



## Joint Meeting: Elders & Deacons November 9, 2015

### Opening & Prayer

Pastor Tim opened the meeting in prayer.

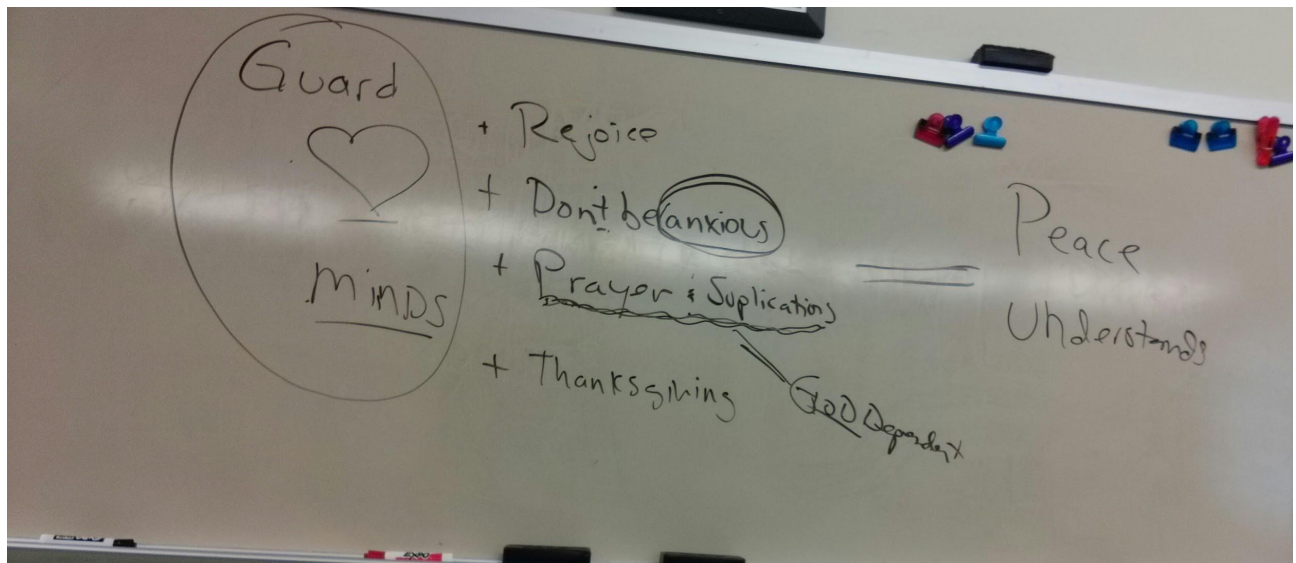
### Roll Call

- The following elders were present: Pat Barry, Wayne Batten, Dick Bickings, Andy Brimer, Mark Culton, Dennis Flanagan, Tim Gibson, Swannie Griffin, Kevin Hardy, Jeremy Harkins, Chris Jones, Byron Roth and Shawn Sommons. Scott Holwick was excused absent.
- The following deacons were present: Rob Christiansen, George Hardy, Mark Hardy (via video call), Kamba Kalubi, Kevin Kritzberger, Andy Meeks and Joe Meier. John Romero was excused absent.

### Devotional & Prayer [Pastor Tim]

Pastor Tim led the elders and deacons through a devotional from Philippians 4. Even as leaders we get anxious sometimes.

- We cannot be anxious
- We must pray
- We must give thanksgiving
- Our hearts and minds will be guarded by the peace of God
- We need to rejoice
- Why do we need to guard our hearts and minds? It shows that we are God dependent.



### **Financial Report [Andy Brimer]**

- Andy reviewed the financial report for this month. The giving this month has been a bit higher than it had been recently. While the projected spending for October was lower than other months, the total expenses were actually higher than anticipated. We are catching up a bit with our income, and this is encouraging. We pray that this continues. We should continue with judicious spending through the rest of the year as recommended by the finance committee.
- The audit committee met with an external firm to conduct a verification audit of the books for 2015; this will be completed by January 2016.
- A **motion** was made to approve the financial report. This was **seconded** and **passed**.
- Andy submitted the financial report for October 2015 (Attachment 1). Also submitted was an updated September 2015 report with a minor correction for a double counted interest.

