

Board of Elders Meeting August 10, 2015

Roll Call & Prayer

The following elders were present: Wayne Batten, Dick Bickings, Andy Brimer, Mark Culton, Dennis Flanagan, Swannie Griffin, Tim Gibson, Jeremy Harkins, Scott Holwick, Chris Jones, Byron Roth and Shawn Sommons.

Pat Barry and Kevin Hardy were excused absent.

Pastor Dick opened in prayer.

Devotional & Prayer

Swannie shared a devotional with the elders about communion from 1 Corinthians 11.

- We are called to eat in a worthy manner so we are not guilty concerning the body of Christ
- We have the sober task of evaluating ourselves because we are called to be holy. This is tough because we are all sinners.
- Are we living in a holy way are we giving our finances as an act of worship?
- With communion we need to take the time to evaluate and take it seriously. It is not just a routine.
- There was then discussion on possible adjustments to the way we do communion to spend more time in contemplation.

The elders split into pairs and had an extended time of prayer for each other and for the needs of the congregation. Pastor Tim reminded us to care for our shepherd's list.

Financial Report

Andy reviewed the financial report (*Attachment 1*). Giving and spending were higher than projected. We should keep an eye on spending throughout the rest of the year. A **motion** was made to approve the financial report. This was **seconded** and **passed**.

The finance team recently discussed how much should be in our savings reserve, and the consensus was 6 months of the actual budget. We are close to this amount, so we will keep an eye on our savings account and consider a plan of action if we fall below this mark.

Approval of Minutes

Motion was made to approve the minutes from the July 13, 2015 Elders meeting, **seconded** and **passed**.

Discussion Items:

1) Possible Adoption of Naples, Florida BFC Church – David Gundrum approached the elders about the possibility of Ebenezer adopting the church in Naples as it gets started. This would involve prayer for the mission church, the possibility of pastoral mentoring, visitation and other various ways of connecting. There is no financial commitment at this point. See proposal from David Gundrum of August 10, 2015 (attachment 2). There were 9 yes votes, 1 no, and 2 abstentions.

- 2) Run for the Children (RFTC) Andy brought us up to date on how the Run for the Children committee has been evaluating the ministry. The elders have concern about whether RFTC is connected to our vision as a church, and whether Ebenezer should be spearheading this endeavor when there are other ministries doing 5K walks and runs. Mark will follow up with John Huie with a request that the committee outline how RFTC is in alignment with the vision along with its purpose.
- 3) <u>Church Communication Policy</u> The elders discussed the appropriate use of the church directory information. There will be discussion by the PRC about developing a policy.
- 4) <u>Concrete Project</u> A **motion** was made to accept the updated proposal from the property committee for the concrete project, with the understanding that the total would not increase more than 10% of the proposed \$24,500. The proposal was **seconded** and **passed**. (attachment 3)
- 5) <u>Foyer Renovations</u> The elders discussed the possibility of seeking outside expertise with planning the foyer renovation due to its cost and complexity. This was recommended by the board.
- 6) <u>Outdoor Service</u> Jeremy brought us up to date on the plans for an outdoor service. This is being scheduled for September 27.
- 7) Financial Peace University The elders discussed the possibility of doing Financial Peace University during the adult elective hour, but this would involve a financial commitment from those taking the class. The elders determined that this would not be best during the adult elective hour due to the cost and that adult electives are used exclusively for teaching through the Scriptures.
- 8) Outreach to our Community Pastor Tim shared his heart about reaching our city and those who are most in need. This could involve providing food, clothing, counseling, Bible studies and services in Bethlehem. This could be similar to what happens at the "Bridge Ministry" but in Bethlehem. This very well may be tied to our ministry in Lynfield. We want to proceed with much prayer.

Pastoral Reports

The pastors submitted their monthly reports:

- Tim Gibson, Senior Pastor (Attachment 4)
- Dick Bickings, Pastor of Discipleship (*Attachment 5*)
- Jeremy Harkins, Worship Pastor (*Attachment 6*)
- Mark Culton, Youth Pastor (Attachment 7)

Adjournment & Prayer

Swannie closed in prayer and the meeting was adjourned.

Respectfully submitted,

Mark Culton

Secretary to the Board of Elders

Attachment #1

August 10, 2015

To:

Board of Elders

From:

Andy Brimer, Treasurer

Subject:

Financial Report for August 2015

The July 2015 Financial Report has the following attachments:

- July Financial Statement
- YTD Financial Statement
- Graphical representation of Income and Expenses vs Budget, Income vs Expense trends, and Asset trends

In reviewing the financial statements I would like to make the following comments:

- Total income for July was 105% of the budgeted forecast while the YTD income was 95% of the budgeted forecast.
- Expenses for July were 114% of the budgeted forecast while the YTD expenses were 96% of the annual forecast.

