



**Ebenezer
Bible Fellowship Church**

**Board of Elders Meeting
November 10, 2014**

Roll Call

The following elders were present: Wayne Batten, Andy Brimer, Dick Bickings, Mark Culton, Tim Gibson, Scott Holwick, and Shawn Sommons. Byron Roth was excused absent.

Devotional & Prayer

Pastor Dick led the elders through a devotional time from 1 Samuel 17 on David and Goliath. Do we care more about our own skin, or the glory and majesty of God? How was David able to have such incredible faith? God had surely prepared him with the incidents of the bear and the lion. David had spent much time reflecting on the character of God and praising Him. May we have that same trust in God's power and desire for God's glory. The elders then spent some time in prayer.

Approval of Minutes

Motion was made to approve the minutes from the October 13, 2014 Board of Elders meeting, **seconded** and **passed**.

Financial Report

- Current Status – Andy reviewed the financial report (Attachment 1). We are still light on income (92%), but our expenses were significantly less than projected. A **motion** was made to approve the financial report. This was **seconded** and **passed**.
- Roof Repair – The repair of the church roof was discussed by the elders. This has become an immediate need. A **motion** was made to repair the roof, which will cost approximately \$42,856 and will be largely taken from savings. This was **seconded** and **passed**.

Discussion Items:

- 1) Associate Worship Pastor Position – Wayne shared about the status of the search committee and asked for prayer as they continue to discern God's will.
- 2) Membership and Discipline – The elders voted on the following for membership: Sebastian Gubitosi, Elaine Mead, John Mead, Courtney Nagy, Julie Sherk, James Vari, and John Paul Yost. All were **voted** on and **approved** for membership.
- 3) Budget Meeting – The elders discussed the agenda for the December 7th budget meeting.

4) Elder Nominations –

a) The elders discussed the nominations for elder and the qualifications that are set forth in 1 Timothy 3 and Titus 1. Specifically, we looked at the qualifications of having children who are believing (Titus 1:6). We believe that this phrase should be interpreted as “children who are faithful.” The reasoning is as follows:

- The majority of the scriptures in the New Testament translate the greek word *pistos* as faithful
- The parallel passage in 1 Tim 3:1-6 more clearly defines this word in that the elder is to “manage his own household,” which is something he is and should be capable of doing. However he cannot cause his children to become born again...
- The list of requirements in these two passages are primarily about the man being evaluated for eldership and the conduct of his children is to support his Godly character.
- Our doctrine of salvation prevents us from giving any indication that salvation is anything other than the gracious work of God.

b) We also discussed possible elder responsibilities with new elders coming on.

5) Shepherding Lists – Tim encouraged us to follow up with the people on our shepherd’s lists. It does make a difference.

Pastoral Reports

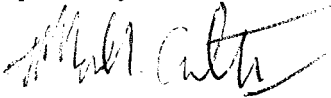
The pastors submitted their monthly reports and summarized them for the elders:

- Tim Gibson, Senior Pastor (Attachment 2)
- Dick Bickings, Pastor of Discipleship (Attachment 3)
- Mark Culton, Pastor of Youth (Attachment 4)

Adjournment & Prayer

The meeting was closed in prayer and adjourned.

Respectfully submitted,



Mark Culton
Secretary to the Board of Elders

November 10, 2014

To: Board of Elders
From: Andy Brimer, Treasurer
Subject: Financial Report for November 2014

Attached you will find the following for the November 2014 Financial Report:

- October Financial Statement
- October YTD Financial Statement
- Graphical representation of:
 1. Income compared to projected budget
 2. Expenses compared to projected budget
 3. Income trends in relation to expense trends
 4. Asset trends

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

- Total income for October was 88% of the budgeted forecast while the YTD income was 92.7% of the budgeted forecast.
- Expenses for October were 63% of the budgeted forecast while the YTD expenses were 88.4% of the budgeted forecast.