### **2016 Budget Evaluation**

- Andy led the elders and deacons through the 2016 budget line by line, highlighting certain areas of change.
  - Salary - possible reductions were discussed - reimbursed expenses, etc..
  - Reductions in discipleship ministries
  - Additional money for outside audit
  - Missions - possible reduction scenarios were discussed but in the end the elders felt led to keep missions where it is by faith that God will provide for His kingdom work.
  - In the end there is a small increase in the budget from 2015 to 2016 - between 1% and 2%.
- A **motion** was made to accept the budget. This was **seconded** and **passed** with **2 no's**.

### **Miracle Month**

A **motion** was made to do miracle month once again so that we can give extravagantly to needs outside the church. The missions committee will decide where the needs are greatest. This was **seconded**, and **passed** with **3 no's** and **3 abstentions**.

### **Deacon Reports**

- Kevin shared about the church renovations. Kevin made a **motion** for the building committee to get the green light to continue planning for the foyer renovations, only to proceed with renovations with elder's approval. This was **seconded** and **passed** with **13 yes's** and **7 no's**.
- Kevin also shared that as the elders care for those on our Shepherd's List, we should pass on the needs that we become aware of to the Care Giver's committee so that they can properly care for them.

### **Shepherd's List**

Pastor Tim shared that there are now separate shepherd lists which delineate members and regular attendees.

### **Adjournment & Prayer**

Dennis Flannigan closed in prayer and the meeting was adjourned.

# Elders Meeting After Joint Meeting

## Membership and Discipline

The following individuals were voted on for membership.

- Cindy Walleisa
- Gary Walleisa
- Bernadine Kosciusko

## Salary and Hourly Restraints

- Because of new legislation, any employees whose gross salary is less than \$50,500 must be paid time and a half for any hour over 40/week.
- Because of this new legislation, Kevin, Robbin and Jeremy will now begin to work a maximum of 40 hours each week.

## December Budget Meeting

The elders discussed plans for the upcoming budget meeting next month. There will be an additional elders meeting on November 30 to continue with prayerful consideration of finances.

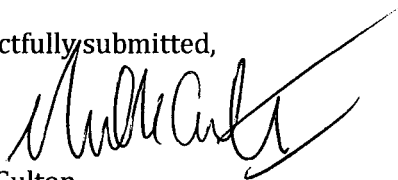
Pastor Tim closed in prayer and the meeting was adjourned.

## Pastoral Reports

The pastors submitted their monthly reports:

- Tim Gibson, Senior Pastor (*Attachment 2*)
- Dick Bickings, Pastor of Discipleship (*none submitted*)
- Jeremy Harkins, Worship Pastor (*Attachment 3*)
- Mark Culton, Youth Pastor (*Attachment 4*)

Respectfully submitted,



Mark Culton  
Secretary to the Board of Elders

November 9, 2015

To: Board of Elders  
From: Andy Brimer, Treasurer  
Subject: Financial Report for November 2015

The November 2015 Financial Report has the following attachments:

- October 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 October was 111% of the budgeted forecast while the YTD income was 95% of the budgeted forecast.
- Expenses for September were 128% of the budgeted forecast while the YTD expenses were 97% of the annual forecast.
- The gap in spending vs income for has us approximately \$16,000 behind our *actual* expenses.
- The Finance team recommends that **all** non-essential spending **cease** for the remainder of 2015.

Other:

- Members of the Audit Committee met with Darian Allen of Regan, Levin, Bloss, Brown & Savchak, P.C. to discuss engaging them to verify the EBFC financial records for 2015. The Audit Committee will complete some tasks as directed by the firm to keep the costs of the external audit to a minimum.

