



Board of Elders Meeting November 12, 2012

Please note: This meeting was preceded by the Joint Elder & Deacon meeting.

Roll Call-

- Elders present: Tim Gibson, Mark Culton, Jason Hoy, Wayne Batten, Andy Brimer, Mike Capaldi, Scott Holwick, Shawn Sommons, Shawn Van Doren
- Elders excused: Dick Bickings

Approval of Minutes-

Motion was made to approve the minutes from the October 8, 2012 Board of Elders meeting, seconded and approved.

Discussion Items-

- 1) Joint Elder/Deacon Meetings – The Elders agreed that we should meet with the Deacons twice annually.
- 2) Pinebrook Week – Shawn Van Doren and the rest of the Elders discussed the current state of Pinebrook and our participation in a week this upcoming summer. After some discussion, the men decided that we would give them one more year and Jason Hoy will contact them for date(s) and program logistics (i.e. can EBFC host the week) for next summer as people have to plan their vacation time now. Generally, the Elders think that having an all-church retreat is a good thing, but the location and timing have to be determined. In addition to contacting Pinebrook, Jason will investigate some other local camp options in case the week becomes problematic.
- 3) Pastor Dick's Ordination – Dick Bickings' ordination process with the Bible Fellowship Church is progressing. The next step in the process is for each Elder to complete an evaluation of Dick. This must be submitted by December 9, 2012 to the Ministerial Credentials Committee. **ACTION:** Each Elder will complete said evaluation (Form 1) by December 2nd and the Board will review the summary (Form 2) on December 8th and it will be approved and signed by our Conference Delegate (Andy Brimer) then submitted to the MCC.
 - Prayer was requested for Mark Culton and Andy Barnes who are also progressing through this same ordination process albeit in the earlier stages.

Pastoral Reports-

All four Pastors submitted their monthly reports for elder review. Due to the late hour, they did not review them with elders but asked that they do so soon after the meeting. (Attachments 1,2,3,4)

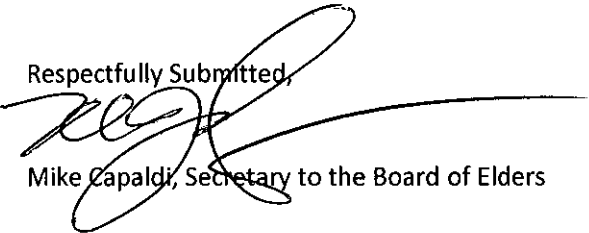
Financial Report-

Treasurer Andy Brimer reviewed the October financial report. **Motion** was made to approve the report, seconded and passed. (Attachment 5)

Committee Reports-

- Evangelism – Shawn Van Doren, Chair, provided a recap of the Candy Carnival which was deemed a successful outreach event. Praise God.
- No other committees reported.

Respectfully Submitted,



Mike Capaldi, Secretary to the Board of Elders

Pastor Tim's Ministry Report
November 12, 2012

Attachment #1

Preaching: I hope and pray that the preaching through the book of Philippians is having a great impact on the congregation at EBFC. I am hearing positive feedback from the flock.

Services: Since we are planning on sending out 10,000 postcards for Christmas, we have decided to have three services for the Sunday prior to Christmas. Following are the times:

8:45-9:50; 10:00-11:05; 11:15-12:20

Furthermore, we are trying to design a special webpage that will be coded on the postcard. When scanned visitors will be sent to a special page that will be gospel centered highlighting the real meaning of Christmas.

Counseling: I continue to counsel as needed. I have two or three counsel sessions each week. Some of these sessions have been quite intense only revealing my deep need for the need & guidance of the Holy Spirit. I am trying to have lunch dates with men each week to get to know the congregation and have prayer and develop relationships with families.

Worship Ministry: Overall, the leadership teams have been doing a great job. I continue to emphasize a "blended" worship, which includes both Hymns, and praise choruses. I am currently working close to Jennie, sensing her heart concerning the worship teams and the future vision for EBFC. I am praying about what the Lord wants for EBFC in the future. I sense that there may need to be a change in the near future but I am waiting/praying on the Lord for clear direction.