EBENEZER BIBLE FELLOWSHIP CHURCH - OCTOBER YTD 2014 FINANCIAL STATEMENT

BALANCE SHEET REPORT / COMPARISON

GENERAL FUND - BUDGET vs. ACTUAL

ASSETS	31-Oct-14	31-Dec-13	\$ Change	Income	Oct YTD	Budget	Variance	%BGT YTD
Assets - Checking/Savings								
18000 · Checking (KNBT)	490,857.80	506,289.49	-15,431.69	1100 · Offerings / Gifts	719,904.00	778,565.00	-58,661.00	92.5%
18002 · CDs (KNBT)	67,503.05	67,134.49	368.56	1400 · Interest	771.30	729.17	42.13	105.8%
19000 · Savings (M&T Bank)	90,755.38	90,679.83	75.55	1700 · Memorials	1,015.00	0.00	1,015.00	N/A
19001 · Checking (M&T Bank)	5,375.67	5,375.67	0.00	1900 · BCS / Bldg Use	10,868.19	10,841.70	26.49	100%
Total Checking/Savings	654,491.90	669,479.48	-14,987.58	Total Income	732,558.49	790,135.87	-57,577.38	92.7%
TOTAL ASSETS	654,491.90	669,479.48	-14,987.58					
LIABILITIES								
Current Liabilities				Expenses				
901 · Building Fund	92,195.19	82,096.19	10,099.00	2000 · General Finance	33,538.97	31,979.00	1,559.97	104.9%
902 · Capital Improvement Fund	-43,430.32	0.00	-43,430.32	3000 · Discipleship	18,347.05	25,222.54	-6,875.49	72.7%
903 · Transportation Fund	108.00	18.00	90.00	5000 · Evangelism	6,650.03	2,900.00	3,750.03	229.3%
904 · Scholarship Fund	2,291.50	1,717.50	574.00	6000 · Missions	122,965.90	140,537.50	-17,571.60	87.5%
905 · Faith Promise	17,319.69	30,341.69	-13,022.00	7000 · Deacon Ministries	66,033.72	66,334.94	-301.22	99.5%
907 · Benevolence Fund	15,264.48	13,391.30	1,873.18	8000 · Worship	4,468.05	4,930.00	-461.95	91%
908 · Music Fund	144.20	49.20	95.00	9000 · Office Admin	15,409.41	15,993.44	-584.03	96.3%
911 · Year End Accruals	8,480.16	8,480.16	0.00	10000 · Congregational Care	781.52	2,725.00	-1,943.48	28.7%
912 · Run For The Children	3,632.01	2,458.01	1,174.00	11000 · Compensation	431,251.60	500,501.89	-69,250.29	86%
914 · HRA	2,285.26	0.00	2,285.26	Total Expense	699,446.25	791,124.31	-91,678.06	88.4%
915 · Youth Summer Missions	-320.53	105.73	-426.26					
100 · Payroll Liabilities	6,632.64	7,044.32	-411.68	Net Ordinary Income	33,112.24	-988.44	34,100.68	
Total Current Liabilities	104,602.28	145,702.10	-41,099.82	Net Fund Transfer between Accts.	7,000.00	0.00	7,000.00	
				Net Income	26,112.24	-988.44	27,100.68	

DESIGNATED FUNDS

	Income	Expenses	Net Income
Long Term Liabilities			
810 · Building Mortgage	10,099.00	0.00	10,099.00
Total Long Term Liabilities	10,099.00	0.00	10,099.00
Total Liabilities	104,602.28	145,702.10	-41,099.82
EQUITY			
900 · Retained Earnings	931,656.18	959,280.04	-27,623.86
Net Income	26,112.24	-27,623.86	53,736.10
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00
Total Equity	549,889.62	523,777.38	26,112.24
TOTAL LIABILITIES & EQUITY	654,491.90	669,479.48	-14,987.58

OTHER LIABILITY ACCOUNTS

902 · Capital Improvement Fund	4,258.09	39,461.60	-35,203.51
911 · Year End Accruals	0.00	0.00	0.00
912 · Run For The Children	2,999.00	1,825.00	1,174.00
914 · HRA	7,000.00	4,714.74	2,285.26
915 · Youth Summer Missions	4,018.00	4,444.26	-426.26
Total Other Current Liabilities	79,859.58	111,720.91	-31,861.33

