONTINGENCIES

The University is a defendant in legal actions from time to time in the normal course of operations. It is not currently possible to state the ultimate liability, if any, in these matters. In the opinion of management, any resulting liability from these actions will not have a material adverse effect on the financial position of the activities of the University.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

N. RELATED PARTY TRANSACTIONS

During fiscal year 2022, the University had an agreement with a company owned by a member of the University's faculty. Under the agreement, the company developed and is maintaining the following online programs of study for the University:

Master of Business Administration  
Master of Arts in Education  
Master of Science in Criminal Justice  
Bachelor of Science in Organizational Leadership  
Bachelor of Science in Criminal Justice  
Bachelor of Science in Emergency Services Management  
Associates of Arts  
Associates of Science  
Dual Enrollment

Specifically, the company is responsible for developing course work, producing lectures and graphic presentations, and maintaining student records. Fees under the agreement range from \$149 to \$249 per student, per course. The most recent agreement was executed effective April 1, 2018 for three (3) years, and automatically renews for an additional term of one (1) year unless terminated in accordance with the agreement.

Total fees incurred during fiscal year 2022 was \$1,712,656. As of July 31, 2022, the member's employment status was terminated.

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

O. LIQUIDITY AND AVAILABILITY

Financial assets available for general expenditure, which is without donor or other restrictions limiting use, within one year of the statement of financial position date, comprise the following:

	<u>2023</u>	<u>2022</u>
Financial assets at year-end:		
Cash and cash equivalents	\$ 1,209,638	\$ 1,133,069
Contributions receivable	7,868,314	11,725,355
Students accounts receivable, net	877,194	714,204
Perkins loans, net	-	-
Other receivables	8,160,858	63,718
Investments	15,544,865	15,067,737
Beneficial interest in assets held by others	3,985,774	3,924,503
Cash value life insurance	<u>560,070</u>	<u>542,669</u>
Financial assets at end of year	<u>\$38,206,713</u>	<u>\$33,171,255</u>
Less assets unavailable for general expenditures within one year:		
Perkins restricted cash and loans	\$( 33,754)	\$( 33,707)
Contributions receivable due in greater than one year (net)	( 3,135,000)	( 5,622,150)
Endowment funds held in perpetuity	( 6,848,504)	( 6,503,006)
Restricted by donors with purpose restrictions, net of estimated endowment distributions	( 2,364,906)	( 2,077,819)
Assets held in trust by others	( 3,985,774)	( 3,924,503)
Other restrictions	( 743,980)	( 764,202)
Debt service reserve	( 110,197)	( 48,757)
Investments in real property	<u>(10,343,224)</u>	<u>(10,343,224)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 10,641,374</u>	<u>\$ 3,853,887</u>

BETHEL UNIVERSITY  
NOTES TO FINANCIAL STATEMENTS  
JULY 31, 2023 AND 2022

O. LIQUIDITY AND AVAILABILITY - Continued

The University's endowment funds consist of donor-restricted endowments. Income from donor-restricted endowments is restricted for specific purposes, principally scholarships. Donor-restricted endowment funds are not available for general expenditure.

As part of the University's liquidity plan, it structures its financial assets to be available as its obligations come due. Cash is held in interest bearing bank accounts and is invested in short and intermediate term fixed income investments, certificates of deposit, and money market funds.

P. RESTATEMENT

During 2023, the University determined that its finance lease liability and expenses for the year ended December 31, 2022 and 2021 were understated. Accordingly, the University restated its results and beginning net assets for the year ended December 31, 2022. The effect of the restatement was to increase the finance lease and interest and fees expense by \$1,571,046 and \$1,125,872 for the years ended December 31, 2022 and 2021. Correspondingly, this decreased the beginning net assets for 2022 by \$1,125,872 and decreased ending net assets for 2022 by \$1,571,046.

Q. SUBSEQUENT EVENTS

The University has evaluated subsequent events through February 22, 2024, the issuance date of the University's financial statements, and has determined that the following are subsequent events requiring disclosure, in addition to the extensions and payment of certain debt disclosed in Note E. On October 27, 2023, the University entered into a promissory note agreement in the amount of \$1,401,841, carrying an interest rate of 9.00% per annum, with a maturity date of December 31, 2023. The note was paid off in full. On November 28, 2023, the University entered into a promissory note agreement in the amount of \$750,025, carrying an interest rate of 5.75 % per annum, with a maturity date of February 29, 2024. On December 7, 2023, the University entered into a promissory note agreement in the amount of \$2,000,000, carrying an interest rate of 8.25% per annum, with a maturity date of August 7, 2025.



**SUPPLEMENTARY INFORMATION**

BETHEL UNIVERSITY  
FINANCIAL RESPONSIBILITY SUPPLEMENTAL SCHEDULE  
REQUIRED BY THE U.S. DEPARTMENT OF EDUCATION  
YEAR ENDED JULY 31, 2023

FINANCIAL RESPONSIBILITY COMPOSITE SCORE

The Department of Education issued regulations, effective July 1, 2020, regarding additional disclosures deemed necessary to calculate certain ratios for determining sufficient financial responsibility under Title IV. These disclosures are not required by accounting principles generally accepted in the United States of America but are intended for use by the Department of Education and to ensure compliance with Federal Title IV regulations.

As explained on the United States Department of Education's website (<https://studentaid.ed.gov/sa/about/data-center/school/composite-scores>),

Section 498(c) of the Higher Education Act of 1965, as amended, requires for-profit and non-profit institutions to annually submit audited financial statements to the Department to demonstrate they are maintaining the standards of financial responsibility necessary to participate in the Title IV programs. One of many standards, which the Department utilizes to gauge the financial responsibility of an institution, is a composite of three ratios derived from an institution's audited financial statements. The three ratios are a primary reserve ratio, an equity ratio, and a net income ratio. These ratios gauge the fundamental elements of the financial health of an institution, not the educational quality of an institution.

The composite score reflects the overall relative financial health of institutions along a scale from negative 1.0 to positive 3.0. A score greater than or equal to 1.5 indicates the institution is considered financially responsible.

Schools with scores of less than 1.5 but greater than or equal to 1.0 are considered financially responsible, but require additional oversight. These schools are subject to cash monitoring and other participation requirements.

For the fiscal years ended July 31, 2021, 2022, and 2023, management calculated the University's financial responsibility composite scores as follows:

BETHEL UNIVERSITY  
FINANCIAL RESPONSIBILITY SUPPLEMENTAL SCHEDULE  
REQUIRED BY THE U.S. DEPARTMENT OF EDUCATION  
YEAR ENDED JULY 31, 2023

FINANCIAL RESPONSIBILITY COMPOSITE SCORE - Continued

<u>Ratios:</u>	<u>2021</u> (as restated)	<u>2022</u> (as restated)	<u>2023</u>
Primary Reserve Ratio:	0.2735	0.3379	0.4138
<u>Expendable Net Assets</u>	<u>\$ 11,278,319</u>	<u>\$ 13,693,122</u>	<u>\$ 16,039,439</u>
Total Expense	\$ 41,231,244	\$ 40,525,967	\$ 38,756,946
Equity Ratio:	0.4355	0.4135	0.4062
<u>Modified Net Assets</u>	<u>\$ 40,292,170</u>	<u>\$ 38,816,721</u>	<u>\$ 39,825,012</u>
Modified Assets	\$ 92,520,520	\$ 93,871,975	\$ 98,040,827
Net Income Ratio:	-0.0262	-0.0269	0.0163
<u>Change in Net Assets Without</u>			
<u>Donor Restrictions</u>	<u>\$( 1,051,689)</u>	<u>\$( 1,057,791)</u>	<u>\$ 642,022</u>
Total Unrestricted Revenue	\$ 40,179,555	\$ 39,337,436	\$ 39,398,968
<u>Strength Factor Scores:</u>			
Primary Reserve strength factor score	2.7354	3.0000	3.0000
Equity strength factor score	2.6130	2.4810	2.4373
Net Income strength factor score	0.3456	0.3277	1.8148
<u>Composite Score:</u>			
Primary Reserve Weighted Score	1.0942	1.2000	1.2000
Equity Weighted Score	1.0452	0.9924	0.9749
Net Income Weighted Score	<u>0.0691</u>	<u>0.0655</u>	<u>0.3630</u>
Total Composite Score (Rounded):	2.2	2.3	2.5

BETHEL UNIVERSITY  
FINANCIAL RESPONSIBILITY SUPPLEMENTAL SCHEDULE  
REQUIRED BY THE U.S. DEPARTMENT OF EDUCATION  
YEAR ENDED JULY 31, 2023

**Net Assets**

1. Net assets with donor restrictions: restricted in perpetuity	\$ 6,848,901
2. Other net assets with donor restrictions (not-restricted- in perpetuity):	
a. Annuities with donor restrictions	-
b. Term endowments	1,335,166
c. Life income funds (trusts)	-
d. Beneficial interest in assets held by others	3,985,774
Total annuities, term endowments, life income funds, and beneficial interests with donor restrictions	<u>\$ 5,320,940</u>

**Property, Plant and Equipment, net**

3. Pre-implementation property, plant and equipment, net (PP&E, net)	
a. Ending balance of last financial statements submitted to the Department of Education (July 31, 2019 financial statements)	\$ 65,830,140
b. Less subsequent depreciation and disposals	<u>(10,031,908)</u>
c. Balance Pre-implementation property, plant and equipment, net	55,798,232
4. Debt Financed Post-implementation property, plant and equipment, net	
Long-lived assets acquired with debt subsequent to July 31, 2019	-
5. Construction in progress - acquired subsequent to July 31, 2019	2,783,240
6. Post-implementation property, plant and equipment, net, acquired without debt:	
a. Long-lived assets acquired without use of debt subsequent to July 31, 2019	1,150,080
7. Total Property, Plant and Equipment, net - July 31, 2021	<u>\$ 59,731,552</u>

**Debt to be excluded from expendable net assets**

8. Pre-implementation debt:	
a. Ending balance of debt used for long-term purposes in the last financial statements submitted to the Department of Education (July 31, 2019):	\$ 45,817,779
b. Less subsequent debt repayments (net of debt issuance costs)	<u>(1,480,462)</u>
c. Balance pre-implementation debt used for long term purposes	44,337,317
9. Pre-implementation debt not used for the purchase of property, plant and equipment or liability greater than asset value	
a. Ending balance of debt not used for long-term purposes in the last financial statement submitted to the Department of Education (July 31, 2019):	13,782,317
b. Less subsequent debt repayments	<u>(13,782,317)</u>
c. Total pre-implementation debt not used for long term purposes	-
d.Total pre-implementation debt	44,337,317
10. Allowable post-implementation debt used for capitalized long-lived assets	3,778,503
11. Construction in progress (CIP) financed with current year debt	665,657
12. Long-term debt not for the purchase of property, plant and equipment or liability greater than asset value	6,552,835
a. Total debt and obligations under financing arrangement July 31, 2021	<u>\$ 55,334,312</u>

BETHEL UNIVERSITY  
FINANCIAL RESPONSIBILITY SUPPLEMENTAL SCHEDULE  
REQUIRED BY THE U.S. DEPARTMENT OF EDUCATION  
YEAR ENDED JULY 31, 2023

**Primary Reserve Ratio:**

Statement of Financial Position - Net assets  
1 without donor restrictions  
Statement of Financial Position - Net assets  
2 with donor restrictions  
  
3 None noted  
Statement of Financial Position and  
Supplemental Disclosures Property, plant  
4 and equipment, net, Line 7  
Supplemental Disclosures Property, plant  
5 and equipment, net, Line 3c  
  
Supplemental Disclosures Property, plant  
6 and equipment, net, Line 4  
  
Supplemental Disclosures Property, plant  
7 and equipment, net, Line 6a  
Supplemental Disclosures Property, plant  
8 and equipment, net, Line 5  
  
9 Supplement Disclosures, Line 8c  
  
10 Supplement Disclosures, Line 10  
Supplemental Disclosure - term  
endowments and beneficial interest with  
11 donor restrictions, Line 2d  
Supplemental Disclosure - term  
12 endowments, Line 2b  
Supplemental Disclosure - beneficial  
13 interests, Line 2c  
  
Supplemental Disclosure - Net assets with  
donor restrictions, restricted in perpetuity  
14 Line 1

Statement of Activities - Total operating  
expenses and total depreciation from non-  
15 operating activities  
16 None noted

**Equity Ratio:**

Statement of Financial Position - Net Assets  
17 without Donor Restrictions  
Statement of Financial Position - Net Assets  
18 with Donor Restrictions  
19 None noted  
  
20 None noted

Statement of Financial Position - Total  
21 Assets  
22 None noted  
23 None noted  
  
24 None noted

**Net Income Ratio**

Statement of Activities - Change in Net  
25 Assets Without Donor Restrictions  
Statement of Activities - Total Operating  
Revenue and Other Additions, Total  
investment income, net, without donor  
restrictions (operating and non-operating)  
26 and restricted capital contributions released

**Expendable Net Assets:**

Net assets without donor restrictions \$ 26,824,158  
  
Net assets with donor restrictions 13,000,854  
Secured and Unsecured related party  
receivables -  
  
Property, plant and equipment, net \$ 59,731,552  
Property, plant and equipment pre-  
implementation 55,798,232  
Property, plant and equipment post-  
implementation with outstanding debt for  
original purchase  
Property, plant and equipment post-  
implementation without outstanding debt for  
original purchase 1,150,080  
Construction in progress 1,654,684  
  
Long-term debt - for long term purposes pre-  
implementation 44,337,317  
Long-term debt - for long term purposes post-  
implementation 3,778,503  
  
Term endowments and beneficial interest  
with donor restrictions 5,320,940  
  
Term endowments 1,335,166  
  
Beneficial interests 3,985,774  
  
Net assets with donor restrictions: restricted  
in perpetuity 6,848,901

**Total Expenses and Losses**

Total expenses without donor restrictions -  
taken directly from Statement of Activities 38,756,946  
Net investment losses -

**Modified Net Assets:**

Net assets without donor restrictions 26,824,158  
  
Net assets with donor restrictions 13,000,854  
Intangible assets -  
Secured and Unsecured related party  
receivables -

**Modified Assets:**

Total Assets 98,040,827  
Lease right-of-use asset pre-implementation -  
Intangible assets -  
Secured and Unsecured related party  
receivables -

Change in Net Assets Without Donor  
Restrictions

642,022

Total Revenue and Gains

\$ 39,398,968

BETHEL UNIVERSITY  
 SCHEDULE OF NET ASSETS WITHOUT DONOR RESTRICTION, EXCLUSIVE OF  
 PROPERTY, BUILDINGS, EQUIPMENT, AND RELATED DEBT AND FINANCE LEASE  
 (UNAUDITED)  
 YEAR ENDED JULY 31, 2023

The Southern Association of School and Colleges, Commission on Colleges (SACSCOC), has various core requirements for meeting standards. Such requirements include Core Requirements 13.1 and 13.2(b) requiring, among other things, the University to present a statement of financial position of net assets without donor restrictions, exclusive of plant assets and plant-related debt, which represents the change in unrestricted net assets attributable to operations. The chart below is provided to meet this SACSCOC requirement. Although the University's net unrestricted assets, excluding plant, property, equipment, and related debt is negative, the trend over the past three fiscal years is positive, indicating the University has taken measures to strengthen its financial stability.