Administration/Staff: I am excited about the staff and the hard work that they are putting into the ministry. Overall staff meetings are very productive. At this point I feel like all the staff are cooperative and submissive to leadership. I have and will continue to teach philosophical distinctives that will govern the way we do ministry. My goal is to be Christ centered and Word driven in ministry.

Overall: Overall, I am becoming more and more acquainted with the ministry at EBFC. I am beginning to see a few areas that need stronger leadership. I feel like my relationship with the congregation is getting deeper. I am recognizing more and more of the congregation by name. I am developing deeper relationships with the pastors and finding them not only to be solid theologically, but very loving and submissive to my leadership.

Thanksgiving: Since this is Thanksgiving month: I am thankful for the opportunity to serve as the teaching pastor of such a great church here at EBFC. I feel honored to serve alongside wonderful pastors and elders. I thank the Lord for His unending love. I anticipate a mighty work here in the future! The congregation has overwhelmed our family with cards and gifts for pastor appreciation month (Oct). For the great transition from Texas to Pennsylvania we give great thanks!

Serving Christ,

Pastor Tim Gibson

POD (Pastor of Discipleship) Report – Oct/Nov 2012

As I press on in my personal trek through the prophets, this month's stop is in the book of Daniel where I read these words...

"34 At the end of the days I, Nebuchadnezzar, lifted my eyes to heaven, and my reason returned to me, and I blessed the Most High, and praised and honored him who lives forever, for his dominion is an everlasting dominion, and his kingdom endures from generation to generation; 35 all the inhabitants of the earth are accounted as nothing, and he does according to his will among the host of heaven and among the inhabitants of the earth; and none can stay his hand or say to him, "What have you done?"'" (Dan 4:34-35 ESV)

Here we see how a pagan King, who at that time was ruler of the earth, praises the sovereign God. This is because God had revealed to him in a dramatic way that He was not just one of many God's but He was the only God. I was challenged as I read this to truly repent of my unbelief and yield the only God who created the heavens and earth and causes pagans to acknowledge Him!

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

Kids Crossing

- **Cross Time Sunday School:** Janet Kichline, 1st & 2nd grade teacher for the odd months, has just turned in her resignation because of burn out...please pray that the Lord would lay on the hearts of his people the desire to serve in this vitally important ministry.
- **Early Childhood (2&3 year-olds):** Praise the Lord for the response from the parents on filling the positions open for the 2nd service. Anne Christianson has enough volunteers, but is still waiting for a head teacher to start. We may have at least one head teacher candidate but she will need to complete her membership before she starts.
- **Children's Church:** No change.
- **Wednesday Evening Programs:** Dave Lissy and his team, along with Megan Gascho and her team are doing an outstanding job instilling into our children the Bible theme of the week. Megan will be stepping down, however, at the midyear point because of her pregnancy. Please pray that the Lord raises up someone to fill her spot.

Student Ministry

- See Pastor Mark's report.

Adult Ministry

- **Adult Electives:** The Adult Elective's Fall Schedule consists of the following classes:
 - Revelation (Part I of 2) – Scott Holwick
 - James – Mike Capaldi
 - The Case for Kids – Pastor Jason Hoy
 - Romans – Pastor Dick Bickings
- **Men's Ministry:**
 - **Bethel Series:** We have had some delays in our Bethel program because of the prayer walk and hurricane Sandy. We should be back on track soon.
 - **Men's Bible Studies:**
 - Wednesday evenings from 7:00 PM – 9:00 PM, see Bethel Series above.
 - Saturday mornings from 8:00 AM – 10:00 AM, see Bethel Series above.
 - Thursday mornings from 6:15 AM – 7:30 AM, This early morning group is currently engaged in a new study called "Gospel in Life" by Timothy Keller.