Other:

- A fraudulent donation came via online giving. After discussing the situation with ServiceU, they made no attempt to rectify the situation and suggested I report the incident. I made a report through The Internet Crime Complaint Center (IC3), and I will file a local police report this week.
- Online giving will be transitioned to PayPal as soon as possible.

EBENEZER BIBLE FELLOWSHIP CHURCH - JULY YTD 2015 FINANCIAL STATEMENT

BALANCE SHEET REPORT

GENERAL FUND - BUDGET vs. ACTUAL

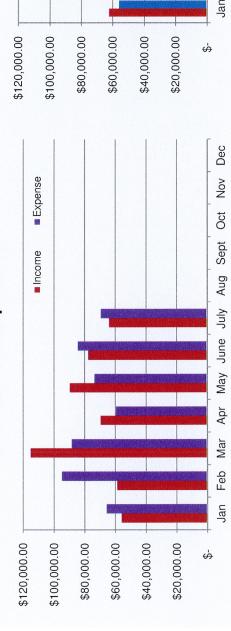
ASSETS	31-Jul-15	31-Dec-14	\$ Change		July YTD	Budget	Variance	% BGT YTD
Assets - Checking/Savings				Income				
18000 · Checking (KNBT)	576,126.42	578,252.65	-2,126.23	1100 · Offerings / Gifts	521,111.36	551,738.88	-30,627.52	94%
18002 · CDs (KNBT)	67,587.38	67,545.48	41.90	1400 · Interest	361.89	548.00	-186.11	%99
19000 · Savings (M&T Bank)	90,823.29	90,770.55	52.74	1700 · Memorials	1,800.00	0.00	1,800.00	A/X
19001 · Checking (M&T Bank)	5,375.67	5,375.67	00:00	1900 · BCS / Bldg Use	7,651.00	7,651.00	0.00	100%
Total Checking/Savings	739,912.76	741,944.35	-2,031.59	Total Income	530,924.25	559,937.88	-29,013.63	%26
TOTAL ASSETS	739,912.76 741,944.	741,944.35	52.74	Expenses				
	•	i.		2000 · General Church Finance	26,977.62	24,751.75	2,225.87	109%
LIABILITIES				3000 · Discipleship Ministries	14,640.71	21,157.24	-6,516.53	%69
Current Liabilities				5000 · Evangelism Ministries	3,312.22	5,200.00	-1,887.78	64%
901 · Building Fund	101,936.19	93,730.19	8,206.00	6000 · Missions	83,365.95	84,075.00	-709.05	%66
902 · Capital Improvement Fund	0.00	0.00	00:00	7000 · Deacon Ministries	63,901.05	76,770.88	-12,869.83	83%
903 · Transportation Fund	158.00	118.00	40.00	8000 · Worship	3,087.66	2,280.00	807.66	135%
904 · Scholarship Fund	2,034.50	2,381.50	-347.00	9000 · Office Expenses	8,404.23	11,311.00	-2,906.77	74%
905 · Faith Promise	11,074.32	32,400.32	-21,326.00	10000 · Congregational Care	130.81	2,837.43	-2,706.62	2%
907 · Benevolence Fund	15,924.16	15,172.92	751.24	11000 · Compensation	332,262.99	331,554.58	708.41	100%
908 · Music Fund	164.20	144.20	20.00	Total Expense	536,083.24	559,937.88	-23,854.64	%96
911 · Year End Accruals	8,480.16	7,488.33	991.83					
912 · Run For The Children	409.29	409.29	0.00	Net Ordinary Income	-5,158.99	0.00	-5,158.99	
914 · HRA	3,442.95	0.00	3,442.95	Net Fund Transfer between Accts.	0.00	0.00	0.00	
915 · Youth Summer Missions	11,046.48	-320.53	11,367.01	Net Income	-5,158.99	0.00	-5,158.99	
100 · Payroll Liabilities	6,807.10	6,825.73	-18.63					
Total Current Liabilities	161,477.35	158,349.95	3,127.40	DESIGNATED FUNDS	ED FUNDS			
Long Term Liabilities					Income	Expenses	Net	
810 · Mortgage	0.00	0.00	0.00	901 · Building Fund	8,206.00	0.00	8,206.00	
Total Long Term Liabilities	0.00	0.00	00.00	903 · Transportation Fund	40.00	0.00	40.00	
Total Liabilities	161,477.35	158,349.95	3,127.40	904 · Scholarship Fund	1,028.00	1,375.00	-347.00	
				905 · Faith Promise	16,164.00	37,490.00	-21,326.00	
Equity				907 · Benevolence Fund	12,750.76	11,999.52	751.24	
900 · Retained Earnings	991,473.20	တ	59,817.02	908 · Music Fund	20.00	0.00	20.00	
Net Income	-5,158.99		-64,976.01					
1000 · Opening Bal Equity	-407,878.80	٠,	00.00	OTHER LIABILITY ACCOUNTS	TY ACCOUR	ATS		
Total Equity	578,435.41		-5,158.99	902 · Capital Improvement Fund	0.00	0.00	0.00	
TOTAL LIABILITIES & EQUITY	739,912.76	741,944.35	-2,031.59	911 · Year End Accruals	991.83	0.00	991.83	
0			`	912. Run For The Children	0.00	0.00	0.00	
11 1111			2/10/18	914 · HRA	6,600.00	2,897.05	3,702.95	
Trocking Country		1-	2//2/67	915 · Youth Summer Missions	28,466.58	17,513.72	10,952.86	
reasurer			Jaie	iotal Other Current Liabilities	/4,26/.1/	7,275.29	2,991.88	