**Statements of Financial Position of  
 Unrestricted Net Assets, Exclusive of Plant  
 Assets and Plant-Related Debt**

	<u>2023</u>	<u>July 31, 2022 (as restated)</u>	<u>2021 (as restated)</u>
<i>Restatement of Net Assets without plant and plant-related debt</i>			
<b>Total Net Assets</b>	<b>\$ 39,825,012</b>	<b>\$ 38,816,721</b>	<b>\$ 40,292,170</b>
Less: Plant assets, net	(59,731,551)	(60,576,563)	(61,988,448)
Less: Restricted assets	(13,000,854)	(12,634,585)	(13,052,243)
Less: Debt Service Reserves	( 110,197)	( 48,757)	( 48,673)
Less: Investment in Real Property	(10,343,224)	(10,343,224)	( 476,810)
Less: Outstanding Pledges, net	( 7,868,314)	(11,725,355)	(17,961,516)
Add: plant-related, debt	48,061,155	47,241,590	45,822,585
<b>Net assets without donor restrictions, not including plant and debt</b>	<b><u>\$( 3,167,973)</u></b>	<b><u>\$ ( 9,270,173)</u></b>	<b><u>\$ ( 7,412,935)</u></b>

BETHEL UNIVERSITY  
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
YEAR ENDED JULY 31, 2023

<u>Federal Grantor/Pass-through Grantor/ Program or Cluster Title</u>	<u>Assistance Listing Number</u>	<u>Federal Expenditures</u>
U.S. Department of Education - Direct Awards		
<i>Student Financial Assistance - Cluster: (1)</i>		
Federal Direct Student Loans Program (Note C)	84.268	\$19,203,111
Federal Perkins Loan Program (Note B)	84.038	6,020
Federal Work-Study Program	84.033	104,140
Federal Supplemental Educational Opportunity Grants Program (Note D)	84.007	275,157
Federal Pell Grant Program	84.063	5,038,287
Federal TEACH Grants	84.379	<u>24,632</u>
Total Student Financial Assistance Cluster		<u>24,651,347</u>
 CARES Act: Higher Education Emergency Relief Fund:		
Federal Coronavirus Aid, Relief, and Economic Security Act – Student	84.425E	<u>392,303</u>
 U.S. Department of Education - Pass-through Program from:		
Special Education: Grants to States Tennessee Teachers Assistants Grant	84.027A	<u>24,632</u>
Total U.S. Department of Education		<u>25,068,282</u>
Total Expenditures of Federal Awards		<u>\$25,068,282</u>

(1) Tested as a major program

See independent auditor's report.



BETHEL UNIVERSITY  
NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
YEAR ENDED JULY 31, 2023

A. BASIS OF PRESENTATION

The accompanying schedule of expenditures of federal awards is presented in accordance with the requirements by Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance), on the accrual basis of accounting consistent with the basis of accounting used by the University in the preparation of its financial statements.

The University has elected not to use the 10-percent de minimis indirect cost rate allowed under the Uniform Guidance.

B. FEDERAL PERKINS LOAN PROGRAM - ASSISTANCE LISTING NUMBER #84.038

The outstanding loan balance for the Federal Perkins Loan Program at July 31, 2023 was \$-0-, net of the allowance for uncollectible loans of \$6,020. Total loan disbursements for the program for the year ended July 31, 2023, were \$-0-.

C. FEDERAL DIRECT LOANS PROGRAM - ASSISTANCE LISTING NUMBER #84.268

During the fiscal year ending July 31, 2023, the University processed \$19,203,111 of new loans under the Federal Direct Loans program (which includes subsidized and unsubsidized Stafford Loans, Parents for Undergraduate Students, and Supplemental Loans for Students).

D. MATCHING FUNDS

The University received a waiver from the U.S. Department of Education and elected not to provide matching funds for the Federal Supplemental Educational Opportunity Grants program during the fiscal year ended July 31, 2023.



Independent Auditor's Report on Internal Control Over  
Financial Reporting and on Compliance and Other Matters  
Based on an Audit of Financial Statements Performed in  
Accordance with Government Auditing Standards

The Board of Trustees  
Bethel University  
McKenzie, Tennessee

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Bethel University (the "University") (a nonprofit organization), which comprise the statements of financial position as of July 31, 2023, and the related statements of activities, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated February 22, 2024.

**Report on Internal Control over Financial Reporting**

In planning and performing our audit of the financial statements, we considered the University's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the University's internal control. Accordingly, we do not express an opinion on the effectiveness of the University's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements, on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.



Bethel University

### **Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether the University's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. 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 or other matters that are required to be reported under *Government Auditing Standards*.

### **Purpose of This Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the University's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the University's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

*Crosslin, PLLC*

Nashville, Tennessee  
February 22, 2024



Independent Auditor's Report on Compliance For the Major  
Program and on Internal Control Over Compliance  
Required by Uniform Guidance

The Board of Trustees  
Bethel University  
McKenzie, Tennessee

**Report on Compliance for the Major Federal Program**

***Opinion on the Major Federal Program***

We have audited Bethel University's (the "University") compliance with the types of compliance requirements identified as subject to audit in the OMB *Compliance Supplement* that could have a direct and material effect on each of the University's major federal program for the year ended July 31, 2023. The University's major federal program is identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the University complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on the major federal program for the year ended July 31, 2023.

***Basis for Opinion on the Major Federal Program***

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 the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the University and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for the major federal program. Our audit does not provide a legal determination of the University's compliance with the compliance requirements referred to above.



Bethel University

### ***Responsibilities of Management for Compliance***

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the University's federal programs.

### ***Auditor's Responsibilities for the Audit of Compliance***

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the University's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the University's compliance with the requirements of the major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the University's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the University's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the University's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.



Bethel University

### **Report on Internal Control over Compliance**

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

*Crosslin, PLLC*

Nashville, Tennessee

February 22, 2024

BETHEL UNIVERSITY  
SCHEDULE OF FINDINGS AND QUESTIONED COSTS  
YEAR ENDED JULY 31, 2023

I. SUMMARY OF INDEPENDENT AUDITOR'S RESULTS

Financial Statements

Type of auditor's report issued: Unmodified

Internal control over financial reporting:

- Material weakness(es) identified?      Yes   X   No
- Significant deficiency(ies) identified?      Yes   X   None Reported

Noncompliance material to financial statements noted?      Yes   X   No

Federal Awards

Internal control over major program:

- Material weakness(es) identified?      Yes   X   No
- Significant deficiency(ies) identified?      Yes   X   None Noted

Type of auditor's report issued on compliance for major program: Unmodified

Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)?      Yes   X   No



BETHEL UNIVERSITY  
SCHEDULE OF FINDINGS AND QUESTIONED COSTS  
YEAR ENDED JULY 31, 2023

I. SUMMARY OF INDEPENDENT AUDITOR'S RESULTS - Continued

Major Programs:

Assistance Listing Number	Name of Federal Program	Amount Expended
U.S. Department of Education - Direct Awards <i>Student Financial Assistance</i> - Cluster:		
84.268	Federal Direct Student Loans Program	\$ 19,203,111
84.038	Federal Perkins Loan Program	6,020
84.033	Federal Work-Study Program	104,140
84.007	Federal Supplemental Educational Opportunity Grants Program	275,157
84.063	Federal Pell Grant Program	5,038,287
84.379	Federal TEACH Grants	24,632

Dollar threshold used to distinguish between type A and type B programs

\$752,048

Auditee qualified as low-risk auditee

☒ Yes ☐ No

II. FINANCIAL STATEMENT FINDINGS

A. Material Weakness in Internal Control

None Reported.

B. Compliance Findings

None Reported.

III. FINDINGS AND QUESTIONED COSTS FOR FEDERAL AWARDS

None Reported.

BETHEL UNIVERSITY  
SCHEDULE OF PRIOR YEAR FINDINGS AND QUESTIONED COSTS  
YEAR ENDED JULY 31, 2023

The University had no prior audit findings related to the testing of its federal award programs.

**CUMBERLAND YOUTH  
AND FAMILY SERVICES**

FINANCIAL STATEMENTS  
AND  
AUDITORS' REPORT

DECEMBER 31, 2022

CUMBERLAND YOUTH AND FAMILY SERVICES

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*Members:*  
AMERICAN INSTITUTE OF  
CERTIFIED PUBLIC  
ACCOUNTANTS  
TEXAS SOCIETY OF CERTIFIED  
PUBLIC ACCOUNTANTS

**HANKINS, EASTUP, DEATON,  
TONN, SEAY & SCARBOROUGH**  
A Limited Liability Company

CERTIFIED PUBLIC ACCOUNTANTS

902 NORTH LOCUST  
P.O. BOX 977  
DENTON, TX 76202-0977

TEL. (940) 387-8563  
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### **Independent Auditors' Report**

Cumberland Youth and Family Services  
Denton, Texas

#### **Opinion**

We have audited the accompanying financial statements of Cumberland Youth and Family Services (a nonprofit organization), which comprise the statement of financial position as of December 31, 2022 and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements. The prior year comparative information has been derived from Cumberland Youth and Family Services' 2021 financial statements and, in our opinion dated July 19, 2022, we expressed an unmodified opinion on those financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Cumberland Youth and Family Services as of December 31, 2022, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

#### **Basis for Opinion**

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financials section of our report. We are required to be independent of Cumberland Youth and Family Services and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### **Responsibilities of Management for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Cumberland Youth and Family Services' ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

#### **Auditors' Responsibility for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with general accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgement made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Cumberland Youth and Family Services' internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Cumberland Youth and Family Services' ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

*Hankins, Eastup, Deaton, Tonn, Seay & Scarborough*

Hankins, Eastup, Deaton, Tonn, Seay & Scarborough, LLC  
Denton, Texas  
August 18, 2023

**CUMBERLAND YOUTH AND FAMILY SERVICES**STATEMENT OF FINANCIAL POSITION  
DECEMBER 31, 2022  
WITH COMPARATIVE TOTALS FOR 2021

ASSETS:		
	2022	2021
Cash and cash equivalents	\$ 218,652	\$ 633,973
Due from Board of Stewardship	64,676	61,885
Other receivables	163,336	273,539
Land, buildings and equipment, net	2,808,527	2,944,315
Other long-term investments	8,148,596	10,417,084
<b>TOTAL ASSETS</b>	<b>\$ 11,403,787</b>	<b>\$ 14,330,796</b>
LIABILITIES AND NET ASSETS:		
Liabilities:		
Accounts payable	\$ 48,199	\$ 68,489
Accrued liabilities	74,679	76,970
Line of credit - First United Bank	-	200,000
Total Liabilities	122,878	345,459
Net Assets:		
Without donor restrictions:		
Undesignated	2,491,105	4,324,287
Invested in property and equipment	2,808,527	2,944,315
	5,299,632	7,268,602
With donor restrictions:		
Perpetual in nature	5,942,067	6,667,631
Subject to purpose or use restrictions	20,172	26,446
Time-restricted for future periods	19,038	22,658
	5,981,277	6,716,735
Total Net Assets	11,280,909	13,985,337
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 11,403,787</b>	<b>\$ 14,330,796</b>

See Accompanying Notes to the Financial Statements.