Andrew W. Bunker
Treasurer

11/10/14
Date

EBENEZER BIBLE FELLOWSHIP CHURCH - OCTOBER 2014 FINANCIAL STATEMENT

BALANCE SHEET REPORT / COMPARISON

ASSETS	31-Oct-14	30-Sep-14	\$ Change
Assets - Checking/Savings			
18000 · Checking (KNBT)	490,857.80	469,652.88	21,204.92
18002 · CDs (KNBT)	67,503.05	67,503.05	0.00
19000 · Savings (M&T Bank)	90,755.38	90,747.68	7.70
19001 · Checking (M&T Bank)	5,375.67	5,375.67	0.00
Total Checking/Savings	654,491.90	633,279.28	21,212.62
TOTAL ASSETS	654,491.90	633,279.28	21,212.62
LIABILITIES			
Current Liabilities			
901 · Building Fund	92,195.19	91,232.19	963.00
902 · Capital Improvement Fund	43,430.32	43,539.61	109.29
903 · Transportation Fund	108.00	108.00	0.00
904 · Scholarship Fund	2,291.50	2,251.50	40.00
905 · Faith Promise	17,319.69	16,949.69	370.00
907 · Benevolence Fund	15,264.48	17,207.46	-1,942.98
908 · Music Fund	144.20	144.20	0.00
911 · Year End Accruals	8,480.16	8,480.16	0.00
912 · Run For The Children	3,632.01	808.01	2,824.00
914 · HRA	2,285.26	2,473.26	-188.00
915 · Youth Summer Missions	-320.53	-330.53	10.00
100 · Payroll Liabilities	6,632.64	6,187.60	445.04
Total Current Liabilities	104,602.28	101,971.93	2,630.35

Long Term Liabilities			
810 · Building Mortgage	0.00	0.00	0.00
Total Long Term Liabilities	0.00	0.00	0.00
Total Liabilities	104,602.28	101,971.93	2,630.35
EQUITY			
900 · Retained Earnings	931,656.18	931,656.18	0.00
Net Income	26,112.24	7,529.97	18,582.27
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00
Total Equity	549,889.62	531,307.35	18,582.27
TOTAL LIABILITIES & EQUITY	654,491.90	633,279.28	21,212.62