UPDATED

# EBENEZER BIBLE FELLOWSHIP CHURCH - OCTOBER 2015 FINANCIAL STATEMENT

## BALANCE SHEET REPORT / COMPARISON

## GENERAL FUND - BUDGET vs. ACTUAL

ASSETS	31-Oct-15	30-Sep-15	\$ Change	Income	October	Budget	Variance
<b>Assets - Checking/Savings</b>							
18000 · Checking (KNBT)	517,652.18	514,364.93	3,287.25	1100 · Offerings / Gifts	73,562.74	57,241.00	16,321.74
18002 · CDs (KNBT)	67,587.38	67,587.38	0.00	1400 · Interest	43.01	43.00	0.01
19000 · Savings (M&T Bank)	90,846.18	90,845.94	0.24	1700 · Memorials	0.00	0.00	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
<b>Total Checking/Savings</b>	<b>681,461.41</b>	<b>678,173.92</b>	<b>3,287.49</b>	<b>Total Income</b>	<b>74,698.75</b>	<b>58,377.00</b>	<b>16,321.75</b>
<b>TOTAL ASSETS</b>	<b>681,461.41</b>	<b>678,173.92</b>	<b>3,287.49</b>	<b>Expenses</b>			
<b>LIABILITIES</b>				2000 · General Finance	277.91	316.25	-38.34
<b>Current Liabilities</b>				3000 · Discipleship	1,128.04	1,820.32	-692.28
901 · Building Fund	92,198.95	97,550.07	-5,351.12	5000 · Evangelism	-440.21	1,750.00	-2,190.21
902 · Capital Improvement Fund	-31,553.15	-31,553.15	0.00	6000 · Missions	0.00	0.00	0.00
903 · Transportation Fund	178.00	178.00	0.00	7000 · Deacon Ministries	18,978.10	5,360.84	13,617.26
904 · Scholarship Fund	1,601.50	1,261.50	340.00	8000 · Worship	931.94	150.00	781.94
905 · Faith Promise	11,586.82	10,706.82	880.00	9000 · Office/Admin	792.81	1,288.00	-495.19
907 · Benevolence Fund	17,743.42	16,275.57	1,467.85	10000 · Congregational Care	-50.00	462.49	-512.49
908 · Music Fund	174.20	174.20	0.00	11000 · Compensation	46,266.45	47,229.10	-962.65
911 · Year End Accruals	8,480.16	8,480.16	0.00	<b>Total Expense</b>	<b>67,885.04</b>	<b>58,377.00</b>	<b>9,508.04</b>
912 · Run For The Children	1,004.04	511.57	492.47	<b>Net Ordinary Income</b>	<b>6,813.71</b>	<b>0.00</b>	<b>6,813.71</b>
914 · HRA	2,016.38	2,146.40	-130.02	<b>Net Fund Transfer between Accts.</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
915 · Youth Summer Missions	4,523.88	4,523.88	0.00	<b>Net Income</b>	<b>6,813.71</b>	<b>0.00</b>	<b>6,813.71</b>
100 · Payroll Liabilities	6,234.84	7,452.77	-1,217.93				
<b>Total Current Liabilities</b>	<b>114,189.04</b>	<b>117,707.79</b>	<b>-3,518.75</b>				
<b>Long Term Liabilities</b>							
810 · Building Mortgage	0.00	0.00	0.00	<b>Income</b>	<b>915.00</b>	<b>6,266.12</b>	<b>-5,351.12</b>
<b>Total Long Term Liabilities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	903 · Transportation Fund	0.00	0.00	0.00
<b>Total Liabilities</b>	<b>114,189.04</b>	<b>117,707.79</b>	<b>-3,518.75</b>	904 · Scholarship Fund	340.00	0.00	340.00
<b>EQUITY</b>				905 · Faith Promise	880.00	0.00	880.00
900 · Retained Earnings	991,473.20	991,473.20	0.00	907 · Benevolence Fund	1,638.35	171.00	1,467.35
<b>Net Income</b>	<b>-16,322.03</b>	<b>-23,128.27</b>	<b>6,806.24</b>	908 · Music Fund	0.00	0.00	0.00
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00				
<b>Total Equity</b>	<b>567,272.37</b>	<b>560,466.13</b>	<b>6,806.24</b>				
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>681,461.41</b>	<b>678,173.92</b>	<b>3,287.49</b>	<b>OTHER LIABILITY ACCOUNTS</b>			
				902 · Capital Improvement Fund	0.00	0.00	0.00
				911 · Year End Accruals	0.00	0.00	0.00
				912 · Run For The Children	492.47	0.00	492.47
				914 · HRA	0.00	130.02	-130.02
				915 · Youth Summer Missions	0.00	0.00	0.00
				<b>Total Other Current Liabilities</b>	<b>4,265.82</b>	<b>6,567.14</b>	<b>-2,301.32</b>