**CUMBERLAND YOUTH AND FAMILY SERVICES**

STATEMENT OF ACTIVITIES  
FOR THE YEAR ENDED DECEMBER 31, 2022  
WITH COMPARATIVE TOTALS FOR 2021

		With Donor Restrictions			
	Without Donor Restrictions	Purpose or Use Restrictions	Not Subject to Appropriation	2022 Total	2021 Total
Revenues, Gains and Other Support:					
Contributions and grants	\$ 702,775	\$ -	\$ 32,000	\$ 734,775	\$ 1,212,805
CRP revenue	977,975	-	-	977,975	1,082,020
CCFP food program revenue	42,497	-	-	42,497	45,459
Supervised independent living	74,209	-	-	74,209	-
Counseling & treatment services	15,175	-	-	15,175	58,586
Denominational support	53,208	-	-	53,208	60,689
Income on long-term investments	63,489	-	23,972	87,461	108,376
Unrealized gains on investments	-	-	-	-	1,089,256
Oil and gas royalties	3,715	-	-	3,715	10,442
Rents	39,471	-	-	39,471	63,944
Insurance Proceeds	-	-	-	-	51,661
Special events	116,941	-	-	116,941	111,399
Other revenue	21,204	-	-	21,204	4,427
Subtotal	2,110,659	-	55,972	2,166,631	3,907,565
Net assets released from Restrictions	267,685	(279)	(267,406)	-	-
Total Revenue, Gains and Other Support	2,378,344	(279)	(211,434)	2,166,631	3,907,565
Expenses and Losses:					
Program services:					
Children's residential program	2,124,222	-	-	2,124,222	2,318,727
Family residential program	263,120	-	-	263,120	271,071
Counseling	241,255	-	-	241,255	134,797
Supervised independent living	218,547	-	-	218,547	30,671
Administration	500,776	-	-	500,776	486,862
Development	384,424	-	-	384,424	308,248
Total Expenses	3,732,344	-	-	3,732,344	3,550,376
Losses:					
Unrealized losses on investments	614,970	9,615	514,130	1,138,715	-
Total Expenses and Losses	4,347,314	9,615	514,130	4,871,059	3,550,376
Change in net assets	(1,968,970)	(9,894)	(725,564)	(2,704,428)	357,189
Net assets at beginning of year	7,268,602	49,104	6,667,631	13,985,337	13,628,148
Net assets at end of year	\$ 5,299,632	\$ 39,210	\$ 5,942,067	\$ 11,280,909	\$ 13,985,337

See Accompanying Notes to the Financial Statements.

CUMBERLAND YOUTH AND FAMILY SERVICESSTATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED DECEMBER 31, 2022  
WITH COMPARATIVE TOTALS FOR 2021

	2022	2021
Cash Flows from Operating Activities:		
Change in net assets	\$ (2,704,428)	\$ 357,189
Adjustments to reconcile change in net assets to net cash provided by operating activities:		
Depreciation	177,871	179,268
(Increase) Decrease in receivables	107,412	25,002
(Increase) Decrease in prepaid expenses	-	8,275
Increase (Decrease) in accounts payable/accrued liabilities	(22,581)	(8,599)
Increase (Decrease) in deferred revenue	-	(13,900)
Unrealized losses (gains) on investments	1,138,715	(1,089,256)
Contributions restricted for long-term investment	(32,000)	(225)
Net Cash Provided (Used) by Operating Activities	(1,335,011)	(542,246)
Cash Flows from Investing Activities:		
Purchase of fixed assets	(42,083)	(28,565)
Investment withdrawals	1,129,773	129,338
Net Cash Provided by Investing Activities	1,087,690	100,773
Cash Flows from Financing Activities:		
Principal payments on line of credit	(200,000)	-
Proceeds from contributions restricted for investment in endowment	32,000	225
Net Cash Provided (Used) by Financing Activities	(168,000)	225
Net Increase (Decrease) in Cash and Cash Equivalents	(415,321)	(441,248)
Cash and Cash Equivalents at Beginning of Year	633,973	1,075,221
Cash and Cash Equivalents at End of Year	\$ 218,652	\$ 633,973
Supplemental Data:		
Interest paid during the year	\$ 4,644	\$ 4,360

See Accompanying Notes to the Financial Statements.

**CUMBERLAND YOUTH AND FAMILY SERVICES**

STATEMENT OF FUNCTIONAL EXPENSES  
FOR THE YEAR ENDED DECEMBER 31, 2022  
WITH COMPARATIVE TOTALS FOR 2021

	Program Services			
	Children's Residential Program	Family Residential Program	Counseling	Supervised Independent Living Program
Salaries and Wages	\$ 1,341,305	\$ 105,866	\$ 174,846	\$ 76,713
Employee Benefits	98,713	10,361	13,295	18,021
Payroll Taxes	86,529	8,014	13,174	9,051
Total Salaries and Related Expenses	1,526,547	124,241	201,315	103,785
Basic care and hygiene	7,163	-	-	-
Groceries	78,781	192	-	-
Normalcy activities & resident dining out	78,220	-	-	-
Progress and barrier funds for residents	-	21,076	-	-
Clothing	29,065	-	-	-
Medical and dental care	2,615	-	-	-
Incentive stipend	15,890	-	-	33,862
Utilities and internet	48,692	48,692	5,902	30,986
Property, liability insurance	37,294	18,647	9,324	23,309
Building/grounds R&M	21,573	21,573	2,615	13,728
Supplies, postage, printing	25,735	777	48	777
Computer software, maintenance	16,794	6,718	6,718	3,359
Staff recruitment/training	24,175	-	1,511	302
Program expansion	-	-	-	3,183
Vehicle expenses	1,733	693	347	693
Travel	6,596	1,319	330	2,638
COVID-19 expense	-	711	-	-
Legal and professional fees	26,854	647	3,881	647
Dues and subscriptions	1,063	1,062	1,062	1,063
General assembly	-	-	-	-
Development	-	-	-	-
Board expense	-	-	-	-
Bad debt expense	58,773	-	-	-
Interest/finance charges	-	-	-	-
Other	415	3,202	1,091	-
Total Expenses Before Depreciation	2,007,978	249,550	234,144	218,332
Depreciation	116,244	13,570	7,111	215
TOTAL EXPENSES	<u>\$ 2,124,222</u>	<u>\$ 263,120</u>	<u>\$ 241,255</u>	<u>\$ 218,547</u>

The accompanying notes are an integral part of this statement.

Supporting Services					
Total	Development	Administration	Total	2022 Total Expenses	2021 Total Expenses
\$ 1,698,730	\$ 207,413	\$ 264,543	\$ 471,956	\$ 2,170,686	\$ 1,989,298
140,390	15,771	20,115	35,886	176,276	182,514
116,768	15,628	19,932	35,560	152,328	138,823
1,955,888	238,812	304,590	543,402	2,499,290	2,310,635
7,163	-	-	-	7,163	13,079
78,973	-	8,596	8,596	87,569	92,385
78,220	-	-	-	78,220	88,200
21,076	-	-	-	21,076	-
29,065	-	-	-	29,065	19,344
2,615	-	-	-	2,615	2,954
49,752	-	-	-	49,752	26,832
134,272	5,902	7,377	13,279	147,551	138,818
88,574	-	4,662	4,662	93,236	71,684
59,489	2,615	3,268	5,883	65,372	166,693
27,337	1,909	9,420	11,329	38,666	78,801
33,589	8,154	33,694	41,848	75,437	117,487
25,988	1,511	2,720	4,231	30,219	28,638
3,183	-	-	-	3,183	16,259
3,466	-	-	-	3,466	12,380
10,883	330	1,979	2,309	13,192	7,947
711	-	755	755	1,466	11,100
32,029	1,293	84,343	85,636	117,665	36,103
4,250	1,747	2,841	4,588	8,838	7,082
-	-	109	109	109	9,161
-	106,221	-	106,221	106,221	96,710
-	-	1,076	1,076	1,076	3,151
58,773	-	-	-	58,773	-
-	-	6,777	6,777	6,777	4,977
4,708	703	3,065	3,768	8,476	10,688
2,710,004	369,197	475,272	844,469	3,554,473	3,371,108
137,140	15,227	25,504	40,731	177,871	179,268
<u>\$ 2,847,144</u>	<u>\$ 384,424</u>	<u>\$ 500,776</u>	<u>\$ 885,200</u>	<u>\$ 3,732,344</u>	<u>\$ 3,550,376</u>

**CUMBERLAND YOUTH AND FAMILY SERVICES****NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2022****NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES****Organization and Nature of Activities**

Cumberland Youth and Family Services (Cumberland) offers safe housing, counseling and treatment, and supportive services to children, youth, young adults and families impacted by the systemic cycles of abuse, neglect, trauma, family violence, and poverty. The agency's aim is to provide programs and services that are age-appropriate, trauma-informed and personalized to meet the specific needs of our residents.

Three Cumberland programs serve youth in foster care. Known collectively as the Children's Residential Program, these residential programs are licensed by the Texas Department of Family Protective Services to serve children ages 5-18, with placement preference given to youth ages 10-17. The Children's Residential Program includes: Shelter Services, often a first stop for children and youth who have been immediately removed from their homes by CPS; Adolescent Services for teens who would benefit from life skills support and permanency planning; and Treatment Services for teen girls who have experienced significant trauma and would benefit from a stability, structure and intensive counseling support as they transition from more restrictive environments.

Cumberland's Family Residential Program provides housing, case management and supportive services to employed, dedicated single-parent families working to overcome histories of trauma or family violence. Through case management, programming and intentional partnerships, Cumberland helps move these families toward greater self-sufficiency and independence.

In late 2021, the agency began plans to launch a Supervised Independent Living Program to provide a stable living and learning environment for young adults aging out of foster care. The program launched in 2022.

Cumberland was founded in 1904, by the Cumberland Presbyterian Church denomination to provide housing to orphans in need. In 1932, the organization relocated from its original location in Bowling Green, Kentucky to Denton, Texas, where services continue to be provided today. After many years as a ministry of the church, Cumberland took steps toward organizational autonomy in 2012. That year, Cumberland Youth and Family Services entered into a formal covenant agreement with denomination and became a separate legal entity. For 90 years, Cumberland Youth and Family Services was known as Cumberland Presbyterian Children's Home. Like many organizations that have navigated more than a century of service, the agency wanted a name that better embodied the breadth and depth of current programming and future capabilities. The name change was approved by the Board of Trustees in August 2021 and also by the Texas Secretary of State.

**Basis of Presentation**

The financial statements are prepared on an accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. Revenues and related assets are recognized when earned, and expenses are recognized when the obligation is incurred. They are presented in accordance with the provisions of Financial Accounting Standards Board ("FASB") ASU No. 2016-14, "Not-For-Profit Entities".

FASB ASU 2016-14 establishes standards for general-purpose external financial statements for nonprofit organizations, including a statement of financial position, a statement of activities, a statement of functional expense and a statement of cash flows. FASB ASU 2016-14 requires the classification of net assets and its revenues, expenses, gains and losses into three categories, if applicable, based on existence or absence of donor-imposed restrictions. The categories are "without donor restrictions" and "with donor restrictions".

### CUMBERLAND YOUTH AND FAMILY SERVICES

#### NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2022

Accordingly, net assets of Cumberland and changes therein are classified and reported as follows:

Net assets without donor restrictions – Net assets that are not subject to donor-imposed stipulations. Included in this classification are net assets earmarked by the Board for future purposes.

Net assets subject to purpose or use restrictions – Net assets subject to donor-imposed stipulations that specify a use that is more specific than broad limits relating to purposes under which Cumberland operates.

Net assets not subject to appropriation or expenditure – Net assets subject to donor-imposed restrictions that must be maintained permanently by Cumberland. Generally, the donors of these assets permit Cumberland to use all or part of the income earned on any related investments for the specific donor purpose.

#### Public Support and Revenue

In the absence of a donor's explicit stipulation or circumstances surrounding the receipt of a contribution that make clear the donor's implicit restriction on use, contributions are reported as revenues or gains without donor restrictions, which increase net assets without donor restrictions. All donor-restricted contributions are reported as either net assets subject to purpose restrictions or net assets not subject to appropriation or expenditure, depending on the nature of the restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), such restricted net assets are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions.

Unconditional promises to give are recorded as received. Contributions receivable due in the next year are recorded at their net realizable value. Contributions receivable due in subsequent years are recorded at the present value of their net realizable value, using interest rates applicable to the years in which the promises are received to discount the amounts. There were no unconditional promises to give at December 31, 2022.

Contributions of donated noncash assets are recorded at their fair values in the period received. Contributions of donated services that create or enhance nonfinancial assets or that require specialized skills, are provided by individuals possessing those skills, and would typically need to be purchased if not provided by donation, are recorded at their fair values in the period received. Although individuals volunteer their time and perform a variety of tasks that assist the Foundation, these services do not meet the criteria for recognition as donated services.

#### Income Taxes

Cumberland is exempt from Federal income taxes under Section 501(c)(3) of the Internal Revenue Code. In addition, Cumberland has been determined by the Internal Revenue Service not to be a private foundation within the meaning of Section 509(a)(1) and 170 (b)(1)(A)(vi) of the Code.

### CUMBERLAND YOUTH AND FAMILY SERVICES

#### NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2022

##### Fixed Assets

All acquisitions of property and equipment in excess of \$5,000 and all expenditures for repairs, maintenance, or improvements that significantly prolong the useful lives of the assets are capitalized. Prior to 1/1/13 Cumberland used an acquisition cost threshold of \$1,000 but increased the threshold to \$5,000 at that date in order to reduce the administrative costs of recording and tracking items of furniture and equipment. Purchases of property and equipment are recorded at cost. Donations of property and equipment are recorded as support at their estimated fair value at the date of gift. 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, Cumberland reports expirations of donor restrictions when the donated or acquired assets are placed in service as instructed by the donor. Cumberland reclassifies temporarily restricted net assets to unrestricted net assets at that time. Property and equipment are depreciated using the straight-line method over the estimated useful life of assets.