Treasurer

11/10/14
Date

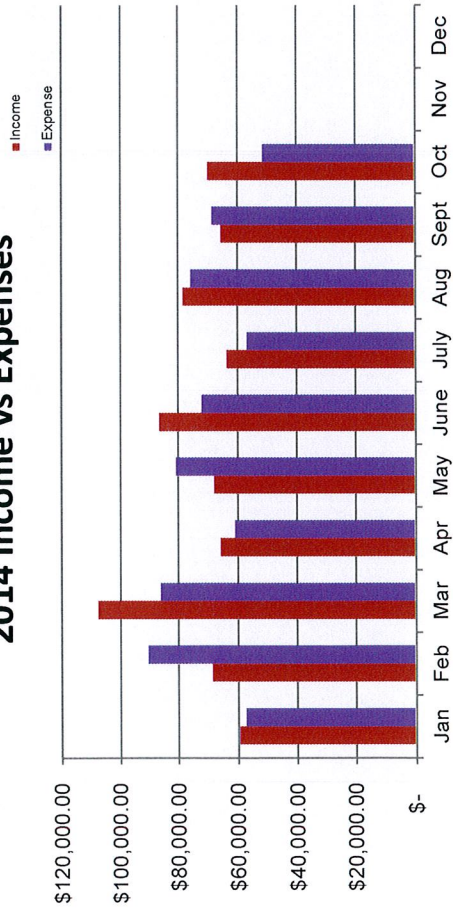
GENERAL FUND - BUDGET vs. ACTUAL

Income	October	Budget	Variance
1100 · Offerings / Gifts	68,664.64	77,856.50	-9,191.86
1400 · Interest	40.77	72.92	-32.15
1700 · Memorials	50.00	0.00	50.00
1900 · BCS / Bldg Use	1,093.00	1,084.17	8.83
Total Income	69,848.41	79,013.59	-9,165.18
Expenses			
2000 · General Finance	755.05	284.00	471.05
3000 · Discipleship	1,748.64	2,173.76	-425.12
5000 · Evangelism	57.48	625.00	-567.52
6000 · Missions	0.00	18,275.00	-18,275.00
7000 · Deacon Ministries	4,741.70	6,537.50	-1,795.80
8000 · Worship	33.68	285.00	-251.32
9000 · Office/Admin	1,684.88	1,345.84	339.04
10000 · Congregational Care	359.08	250.00	109.08
11000 · Compensation	41,885.63	51,037.11	-9,151.48
Total Expense	51,266.14	80,813.21	-29,547.07
Net Ordinary Income	18,582.27	-1,799.62	20,381.89
Net Fund Transfer between Accts.	0.00	0.00	0.00
Net Income	18,582.27	-1,799.62	20,381.89

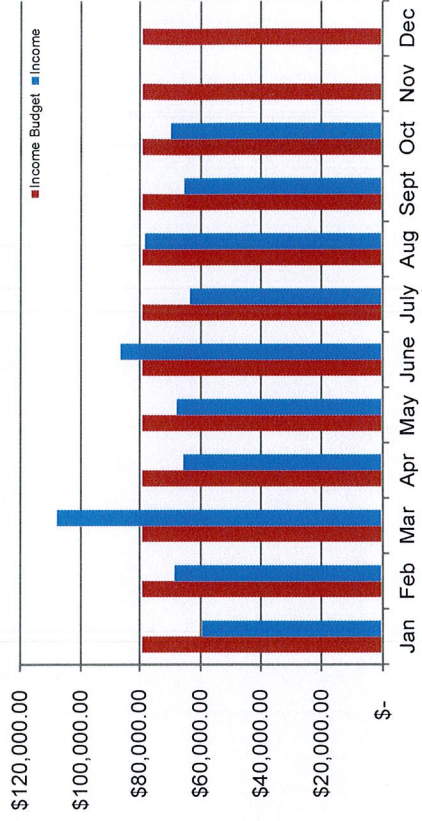
DESIGNATED FUNDS

	Income	Expenses	Net Income
901 · Building Fund	963.00	0.00	963.00
903 · Transportation Fund	0.00	0.00	0.00
904 · Scholarship Fund	40.00	0.00	40.00
905 · Faith Promise	1,570.00	1,200.00	370.00
907 · Benevolence Fund	1,833.00	3,775.98	-1,942.98
908 · Music Fund	0.00	0.00	0.00
OTHER LIABILITY ACCOUNTS			
902 · Capital Improvement Fund	300.00	190.71	109.29
911 · Year End Accruals	0.00	0.00	0.00
912 · Run For The Children	2,849.00	25.00	2,824.00
914 · HRA	0.00	188.00	-188.00
915 · Youth Summer Missions	10.00	0.00	10.00
Total Other Current Liabilities	7,565.00	5,379.69	2,185.31