Discipleship Support

- **Kinship:** Kinship Groups are going well with everyone who desired to be apart of a Kinship Group, placed accordingly. We will be having our first Kinship sponsored All-Church Thanksgiving dinner on Sunday, November 18. To date, there are still a few groups not reporting in as to whether their group will be involved and how many. Please pray that this will be a highlight event of the year as we look back at the manifold things we have to be thankful for.
- **Membership Class:** Pastor Tim and myself have had a great time fellowshiping with about 15 potential members...our last class is scheduled for Sunday, November 11.

Other:

- Continue to meet with one man to counsel and encourage.
- Involved with Pray 21 with a godly young man.
- Continue teaching The Epistle of Romans
- Continued course work for my AP410 Apologetics class as time permits. Was able to complete another assessment and one remaining.

Respectfully Submitted,

Dick Bickings,

Pastor of Discipleship

PASTOR OF CONGREGATIONAL CARE

Elders Meeting – November 12, 2012

Our Vision: To introduce people to Jesus Christ and help them become devoted followers of him!

1. Shepherding

- Visits to hospitals and rehab centers. Praise God that Anna Abraham, Grace Saporito, and Maisie Sandwick are doing well.
- Shepherded the Bachman family through the death of Kitty Bachman. Performed her funeral.
- Performed a wedding.
- Met with and recommended one of our congregants to the Cru Ministry.

2. Counseling

- Still doing ongoing counseling in the areas of depression, parenting, and marriage. Eric Johnson and Janet Vinson continue to counsel for us.
- *The Case for Kids* SS class is going well. I am thankful that parents are absorbing the biblical content and implementing it in their homes.
- *Greifshare* and *DivorceCare* groups are going strong. We will be finishing up the season soon, but people are already calling for the next season. We offer groups in the fall and the spring.
- Our kinship seems to be enjoying Francis Chan's *The Forgotten God*. We have also been active in trying to reach out to our neighbors. One attends the group. Another neighbor's daughter babysits the kids. Pray that her parents will come to the Thanksgiving dinner this Sunday.
- I covet your prayers for 2 more marriage cases that I will be taking on.

3. Other

- Continue to attend Wednesday afternoon prayer meeting.
- Committee on Church Health – Attended a meeting and counseled the Walnutport BFC in their next steps.
- Met with Tom Shorb.
- Attended Lasso's Anniversary Celebration.
- Attended Candy Carnival!
- Attended LV Pastor's Study. We are studying Wayne Mack's book, *Maximum Impact*.
- Attended BCS Pastor Appreciation Breakfast.
- Had the privilege of spending time with folks at the Operation Christmas Child packing event.
- Spent time with family during vacation week.

4. Goals

- Shepherd folks who are struggling spiritually and physically.
- Finish up Seminary course within the next 2 months.
- Preach the gospel boldly at next wedding (11/24).
- Continue to disciple my wife and children and encourage their growth through FWF and homeschooling.

Student Ministries Report - October 2012

Only be strong and very courageous, being careful to do according to all the law that Moses my servant commanded you. Do not turn from it to the right hand or to the left, that you may have good success wherever you go. This Book of the Law shall not depart from your mouth, but you shall meditate on it day and night, so that you may be careful to do according to all that is written in it. For then you will make your way prosperous, and then you will have good success.

Joshua 1:7-8 ESV

We went over this passage this past Sunday with our students in Sunday school, and it is a great passage on the centrality of the Scriptures in our life. We talked about how no matter what the students want to do with their life, they can only be successful if they meditate regularly on the Word of God. How are we supposed to discover the will of God if we wander from the path of obedience? And how can we know what that path looks like unless we are in the Scriptures regularly, checking our life.

This is important for every believer, but even more for those of us who are called to be leaders like Joshua was. We must use the compass of God's Word as we lead others.

We have made a commitment to the centrality of the Word of God in Ebenezer Student Ministries. That is what drives us to do what we do as we minister in the lives of our students.

Teaching

- **Middle School**

We are on our final week of a series on Loving Others and Living with Integrity

- **High School**

We are still going through the book of Ephesians, which has been awesome.