The class lives of the more significant items within each property classification are as follows:

Vehicles	5 years
Equipment	5 to 10 years
Furniture and fixtures	5 to 10 years
Buildings	20 to 40 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 the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Accordingly, actual results could differ from those estimates.

##### Cash and Cash Equivalents

For purposes of the statement of cash flows, Cumberland considers all highly liquid investments with a maturity of three months or less to be cash equivalents.

#### **NOTE B – INVESTMENTS**

Investments in equity securities with readily determinable fair values and all investments in debt securities are measured at fair value. All non cash contributions are recorded at fair value at the date of receipt. Stock is recorded at the average of the high and low selling price on the date received. Investments sold are recorded at amount received on the trade date.



**CUMBERLAND YOUTH AND FAMILY SERVICES****NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2022**

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Investment income and realized gains and losses are reported as increases in unrestricted net assets unless the donor placed restrictions on the income's use. The change in fair value between years along with realized gains or losses are reflected in the statement of activities in the year of the change.

Some investments are held and managed by the Board of Stewardship, Finance and Benefits of the Cumberland Presbyterian Church, while other investments are held in an investment brokerage account in the name of Cumberland, and are managed by investment managers of the brokerage firm. No single investment exceeds five percent of Cumberland's net assets.

**NOTE C – ENDOWMENTS**

As required by U.S. generally accepted accounting principles, net assets associated with endowment funds are classified and reported based on the existence of donor-imposed restrictions. The Board of Directors of Cumberland has interpreted the Uniform Prudent Management of Institutional Funds Act of 2006 ("UPMIFA") as requiring the preservation of the fair value of the original gift as of the gift date of the donor-restricted endowment funds absent explicit donor stipulations to the contrary. As a result of this interpretation, Cumberland classifies the original value of gifts donated to the permanent endowment and the original value of subsequent gifts to the permanent endowment as perpetual in nature. The remaining portion of the donor-restricted endowment fund that is not classified as perpetual in nature is restricted until those amounts are appropriated for expenditure by the Organization in a manner consistent with the stand of prudence prescribed by UPMIFA. The Board of Directors will appropriate funds from the endowment funds based on specific needs and budgeting requirements from year to year. UPMIFA does not apply to beneficial interests in perpetual trusts.

In accordance with UPMIFA, Cumberland considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds:

- (1) The duration and preservation of the fund.
- (2) The purposes of Cumberland and the donor-restricted endowment fund.
- (3) General economic conditions.
- (4) The possible effect of inflation and deflation.
- (5) The expected total return from income and the appreciation of investments.
- (6) Other resources of Cumberland.
- (7) The investment policies of Cumberland.

Investment and spending policies have been adopted that attempt to preserve endowment assets. The overall investment objective of the endowment assets is to maximize the return on invested assets while minimizing risk and expenses. This is done through prudent investing and planning, as well as through the maintenance of a diversified portfolio.

Cumberland's endowments consist of 88 individual donor-restricted funds established by individual donors for a variety of purposes. Net assets associated with endowments are classified and reported based on the existence or absence of donor-imposed restrictions.

**CUMBERLAND YOUTH AND FAMILY SERVICES**NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2022

A reconciliation of the beginning and ending balances of endowment funds is as follows:

Balance, 12/31/21	\$ 5,936,929
Contributions	32,000
Earnings	17,574
Investment gains (losses)	(636,485)
Distributions	(255,920)
Balance, 12/31/22	<u>\$ 5,094,098</u>

The 12/31/22 balance consists of the following:

Endowments held by the Board of Stewardship	\$ 5,037,330
Funds held at J.P. Morgan	19,841
DeWitt and Maurice Myers	<u>36,927</u>
Total	<u>\$ 5,094,098</u>

**Funds with Deficiencies**

From time to time, the fair value of assets associated with individual donor restricted endowment funds may fall below the level that the donor requires Cumberland to retain as a fund of perpetual duration. Cumberland did not have any net deficiencies of this nature as of December 31, 2022.

**Return Objectives and Risk Parameters**

Cumberland has adopted investment and spending policies for endowment assets that attempt to provide a predictable stream of funding to programs supported by its endowment while seeking to maintain the purchasing power of the endowment assets. Under this policy, as approved by the board of trustees, the endowment assets are invested in equity securities, fixed-income securities and short-term reserves with asset allocation within defined acceptable ranges, while assuming a moderate level of investment risk. Cumberland expects its endowment funds, over time, to provide an average rate of return sufficient to provide operating funds as needed. Actual returns in any given year may vary from this amount.

**Strategies Employed for Achieving Objectives**

To satisfy its long-term rate-of-return objectives, Cumberland relies on a total return strategy in which investment returns are achieved through both capital appreciation (realized and unrealized) and current yield (interest and dividends). Cumberland targets a diversified asset allocation that places a greater emphasis on equity-based investments to achieve its long-term return objectives within prudent risk constraints.

**Spending Policy and How the Investment Objectives Relate to Spending Policy**

The Board of Stewardship, which manages the majority of the permanent endowments of Cumberland, has adopted a written spending policy that commits it to annual distributions from the endowment fund balances. Those distributions are used to help fund Cumberland's operating budget. Over the long term, Cumberland expects the current spending policy to allow its endowment to continue to grow. This is consistent with Cumberland's objective to maintain the purchasing power of the endowment assets held in perpetuity or for a specified term as well as to provide additional real growth through new gifts and investment return.

**CUMBERLAND YOUTH AND FAMILY SERVICES****NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2022****NOTE D – FAIR VALUE OF FINANCIAL INSTRUMENTS**

Cumberland's financial instruments, none of which are held for trading purposes, include cash, securities and receivables. Cumberland has estimated fair value of financial instruments in accordance with requirements of SFAS No. 157. The estimated fair value amounts have been determined by Cumberland, using available market information and appropriate valuation methodologies. However, considerable judgment is necessarily required in interpreting market data to develop the estimates of fair value. Accordingly, the estimates presented herein are not necessarily indicative of the amounts that Cumberland could realize in a current market exchange. The use of different market assumptions and estimation methodologies may have a material effect on the estimated fair value amounts. The carrying amount of cash and cash equivalents, and receivables approximated fair market value at December 31, 2022 because of their relatively short maturity and market terms. The fair value of long term investments at December 31, 2022 is determined based on quoted market values for U.S. government securities, fixed income securities and equity securities.

Financial instruments are considered Level 1 when their values are determined using quoted prices in active markets for identical assets that the reporting entity has the ability to access at the measurement date. Level 2 inputs are inputs other than quoted prices included within Level 1, such as quoted prices for similar assets in active or inactive markets, inputs other than quoted prices that are observable for the asset, or inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Financial instruments are considered Level 3 when their values are determined using pricing models, discounted cash flow methodologies or similar techniques and at least one significant model assumption or input is unobservable. Level 3 financial instruments also include those for which the determination of fair value requires significant management judgment or estimation.

In accordance with these definitions, the following table represents Cumberland's fair value hierarchy for its investments measured at fair value as of December 31, 2022:

	Quoted Prices for Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Total
Equity securities	\$ 6,865,771	\$ -	\$ 6,865,771
Fixed income securities	-	1,282,825	1,282,825
Total	<u>\$ 6,865,771</u>	<u>\$ 1,282,825</u>	<u>\$ 8,148,596</u>

**CUMBERLAND YOUTH AND FAMILY SERVICES**NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2022

The estimated fair value of investments was determined by Cumberland in accordance with its investment policy. Estimated fair value is determined by Cumberland based on a number of factors, including: comparable publicly traded securities, the costs of investments to Cumberland, as well as the current and projected operating performance. Changes in unrealized appreciation or depreciation of the investments are recognized as unrealized gains and losses in the statement of activities. Because of the inherent uncertainty of these valuations, the estimated values may differ from the actual fair values that may or may not be ultimately realized.

**NOTE E - LAND, BUILDINGS AND EQUIPMENT**

Land, buildings and equipment at December 31, 2022 consist of the following:

	<u>Cost</u>	<u>Accumulated Depreciation</u>	<u>Book Value</u>
Land	\$ 23,477		\$ 23,477
Buildings	5,897,431	\$ 3,387,975	2,509,456
Campus infrastructure	583,513	400,269	183,244
Furniture & equipment	483,684	391,334	92,350
Vehicles	150,037	150,037	-
Total	<u>\$ 7,138,142</u>	<u>\$ 4,329,615</u>	<u>\$ 2,808,527</u>

**NOTE F – NET ASSETS SUBJECT TO PURPOSE, USE OR TIME RESTRICTIONS**

Net assets subject to purpose, use or time restrictions are available for the following purposes or periods:

Lena Hart Educational Fund	\$ 6,404
Humphrey Scholarship Endowment	2,747
Walker Trimble Scholarship Fund	6,006
David Long Memorial Fund	769
Sybil V. Cockerham College Fund	2,483
Eleanor Sargeant Endowment	1,763
For periods after December 31, 2022 - term endowment to be received in a future year – Naomi Locke Trust	<u>19,038</u>
Total	<u>\$ 39,210</u>

**CUMBERLAND YOUTH AND FAMILY SERVICES**NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2022**NOTE G - OTHER LONG-TERM INVESTMENTS**

	<u>Total</u>	<u>Unrestricted</u>	<u>Purpose/Use Restrictions</u>	<u>Not Subject to Appropriation</u>
Endowments held by the Board of Stewardship	\$ 5,037,330	\$ -	\$ -	\$ 5,037,330
Mutual funds held by First National Bank – Virginia Ekiss Trust	321,654	-	-	321,654
Mutual funds held by Regions Bank – Laura Harpole Trust	85,115	-	-	85,115
Mutual funds held by Fairfield Natl. Bank - Naomi Locke Trust	19,038	-	19,038	-
Funds held at J P Morgan:				
Lena Hart Educational Fund	8,904	-	6,404	2,500
Humphrey Scholarship Endowment	6,228	-	2,747	3,481
Walker Trimble Scholarship Fund	14,286	-	6,006	8,280
David Long Memorial Fund	1,769	-	769	1,000
Sibyl V. Cockerham College Fund	4,483	-	2,483	2,000
Eleanor Sargeant Endowment	4,343	-	1,763	2,580
Operating Reserve	2,201,221	2,201,221	-	-
Stocks held at Charles Schwab:				
Operating Reserve	3,025	3,025	-	-
4,000 shares Exxon-Mobil held by CPCH - Jessie DiCarlo Endowment	441,200	-	-	441,200
Total	<u>\$ 8,148,596</u>	<u>\$ 2,204,246</u>	<u>\$ 39,210</u>	<u>\$ 5,905,140</u>

**CUMBERLAND YOUTH AND FAMILY SERVICES**NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2022**NOTE H – NET ASSETS PERPETUAL IN NATURE**

Net assets perpetual in nature are restricted as follows:

Investments in perpetuity, the income from which is expendable to support an activities of CYFS	<u>\$ 5,942,067</u>
Total	<u><u>\$ 5,942,067</u></u>

**NOTE I – SUBSEQUENT EVENTS**

Management evaluates subsequent events through the date of the report, which is the date the financial statements were available to be issued.

**NOTE J – COMPONENTS OF INVESTMENT RETURN**

Investment return for the year ended December 31, 2022, including interest and dividends on investments and interest earned on cash balances is summarized as follows:

Unrestricted investment return:	
Interest and dividend income:	
JP Morgan investments	\$ 79,487
Exxon Mobil stock investment	14,200
Other	15,402
Unrealized gains (losses) on investments	<u>(614,970)</u>
Total unrestricted investment return	<u>(505,881)</u>
Restricted investment return:	
Interest income:	
Board of Stewardship investments	17,574
Other	6,398
Unrealized gains (losses) on investments	<u>(523,745)</u>
Total restricted investment return	<u>(499,773)</u>
Less investment management fees	<u>(14,796)</u>
Total Investment Return (Loss)	<u><u>\$ (1,020,450)</u></u>

**NOTE K – BANK LINE OF CREDIT**

Cumberland has a \$250,000 line of credit established at First United Bank of Texas for working capital purposes. Total outstanding in the line of credit as of December 31, 2022 was \$0. Total interest paid during 2022 on the line of credit was \$4,644.

**CUMBERLAND YOUTH AND FAMILY SERVICES****NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2022****NOTE L – LIQUIDITY AND AVAILABILITY OF FINANCIAL ASSETS**

Cumberland has \$446,664 of financial assets at the statement of financial position date, consisting of cash in its operating bank accounts and investment accounts of \$218,652 and receivables from the Board of Stewardship and from providing program services of \$228,012. None of these financial assets are subject to donor restrictions, time restrictions or other contractual restrictions that make them unavailable for general expenditure within one year of the statement of financial position date.

Endowment funds consist of donor-restricted endowments. Income from donor-restricted endowments is restricted for specific purposes, with the exception of the amount available for general use. Donor-restricted endowment funds are not available for general expenditure but income earned on investments in perpetuity is available to support the activities of Cumberland.

The financial assets balance of \$446,664 at 12/31/2022 represents approximately 45 days of normal operating expenses. As part of its liquidity management, the Cumberland structures its financial assets to be available as its general expenses, liabilities and other obligations come due. Cash in excess of daily requirements is invested in certificates of deposit and various short-term and long-term investments, with most of the investments managed by JP Morgan.

**NOTE M – FUNCTIONAL EXPENSES**

The costs of program and supporting services activities have been summarized on a functional basis in the accompany statement of activities. The statement of functional expenses presents the natural classification detail of expenses by function. Accordingly, certain costs have been allocated among the program and supporting services benefited. Salaries and benefits are allocated based on estimates of time spent by personnel in each program or supporting activity. All other expenses are reported based on the program or supporting activity that benefits from the expense.