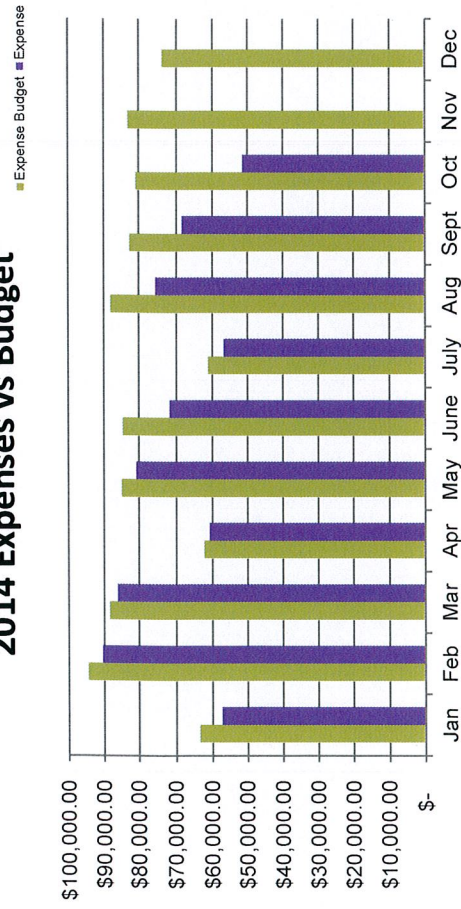
2014 Income vs Expenses



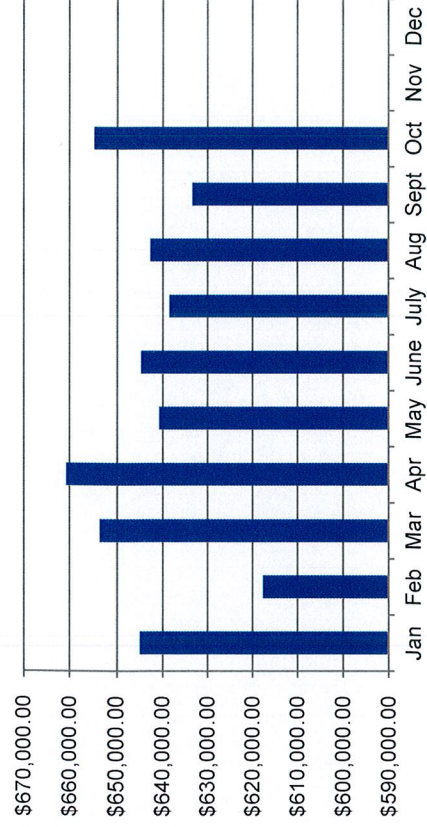
2014 Income vs Budget



2014 Expenses vs Budget



2014 Assets



Pastor Tim's Ministry Report
November 10, 2014

Attachment #2

Studying & Preaching: The study through the book of Hebrews is over. I have begun a new short series from the book of Psalms I've entitled "Living the Good Life." This series will last 5 weeks through the end of the year. We are going to study Psalm 1, 27, 42, 138, 49. Following this series, I plan on doing a couple of Christmas sermons. I am making plans to preach through the major topics of the book of Genesis in an expository manner.

Worship Pastor Search Committee: The search committee has been meeting regularly each week to discuss and pray through candidates who have submitted their resumes for our ministry position. We put together a questionnaire that we gave to each potential candidate to fill out so that we could get more information about his heart and vision. Currently we have a couple of candidates who we are planning on interviewing in the next week.

Nominating Committee: We have been very busy interviewing candidates for both elder and deacon. This year we have had 5 elder candidates and 1 deacon candidate. The process of interviewing has been tedious but rewarding as we see the Lord raising up new men to serve in the Church. I also spent time one on one with each of the candidates prior to the interview processes talking about their callings, giftings, etc.

Membership Interviews: I was able to interview Julie Sherk, James Vari, Courtney Nagy (also baptized her), & John Yost. This continues to be a blessing to see people added to the church on a regular basis!

Transition Leadership Team (TLT) for Forks Church Plant: I met with the TLT to help assist Tim Zuck in the Church planting process. This is very rewarding to see the Lord raise up a Church in Forks.

Marriage Counseling: I continue to meet every other week with a couple for marriage counseling. I am holding them accountable to make certain changes in their lives. I have also given them a couple of books to study through.

Counseling/Lunch/Mentoring: I was able to visit with 7 different church members this month over lunch or at their home to encourage them in the Lord. This is one of my favorite parts of ministry.

Visitation: I am contentiously making a strong effort to make home visits and hospital visits. I made 7 home visits this month, taking communion to several shut-ins. It is a joy to serve and be a part of these people's lives. I really love spending time with these families one on one.

Campus Crusade: On October 16, Ed Hannah invited me to teach the lesson at the CRU meeting. I taught Galatians 5:16-24 on the role of the Holy Spirit. It was exciting to spend time with about 30 college students and see how the Lord is using Ed Hannah to develop a great ministry on the Lehigh University campus.

Preaching Conference: On October 27, I took Mark Culton, Keith Strunk, Jeffry Vidal to Washington DC to a conference on Inerrancy led by Mark Dever and John MacArthur.

While it was a quick trip and long driving, it was very encouraging to be together and to sit under the teaching of such great men.

The last month has been extremely busy with meetings for both the nominating & search committee. It has also been busy with visitation, mentoring, & counseling. However, I see the Lord working in so many people's lives. It is a joy to serve the Lord here at Ebenezer Bible Fellowship Church.