*Andrew Spurner*  
Treasurer

11/9/15  
Date

UPDATED

# EBENEZER BIBLE FELLOWSHIP CHURCH - OCTOBER YTD 2015 FINANCIAL STATEMENT

## BALANCE SHEET REPORT / COMPARISON

## GENERAL FUND - BUDGET vs. ACTUAL

ASSETS	31-Oct-15	31-Dec-14	\$ Change	Income	Oct YTD	Budget	Variance	%BGT YTD
<b>Assets - Checking/Savings</b>								
18000 · Checking (KNBT)	517,652.18	578,252.65	-60,600.47	1100 · Offerings / Gifts	739,857.66	778,734.16	-38,876.50	95.0%
18002 · CDs (KNBT)	67,587.38	67,545.48	41.90	1400 · Interest	493.33	675.00	-181.67	73.1%
19000 · Savings (M&T Bank)	90,846.18	90,770.55	75.63	1700 · Memorials	1,800.00	0.00	1,800.00	N/A
19001 · Checking (M&T Bank)	5,375.67	5,375.67	0.00	1900 · BCS / Bldg Use	10,930.00	10,930.00	0.00	100%
<b>Total Checking/Savings</b>	<b>681,461.41</b>	<b>741,944.35</b>	<b>-60,482.94</b>	<b>Total Income</b>	<b>753,080.99</b>	<b>790,339.16</b>	<b>-37,258.17</b>	<b>95.3%</b>

<b>TOTAL ASSETS</b>	<b>681,461.41</b>	<b>741,944.35</b>	<b>-60,482.94</b>	<b>Expenses</b>				
<b>LIABILITIES</b>				2000 · General Finance	37,323.68	35,203.25	2,120.43	106.0%
<b>Current Liabilities</b>				3000 · Discipleship	18,328.43	29,148.20	-10,819.77	62.9%
901 · Building Fund	92,198.95	93,730.19	-1,531.24	5000 · Evangelism	4,356.58	7,950.00	-3,593.42	54.8%
902 · Capital Improvement Fund	-31,553.15	0.00	-31,553.15	6000 · Missions	124,162.38	124,762.50	-600.12	99.5%
903 · Transportation Fund	178.00	118.00	60.00	7000 · Deacon Ministries	92,360.64	94,473.40	-2,112.76	97.8%
904 · Scholarship Fund	1,601.50	2,381.50	-780.00	8000 · Worship	9,553.98	6,060.00	3,493.98	158%
905 · Faith Promise	11,586.82	32,400.32	-20,813.50	9000 · Office Admin	11,776.84	15,750.00	-3,973.16	74.8%
907 · Benevolence Fund	17,743.42	15,172.92	2,570.50	10000 · Congregational Care	165.76	4,249.90	-4,084.14	3.9%
908 · Music Fund	174.20	144.20	30.00	11000 · Compensation	471,374.73	472,741.91	-1,367.18	100%
911 · Year End Accruals	8,480.16	7,488.33	991.83	<b>Total Expense</b>	<b>769,403.02</b>	<b>790,339.16</b>	<b>-20,936.14</b>	<b>97.4%</b>
912 · Run For The Children	1,004.04	409.29	594.75	<b>Net Ordinary Income</b>	<b>-16,322.03</b>	<b>0.00</b>	<b>-16,322.03</b>	
914 · HRA	2,016.38	0.00	2,016.38	<b>Net Fund Transfer between Accts.</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
915 · Youth Summer Missions	4,523.88	-320.53	4,844.41	<b>Net Income</b>	<b>-16,322.03</b>	<b>0.00</b>	<b>-16,322.03</b>	
100 · Payroll Liabilities	6,234.84	6,825.73	-590.89					
<b>Total Current Liabilities</b>	<b>114,189.04</b>	<b>158,349.95</b>	<b>-44,160.91</b>					

## DESIGNATED FUNDS

<b>Long Term Liabilities</b>				<b>Income</b>	<b>Expenses</b>	<b>Net Income</b>
810 · Building Mortgage	0.00	0.00	0.00	11,001.00	12,532.24	-1,531.24
<b>Total Long Term Liabilities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	60.00	0.00	60.00
<b>Total Liabilities</b>	<b>114,189.04</b>	<b>158,349.95</b>	<b>-44,160.91</b>	1,610.00	2,390.00	-780.00
<b>EQUITY</b>				19,176.50	39,990.00	-20,813.50
900 · Retained Earnings	991,473.20	931,656.18	59,817.02	17,760.16	15,190.16	2,570.00
<b>Net Income</b>	<b>-16,322.03</b>	<b>59,817.02</b>	<b>-76,139.05</b>	30.00	0.00	30.00
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00			
<b>Total Equity</b>	<b>567,272.37</b>	<b>583,594.40</b>	<b>-16,322.03</b>			
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>681,461.41</b>	<b>741,944.35</b>	<b>-60,482.94</b>			