**SUPPLEMENTAL SCHEDULE**

**CUMBERLAND YOUTH AND FAMILY SERVICES**SCHEDULE OF BOARD OF STEWARDSHIP ENDOWMENTS  
DECEMBER 31, 2022

## Donor-established Endowments:

	<u>Balance</u>
Merlyn & Joann Kitterman Alexander	\$ 1,021
W.A. and Elizabeth Bearden Trust	11,622
Grace Johnson Beasley Memorial Endowment	27,060
Bethlehem CPC Memorial Endowment	4,423
Bridges Scholarship Fund	30,554
J.T. and Dorothy Britt Trust	8,183
Children's Home Endowment	236,066
Lavenia Campbell Cole Trust 20%	14,885
Lavenia Campbell Cole Annuity Endowment	60,450
Lavenia Cole Testamentary Trust 25%	536,441
Mrs. A.L. Colvin Memorial Fund	1,614
John W. and Eva Cox Trust Fund	22,656
Steve Curry Trust	397,699
Daniel Class, First Cumberland Presbyterian Church	23,398
Donnie Curry Davis Memorial	136,918
Mary Elberta Davis Memorial	14,610
Fred and Mattie Mae Dwiggin Memorial Trust	58,662
J.S. Eustis Memorial Trust Fund	9,261
Clester H. Evans, Sr., Trust	15,462
John M. Friedel Trust	15,994
Joyce C. Frisby Memorial Endowment	20,612
Vaughn and Mary Elizabeth Fults Trust	14,753
Garner-Miller Memorial Trust	9,267
James C. and Freda M. Gilbert Endowment	84,991
Henry and Jayne Glaspy Memorial Fund	6,038
Rev. W.J. Gregory Memorial	75,890
Glenn Griffin Endowment	32,353
Rev. and Mrs. Henry M. Guynn Memorial	3,362
Chad Harper Endowment	19,066
Newsome and Imogene Harvey Endowment	1,856
Clarence & Lula Herring Endowment	4,417
Kenneth and Clara Holsopple Trust	39,105
George and Lottie M. Hutchins Trust	831,656
Norma K. Johnson Memorial Library	8,346
P.F. Johnson Memorial Endowment	13,855
Robert and Genevie Johnson Endowment	4,154
Mr. and Mrs. Robert L. Johnson	8,730
Violet Louise Jolly Endowment	881
Eulava Joyce Memorial Trust	7,285
Ruth Cypert and Harlie Klugler Memorial Fund	14,670
Blanche R. Lake Endowment	10,572
Wade P. Lane/Maude Dorrough Memorial Trust	6,959
Adolphus M. Latta Memorial Trust	37,546
Mr. and Mrs. Robert F. Little Endowment Fund	26,531
Charles E. and Addie Mae Lloyd Endowment Fund	16,538
Tony and Ann Martin Endowment	3,840
Mrs. Lucille (Lucy) Mast Endowment	3,903

CUMBERLAND PRESBYTERIAN CHILDREN'S HOMESCHEDULE OF BOARD OF STEWARDSHIP ENDOWMENTS (CONT'D)  
DECEMBER 31, 2022

## Donor-established Endowments:

	Balance
W.B. and Azales McClurkan, Sr. Memorial	\$ 14,139
Williams J. McCall Memorial Trust	7,285
McEwen Church Trust	5,596
McKinley and Barnett Families Endowment	641,479
J.C. McKinley Endowment	13,794
Velma McKinley Trust	13,794
Mary McKnight Memorial Trust	8,293
Kenneth and Mae Moore Endowment Fund	5,150
Operational Trust Fund	108,366
Bert and Pat Owen Endowment	1,146
Hamilton & Merion Parks Family Trust #3	13,931
Joe Parr Trust Fund	57,265
Martha Sue Parr Endowment	1,169
Mary M. Poole Endowment Fund	700,614
Jack and Mary Proctor Memorial Trust Fund	46,712
SQ&K Maurine Proctor Trust	4,138
Mary Acena Prewitt Trust Fund	66,037
Rev. and Mrs. Joe Reed Memorial	4,387
Marguerite D. Richards Endowment	18,605
Agnes Durbin Richardson Trust	22,069
Pat N. & Essie H. Roberts Memorial	43,075
Frances Benefield Roberts Trust Fund	1,706
Rev. and Mrs. John A. Russell Memorial	3,331
John Ann and Mary Shimer	10,966
Rev. W.B. and Lydia Snipes Memorial Trust	30,397
Don M. & Nancy Tabor Endowment Trust	25,208
Townsend Trust Fund	28,114
Hattie A. Wheelless Fund	14,462
Whitfield Family Endowment	8,818
Porter and Hattie S. Williamson Memorial Trust	125,438
Helen Wynn Endowment Fund	16,852
Maxie and Will Young Memorial Endowment	15,184
Dixie Campbell Zinn Memorial Trust	4,565
Dr. John P. Austin Endowment	21,090
Total	<u>\$ 5,037,330</u>



Memphis Theological Seminary  
of the Cumberland Presbyterian Church  
Financial Statements  
July 31, 2023 and 2022

# MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH

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July 31, 2023 and 2022

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## INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees  
Memphis Theological Seminary of the Cumberland Presbyterian Church  
Memphis, Tennessee

### Report on the Audit of the Financial Statements

#### *Opinion*

We have audited the accompanying financial statements of Memphis Theological Seminary of the Cumberland Presbyterian Church (a nonprofit organization), which comprise the statement of financial position as of July 31, 2023, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements present fairly, in all material respects, the financial position of Memphis Theological Seminary of the Cumberland Presbyterian Church as of July 31, 2023, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

#### *Basis for Opinion*

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Memphis Theological Seminary of the Cumberland Presbyterian Church and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

#### *Responsibilities of Management for the Financial Statements*

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Memphis Theological Seminary of the Cumberland Presbyterian Church's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

#### *Auditor's Responsibilities for the Audit of the Financial Statements*

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material

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misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Memphis Theological Seminary of the Cumberland Presbyterian Church's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

#### ***Report on Summarized Comparative Information***

We have previously audited Memphis Theological Seminary of the Cumberland Presbyterian Church's 2022 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated November 21, 2022. In our opinion, the summarized comparative information presented herein as of and for the year ended July 31, 2023, is consistent, in all material respects, with the audited financial statements from which it has been derived.

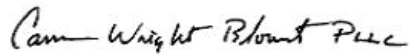
#### ***Supplementary Information***

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, and the financial responsibility supplemental schedule required by the U.S. Department of Education are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards and financial responsibility supplemental schedule required by the U.S. Department of Education are fairly stated, in all material respects, in relation to the financial statements as a whole.



**Other Reporting Required by Government Auditing Standards**

In accordance with *Government Auditing Standards*, we have also issued our report dated November 17, 2023, on our consideration of Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control over financial reporting and compliance.



Memphis, Tennessee  
November 17, 2023

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH****Statements of Financial Position****July 31, 2023 and 2022**

<b>ASSETS</b>		
	2023	2022
Cash and cash equivalents	\$ 4,106,787	\$ 3,461,611
Investments, at fair value	14,926,485	14,586,351
Tuition and fees receivable, net of allowance of \$56,105 in 2023 and \$53,818 in 2022	188	9,343
Promises to give, net	207,766	53,401
Other receivables	178,423	97,917
Capital assets, net of accumulated depreciation	2,466,656	2,634,464
Cash value of life insurance	27,170	26,536
Operating lease right of use assets	7,913	9,615
Other assets	87,504	68,839
<b>Total assets</b>	<b>\$ 22,008,892</b>	<b>\$ 20,948,077</b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>Liabilities</b>		
Accounts payable and accrued expenses	\$ 201,219	\$ 140,098
Deferred revenue	178,309	176,592
Operating lease liabilities	7,913	9,615
Notes payable	2,051,526	2,160,907
<b>Total liabilities</b>	<b>2,438,967</b>	<b>2,487,212</b>
<b>Net Assets</b>		
Without donor restrictions		
Undesignated	2,754,611	2,828,087
Designated by Board for endowment	3,242,320	3,184,461
<b>Total net assets without donor restrictions</b>	<b>5,996,931</b>	<b>6,012,548</b>
With donor restrictions	13,572,994	12,448,317
<b>Total net assets</b>	<b>19,569,925</b>	<b>18,460,865</b>
<b>Total liabilities and net assets</b>	<b>\$ 22,008,892</b>	<b>\$ 20,948,077</b>

# MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH

## Statement of Activities *For the Year Ended July 31, 2023* (with summarized comparative totals for the year ended July 31, 2022)

	Without Donor Restrictions	With Donor Restrictions	2023 Total	2022 Total
Operating Revenues and Support				
Tuition and fees, net of scholarships of \$277,751 and \$252,377, respectively	\$ 1,528,125	\$ -	\$ 1,528,125	\$ 1,459,177
Contributions and grants	820,182	1,613,515	2,433,697	2,561,315
Other revenue and support	82,804	-	82,804	131,829
Net assets released from restrictions	899,032	(899,032)	-	-
Total operating revenues and support	3,330,143	714,483	4,044,626	4,152,321
Expenses				
Educational program services				
Instruction	1,842,141	-	1,842,141	1,615,771
Library	230,386	-	230,386	255,222
Student services	240,009	-	240,009	304,250
Program for alternative studies	137,547	-	137,547	114,885
Academic support	102,070	-	102,070	92,922
Supporting services				
Institutional support	1,012,167	-	1,012,167	954,147
Development and fundraising	212,391	-	212,391	167,607
Total expenses	3,776,711	-	3,776,711	3,504,804
Increase (decrease) in net assets from operations	(446,568)	714,483	267,915	647,517
Non-operating revenues and expenses				
Investment income (loss)	430,951	410,194	841,145	(1,011,679)
Gain on sale of assets	-	-	-	508,887
Total non-operating revenues and expenses	430,951	410,194	841,145	(502,792)
Change in net assets	(15,617)	1,124,677	1,109,060	144,725
Net assets - beginning of year	6,012,548	12,448,317	18,460,865	18,316,140
Net assets - end of year	\$ 5,996,931	\$ 13,572,994	\$ 19,569,925	\$ 18,460,865

MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH

Statement of Functional Expenses For the Year Ended July 31, 2023  
(with summarized comparative totals for the year ended July 31, 2022)

	Educational Program Services					Supporting Services				Development and Fundraising		2023		2022	
	Instruction	Library	Student Services	Program for Alternative Studies	Academic Support	Facilities Operations	Security Services	Institutional Support				Total	Total	Total	Total
Salaries and Wages	\$ 1,108,832	\$ 71,053	\$ 184,743	\$ 74,407	\$ 69,783	\$ 131,185	\$ -	\$ 419,377	\$ 118,381	\$ 2,177,761	\$ 1,979,123				
Benefits	217,478	14,617	16,258	19,283	17,203	31,958	-	91,372	23,328	431,497	390,888				
Professional Development	7,337	-	210	-	1,550	-	-	1,273	4	10,374	4,365				
Travel/Auto Expense	33,074	-	3,211	5,275	3,980	1,323	-	8,207	2,065	57,135	27,859				
Office Supplies and Expense	6,099	47,836	2,356	1,987	2,689	3,233	-	76,543	22,302	163,045	163,674				
Consultants / Professional	37,710	-	-	-	-	-	18,406	116,146	3,500	175,762	155,242				
Special Events	67,859	-	593	29,777	-	-	-	30,156	16,394	144,779	95,728				
Student / Covenant Groups	14,595	-	-	-	-	-	-	-	-	14,595	19,103				
Repairs and Maintenance	-	-	-	-	-	46,417	-	785	-	47,202	63,212				
Utilities	-	-	-	-	-	45,423	-	-	-	45,423	52,855				
Insurance Expense	137	-	-	-	-	99,086	-	-	10,099	109,322	105,812				
Property Taxes	-	-	-	-	-	4,678	-	-	-	4,678	1,908				
Other Expense	122,847	263	1,037	2,666	3,000	(70,163)	-	37,418	9,630	106,688	158,126				
Interest Expense	-	-	-	-	-	75,024	-	-	-	75,024	76,379				
Bad Debt	-	-	-	-	-	-	-	20,800	-	20,800	13,195				
Depreciation	-	-	-	-	-	192,626	-	-	-	192,626	197,335				
Allocation of Facilities															
Operations & Security	226,173	96,617	31,601	4,162	3,865	(560,790)	(18,406)	210,090	6,688	-	-				
	\$ 1,842,141	\$ 230,386	\$ 240,009	\$ 137,547	\$ 102,070	\$ -	\$ -	\$ 1,012,167	\$ 212,391	\$ 3,776,711	\$ 3,504,804				

See independent auditor's report and notes to the financial statements

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH****Statements of Cash Flows****For the Years Ended July 31, 2023 and 2022**

	2023	2022
Cash Flows from Operating Activities		
Change in net assets	\$ 1,109,060	\$ 144,725
Adjustments to reconcile change in net assets to net cash provided by (used for) operating activities:		
Depreciation	192,626	197,335
Change in market value of investments	(668,250)	1,125,468
(Gain) loss on sale/disposition of assets	-	(508,887)
Bad debt expense	20,800	13,195
Changes in operating assets and liabilities:		
Tuition, fees, promises to give, and other receivables	(246,516)	(142,914)
Other assets	(18,665)	(13,993)
Accounts payable and accrued expenses	61,121	43,375
Deferred revenue	1,717	176,592
Net cash provided by operating activities	451,893	1,034,896
Cash Flows from Investing Activities		
Purchases of investments	(98,566)	(711,091)
Reinvestments of investment earnings	(58,176)	(39,213)
Proceeds from sale of investments	484,857	469,912
Proceeds from sale of land held for investment	-	52,000
(Increase) decrease in cash surrender value of life insurance	(634)	(6,645)
Proceeds from sale of capital assets	-	902,476
Purchases of capital assets	(24,817)	(138,483)
Net cash provided by investing activities	302,664	528,956
Cash Flows from Financing Activities		
Principal payments on notes payable	(109,381)	(101,558)
Net cash used for financing activities	(109,381)	(101,558)
Net change in cash and cash equivalents	645,176	1,462,294
Cash and cash equivalents, beginning of year	3,461,611	1,999,317
Cash and cash equivalents, end of year	\$ 4,106,787	\$ 3,461,611
Supplemental Disclosure:		
Interest paid during the year	\$ 76,513	\$ 77,285

## MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH

### Notes to the Financial Statements

July 31, 2023 and 2022

#### Note 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.

#### Note 2 – Summary of Significant Accounting Policies

##### *Newly Adopted Accounting Pronouncement*

In February 2016, the FASB issued Accounting Standards Update 2016-22, Leases (Topic 842), which is effective for nonpublic entities for fiscal years beginning after December 31, 2021. The most significant change in the new leasing guidance is the requirement to recognize right-to-use ("ROU") assets and lease liabilities for operating leases on the statement of financial position. The Seminary adopted the standard effective August 1, 2022, the first day of the Seminary's fiscal year, using the modified retrospective application. Adoption of the new standard did not materially impact the Seminary's net income and had no impact on cash flows.