EBENEZER BIBLE FELLOWSHIP CHURCH - JULY 2015 FINANCIAL STATEMENT

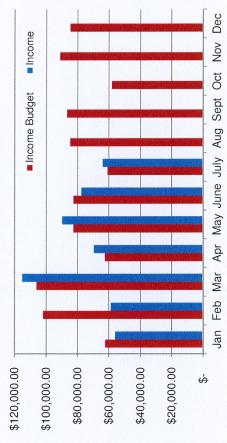
BALANCE SHEET 31-Jul-15 30-Jur	NCE SHEET 31-Jul-15 \$ Change	GENERAL FUND - BUDGET vs. ACTUAL
--------------------------------	-------------------------------	----------------------------------

						70.0	
ASSETS	31-Jul-15	30-Jun-15	\$ Change		July	Budget	Variance
Assets - Cnecking/Savings 18000 · Checking (KNBT)	576,126.42	580,613.37	-4,486.95	Income 1100 · Offerings / Gifts	62,883.91	59,841.00	3,042.91
19002 · CDS (NNDT) 19000 · Savings (M&T Bank)	90,823.29	90,815.57	0.00 7.72	1700 · Memorials	48.16 0.00	0.00	-9.84 0.00
19001 · Checking (M&T Bank)	5,375.67	5,375.67	0.00	1900 · BCS / Bldg Use	1,093.00	1,093.00	0.00
Total Checking/Savings	739,912.76	744,391.99	-4,479.23	Total Income	64,025.07	60,992.00	3,033.07
TOTAL ASSETS	739,912.76	744,391.99	-4,479.23	Expenses			
				2000 · General Church Finance	896.02	316.25	579.77
LIABILITIES				3000 · Discipleship Ministries	4,489.35	1,795.32	2,694.03
Current Liabilities				5000 · Evangelism Ministries	905.71	1,550.00	-644.29
901 · Building Fund	101,936.19	100,869.19	1,067.00	6000 · Missions	0.00	250.00	-250.00
902 · Capital Improvement Fund	0.00	0.00	0.00	7000 · Deacon Ministries	13,152.88	7,705.84	5,447.04
903 · Iransportation Fund	158.00	148.00	10.00	8000 - Worship	657.47	750.00	-92.53
904 · Scholarship Fund	2,034.50	1,912.50	122.00	9000 · Office Expenses	768.37	1,308.00	-539.63
905 · Faith Promise	11,074.32	11,014.32	90.09	10000 · Congregational Care	0.00	337.49	-337.49
907 · Benevolence Fund	15,924.16	15,048.32	875.84	11000 - Compensation	48,419.19	46,979.10	1,440.09
908 · Music Fund	164.20	144.20	20.00	Total Expense	69,288.99	60,992.00	8,296.99
911 · Year End Accruals	8,480.16	8,480.16	0.00				
912 · Run For The Children	409.29	409.29	0.00	Net Ordinary Income	-5,263.92	0.00	-5,263.92
914 · HRA	3,442.95	3,672.49	-229.54	Net Fund Transfer between Accts.	00.00	0.00	0.00
915 · Youth Summer Missions	11,046.48	12,527.20	-1,480.72	Net Income	-5,263.92	0.00	-5,263.92
100 · Payroll Liabilities	6,807.10	6,466.99	340.11				
Total Current Liabilities	161,477.35	160,692.66	784.69	DESIGNAT	DESIGNATED FUNDS		
Long Term Liabilities					Income	Expenses	Net
810 · Building Mortgage	0.00	0.00	0.00	901 · Buildina Fund	1,067.00	0.00	1.067.00
Total Liabilities	0.00		0.00	903 · Transportation Fund	10.00	0.00	10.00
Total Long Term Liabilities	161,477.35	160,692.66	784.69	904 · Scholarship Fund	122.00	00:00	122.00
				905 - Faith Promise	810.00	750.00	90.09
EQUITY				907 - Benevolence Fund	1,539.26	663.42	875.84
900 · Retained Earnings	991,473.20	991,473.20	0.00	908 · Music Fund	20.00	0.00	20.00
Net Income	-5,158.99	104.93	-5,263.92				
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00	OTHER LIABILITY ACCOUNTS	ITY ACCOU	NTS	
Total Equity	578,435.41	583,699.33	-5,263.92	902 · Capital Improvement Fund	0.00	0.00	0.00
TOTAL LIABILITIES & EQUITY	739,912.76	744,391.99	-4,479.23	911 · Year End Accruals	0.00	0.00	0.00
01				912. Run For The Children	0.00	0.00	0.00
M. J. M. M.	,		2/2/10	914 · HRA	0.00	229.54	-229.54
under sture		 -	CHOHO	915 · Youth Summer Missions	2,857.54	4,338.26	-1,480.72
reasurer		_	Date	l otal Other Current Liabilities	6,425.80	5,981.22	444.58