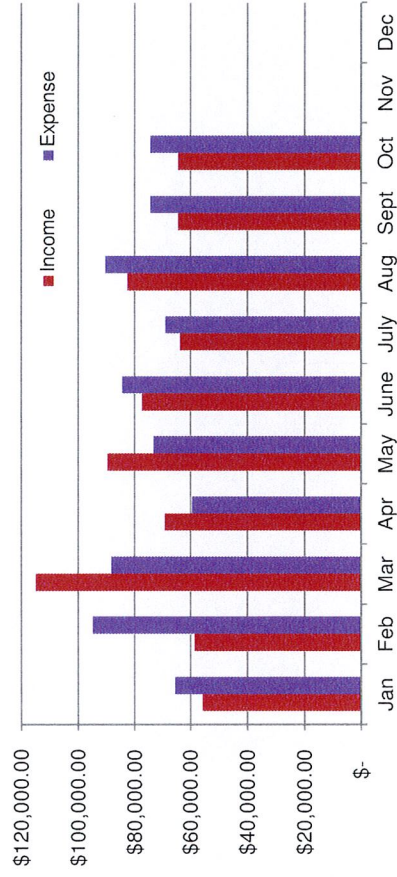
## OTHER LIABILITY ACCOUNTS

902 · Capital Improvement Fund	8,703.85	40,257.00	-31,553.15
911 · Year End Accruals	991.83	0.00	991.83
912 · Run For The Children	624.64	29.89	594.75
914 · HRA	6,600.00	3,511.62	3,088.38
915 · Youth Summer Missions	28,476.58	19,046.32	9,430.26
<b>Total Other Current Liabilities</b>	<b>95,034.56</b>	<b>132,947.23</b>	<b>-37,912.67</b>