##### *Financial Statement Presentation*

The Seminary prepares its financial statements in accordance with accounting principles generally accepted in the United States of America, which involves the application of accrual accounting. Under generally accepted accounting principles (GAAP), 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:

**Net Assets Without Donor Restrictions:** Net assets that are not subject to donor-imposed stipulations. Net assets without donor restrictions may be designated for specific purposes by action of the Board of Directors or may otherwise be limited by contractual agreements with outside parties.

**Net Assets With Donor Restrictions:** Net assets whose use by the Seminary is subject to donor-imposed stipulations that can be fulfilled by actions of the Seminary pursuant to those stipulations or that expire with the passage of time. Net assets with donor restrictions also includes net assets subject to donor-imposed stipulations that they be maintained permanently by the Seminary. Generally, the donors of these assets permit the Organization to use all or part of the investment return on these assets.

Revenues are reported as increases in net assets without donor restrictions unless they are restricted by donor-imposed stipulations. Expenses are generally reported as decreases in net assets without donor restrictions. Satisfaction of donor-imposed stipulations that simultaneously increase net assets without donor restrictions and decrease net assets with donor restrictions are reported as reclassifications.

##### *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.

##### *Tuition and Fees Receivable*

Tuition and fees receivable represent amounts due the Seminary for educational services rendered to students. Management provides for probable uncollectible amounts through adjustments to allowances based upon its assessments of the current status of individual receivables.

##### *Promises to Give*

Promises to give represents pledges from numerous donors for a campaign initiated during the year ended July 31, 2023, to fund various designated programs and the general operations of the Seminary. The receivables have been discounted to present value using rates of 5.5 - 8.5 percent. Management has determined that no allowance for doubtful pledges is necessary.

##### *Other Receivables*

Other receivables represent amounts due the Seminary primarily from the Board of Stewardship.

## MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH

### *Notes to the Financial Statements*

*July 31, 2023 and 2022*

#### *Revenue Recognition*

Revenues are recognized when control of the promised good or service is transferred to customers (students and other educational entities) in an amount that reflects the consideration the Seminary expects to be entitled from students and other payors.

Performance obligations are determined based on the nature of the services provided. The majority of the Seminary's educational services represent a bundle of services that are not capable of being distinct and as such, are treated as a single performance obligation satisfied over time as services are rendered. The Seminary also provides certain additional services which are not included in the bundle of services, and as such are treated as separate obligations satisfied at a point in time, if and when, those services are rendered. Tuition revenues are recognized over time. Refunds of tuition are granted if students withdraw from classes, for which tuition has been charged, within an agreed-upon period of time before the end of the academic term. All academic terms begin and end within a single fiscal year, with the exception of one program. Revenues for the program not ending in the fiscal year in which it began that are not earned at the end of the fiscal year are deferred. See Note 9 for deferred revenue at the end of the current fiscal year.

The Seminary determines the transaction price based on agreed upon tuition rates, fees, and rental charges, adjusted for estimates of variable consideration, such as implicit price concessions. The Seminary utilizes the expected value method to determine the amount of variable consideration that should be included to arrive at the transaction price, using scholarships and historical collection experience. If actual amounts of consideration ultimately received differ from the Seminary's estimates, the Seminary adjusts these estimates in the period such variances become known. Adjustments arising from a change in the transaction price were not significant for the year ended July 31, 2023.

The Seminary's adoption of ASC 606 primarily impacts the presentation of revenues due to the inclusion of variable consideration in the form of implicit price concessions contained in certain of its contracts with customers. Amounts estimated to be uncollectible are generally considered implicit price concessions that are a direct reduction to net revenues.

The Seminary recognizes revenue in the statements of activities and contract assets on the statements of financial position only when the services have been provided. Since the Seminary has performed its obligation under the contract, it has unconditional rights to the consideration recorded as contract assets and therefore classifies those billed and unbilled contract assets as accounts receivable.

Unconditional promises to give are recognized as revenue in the period the promise was made. Contributions, grants, and bequests are recognized as net assets with donor restrictions if they are received with donor stipulations that limit the use of the donated assets. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

Conditional promises to give, that is, those with a measurable performance or other barrier, and a right of return, are not recognized until the conditions on which they depend have been substantially met.

#### *Investment Valuation and Income Recognition*

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Notes 3 and 4 for discussion and computation of fair 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.

#### *Capital Assets*

All acquisitions of property and equipment and expenditures for repairs and maintenance that prolong the useful lives of assets in excess of \$1,000 are capitalized at cost. Expenditures for normal repair and maintenance are expensed to operations as they occur. 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.



## MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH

### *Notes to the Financial Statements*

*July 31, 2023 and 2022*

#### *Leases*

The Seminary leases equipment under operating leases. A determination of whether a contract contains a lease is made at the inception of the arrangement. The leases generally contain options to extend or terminate the lease. The Seminary reevaluates its leases on a regular basis to consider the economic and strategic incentives of exercising the renewal options. Therefore, renewal option periods are not included within the lease term and associated payments are not included in the measurement of the right-of-use assets and lease liabilities. Lease expense is recognized for the leases on a straight-line basis over the lease term.

The lease liabilities are measured at the lease commencement date and determined using the present value of the minimum lease payments not yet paid and the incremental borrowing rate, which approximates the rate at which the Seminary would borrow, over the term of the lease. The interest rate implicit in the lease is generally not determinable in transactions where the Seminary is the lessee.

#### *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.

#### *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. The Seminary is generally no longer subject to federal and state audit for tax years prior to the year ended July 31, 2020.

#### *Contributions of Cash and Other Financial Assets*

Contributions received by the Seminary are recorded as support with donor-imposed restrictions or without donor restrictions depending on the existence and/or nature of any donor stipulations. Net assets with donor restrictions are reclassified to net assets without donor restrictions upon satisfaction of the time or purpose restrictions.

#### *Contributions of Nonfinancial Assets*

Donations of property and use of property are recorded as support at their estimated fair 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. No property was donated in 2023 or 2022.

Donated services are recognized as contributions if the services (a) create or enhance non-financial assets or (b) require specialized skills, are performed by people with those skills, and would otherwise be purchased by the Seminary. There were no contributed services recorded in 2023 or 2022.

#### *Functional Allocation of Expenses*

The cost of providing the various educational programs and supporting services has been summarized on a functional basis in the statement of functional expenses. Expenses that can be identified with a specific program or supporting service are charged directly to the program or supporting service. Expenses which apply to more than one functional category have been allocated based on estimates made by management. The expenses that are allocated are facilities operations and security which are allocated on a square foot basis.

#### *Subsequent Events*

The Seminary has evaluated all events or transactions that occurred through November 17, 2023, the date the Seminary approved these financial statements for issuance.

### **Note 3 – Fair Value Measurement**

FASB ASC Subtopic 820-10 *Fair Value Measurements*, (formerly SFAS No. 157), defines fair value as the exchange price that would be received for an asset or paid to transfer a liability in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants at the measurement date. SFAS No. 157 established a three-level fair value hierarchy that prioritizes the inputs used to measure fair value. This hierarchy requires entities to maximize the use of observable inputs and minimize the use of unobservable inputs.

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH****Notes to the Financial Statements****July 31, 2023 and 2022**

The three levels of inputs used to measure fair value are as follows:

- Level 1 – Quoted prices in active markets for identical assets or liabilities.
- Level 2 – Observable inputs other than quoted prices included in Level 1, such as quoted prices for similar assets and liabilities in active markets; quoted prices for identical or similar assets or liabilities in markets that are not active; or inputs that are observable or can be corroborated by observable market data.
- Level 3 – Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. This includes certain pricing models, discounted cash flow methodologies and similar techniques that use significant unobservable inputs.

The estimated fair value of the Seminary's financial instruments has been determined by management using available market information. However, considerable judgment is required in interpreting market data to develop the estimates of fair value. Accordingly, the fair values are not necessarily indicative of the amounts that the Seminary could realize in a current market exchange. The use of different market assumptions may have a material effect on the estimated fair value amounts.

The carrying amounts of cash and cash equivalents, net receivables, cash value of life insurance, payables, accrued liabilities, and debt are a reasonable estimate of their fair value, due to their short term nature, method of computation and interest rates for current debt.

All financial assets that are measured at fair value on a recurring basis (at least annually) have been segregated into the most appropriate level within the fair value hierarchy based on the inputs used to determine the fair value at the measurement date.

The following table sets forth by level, within the fair value hierarchy, the Seminary's financial instruments at fair value as of July 31, 2023:

	Total	Level 1	Level 2	Level 3
Investment securities				
Cash/cash equivalents	\$ 209,174	\$ 209,174	\$ -	\$ -
Common and preferred stocks	98,338	87,641	10,697	-
Fixed income securities	107,070	107,070	-	-
Real estate investment funds	1,026,217	-	1,026,217	-
Mutual funds	1,037,045	994,430	42,615	-
Real estate and other investments	49,540	-	-	49,540
Private investment entities	12,399,101	-	-	-
<b>Total investments</b>	<b>\$ 14,926,485</b>	<b>\$ 1,398,315</b>	<b>\$ 1,079,529</b>	<b>\$ 49,540</b>

The following table sets forth by level, within the fair value hierarchy, the Seminary's financial instruments at fair value as of July 31, 2022:

	Total	Level 1	Level 2	Level 3
Investment securities				
Cash/cash equivalents	\$ 401,736	\$ 401,736	\$ -	\$ -
Common and preferred stocks	83,707	74,024	9,683	-
Fixed income securities	101,573	101,573	-	-
Real estate investment funds	796,689	-	796,689	-
Mutual funds	783,048	746,718	36,330	-
Real estate and other investments	34,184	-	-	34,184
Private investment entities	12,385,414	-	-	-
<b>Total investments</b>	<b>\$ 14,586,351</b>	<b>\$ 1,324,051</b>	<b>\$ 842,702</b>	<b>\$ 34,184</b>

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH****Notes to the Financial Statements****July 31, 2023 and 2022**

The private investment entities are investments entered into by the Board of Stewardship to achieve greater rates of return. The private investment entities measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been categorized in the fair value hierarchy in accordance with the requirements of ASC 820-10-35-54B. The fair value of the private investment entities presented in this table is intended to permit reconciliation to the amounts presented in the statement of financial position.

Fair value for investments in real estate fund vehicles reported as Level 3 are recorded at NAV. Fair value in investments in undeveloped land reported as Level 3 is recorded at estimated fair value as of the date of receipt. Nominal value is recorded on certain real estate assets where fair values cannot be obtained. The recorded amounts are reduced to the estimated net realizable value when a permanent impairment in such values has occurred. Fair value of other investments reported as Level 3 consist of investments valued using discounted future cash flows and other unobservable inputs.

The following table provide a reconciliation of the beginning and ending balances for assets measured at fair value using significant unobservable inputs (Level 3) for the years ended July 31, 2023 and 2022:

	2023	2022
Beginning balance	\$ 34,185	\$ -
Purchases of assets	-	32,607
Net change in investment valuation	15,355	1,578
<u>Ending balance</u>	<u>\$ 49,540</u>	<u>\$ 34,185</u>

Investment income (loss) was as follows for the years ended July 31, 2023 and 2022:

	2023	2022
Investment income	\$ 171,171	\$ 113,789
<u>Change in market value of investments</u>	<u>669,974</u>	<u>(1,125,468)</u>
<u>Net investment income (loss)</u>	<u>\$ 841,145</u>	<u>\$ (1,011,679)</u>

**Note 4 – Endowments**

Nearly all of the Seminary's investments, which contain endowments, are managed by the Board of Stewardship, Foundation and Benefits of the Cumberland Presbyterian Church, Inc., 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 for which the account was created.

# MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH

## Notes to the Financial Statements

July 31, 2023 and 2022

The Seminary has interpreted the Uniform Prudent Management of Institutional Funds Act ("UPMIFA") requiring a portion of a donor restricted endowment of perpetual duration be classified as permanently restricted assets. The amount of the endowment that must be retained permanently is in accordance with explicit donor stipulations as outlined in their respective endowment agreements. The Seminary has other endowment funds that are temporarily restricted by the donor as to purpose and are classified as temporarily restricted until they are expended on their respective purposes. Investment income and net appreciation on these permanently and temporarily restricted endowments is classified as temporarily restricted or permanently restricted if so directed by the donor in the respective endowment agreements or as unrestricted in the absence of donor instructions. The Seminary has other donated funds and board designated funds that are included in investments and are not restricted as to use. These funds, as well as investment income and net appreciation on these funds are classified as unrestricted. Expenditures (withdrawals) of the temporarily restricted and unrestricted funds are approved by management. The funds held by the Board of Stewardship, Foundation and Benefits of the Cumberland Presbyterian Church, Inc. are invested with the primary objective of providing a balance between capital appreciation, preservation of capital, and current income. This is a long-term goal designed to maximize returns without undue risk. The Board of Stewardship selects the investment portfolio where the endowments will be invested as described in the Investment Policy of The Cumberland Presbyterian Church Center, which outlines the asset allocations, permissible investments, and objectives of the portfolios.

From time to time, the fair value of assets associated with individual donor restricted endowment funds may fall below the level that the donor requires the Seminary to retain as a fund of perpetual or term duration. In accordance with U.S. GAAP deficiencies of this nature are reported in net assets with donor restrictions. These deficiencies resulted from unfavorable market fluctuations that occurred after the investment of donor-restricted contributions and continued appropriation for certain programs that were deemed prudent by the governing board. Subsequent gains that restore the fair value of the assets of the endowment fund to the required level will be classified as an increase in net assets with donor restrictions. Changes in endowment net assets for the years ended July 31, 2023 and 2022, were as follows:

	Board Designated	Perpetual and Term Donor Restricted	Total
Balance at July 31, 2021	\$ 3,875,932	\$ 11,555,495	\$ 15,431,427
Investment return:			
Investment income	15,278	22,209	37,487
Change in market value	(476,969)	(672,690)	(1,149,659)
Total investment return	(461,691)	(650,481)	(1,112,172)
Contributions	-	211,091	211,091
Appropriation of endowment assets for expenditure	(229,780)	(240,132)	(469,912)
Balance at July 31, 2022	3,184,461	10,875,973	14,060,434
Investment return:			
Investment income	23,279	34,896	58,175
Change in market value	264,338	375,298	639,636
Total investment return	287,617	410,194	697,811
Contributions	-	98,566	98,566
Appropriation of endowment assets for expenditure	(229,758)	(255,098)	(484,856)
Balance at July 31, 2023	\$ 3,242,320	\$ 11,129,635	\$ 14,371,955

At July 31, 2023 and 2022, there were no significant amounts of deficiencies in any individual endowment funds.

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH****Notes to the Financial Statements****July 31, 2023 and 2022****Note 5 – Promises to Give**

As of July 31, 2023 and 2022, respectively, promises to give are due to be received as follows:

	2023	2022
Less than one year	\$ 107,354	\$ 15,500
One year to five years	133,326	43,200
Total promises to give	240,680	58,700
Less: discount to present value	(32,914)	(5,299)
Promises to give, net	\$ 207,766	\$ 53,401

In April 2022, the Seminary received a multi-year conditional promise to give from a donor for \$275,000 for the operation of a chaplaincy studies program at the Seminary. Payment of \$125,000 for year one was received during the first year, ended July 31, 2022, based on the Seminary's meeting of the condition for year one. During the second year, ended July 31, 2023, payment of \$75,000 was earned based on the Seminary's meeting all conditions of payment for year two, but was not received until after year-end. Since the revenue was earned, revenue was recognized, and a receivable was recorded. Payments of \$50,000 in year three and \$25,000 in year four are conditioned on the Seminary's successful raising of \$75,000 and \$100,000 for years three and four, respectively. The recognition of revenue will occur when conditions are met.

**Note 6 – Capital Assets**

Capital assets are as follows at July 31, 2023 and 2022:

	2023	2022
Building and improvements	\$ 3,896,296	\$ 3,894,899
Furniture and equipment	845,718	864,330
Library books	2,042,228	2,024,516
Vehicles	9,799	9,799
	6,794,041	6,793,544
Less accumulated depreciation	5,037,953	4,869,648
	1,756,088	1,923,896
Land	710,568	710,568
Capital assets, net	\$ 2,466,656	\$ 2,634,464

**Note 7 – Concentration of Credit Risk**

The Seminary has cash equivalents invested by the Board of Stewardship, Foundation and Benefits. At July 31, 2023, these funds total \$3,526,279 and are not insured by the Federal Deposit Insurance Corporation (FDIC).

In addition, the Seminary maintains cash balances in accounts at a well-established financial institution located in Memphis, Tennessee. The Seminary has concentrated its credit risk for cash by maintaining bank deposits which exceed amounts covered by insurance provided by the Federal Deposit Insurance Corporation (FDIC) of \$250,000. The Seminary has not experienced any losses of such funds, and management believes the Seminary is not exposed to significant credit risk to cash.

The Seminary's investments are comprised primarily of marketable securities that are exposed to various risks such as interest rate and overall market volatility. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of certain investments will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

The Seminary's tuition and fees receivable are from students for which the majority receive some form of financial

## MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH

### *Notes to the Financial Statements*

*July 31, 2023 and 2022*

assistance. Management maintains an allowance for uncollectible based on periodic reviews of each individual student's account.

The Seminary received contributions and grants from a Foundation representing 25% of total operating revenue and support.

#### **Note 8 – Line of Credit**

The Seminary has a \$1,000,000 unsecured revolving line of credit agreement with a local bank that matures March 2024. Borrowings outstanding under the agreement (\$-0- at July 31, 2023 and 2022) bear interest at the bank's prime rate (8.5 percent at July 31, 2023). The line is guaranteed by the Board of Stewardship, Foundation and Benefits of the Cumberland Presbyterian Church.

#### **Note 9 – Deferred Revenue**

The Seminary has one program with a term of study that begins in June and ends in October of each year. The portion of the tuition for this program that is not earned by the end of the fiscal year is recognized as deferred revenue on the statement of financial position. Deferred revenues of \$178,309 and \$176,592 were recognized as of July 31, 2023 and 2022, respectively.

#### **Note 10 – Notes Payable**

Notes payable consist of the following at July 31, 2023 and 2022:

	2023	2022
Note payable, due in monthly installments of \$15,491 bearing interest at 3.75% through October 2027 with a maturity date of November 2027	\$ 2,051,526	\$ 2,160,907

The note payable is secured by property owned by the Seminary and located at 168 East Parkway South, Memphis, Tennessee.

Scheduled principal payments required for the years ending July 31 are as follows:

2024	\$ 110,752
2025	114,977
2026	119,364
2027	123,917
2028	1,582,516
Total notes payable	\$ 2,051,526

#### **Note 11 – Retirement Plan**

The Seminary sponsors a qualified defined contribution retirement plan for eligible employees as defined by the plan under IRC Section 403(b). Employees are eligible to participate in the plan immediately upon hire and contributions to the plan are vested immediately. Each participant in the plan may make voluntary contributions to the plan of up to the maximum allowed by law. The Seminary contributes toward the plan matching the first 3% of salary deferral elected by each eligible employee. The Seminary's contributions were \$38,229 and \$38,526 for the years ended July 31, 2023 and 2022, respectively.

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH****Notes to the Financial Statements****July 31, 2023 and 2022****Note 12 – Related Party Transactions**

The Seminary and the Board of Stewardship are separate corporations, but both are affiliated with the Cumberland Presbyterian Church in that the governing board of the Church elects the members of the Board of Trustees of the Seminary and the Board of Stewardship. There are no common board members between the Seminary and the Board of Stewardship. Amounts due from the Board of Stewardship as of July 31, 2023 and 2022, are as follows:

	2023	2022
Seminary assets held by the Board of Stewardship:		
Seminary cash held	\$ 3,526,279	\$ 2,953,688
Seminary investments held	\$ 14,371,955	\$ 13,983,412
Seminary receivable	\$ 100,230	\$ 95,544

**Note 13 – Net Assets with Donor Restrictions**

Net assets with donor restrictions consist of the following at July 31, 2023 and 2022:

	2023	2022
Subject to expenditure for specific purpose:		
Scholarships	\$ 1,759,919	\$ 1,647,155
Operations	43,060	38,641
Faculty/Faculty Development	856,863	818,116
Black Church Studies	796,269	994,820
Pastoral Formation	157,646	307,450
Passing on the Faith	922,076	-
Lectures	482,459	455,970
Library	75,010	75,061
Music	111,713	100,979
Program for Alternative Studies	65,840	59,956
Chaplaincy	216,013	124,009
Other restrictions	297,871	331,177
Subject to time restriction	132,849	-
Subject to restriction in perpetuity:		
Scholarships	2,864,727	2,833,241
Operations	3,213,890	3,169,740
Faculty/Faculty Development	629,760	620,800
Lectures	148,245	145,645
Library	212,154	202,154
Music	112,332	111,582
Program for Alternative Studies	118,777	116,927
Other restrictions	355,521	294,894
	<b>\$ 13,572,994</b>	<b>\$ 12,448,317</b>



**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH****Notes to the Financial Statements****July 31, 2023 and 2022****Note 14 – Liquidity and Reserves**

The Seminary has a policy to manage its liquidity and reserves following three guiding principles: operating within a prudent range of financial stability, maintaining adequate liquidity to fund near-term operations, and maintaining sufficient reserves to provide reasonable assurance that long-term obligations will be discharged. The following table reflects the Seminary's financial assets as of July 31, 2023 and 2022, reduced by amounts not available for general expenditures within one year.

	2023	2022
Financial Assets		
Cash and cash equivalents	\$ 4,106,787	\$ 3,461,611
Accounts receivable, net	178,611	107,260
Promises to give, due within one year	107,354	15,509
Investments	14,926,485	14,586,351
Total financial assets	19,319,237	18,170,731
Less those unavailable for general expenditure within one year due to:		
Purpose restrictions	(2,443,359)	(1,572,344)
Board-designated endowments for specific purposes	(896,443)	(895,983)
Perpetual and term endowments	(11,129,635)	(10,875,973)
Financial assets available to meet cash needs for general expenditures within one year	\$ 4,849,800	\$ 4,826,431

**Note 15 – Disaggregation of Revenue**

The following table presents net revenue by type of services for the years ended July 31, 2023 and 2022:

	2023	2022
Tuition and fees		
Tuition-master's degree programs	\$ 1,061,441	\$ 1,230,366
Tuition-doctoral program	609,512	365,328
Tuition-program of alternative studies	66,379	68,354
Scholarships	(277,751)	(252,377)
Fees	68,544	47,506
Total tuition and fees, net	\$ 1,528,125	\$ 1,459,177
Other revenue and support		
Rental income	\$ 14,106	\$ 83,509
Other support	68,698	48,320
Total other revenue and support	\$ 82,804	\$ 131,829

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH****Notes to the Financial Statements****July 31, 2023 and 2022****Note 16 – Leases**

The Seminary leases equipment under an operating lease that will expire in February 2026.

	2023	2022
Lease Assets, Classification in Statements of Financial Position		
Operating lease right-of-use assets	\$ 7,913	\$ 9,615
Lease Liabilities, Classification in Statements of Financial Position		
Operating lease liabilities, current	\$ 7,913	\$ 9,615

Additional information about the Seminary's operating lease for the years ended July 31, 2023 and 2022, is as follows:

	2023	2022
Operating lease costs included in operating expenses	\$ 4,536	\$ 4,536
Weighted-average remaining lease term (years)	2.5	3.5
Weighted-average discount rate	2.7%	2.7%

Maturities of operating lease liabilities for the years ending December 31 are as follows:

2024	\$ 4,536
2025	4,536
2026	2,646
Total lease payments	11,718
Less interest	(3,805)
Present value of operating lease liabilities	\$ 7,913

Supplementary Information

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH*****Schedule of Expenditures of Federal Awards******For the Year Ended July 31, 2023***

Federal Grantor/Cluster/Program	Assistance Listing Number	Total Expended
U.S. Department of Education/Federal		
Direct Programs:		
Student Financial Assistance Cluster:		
Federal Direct Student Loans	84.268	\$ 1,217,425

**Notes to the Schedule of Expenditures of Federal Awards***Basis of Presentation*

The accompanying schedule of expenditures of federal awards (the "Schedule") includes the federal award activity of Memphis Theological Seminary of the Cumberland Presbyterian Church under programs of the federal government for the year ended July 31, 2023. The information in this Schedule is presented in accordance with the requirements of Title 2 CFR U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of Memphis Theological Seminary of the Cumberland Presbyterian Church, it is not intended to and does not present the financial position, changes in net assets or cash flows of Memphis Theological Seminary of the Cumberland Presbyterian Church.

*Summary of Significant Accounting Policies*

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in OMB Circular A-21, *Cost Principles for Educational Institutions*, wherein certain types of expenditures are not allowable or are limited as to reimbursement. Memphis Theological Seminary of the Cumberland Presbyterian Church elected not to use the ten per cent de minimis indirect cost rate option.