2015 Income vs Expenses

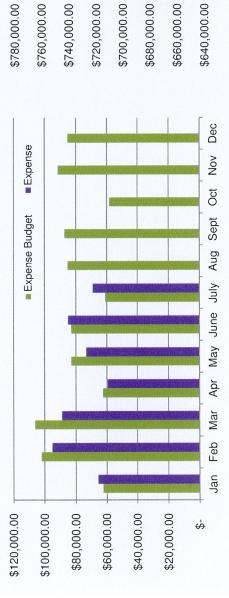


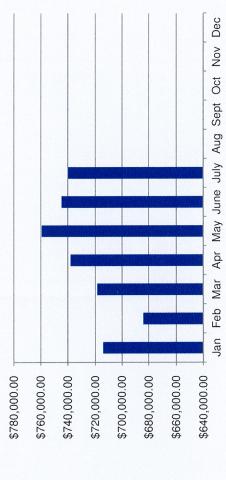
2015 Income vs Budget



2015 Assets

2015 Expenses vs Budget





Attachment #2

August 10, 2015

Pastor Timothy Gibson & Elder Board Ebenezer Bible Fellowship Church 3100 Hecktown Road Bethlehem, PA 18020

Dear Pastor Gibson and Elders,

Greetings in the precious name of our Lord and Savior, Jesus Christ. Thank you for the good news of the church's interest in adopting the proposed Naples, FL Mission Church. I am planning on presenting the opening of this mission church to the Board of Church Extension at our September 3 meeting. In order to make this proposal, I set forth three criteria: (1) that Jason Filbert, the church planter we are preparing to call to Naples, complete his credentialing with the BFC. He will take his final test on August 18 and all looks like he will be approved at that time to receive a call; (2) that Jason gathers a core group to assist with the launch of the mission church. Jason is now meeting with 15-19 people weekly in Bible Study, and at his twice-a-month fellowship gatherings, he has an average of 30-35 people attending. All these people are eager and excited about planting this church; and (3) that a healthy BFC church adopt this mission church and include it in its mission family. Here is what I suggest as an adoption scheme:

- Placing Jason and the Naples, FL Mission Church into the Bethlehem church's mission family.
- Praying for Jason and the Naples Mission Church.
- Receiving and publishing communications from the Naples Mission Church.
- Visiting and sending teams to assist the Naples Mission Church when needed, maybe a team per year.
- Visitation from the pastor and/or elders.
- Pastoral mentoring via Skype.
- Providing three men that will serve on the Naples Mission Church's TLT (Transitional Leadership Team) and meet with Jason regularly via Skype.
- Other ways of connecting as desired.

If these criteria are met, I believe we will have a solid connection with this mission church and be part of an exciting chapter in BFC expansion.

Jason will remain in a bi-vocational role as he plants, and as the church plant grows and is able, the mission church will take on more and more of the support for Jason, and hopefully within two-three years, he will reduce his bi-vocational role and spend the majority of his time with planting. Initially, if Church Extension approves opening the Naples Mission Church in September, Church Extension will give a grant to the mission church to help with startup costs; normally this is \$5,000-10,000.

Ebenezer does not have to make any financial commitment to the Naples Mission Church, but rather, as outlined in the points above, the church will become a valued partner and grow in its Kingdom expansion efforts, as well as its BFC expansion vision. Please do not allow the concern over finances to hinder you from assisting in the planting of the Naples Mission Church. So far, Jason has gathered a good core group of people, and there have been no costs involved that his group has not been able to handle, and with Church Extension's grant, they will be able to expand in their first year and organize.

God has led the Bethlehem church to be part of a Kingdom church planting movement in Forks and Cape May, and here is another opportunity to follow the Lord's leading and expand this movement. May I encourage the Board to approve this adoption and be part of this opportunity to see the Lord working in a new church plant? This would be a tremendous help for Church Extension, Jason and his flock in Florida. Thank you, and may the Lord bless as we seek to build His Kingdom together.