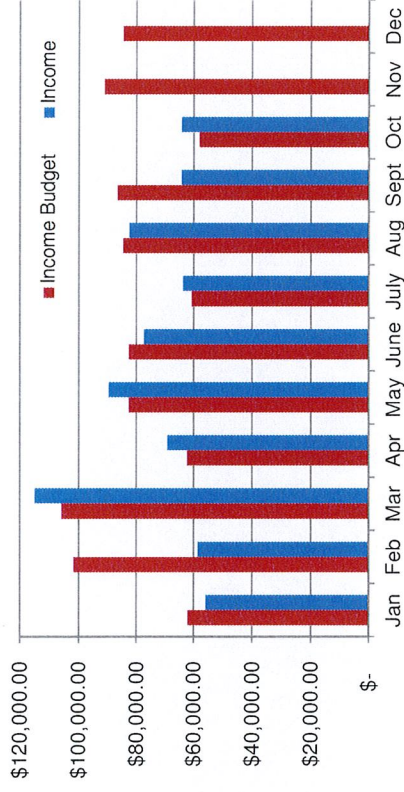
*Andrea M. Bunn*  
Treasurer

11/9/15  
Date

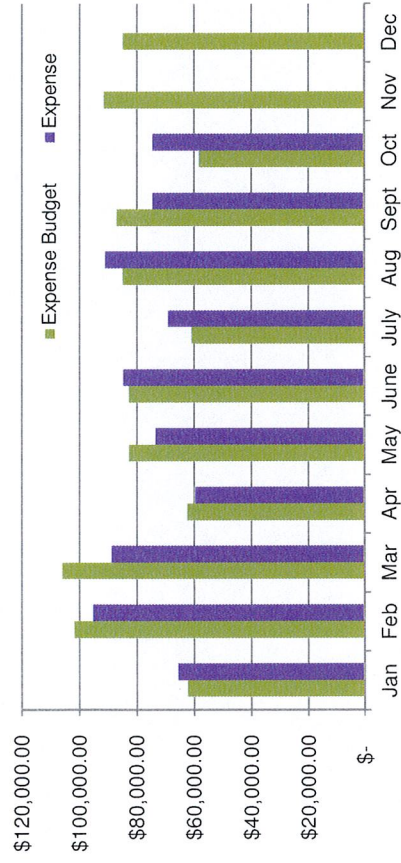
### 2015 Income vs Expenses



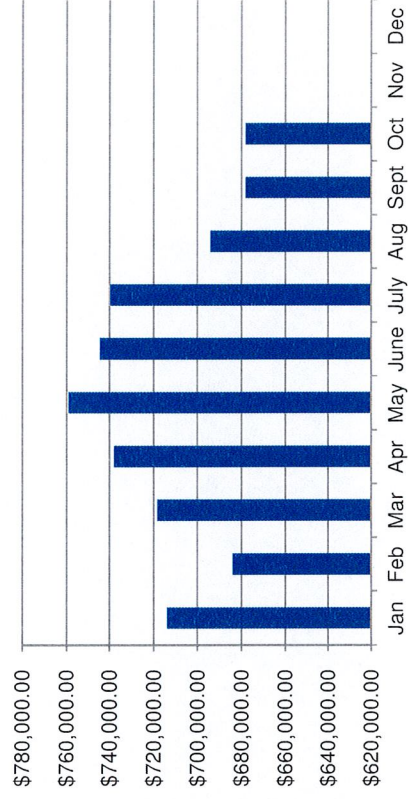
### 2015 Income vs Budget



### 2015 Expenses vs Budget



### 2015 Assets



*Attachment #2*

**Pastor Tim's Ministry Report  
November 9, 2015**

**Studying & Preaching:**

- Preaching through 1 Peter on Sunday
- Matthew series on Wednesday night
- Kinship group – I'm teaching through Romans

**Shepherding/Ministry:**

- Counseling/prayer for several people
- Continue to provide accountability for one individual over the phone – 2/3 times per month
- Membership Class – 2 sessions on doctrine
- 6 Baptism interviews & 2 membership interviews
- Pre-marital counseling continues for one couple
- Breakfast with one man for prayer and encouragement
- 1 Funeral for Roland Lasso

**Mentoring/Accountability:**

- TLT meeting with Tim Zuck for Forks BFC church plant
- Continue to visit with Jason Filbert (Naples, FL) over the phone a couple of times for prayer & encouragement
- Begin TLT meetings with Jason Filbert this month

**Hospital/Home Visitation:**

- 4 Hospital visitations
- 1 Home visit
- Julie and I visited with an elderly couple and took them to lunch

**Other:**

- Attended the newcomer welcome dessert
- Church Extension Strategy meeting with Dave Gundrum
- Golfed with Maddie Lavage (Elsie's daughter) along with Kevin Kritzerberger
- Attended the Pastor Appreciation breakfast at Calvary Baptist
- Had lunch with Barry & Sandy Miller who used to attend EBFC but moved away

It is not ironic, but providential that I am taking the congregation through the book of 1 Peter which deals with trials and suffering. It appears that the Lord might be allowing us as a Church to be tested and purified. It is a joy however, to see that we are not panicking but putting our trust in the Lord.

It is a joy to serve the Lord at Ebenezer BFC. I'm so excited to see people turning to the Lord in obedience and following Him. We had 14 new members added last month and we have roughly 15+ people being baptized in November. Praise the Lord!

Serving Christ,  
**Pastor Tim Gibson**



**Worship /Young Adult Ministry Update October-November 2015**

By Jeremy Harkins, Worship Pastor

**...Come to Know...**

*I had the special privilege of going to the Hillsong Conference in NY city area the end of October. One of the speakers talked about 1 John 2:3 which says, "And by this we know that we have come to know him, if we keep his commandments". He focused specifically on "COME TO KNOW". The point of knowing Jesus is obviously believing but **doing what he is doing and going where he is going**. The rich young ruler had his priorities backwards when he said "What must **I DO** to be saved". For us to **KNOW** Christ is to believe He is living and moving within us as we abide in Him, He abides in us (John 15:4). Praise to the Lord for His amazing grace!*

**Worship- Shepherding**

I have been meeting every couple of weeks with one of our key sound tech volunteers to encourage & pray with him and hear what is going on in his life.

I have also been meeting with a couple of our worship leaders to touch base with what is going on in their lives and to pray and encourage them.

**College Age Shepherding**

I have been meeting with a college age student from Northampton College. He is on fire for the Lord and has been bringing his friend from school to Ebenezer. His friend comes from a Catholic background. Please pray for his friend's salvation and for the pressures of his family life.

I have also been meeting and/or communicating on a regular basis with several other college age men, who are currently or have been part of Ebenezer, to walk through life with them, read through the word, and pray.