- **Sunday School**

We are still teaching through Faithweaver, and are currently going through the wandering in the wilderness. Pastor Dick and I are reviewing another curriculum possibility that is called "The Gospel Project". My wife continues to teach the middle school girls, while Pat Barry and Shawn S. have the middle school boys.

Shepherding

- Took a student driving (he was driving) and got to have some nice time getting to know him better.
- Still meeting weekly with a youth dad who has recently made a profession of faith in Jesus Christ! I rejoice in the work God is doing in his life.

- Doing pre-marital counseling with a couple who will be married next summer.
- Met with a college student who has recently felt God's call to be a youth pastor. We had a wonderful lunch and I want to continue to encourage him.

Staff

- Had a joint staff meeting at our house. Good time of planning and fellowship.

Activities

- **Unite Fall Retreat**

We had a joint fall retreat at Streamside Camp, and it was a wonderful time of spiritual growth and challenge - particularly a time of reflection where we had silence and prayer with the students. They all seemed to open up and give their hearts to God. We are praying for ongoing fruit from this venture.

- **Prayer Walk**

It was so awesome to see families and individuals from the church participate in the Prayer Walk, learning how to be still before God and pray. As usual it was a wonderful teaching opportunity for me with my daughters.

- **Pray21**

We launched Pray21 on October 28th, and it goes until which goes until December 17th. It has been so neat to see mentoring relationships begin and develop between different generations.

Campus Ministry

- Had coffee with a college student who have visited our church several times and attends NACC. I think Ebenezer will be his church home for the rest of his semester.
- Met with Matt and Erin Kay about Campus Crusade in the Valley and their vision. It was a wonderful meeting, and I was very encouraged by their heart for the Lord and passion for college students.
- Attended "Fields of Faith" at Lafayette College. This was an awesome event where college students stood up and read passages of Scripture, followed by their testimony related to the passage. I was encouraged to see students from Lafayette and Lehigh attend. I also meet Joel Martin there, who is a missionary with "Disciple-Makers" at Lafayette.
- Met with Joel Martin (Disciple-Makers) for coffee and discussed the ministry there at Lafayette.

Other

- Had the opportunity to drop by “The Bridge” and observe that tremendous outreach for a few minutes
- Continue to mentor another youth pastor in the area.
- Met with the other area youth pastors for prayer before the Fall Retreat
- Attended the Leader’s Luncheon, even though I was still in a daze from the Fall Retreat and only moderately awake.
- Met with the BFC youth pastors for a great time of fellowship and spiritual discussion.
- Attended the pastor’s breakfast held by BCS. It was a nice time to see the area pastors.
- Attended the Candy Carnival - it was very neat to see so many community families out!

Respectfully Submitted,

Mark Culton

November 12, 2012

To: Board of Elders

From: Andy Brimer, Treasurer

Subject: Financial Report for November 2012

Attached you will find the following documents as the submission for the October 2012 Financial Report:

- October Financial Statement
- 2012 YTD Financial Statement
- Four graphs representing the following:
 1. Income compared to budget
 2. Expenses compared to 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:

- Giving for October was 92% of the budgeted forecast while the YTD giving was at 102% of the annual forecast.
- Expenses for October were 141% of the budgeted forecast while the YTD expenses were at 106% of the annual forecast.

EBENEZER BIBLE FELLOWSHIP CHURCH - OCTOBER 2012 FINANCIAL STATEMENT

BALANCE SHEET REPORT / COMPARISON

GENERAL FUND - BUDGET vs. ACTUAL

ASSETS	31-Oct-12	30-Sep-12	\$ Change
Assets - Checking/Savings			
18000 · Checking (KNBT)	390,528.70	413,907.39	-23,378.69
18001 · CDs (KNBT)	66,808.26	66,808.26	0.00
19000 · Savings (M&T Bank)	90,560.78	91,541.36	-980.58
19001 · Checking (M&T Bank)	5,413.62	4,413.76	999.86
Total Checking/Savings	553,311.36	576,670.77	-23,359.41