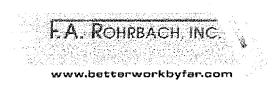
In His Grace and Service,

David E. Gundrum, Director Church Extension Ministries

Bible Fellowship Church

DEG/rer





08-04-2015

Proposal No.151061

Kevin Kritzberger Ebenezer Bible Fellowship 3100 Hecktown Rd Bethlehem, PA 18020 kevin@aplaceforyou.org 610.868.5501 Proposal For: Ebenezer Sidewalks 3100 Hecktown Rd Bethlehem, PA 18020

REVISED/PROPOSAL FOR CONSTRUCTION

Subject to prompt acceptance within ____ calendar days (30 if none stated), all conditions of bid proposal stated below, and approval of Client's credit by F.A. Rohrbach, Inc., which shall not be unreasonably withheld, we propose to furnish labor, materials and equipment to complete the scope of work and at the prices stated below. Acceptance of this bid proposal is expressly limited to the terms herein.

Scope of Work:

Provide layout for our work from engineer layout

Excavate for our work from subgrade elevation and backfill to the same elevation.

Furnish and install stone subbase.

Provide and set necessary formwork.

Furnish and install reinforcing as detailed.

Furnish and install jointing as detailed.

Supply, place and finish concrete for the construction of the following:

MAIN ENTRANCE

1140 sf of 5" sidewalks with 2' depth haunch against blacktop- #4 dowel @ 18" on center @ entry Door-Haunch in front of door entries- Engineering on site- Topsoil & seed on disturbed grass areas-3500 psi Ae Concrete-7" #57 stone base compacted under concrete- excavation, and removal of all old concrete, and spoils prior to installing new sidewalks- Including welded wire fabric 6 x 6 x 10/10 placed in sidewalks expansion against all cold joints-caution tape, and barricades surrounding work area-hand tooled control joints- light broom finish- 4'x15' Sidewalk @ tree to be completed at same time.

(8)- 2' x 5' detectable warning surface installed @ depressed walkway (Replaceable style)

SIDE ENTRANCE SIDEWALKS:

350 sf of 5" concrete sidewalk-sidewalks-3500 psi Ae Concrete-7" # 57 stone base compacted under concrete- excavation, and removal of all old concrete, and spoils prior to installing new sidewalks-expansion against all cold joints-caution tape, and barricades surrounding work area-hand tooled control joints- light broom finish

TRIP STEP GRINDING: Grind down trip steps, and apply Ardex CD to finish over ground area- 8LF X 3/4" X 4"

DENSICRETE CURE: Spray cure sidewalks after broom finish

Main Entranceway full depression with 8 ADA Detectable warning surfaces full length

1302 N. 18th Street, Allentown, PA 18104 | Phone: 610/820-3888 Fax: 610/820-6035



Proposal for Ebenezer Bible Fellowship sidewalks

Provide curing of concrete as required.

Furnish and install polymer composite Detectable Warning Surfaces.

All work shall conform to the plans and specifications of the project manual prepared by N/A dated N/A. In the case of conflicts between the project documents, general and special conditions shall govern over drawings, drawings over technical specifications, figures over scaled dimensions, and large scale over small scale.

•	The following addenda have be	een ii	ncorporated	into o	ur pro	posal:
	Addendums No. None					

General Conditions and Exclusions:

- Unless specifically included above traffic control, engineering and survey services, permits and inspection fees, quality control testing, temporary utilities, dewatering and conveyance of concrete are excluded.
- If excavation/grading are provided by others, a surcharge for concrete placed over 7.5% design dimensions shall be assessed at a rate of \$135.00/CY.
- Rock excavation/buried structure removal, if encountered, additional charges shall be assessed labor and equipment.
- Asphalt restoration
- Tree(s)and related work
- Prior to award of contract, a mutually agreed progress schedule/sequencing plan shall be prepared. The work of this proposal shall be complete 1 mobilization. \$500.00 per each thereafter
- The work of this proposal shall be complete by 8/31/2015Work completed after this date may be subject to additional labor/material costs.
- Cold weather concrete is excluded. If encountered, additional charges shall be assessed for labor and material expenses for the protection of concrete.
- Final invoicing shall be based upon actual field measurements.
- If a construction agreement is required the appropriate form of Consensus DOCS shall be used.
- The proposal is predicated on the acceptance of the attached supplemental conditions.

TOTAL VALUE \$24,500.00	
Alternates: ADD ALTERNATE JOINT SEALANT: 280 If (1A Sika Flex Limestone color) \$ 1,110.00	

PAYMENT TERMS: 2% Discount Ten Days (no retainage withheld)

Beyond discount period, and notwithstanding anything to the contrary, payment terms shall be per the applicable Pennsylvania statute of the Contractor & Subcontractor Payment Act of Penna. (73 P.S. 501) or Commonwealth Procurement Code (Title 62, Chapter 39). Retainage shall be limited to the extent withheld by third parties.