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH**
**Financial Responsibility Supplemental Schedule Required by the  
U.S. Department of Education**
**For the Year Ended July 31, 2023**
**Net Assets**

1 Net Assets with donor restrictions: restricted in perpetuity	\$ 7,655,406
2 Other net assets with donor restrictions (not restricted in perpetuity)	
a Annuities with donor restrictions	-
b Term Endowments	5,917,488
c Life Income Funds (trusts)	-
d Beneficial interest in assets held by others	-
Total annuities, term endowments, life income funds, and beneficial interests with donor restrictions	<u>\$ 5,917,488</u>

**Property, Plant and Equipment, net**

3 Pre-implementation property, plant and equipment, net(PP&E,net)	
a Ending balance of last financial statements submitted to the Department of Education (July 31, 2019 financial statements)	\$ 3,034,853
b Less subsequent depreciation and disposals	<u>(1,218,215)</u>
c Balance pre-implementation property, plans and equipment, net	1,816,638
4 Debt Financed Post-implementation property, plant and equipment, net	
Long-lived assets acquired with debt subsequent to July 31, 2019	-
5 Construction in progress - acquired subsequent to July 31, 2019	-
6 Post implementation property, plant and equipment, net acquired without debt:	
a Long-lived assets acquired without use of debt subsequent to July 31, 2019	<u>650,018</u>
7 Total Property, Plant and Equipment, net - July 31, 2023	<u>\$ 2,466,656</u>

**Debt to be excluded from expendable net assets**

8 Pre-implementation debt:	
a Ending balance of debt used for long-term purposes in the last financial statements submitted to the Department of Education (July 31, 2019):	\$ 2,454,622
b Less subsequent debt repayments (net of debt issuance costs)	<u>(403,096)</u>
c Balance pre-implementation debt used for long term purposes	2,051,526
9 Pre-implementation debt used for the purchase of property, plant and equipment or liability greater than asset value	
a Ending balance of debt not used for long-term purposes in the last financial statement submitted to the Department of Education (July 31, 2019):	-
b Less subsequent debt repayments	<u>-</u>
c Total pre-implementation debt not used for long term purposes	<u>-</u>
d. Total pre-implementation debt	2,051,526
10 Allowable post-implementation debt used for capitalize long-lived assets	-
11 Construction in progress (CIP) financed with current year debt	-
12 Long-term debt not for the purchase of property, plant and equipment or liability greater than asset value	<u>-</u>
a. Total debt obligation under financing arrangements July 31, 2023	<u>\$ 2,051,526</u>

# MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH

## Financial Responsibility Supplemental Schedule Required by the U.S. Department of Education (continued)

For the Year Ended July 31, 2023

<b>Primary Reserve Ratio:</b>	<b>Expendable Net Assets:</b>	
Statement of Financial Position - Net assets without donor restrictions	Net assets without donor restrictions	\$ 5,996,931
Statement of Financial Position - Net assets with donor restrictions	Net assets with donor restrictions	13,572,994
Statement of Financial Position - Other receivables and Related Party Transactions, Note 10	Secured and Unsecured related party receivable	-
Supplemental Disclosures Property, plant and equipment, net Line 7	Property, plant and equipment, net (includes Construction in progress)	\$ 2,466,656
Supplemental Disclosures Property, plant and equipment, net Line 3c	Property, plant and equipment pre-implementation	2,009,264
Supplemental Disclosures Property, plant and equipment, net Line 4	Property, plant and equipment post-implementation with outstanding debt for original obligation	-
Supplemental Disclosures Property, plant and equipment, net Line 5	Construction in progress	-
Supplemental Disclosures Property, plant and equipment, net Line 6a	Property, plant and equipment post-implementation without outstanding debt for original obligation	650,018
	<b>Long-term debt - for long term purposes</b>	<b>2,051,526</b>
Supplemental Disclosures Property, plant and equipment, net Line 8c	Long-term debt for long term purposes post-implementation	-
Supplemental Disclosures Property, plant and equipment, net Line 9c	Long-term debt for long term purposes post-implementation	-
	<b>Annuities, term endowments and life income with donor restrictions</b>	
Supplemental Disclosure - Term endowments Line 2b	Term endowments	5,917,488
Supplemental Disclosure- Net assets with donor restrictions; restricted in perpetuity Line 1	Donor restricted endowments; restricted in perpetuity	7,655,406
	<u>Total Expenses and Losses:</u>	
Statement of Activities - Total Operating Expenses	Total expenses without donor restrictions - taken directly from Statement of Activities	3,776,711
None noted	Net Investment losses	-
<b>Equity Ratio:</b>	<b>Modified Net Assets</b>	<b>19,569,925</b>
Statement of Financial Position - Net Assets without Donor Restrictions	Net Assets without donor restrictions	5,996,931
Statement of Financial Position - Net Assets without Donor Restrictions	Net assets with donor restrictions	13,572,994
Intangible Assets (None)	Intangible Assets	-
	<b>Secured and Unsecured related party receivable</b>	<b>-</b>
Statement of Financial Position - Contribution receivable, net and Related party note disclosure, page 15 (none)	Secured related party receivable	-
Statement of Financial Position - Contribution receivable, net and Related party note disclosure, page 15 (none)	Unsecured related party receivable	-

See independent auditor's report

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**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH**
**Financial Responsibility Supplemental Schedule Required by the  
U.S. Department of Education (continued)**
**For the Year Ended July 31, 2023**

<b>Modified Assets:</b>		
Statement of Financial Position - Total assets	Total assets	\$ 22,008,892
None noted	Lease right-of-use-asset liability pre implementation	-
None noted	Pre-implementation of right-of-use-asset liability	-
None noted	Intangible assets	-
	Secured and Unsecured related party receivables	\$ -
None noted	Secured related party receivable	-
None noted	Unsecured related party receivable	-
<b>Net Income Ratio:</b>		
Statement of Activities - Change in Net Assets Without Donor Restrictions	Change in Net Assets Without Donor Restrictions	(15,617)
Statement of Activity - (Net assets released from restriction), Total Operating Revenue and Other Additions and Sale of Fixed Assets	Total Revenues and Gains	2,431,111



Non-Financial Information



**REPORT OF INDEPENDENT AUDITORS ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS**

To the Board of Trustees  
Memphis Theological Seminary of the Cumberland Presbyterian Church  
Memphis, Tennessee

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of Memphis Theological Seminary of the Cumberland Presbyterian Church (a nonprofit organization), which comprise the statement of financial position as of July 31, 2023, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated November 17, 2023.

**Report on Internal Control over Financial Reporting**

In planning and performing our audit of the financial statements, we considered Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control. Accordingly, we do not express an opinion on the effectiveness of Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

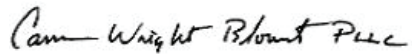
Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

**Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether Memphis Theological Seminary of the Cumberland Presbyterian Church's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. 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 or other matters that are required to be reported under *Government Auditing Standards*.

**Purpose of this Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



Memphis, Tennessee  
November 17, 2023



**REPORT OF INDEPENDENT AUDITORS ON COMPLIANCE FOR EACH MAJOR PROGRAM AND ON  
INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE**

To the Board of Trustees  
Memphis Theological Seminary of the Cumberland Presbyterian Church  
Memphis, Tennessee

**Report on Compliance for Each Major Federal Program**

***Opinion on Each Major Federal Program***

We have audited Memphis Theological Seminary of the Cumberland Presbyterian Church's compliance with the types of compliance requirements identified as subject to audit in the *OMB Compliance Supplement* that could have a direct and material effect on Memphis Theological Seminary of the Cumberland Presbyterian Church's major federal programs for the year ended July 31, 2023. Memphis Theological Seminary of the Cumberland Presbyterian Church's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, Memphis Theological Seminary of the Cumberland Presbyterian Church complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended July 31, 2023.

***Basis for Opinion on Each Major Federal Program***

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 the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Memphis Theological Seminary of the Cumberland Presbyterian Church and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of Memphis Theological Seminary of the Cumberland Presbyterian Church's compliance with the compliance requirements referred to above.

***Responsibilities of Management for Compliance***

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to Memphis Theological Seminary of the Cumberland Presbyterian Church's federal programs.

***Auditor's Responsibilities for the Audit of Compliance***

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Memphis Theological Seminary of the Cumberland Presbyterian Church's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Memphis Theological Seminary of the Cumberland Presbyterian Church's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding Memphis Theological Seminary of the Cumberland Presbyterian Church's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of Memphis Theological Seminary of the Cumberland Presbyterian Church's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

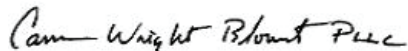
#### **Report on Internal Control over Compliance**

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.



Memphis, Tennessee  
November 17, 2023

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH**
***Schedule of Findings and Questioned Costs***
***July 31, 2023***
**SECTION I - SUMMARY OF AUDITOR'S RESULTS**
**Financial Statements**

Type of auditor's report issued:

*Unmodified*

Internal control over financial reporting:

- Material weakness(es) identified?

 \_\_\_\_\_ yes   X   no

- Significant deficiencies identified that are not considered to be material weaknesses?

 \_\_\_\_\_ yes   X   none noted

- Noncompliance material to financial statements noted?

 \_\_\_\_\_ yes   X   no

**Federal Awards:**

Internal control over major programs:

- Material weakness(es) identified?

 \_\_\_\_\_ yes   X   no

- Significant deficiencies identified that are not considered to be material weaknesses?

 \_\_\_\_\_ yes   X   none noted

Type of auditor's report issued on compliance for major program:

*Unmodified*

Any audit findings disclosed that are required to be reported in accordance with 2 CFR section 200.516(a)?

 \_\_\_\_\_ yes   X   no

**Identification of major programs:**

ALN 84.268

U.S. Department of Education/ Federal Direct Student Loans

Threshold for distinguishing type A and B programs:

\$750,000

Auditee qualified as low risk auditee:

 \_\_\_\_\_ yes   X   no

**SECTION II – FINANCIAL STATEMENT FINDINGS**

There are no financial statement findings for the year ended July 31, 2023.

**SECTION III – FEDERAL AWARD FINDINGS AND QUESTIONED COSTS**

There are no federal awards findings or questioned costs for the year ended July 31, 2023.

**MEMPHIS THEOLOGICAL SEMINARY OF THE CUMBERLAND PRESBYTERIAN CHURCH*****Summary Schedule of Prior Audit Findings******July 31, 2023***

Prior year findings and the status of these findings are as follows:

**Finding 2021-001**

Criteria: For the fiscal year ended July 31, 2021, a finding was noted regarding a grant from the Higher Education Emergency Relief Fund for the Improvement of Postsecondary Education. The finding indicated unallowable costs and a repayment due the Department of Education (ED). Initially, ED sustained the finding in a Program Determination Letter dated June 13, 2022. However, upon inquiry by the Seminary to ED's Office of Postsecondary Education, the Seminary was provided an opportunity to repurpose the unallowable costs through the submission of revised reports to show the entire amount in an allowable category.

Current Status: The Seminary submitted the revised reports with supporting documentation as proposed by ED, and in a letter to the Seminary dated December 13, 2022, the U. S. Department of Education issued a revised Program Determination Letter stating that the unallowable costs were reduced to \$0 and that the finding was resolved and closed.



## CHURCH CALENDAR 2024-2025

### JULY 2024

- 13 Program of Alternate Studies Graduation
- 13-22 PAS Summer Extension School, Bethel,  
McKenzie, Tennessee
- 20 Children's Fest

### AUGUST 2024

- 1-Sept 30 Christian Education Season
- 12 Bethel University Fall Semester Begins
- 18 Seminary/PAS Sunday
- 20 Bethel University Commencement
- 20 MTS Fall Semester Begins

### SEPTEMBER 2024

- 8 Senior Adult Sunday
- 15 Christian Service Recognition Sunday

### OCTOBER 2024

- Church Paper Month
- Clergy Appreciation Month
- Domestic Violence Awareness Month
- 6 Worldwide Communion Sunday
- 8 A Day in the Park
- 13 Pastor Appreciation Sunday
- 27 Native American Sunday

### NOVEMBER 2024

- 1 All Saints Day
- 3 World Community Day  
(Church Women United)
- 3 Bethel University Sunday
- 3 Stewardship Sunday
- 10 Day of Prayer for People with Aids and  
Other Life-Threatening Illnesses
- 24 Bible Sunday

### DECEMBER 2024

- Any Sunday Gift to the King Offering
- 1-24 Advent in Church and Home
- 23 Gift to the King Offering
- 24 Christmas Eve
- 25 Christmas Day

### JANUARY 2025

- 6 Epiphany
- 7 Human Trafficking Awareness Sunday
- 6-7 Stated Clerks' Conference
- 15 Deadline for receipt of 2024  
Our United Outreach Contributions
- 21 Family Sunday
- 22 MTS Classes Begin

### FEBRUARY 2025

- Black History Month
- 1 Annual congregational reports due  
in General Assembly office
- 2 Denomination Day
- 2 Historical Foundation Offering
- 11 Our United Outreach Sunday

### MARCH 2025

- Women's History Month (USA)
- 5-April 20 Ash Wednesday, Lent to Easter
- 7 World Day of Prayer (CWU)
- 9 Cumberland Youth & Family Services Sunday
- 18-20 Preaching Conference
- 25 National Farm Workers Awareness Day

### APRIL 2025

- 13 Palm/Passion Sunday
- 17 Maundy Thursday
- 18 Good Friday
- 20 Easter
- 22 Earth Day

### MAY 2025

- 1 National Day of Prayer
- 4 Bethel University Commencement
- 11 MTS Closing Convocation & Graduation
- 11 Stott-Wallace Missionary Fund Offering  
/World Mission Sunday
- 25 Memorial Day Offering for Military  
Chaplains & Personnel for USA churches

### JUNE 2025

- 8 Pentecost
- 15-19 General Assembly, Knoxville, Tennessee
- 30 CPC Ministries Sunday