TOTAL ASSETS	553,311.36	576,670.77	-23,359.41
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LIABILITIES			
2111 · Direct Deposit Liabilities	0.00	0.00	0.00
901 · Building Fund	12,379.99	11,452.84	927.15
902 · Capital Improvement Fund	0.00	0.00	0.00
903 · Transportation Fund	8.00	8.00	0.00
904 · Scholarship Fund	2,985.73	3,455.23	-469.50
905 · Faith Promise	18,074.11	17,149.11	925.00
907 · Benevolence Fund	4,831.87	9,035.08	-4,203.21
908 · Music Fund	28.20	28.20	0.00
910 · Angel Food Ministries	0.00	0.00	0.00
911 · Year End Accruals	5,990.99	5,990.99	0.00
912 · Run For The Children	1,975.23	1,200.23	775.00
914 · HRA	5,185.12	5,363.62	-178.50
100 · Payroll Liabilities	6,945.21	6,793.51	151.70
Total Other Current Liabilities	58,404.45	60,476.81	-2,072.36
Long Term Liabilities			
810 · Building Mortgage	0.00	0.00	0.00
Total Long Term Liabilities	0.00	0.00	0.00
Total Liabilities	58,404.45	60,476.81	-2,072.36

EQUITY			
900 · Retained Earnings	923,839.75	923,839.75	0.00
Net Income	-21,054.04	233.01	-21,287.05
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00
Total Equity	494,906.91	516,193.96	-21,287.05
TOTAL LIABILITIES & EQUITY	553,311.36	576,670.77	-23,359.41

Andrew J. Bunker
Treasurer

11/12/12
Date

Income	October	Budget	Variance
1100 · Offerings / Gifts	65,148.78	71,261.25	-6,112.47
1400 · Interest	47.30	66.67	-19.37
1700 · Memorials	0.00	0.00	0.00
1900 · BCS / Bldg Use	547.26	394.00	153.26
Total Income	65,743.34	71,721.92	-5,978.58
Expenses			
2000 · General Finance	478.74	5,673.85	-5,195.11
3000 · Discipleship	800.40	1,811.68	-1,011.28
5000 · Evangelism	73.68	175.00	-101.32
6000 · Missions	18,345.90	25.00	18,320.90
7000 · Deacon Ministries	13,639.90	5,360.02	8,279.88
8000 · Worship	129.33	715.92	-586.59
9000 · Office/Admin	1,698.40	1,420.00	278.40
10000 · Congregational Care	1,675.00	225.00	1,450.00
11000 · Compensation	50,189.04	46,370.15	3,818.89
Total Expense	87,030.39	61,776.62	25,253.77
Net Ordinary Income	-21,287.05	9,945.30	-31,232.35
Net Fund Transfer between Accts.	0.00	0.00	0.00
Net Income	-21,287.05	9,945.30	-31,232.35

DESIGNATED FUNDS

	Income	Expenses	Net Income
901 · Building Fund	927.15	0.00	927.15
903 · Transportation Fund	0.00	0.00	0.00
904 · Scholarship Fund	3.00	472.50	-469.50
905 · Faith Promise	925.00	0.00	925.00
907 · Benevolence Fund	1,511.50	5,714.71	-4,203.21
908 · Music Fund	0.00	0.00	0.00
OTHER LIABILITY ACCOUNTS			
902 · Capital Improvement Fund	0.00	0.00	0.00
910 · Angel Food Ministries	0.00	0.00	0.00
911 · Year End Accruals	0.00	0.00	0.00
912 · Run For The Children	5,019.81	4,244.81	775.00
914 · HRA	0.00	178.50	-178.50
Total Other Current Liabilities	8,386.46	10,610.52	-2,224.06
(Income/Expenses without transfers)	0.00	10,610.52	-10,610.52