All material incorporated into the work is guaranteed to be new and as specified. All work shall be complete in a professional manner to standard industry practices. Any alteration or deviation from the above scope of work involving a change in the work will be executed only upon written orders. F.A. Rohrbach, Inc. shall be entitled to equitable adjustment of the contract price for such changes, for any modification of the project schedule differing from the bid schedule, and for any other delays, acceleration, out-of-sequence work and schedule changes beyond its reasonable control, including but not limited to those caused by labor unrest, fires,

1302 N. 18th Street, Allentown, PA 18104 | Phone: 610/820-3888 Fax: 610/820-6035



Page 3 of 4 Proposal for Ebenezer Bible Fellowship sidewalks
floods, acts of nature or government, wars, embargos, vendor priorities and allocations, transportation delays, suspension of work for non-payment or as ordered by Customer, or other delays caused by Customer or others.
Sincerely,
Jeff Kramer, Project Estimator/Manager F.A. Rohrbach, Inc.
At F.A. Rohrbach, Inc., we recognize that the structures we build will last beyond our lifetime. We will continually focus our apprenticeship, craftsmanship and industry to produce first-time, on-time quality construction. We will always be accountable for our workmanship and in our actions exhibit the highest degree of integrity. Our values of quality, accountability and integrity shall be recognized as "Better work by FAR."
Acceptance of Proposal the above prices, specifications and conditions are satisfactory and are hereby accepted.
Ebenezer Bible Fellowship
Signature Date of Acceptance
Kevin Kritzberger

3

F.A. Rohrbach, Inc. (FAR) Supplemental Conditions to Proposal No. 151061 Project Name: Ebenezer Bible Fellowship Sidewalks

Escalation Clause: A change in the price of an item of material of more than 5% between the date of this proposal and the date of installation shall warrant an equitable adjustment in contract price.

Indemnification: Notwithstanding any provision to the contrary, any indemnification or hold harmless obligation shall extend only to claims relating to bodily injury and property damage (other than the work itself), but only to the extent caused by the negligent acts or omissions of FAR., its Subcontractors, anyone directly or indirectly employed by them. FAR shall not have a duty to defend.

Builders' Risk Insurance: In the event evidence of a Builders' Risk Policy is not satisfactorily provided for the Project, FAR will purchase an installment floater at a cost of \$275 and the contract sum shall be increased accordingly.

Insurance Requirements: The proposal for the above-referred project is based upon our standard insurance coverage and any additional coverage or limits, if available, will be priced and the contract sum shall be increased accordingly. FAR shall not waive its right of subrogation against other parties to this proposal. The following is a brief outline of FAR standard insurance coverage:

Commercial General Liability

Occurrence Form
Contractual Liability Included \$1,000,000 limit
Broad Form BI/PD Included \$1,000,000 limit
Personal Injury/Advertising Injury
Products/Completed Operations \$2,000,000 limit

Business Automobile Liability

Liability, any Auto \$1,000,000 limit Hired and Non-owned autos included

Workers Compensation Statutory

Commercial Umbrella Liability

Excess Liability Coverage \$5,000,000 limit

FAR does not include any provisions for primary named insured. Should such provisions be desired, FAR will purchase an Owner's and Contractor's Protective Liability Policy with the Owner and Contractor as named insured at a cost of \$785 for the \$1M/2M limits and the contract sum shall be increased accordingly.

Bonds: Prior to the commencement of work, a copy of the Performance and Payment Bonds relevant to this project, shall be made available to FAR. Failure do to provide such bonds shall, upon seven (7) days written notice, entitle FAR to terminate the agreement at its discretion.

Lien and Claim Waivers: Notwithstanding any provision to the contrary, any waiver of mechanics lien or bond claims rights shall exclude securing payment of retainage, unbilled changes, and claims which have been asserted in writing or which have not yet become known to FAR, and any such waivers shall either apply only through the date of work covered by FAR's last payment application that has been paid in full, or shall be conditional upon receipt of funds to FAR's account

Contingent Payment Provisions: Notwithstanding any provision to the contrary, any contingent payment provisions shall be limited to the extent payment has been withheld by a third party due to defective or delayed work by FAR.

Remedies for Nonpayment: If the Owner/Contractor does not pay FAR through no fault of FAR, within in seven days from the time payment should be made as provided in this agreement, FAR may, without prejudice to any other available remedies, upon seven additional days' written notice to the Owner/Contractor, stop the Work of the Agreement until payment of the amount owing has been received. The Agreement Sum shall, by appropriate adjustment, be increased by the amount of FAR's reasonable costs of demobilization, delay and remobilization. AIA 401-1997 Section 4.7

Applicable Law and Venue Provisions: Notwithstanding any provisions to the contrary, the agreement shall be governed and construed in all respects under and in accordance with the laws of the Commonwealth of Pennsylvania, Any hearing, arbitration, trial or conference arising from the project or this agreement shall take place in the county or presiding magistrate of which the project is located.