Serving Christ,
Pastor Tim Gibson

POD (Pastor of Discipleship) Report Oct/Nov 2014

In my current personal bible reading and study, I recently read the very familiar story of David and Goliath in 1 Samuel 17. Sometimes this portion is so familiar that we miss the amazing spiritual insight of young David. Notice how David addresses Goliath in verses 46-47,

*"This day the Lord will deliver you into my hand, and I will strike you down and cut off your head. And I will give the dead bodies of the host of the Philistines this day to the birds of the air and to the wild beasts of the earth, **that all the earth may know that there is a God in Israel**, and that all this assembly may know that the Lord saves not with sword and spear. For **the battle is the Lord's**, and he will give you into our hand."* (1 Samuel 17:46-47, ESV)

Because the story of David and Goliath is so familiar, we often give it a fairy-tale-like viewpoint instead of realizing that this is a real story, with real people having real thinking, dialog and action. For David, it was all about how big and awesome God was and his concern for God's glory and that others might know the one true God.

The truth is, each day we live in a real world with real live people, enemies, trials, and pain. What is it that will help us triumph over these realities? It is not our abilities, intelligence, or weapons, but the reality that there is a God in Israel, or Bethlehem, or Nazareth, or you name it, and that our battles are his, not ours!

"Oh Lord, help me please to make you known in all of my personal trials and battles of life so that others may see and know you, Amen."

With that in mind, here is a quick summary of some of the ministry opportunities from October/November 2014:

Kids Crossing

- **Cross Time Sunday School:** Praise the Lord for the full complement of teachers he has given us! We are continuing to enjoy the Christ centered curriculum, "The Gospel Project", with the fall semester focusing in on the Life of Christ, his early ministry, his miracles, and his teaching. Please continue to pray however, that the Lord would provide a good pool of subs since many times we run into trouble throughout the year when our main teachers are on vacation or sick.
- **Early Childhood (2&3 year-olds):** Continuing to go well for both services and Sunday School.
- **Children's Church:** The Gospel Project curriculum worship segment continues to work well for Children's Church. We continue to see between 5-10 students each week.
- **Wednesday Evening Programs:** Our Awana program continues to be effective in teaching the scriptures to our kids through bible memorization, doctrinal truths, and the elder lead teaching of the book of Proverbs. We have seen a great number of children come into the Sparks group and we are in great need of more workers. Please pray that the Lord will send these necessary workers.

Student Ministry

- See Pastor Mark's report.

Adult Ministry

- **Adult Electives:** This adult level teaching ministry reaches about 100 people attending the 3 classes as follows:
 - o Ezekiel - Scott Holwick
 - o Deuteronomy - Rich Mastronardo
 - o Galatians, Ephesians, Philippians - Dick Bickings

Please 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 nearing the end of the first of three 7 week semesters and will be taking a month or so off for the holidays. We as teachers are greatly blessed by our journey through the NT along with close to 35 students attending our 3 classes. These classes are as follows, Jason Lee's Class, Tuesday evenings from 7:00-9:00 PM, Gail Tshudy's Class for women only, Thursday evenings from 7:00-9:00 PM, and Pastor Dick Bickings' Class on Saturday mornings from 8:00-10:00 AM.

- 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 AM – 7:30 AM, This early morning bible study group is currently doing a study on Ezra & Nehemiah.

- **Women's Ministry:** Here is an update from Laura...

"The women's ministry team is excited to have a new member, Linda Feichter. Linda longs to be involved and is currently helping Vicki on Monday evenings facilitating bible study.

MOPS: Mops is in full swing and we are loving it. We currently have about 38 moms coming this year. We could always use some more help in the moppets category.

The Truth Home is our service project for the year. We recently had Kim Checkeye come and speak. The moms are very excited about blessing them at Christmas time.

Cancellation of Grace Again: We did have to cancel our conference due to lack of numbers for this event. Our team will really pray about what it would look like to offer it again.

I hosted a prime timer luncheon and had 10 ladies around my table sharing their testimonies. This is a highlight.