EBENEZER BIBLE FELLOWSHIP CHURCH - OCTOBER YTD 2012 FINANCIAL STATEMENT

BALANCE SHEET REPORT / COMPARISON

GENERAL FUND - BUDGET vs. ACTUAL

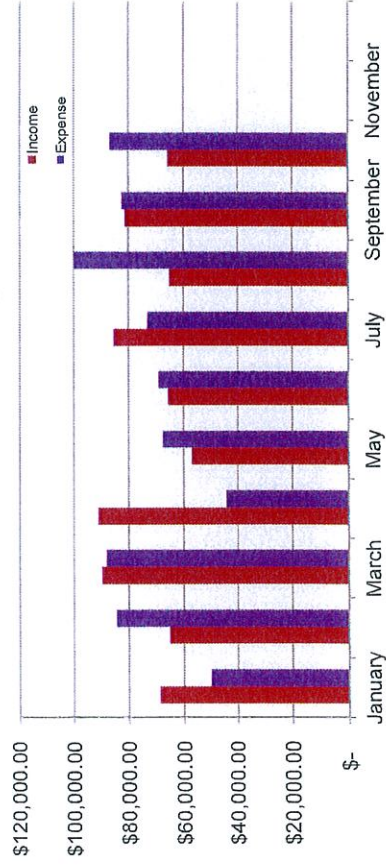
ASSETS	31-Oct-12	31-Dec-11	\$ Change	Income	Oct YTD	Budget	Variance
Assets - Checking/Savings							
18000 · Checking (KNBT)	390,528.70	404,429.87	-13,901.17	1100 · Offerings / Gifts	728,046.95	712,612.50	15,434.45
18001 · CDs (KNBT)	66,808.26	66,769.97	38.29	1400 · Interest	546.33	666.67	-120.34
19000 · Savings (M&T Bank)	90,560.78	116,347.12	-25,786.34	1700 · Memorials	1,110.00	0.00	1,110.00
19001 · Checking (M&T Bank)	5,413.62	3,107.51	2,306.11	1900 · BCS / Bldg Use	5,646.28	3,940.00	1,706.28
Total Checking/Savings	553,311.36	590,654.47	-37,343.11	Total Income	735,349.56	717,219.17	18,130.39
TOTAL ASSETS	553,311.36	590,654.47	-37,343.11	Expenses			
LIABILITIES				2000 · General Finance	37,540.79	31,390.35	6,150.44
Current Liabilities				3000 · Discipleship	17,491.19	25,101.68	-7,610.49
2111 · Direct Deposit Liabilities	0.00	2.96	-2.96	5000 · Evangelism	127.44	1,675.00	-1,547.56
901 · Building Fund	12,379.99	5,746.54	6,633.45	6000 · Missions	131,822.29	113,565.00	18,257.29
902 · Capital Improvement Fund	0.00	17,243.00	-17,243.00	7000 · Deacon Ministries	89,944.23	68,870.09	21,074.14
903 · Transportation Fund	8.00	2,090.20	-2,082.20	8000 · Worship	4,777.15	6,168.20	-1,391.05
904 · Scholarship Fund	2,985.73	19,656.44	-16,670.71	9000 · Office Admin	14,784.83	16,913.75	-2,128.92
905 · Faith Promise	18,074.11	13,340.27	4,733.84	10000 · Congregational Care	1,639.00	1,930.00	-291.00
907 · Benevolence Fund	4,831.87	-71.80	4,903.67	11000 · Compensation	449,026.68	440,265.78	8,760.90
908 · Music Fund	28.20	-71.80	100.00	Total Expense	747,153.60	705,879.85	41,273.75
910 · Angel Food Ministries	0.00	11,536.85	-11,536.85	Net Ordinary Income	-11,804.04	11,339.32	-23,143.36
911 · Year End Accruals	5,990.99	700.23	5,290.76	Net Fund Transfer between Accts.	9,250.00	0.00	9,250.00
912 · Run For The Children	1,975.23	-118.43	2,093.66	Net Income	-21,054.04	11,339.32	-32,393.36
914 · HRA	5,185.12	5,690.65	-505.53				
100 · Payroll Liabilities	6,945.21	5,690.65	1,254.56				
Total Other Current Liabilities	58,404.45	74,693.52	-16,289.07				
Long Term Liabilities							
810 · Building Mortgage	0.00	0.00	0.00	Income	14,496.78	993.40	13,503.38
Total Long Term Liabilities	0.00	0.00	0.00	903 · Transportation Fund	6,840.00	24,075.00	-17,235.00
Total Liabilities	58,404.45	74,693.52	-16,289.07	904 · Scholarship Fund	2,414.03	1,518.50	895.53
EQUITY				905 · Faith Promise	18,465.67	16,416.00	2,049.67
900 · Retained Earnings	923,839.75	888,479.69	35,360.06	907 · Benevolence Fund	18,431.40	26,939.80	-8,508.40
Net Income	-21,054.04	35,360.06	-56,414.10	908 · Music Fund	100.00	0.00	100.00
1000 · Opening Bal Equity	-407,878.80	-407,878.80	0.00	OTHER LIABILITY ACCOUNTS			
Total Equity	494,906.91	515,960.95	-21,054.04	902 · Capital Improvement Fund	20,213.46	25,960.00	-5,746.54
TOTAL LIABILITIES & EQUITY	553,311.36	590,654.47	-37,343.11	910 · Angel Food Ministries	0.00	0.00	0.00
				911 · Year End Accruals	0.00	5,545.86	-5,545.86
				912 · Run For The Children	5,519.81	4,244.81	1,275.00
				914 · HRA	9,250.00	3,946.45	5,303.55
				Total Other Current Liabilities	95,731.15	109,639.82	-13,908.67
				(Income/Expenses without transfers)	21,617.91	69,392.03	-47,774.12