1302 N. 18th Street, Allentown, PA 18104 | Phone: 610/820-3888 Fax: 610/820-6035



Pastor Tim's Ministry Report August 10, 2015



Studying & Preaching:

- Genesis on Sunday morning
- Homosexuality & the Church sermon
- "Pleasing the Lord" series on Wednesday night

Shepherding:

- Marriage Counseling
- Continue to meet with men on a regular basis for breakfast/prayer
- Premarital counseling for 1 couple is completed

Visitation:

• 1 Hospital visitation

<u>Vacation:</u> My family went back to Louisiana, Texas, and Oklahoma for 2 ½ weeks. We had not been home for a year. It was so good to see family and friends on both sides of our family. Our children were so happy to see family again. We also visited Springs of Grace Baptist Church in Shreveport, where I was on staff many years ago. It was so good to connect again with their ministry. We had a great time and are so thankful for the opportunity to go back home.

It is a joy to serve at Ebenezer Bible Fellowship Church. Preaching God's Word each week is not just a duty but a delight and I continue to pray that my preaching would improve and that the Holy Spirit would truly use the Word to impact our Church. I'm praying that the Lord would truly bring revival to all of our lives and that we would reach more and more people with the Gospel of Christ.

Serving Christ, **Pastor Tim Gibson**

Attachment #5

POD (Pastor of Discipleship) Report, Jul/Aug 2015

On my continual trek through the Old Testament, I am currently reading the book of Job, and was reminded of this valuable truth, after God remarks to Satan about the righteous of Job:

"Then Satan answered the Lord and said, "Does Job fear God for no reason? Have you not put a hedge around him and his house and all that he has, on every side? You have blessed the work of his hands, and his possessions have increased in the land. But stretch out your hand and touch all that he has, and he will curse you to your face." And the Lord said to Satan, "Behold, all that he has is in your hand. Only against him do not stretch out your hand." So Satan went out from the presence of the Lord." (Job 1:9–12, ESV)

We remember as a result of this encounter, that Job loses everything at the hand of Satan, who awaits for Job's reaction...Job says in response:

"Then Job arose and tore his robe and shaved his head and fell on the ground and worshiped. And he said, "Naked I came from my mother's womb, and naked shall I return. The Lord gave, and the Lord has taken away; blessed be the name of the Lord." In all this Job did not sin or charge God with wrong." (Job 1:20–22, ESV)

From this narrative, I have personally drawn two valuable application points...

- 1. Satan can do nothing to us without God's permission
- 2. The reality of life is that if my contentment and love for God is based solely in the material blessings he gives me, I will have foolishly wasted my life since I will leave this world with the same materials I entered it. I must therefore, anchor my value system to the sufficiency of God alone.

With that in mind, here is a quick summary of some of the ministry opportunities from July/August 2015:

Kids Crossing

- Cross Time Sunday School: Praise the Lord for the full complement of teachers he has given us! However, beginning in September, we will need a teacher for the 4 yr-K class; Odd months, as Becky Masessa gets married and moves away. Our current study is about the Church and its responsibilities.
- Early Childhood (2&3 year-olds): Continuing to go well for both services and Sunday School. Praise the Lord, all teaching positions are filled.
- Children's Church: The Gospel Project curriculum worship segment continues to work well for Children's Church. We continue to see between 8-12 students each week.
- Day Camp at Victory Valley (Aug. 3-7): We Praise the Lord for a great week of fun and spiritual refreshment the 14 children that attended where able to enjoy. We pray that this week made a lasting impression on each one.
- Wednesday Evening Programs: Our Awana program is gearing up for a new season beginning September 16. Please pray as we work on recruiting volunteers and implementing our new online registration system. This year, Julie Gibson will be the sole commander as the Lissy's have stepped down.
- New PA Background Check Requirements for Employees & Volunteers: We are 99% complete with the new PA Background Check Requirements for volunteers with good cooperation from everyone. Since the deadline has come and gone, no person 18 yrs or older can serve without their background checks completed. The good news is that from here on out, the cost is free for volunteers, and it only has to be done every 5 years!

Student Ministry

See Pastor Mark's report.

Adult Ministry

• Adult Electives: With 2 weeks left in our teaching on the Feasts of the Old Testament (including the Sabbath and Year of Jubilee), we are preparing for 4 new classes starting September 13. I will have these listed in my next report.

As always, please continue to pray that the Lord would send forth some new adult elective teachers so that we may offer a variety of subjects, and give the current teachers a break. We currently only have 5 teachers.

Men's Ministry:

O **Bethel Series:** We are preparing for a new cycle in The Bethel Series which should begin in the first week of October 2015. We will be advertising in this month for registration.

O Men's Bible Studies/Prayer:

- Tuesday mornings from 6:15 AM 8:00 AM, Men's prayer time with currently only 2 men attending.
- Thursday mornings from $6:15 \, \text{AM} 7:30 \, \text{AM}$, This early morning bible study group is currently in a study on the life of Christ.
- Thursday mornings from 9:00 AM − 10:30 AM, This new Men's Bible Study is studying, the book, "Satisfied: Discovering Contentment in a World of Consumption", by Jeff Manion. There are currently 4-5 men involved with Bob Penchick as the facilitator.
- Women's Ministry: Here is an update from Laura...