Lindsay and I continue to send out e-mails and texts to the young men and women, on a college campus, asking for updated prayer requests, praises, or concerns going on in their lives.

...Please pray for these young men for true intimacy with Christ and a Holy fear of God as I continue to grow & groan with them and help in equipping and teaching them on living out their faith.

**Teaching**

Our Kinship group for college and career has been going well! We have been challenging the students through "The Gospel in Life" series by Tim Keller. This series really challenges the motivation of our hearts in living the fullness of the gospel by grace and not by a moral code. Excited to have Swannie and Deb Griffin join our kinship group leadership in addition to Adam and Jess Whitmer. Thankful for their leadership and involvement!

It was a joy and blessing to teach the Sparks and TNT's in October about Jesus and His authority as the Judge of humanity (John 5:19-29) it was a real treat getting their feedback and hearing the way they were understanding the authority of the Father, Son, & Holy Spirit.

### **Worship Conference**

I took Jim Hans with me to Hillsong Conference in Newark NJ and it was a wonderful time of prayer, renewal, and learning from the scriptures and hearing Hillsong's praise and worship. The theme "Speak Lord, We are Listening" focused on a deeper dependence in Jesus Christ and continuing to encourage our hearts to be in tune with His desire's for our lives of worship.

### **Simulcast**

We have been hearing nothing but encouragement from many different families and members connected with our church service simulcast. It is a joy when I hear that people are able to hear the message of truth because of the simulcast being available! Praise God!

## Student Ministries Report - October 2015

*"And David said, 'Is there still anyone left of the house of Saul, that I may show him kindness for Jonathan's sake?..."*

### **2 Samuel 9:1 ESV**

I was recently listening to a lesson from a particular youth worker, and she spent some time in 2 Samuel 9 comparing the plight of Mephibosheth to the students in our youth group.

Mephibosheth was paralyzed and living in hiding. As the only living descendant of Saul's he was a marked man. He could at any time be killed by David if seen as a threat to the throne or an enemy of the kingdom. Yet, despite this, David goes out of his way to show grace and covenant love to him. The love that David extends to Mephibosheth is merely an extension of the love David has received from God, because all of us are enemies of God, spiritually lame and without hope. Yet God, who is rich in mercy saw fit to seek us out, and bless us beyond belief with all spiritual blessings in Christ, healing us and restoring us to a place of privilege.

Many of our students are in a similar boat. They feel alone, often broken and without hope. More than anything else we desire that our students would experience this same covenant love of God, and we desire that they experience it through us as youth workers and the church body as a whole.

### **Teaching**

- **Middle School**

In our Core Truth curriculum, we just finished a series on the church - "Community of Believers". We have now entered a series on worship called "Living Sacrifice".

- **High School**

We have now started a new study in Ecclesiastes.

- **Sunday School**

We are teaching through the Gospel Project in both the MS and HS SS classes. Right now we are looking at how important the Scriptures are and how we should read/study them.

### **Shepherding**

- Made some hospital visits accompanied by one of our students who has shown a real heart for service. It is my desire to continue to mentor him informally and possibly formally.
- Had lunch with one of our male students.
- Met with a male student - we are reading through a book together on identity in Christ.
- Met with another male student to challenge him not to give up on Christ and to walk with Him.
- Met with a couple students about baptism

### **Staff**

- We had our bi-monthly youth staff meeting at our house. Great time of fellowship.

### **Activities**

- **Invert RWR**  
We had a couple students join my family in serving at Pinebrook, which was a stretching time and an encouraging time of service. We saw God work and provide!
- **Illuminite**  
October was a MS only Illuminite.
- **Candy Carnival**  
We had a bunch of students volunteer and it was a great time of serving the community and sharing the gospel. I had the privilege of sharing a gospel message.

### **Other**

- I am currently re-evaluating the effectiveness and direction of Invert (student leadership).
- The BFC ministerium was an excellent time as we heard from Harvest USA.
- Had the privilege to teach the older Awana kids about Jesus as "Messiah".
- I appreciated all the cards and the gifts during Pastor Appreciation Month.
- Continue to work with the BOYYA on Sno Glo details for this coming January.
- Had the opportunity to speak at the Cru gathering at Lehigh University.
- Had some of the Lehigh U wrestlers over to our house for lunch.
- Attended the Rooted Youth Conference in Chicago area. An excellent time of encouragement and focusing on the gospel for youth ministry!

Respectfully Submitted,

Mark Culton