Andrey M. Bravin
Treasurer

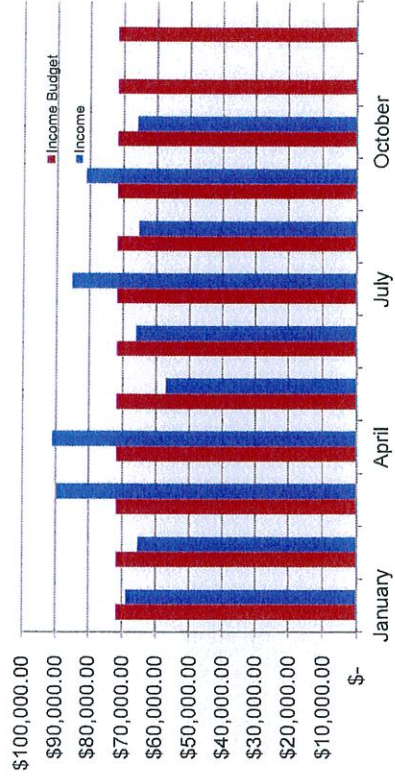
11/12/12
Date

* Memorials in the 2012 Budget are \$0.00

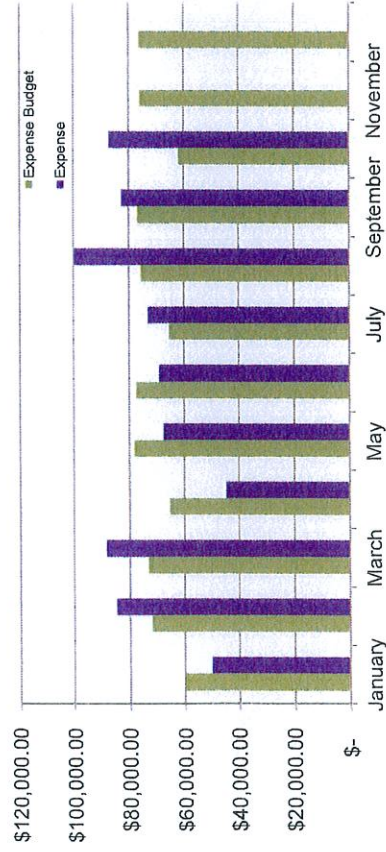
2012 Income/Expenses



2012 Income/Budget



2012 Expenses/Budget



2012 Assets