Tuesday, November 11th hosting a night for newer ladies to the church with the hopes of making some connections and hopefully just making them feel like they belong in EBFC.

Bible Study is going strong. The ladies are really enjoying it. We will start James McDonald's study : "Always True" in January. "

Discipleship Support

- **Kinship:** Our new 2014/2015 Kinship year is in full swing with 14 groups and around 300 people involved, we are seeing many of the benefits of how Bob & Laurie Gill have been used by God to encourage and stimulate group growth, both physically and spiritually.

Evangelism/Outreach:

- **Candy Carnival @ LITC (Lynfield):** Praise the Lord for his working in the lives and hearts of both the volunteers from Ebenezer, and the attendees from Lynfield community. We had a beautiful weather day, and hundreds of people were there to enjoy the fun and food, but most of all, we had the privilege of sharing the precious gospel of Jesus Christ. We are already making plans for how to improve it for next year!

Other:

- Continued to meet with several young men to counsel and encourage (one is currently incarcerated in NCP)
- Involved in weekly counseling of two different couples in our church
- Helped with the Candy Carnival @ Lynfield, South Bethlehem
- Worked as an Awana leader
- Help in the MOPPETS group during the MOPS program
- Taught Galatians, Ephesians, and Philippians Class on Sunday mornings for Adult Electives

- Continuing in Greek I, TNARS seminary course, which is a part of my BS501 Biblical Languages course, as time permits.

Respectfully Submitted, Dick Bickings, Pastor of Discipleship

Student Ministries Report - October 2014

"There is one whose rash words are like sword thrusts, but the tongue of the wise brings healing."

Proverbs 12:18, ESV

As parents, sometimes we say stupid things. It could be that we just didn't think something through enough, or more times than not, we may be irritated, frustrated, and embarrassed by our children's behavior - and so we use our words somewhat intentionally to hurt our child.

Are you and I willing to go to our children and ask them to forgive us when we sin in this way? We know that is what God wants us to do from His Word (Mt. 5:23-24), and I know from experience that there are few better ways to exasperate and frustrate my child than to act like I did not wrong when I did sin. My children know it. I know it. Of course, God knows it. Let us as parents be deliberate about approaching our children in a humble way, asking for their forgiveness and calling our sin "sin", and then yes, addressing their sin and disciplining accordingly.

Teaching

- **Middle School**

In our Core Truth curriculum, we finished our study on "Humanity", and we are getting ready to begin a new series on "Relationships".

- **High School**

We are studying through the book of Proverbs.

- **Sunday School**

In our "Gospel Truth" curriculum, we finished our series on "God's Way" to live, and we have begun a study on the theme of the "Kingdom of God" throughout Scripture. The HS seniors have begun a short series together with Dale Tschudy.

- **Awana**

I had the blessing of teaching the children at Awana

Shepherding

- Had an opportunity to attend a Freedom soccer player's vigil, and support a couple of our students who know her.
- Met with a youth dad for encouragement and counseling
- Counseling a family that is going through a very difficult time.
- Met with a teen guy to discuss challenges to his faith.
- Met with a young adult guy to discuss theology. It was a nice breakfast.

Staff

Activities

- **Family Night** - We had our quarterly “Family Night”, where families joined us for worship, teaching and small groups. It was an awesome time.
- **Illuminite** - we had our monthly Illuminite and again had a couple visitors.
- **Candy Carnival** - Many of our students served with the Candy Carnival, and I really believe it was a blessing to the Lynfield community as well as some of the families from Ebenezer.

Other

- Met with a fellow youth pastor to encourage him as he goes through transition at his church.
- Attended the BFC Ministerial Convention on counseling.
- Met with a pastor at a church near the Lynfield community. We continue to pursue possible ministry partnership and follow up for Lynfield.
- Attended the BFC youth pastor’s breakfast.
- I have begun an in depth Bible study with Lehigh wrestlers. This is exciting, because they guys are in the very beginning stages of becoming disciples of Jesus Christ.
- Had the opportunity to lead worship and preach at Lutheran Manor
- Attended a preaching conference with John MacArthur and Mark Dever

Respectfully Submitted,

Mark Culton