"The Well hopes to offer a Mom To Mom bible study in the fall. This will be more of a in depth bible study for moms to go on a every other Thursday rotation. This will give the moms that come to MOPS something a little more "deep" than what is offered in MOPS.

We are looking forward to going to an Iron Sharpens Iron conference on October 10th and hoping that we will have a good amount of women to go with us.

I am currently meeting weekly with a woman dealing with marriage issues. This takes a great deal of my time.

MOPS: We currently need a MOPPETS volunteer and a finance volunteer. Courtney and Jill are doing a great job of organizing the new year.

Tis So Sweet Tuesday will meet next week and we usually have 4 or 5 women come out for that.

I am hoping that myself and one other lady from the team will be able to go to Lifeway's National training in November."

Discipleship Support

• **Kinship:** Bob and Lori Gill are meeting with the kinship leaders to prepare them for our new season of Kinship Groups which begins on September 13. Please pray that the Lord will raise up new leaders to start new Kinship Groups in this coming year.

Other:

- Continue to meet with several couples to counsel and encourage
- Meet with two young men to counsel and disciple
- Held the service at the Atria on August 9.
- Taught several lessons on the "Feasts of the Old Testament" in Adult Electives.
- Continued work on the new Church Database as time permitted
- Continuing in Greek 1,TNARS seminary course, which is a part of my BS501 Biblical Languages course, as time permits.

Respectfully Submitted, Dick Bickings, Pastor of Discipleship

Attachment # le

Worship / Young Adult Ministry Update July to August 2015

By Jeremy Harkins, Worship Pastor

A passage that our worship team recently discussed was in Romans 1:20. Which says: ²⁰ For his invisible attributes, namely, his eternal power and divine nature, have been clearly perceived, ever since the creation of the world, in the things that have been made. So they are without excuse".

I think it is amazing that all of creation shows God's divine fingerprint that clearly shows HIS handy work in all things!

Worship discipleship

This is a blessing to look back and see what God is doing in our midst in the areas of discipleship. I have had the joy and opportunity to have a good 5-10 of those who are on worship team also be a part of individual discipleship. God has also raised up a number of other college age young men that I am learning & discipling with.

Simulcast/Sound/Media

The simulcast has been active for almost a month now and things have been going smoothly outside of some minor sound corrections. We have been hearing that it has been helpful as an evangelistic tool as well as giving those people who were unable to attend an opportunity to see the full service.

College/Career Ministry

Since we started on June 13th. We have had over 30 different college/career age in our home. We praise the Lord for the one on one moments of discipleship and the really great times of interaction over the curriculum, "The Reason for God". Within the last month we have started to meet at our home every Sunday, as opposed to every other Sunday, this way we can utilize the time for those who have to go back to school in the fall. It has been truly encouraging to see the students regularly seeking the Lord through our time together.

Upcoming Events:

I am planning a "Worship Thank You" meal for all those who have been involved in service through the praise and worship ministry on Sunday, August 30th.

We are planning the outdoor service September 27th which will be a replacement for our church service with a meal following.

Attachurent # 7

Student Ministries Report - July 2015

"Then he said to me, 'Prophesy over these bones, and say to them, O dry bones, hear the word of the LORD. Thuys says the LORD God to these bones: Behold, I will cause breath to enter you, and you shall live."

Ezekiel 37:4-5 ESV

I was recently listening to a sermon by Francis Chan as he shared with youth pastors about the importance of the Holy Spirit in youth ministry. It was a great reminder that God is calling us in youth ministry (and all gospel ministry) to nothing less than raising the dead. People are born spiritually dead, deaf and blind (because they are dead) and we are called to minister the gospel to them in hopes that they may hear the voice of the Lord, repent and truly live in Christ. This should drive us to our knees, because we realize that nothing we do can raise the dead. Only God has the power to do this, and so we beseech Him to do the impossible - cause skeletons to move and live.

Teaching

Middle School

In our Core Truth curriculum, we are going through a series on "Spiritual Warfare", focusing on "Evil".

High School

We are studying the book of Mark.

Sunday School

We are teaching through the Gospel Project in both the MS and HS SS classes.

Shepherding

• Met with a young man raising support for Disciple-makers.

Staff

• We have had Dave and Kris Lissy come on board as new youth staff members. This is very exciting!

Activities

LITC

It was so wonderful to see the church come together and minister once again with and to the Lynfield community as we shared the gospel each day with children and teens. We are seeing relationships built, and some fruit developing. We are excited about ongoing ministry in S. Bethlehem!

Kickback

We had a great time with students as we enjoyed the fellowship with others, enjoying God's creation and camping together. There were around 20 students with us.

<u>Other</u>

- Participated in the Semi-annual meeting.
- Had the privilege of co-officiating a wedding for 2 former students in our youth group.
- Met with the BFC youth pastors.

Respectfully Submitted,
Mark Culton