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BENEFITS CORPORATION

The most recent active pastor's health insurance has an enrollment of 54 participants, down from 60 participants in May 2018 and 94 participants in 2011. There are multiple reasons why 40 participants left the health insurance plan since 2011. Anecdotal evidence suggests the top three reasons are probably cost, attaining Medicare eligibility age and spousal coverage (or a combination of the three). The multiyear trend toward more part-time pastoral positions and fewer full-time positions continues. There are no ill feelings toward any pastor that left the group health insurance plan. The EC Benefits Trustees review multiple insurance plans from different insurance carriers each year, different plan designs (e.g. self-funded) and plans offered by different insurance brokers. As of the writing of this report, Kevin Henry and David King have investigated three additional sources of health insurance: Church Benefits Association Consortium; Guidestone Financial; and Missio Benefits. Each of these providers has strengths and weaknesses with anticipated costs not far off from our current premium cost. The health insurance plan selection process involves not only the monthly cost analysis but also a review of the provider network, co-pay, deductible and co-insurance rates and the pharmacy benefit. It has been said before and is worth repeating: lower cost health insurance is possible, however lower cost health plans will have less benefits.

The premium for the Highmark Medicare Advantage PPO (Freedom Blue) increased \$10/month to \$234/month with no changes to benefit levels. This plan provides additional coverage beyond the basic Medicare coverage for retired pastors, spouses and widows. The anticipated enrollment decrease in the Freedom Blue plan is occurring due to the increase in cost sharing which is placing a larger financial burden on the retiree. However, that decrease is occurring at a quicker rate than anticipated. There is no requirement that Medicare eligible pastors must join the denomination sponsored Freedom Blue plan. The trustees have determined the best option for assisting retirees is to provide contact information of experts in Medicare supplemental plans that can guide retirees to the best plan. The number of participants in the Medicare Advantage plan decreased by nine (9) during 2018 to 57.

The 403(b) Defined Contribution pension plan had a negative investment return in 2018 of about \$942,000 or 5.9%. As of the writing of this report, those losses were recovered during the first few months of 2019. Contributions are slightly up from last year to \$596,000. The total number of active participants in the plan decreased to 168, down 13 from last year. Of the total participants in the plan, six are taking advantage of the Roth 403(b) option. I would like to thank Jennifer Buehler, Wells Fargo Wealth Management, for her commitment and time spent working with our active and retired pastors. She is a tremendous asset for the EC Benefits Board.

The housing equity account had a negative investment return of 2.4% in 2018. The number of participants is lower than we would like, but we are glad that a few pastors are taking advantage of the program. We encourage pastors living in parsonages to consider opening a housing equity account, or if you have an account, consider making consistent small contributions.

The Manna Fund balance as of December 31, 2018 was over \$76,000 and there were five retirees that received assistance in 2018 totaling \$13,800. All five of these retirees received assistance due to the increased cost sharing from the Highmark Freedom Blue plan. The Manna Fund Received \$7,380 in contributions from individuals and churches. The income limits to qualify for a Manna Fund distribution have been set at 200% of the federal poverty level as defined by the US Department of Health and Human Services. The current limits are \$24,280 for individuals, and \$32,920 for two member households. Of the five retirees that received benefits from the Manna Fund, all are continuing into 2019. The Manna Fund

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was established to assist our retired clergy and surviving spouses. We know that we have retired clergy and surviving spouses that have financial needs, but will not complete a Manna Fund application. If you are aware of any of our retired clergy or surviving spouses that could benefit from a Manna Fund distribution, please encourage them to complete an application for assistance. Manna Fund applications are mailed to retired clergy and surviving spouses in April. An application can also be received from the Benefits Administrator at the EC Church Center.

The disability fund had a balance of \$484,000 at the end of the year, a decrease of about \$26,000 from 2018. There were no disability claims paid during 2018.

The Benefits Corporation also administers the Defined Benefits Plan for the National Conference. This is an unfunded liability of National Conference. At the end of 2018 there were 29 pastors and surviving spouses receiving monthly pensions of approximately \$5,000.

A financial audit was completed by Hamilton and Musser, PC on the records of the Benefits Corporation. There were no significant discrepancies noted by the audit. Our appreciation and thanks to the church treasurers that responded to the audit confirmation requests.

An election will be held at the Annual Corporation meeting to elect two new lay trustees: David Boose and William Worley. Our deep appreciation and many thanks go to Martin Brown, Andrew Carr, Tom Cislo and Gary Kuehner for their many years of dedicated service to the EC Benefits Corporation. They are stepping down from their trustee positions. The EC Benefits Board has four open lay trustee positions and two open pastor trustee positions. If there is anyone interested in serving as a trustee, please contact Frank Schock, President, EC Benefits Corporation. The EC Benefits Corporation trustees are dedicated, active and knowledgeable and vital to the operation of the EC Benefits Corporation. Their service is appreciated and they cannot be thanked enough for their service.

Employee benefits are going to be a continual challenge. Circumstances in the marketplace and regulatory changes are going to adversely affect our group. Please be sensible with your health and saving for retirement. The accumulation of small purposeful, positive and proactive steps will create large future gains. The current issues we are experiencing are not going to disappear nor become less important. By helping yourself, you are helping your denomination.

Frank Schock, President
Kevin Henry, Executive Director

CAMP ECCO

2018 would be considered a year of changes for the ministry of Camp ECCO. Throughout the year, we lost several key members of our leadership to different circumstances and it was an emotionally trying year. Yet, we give all the thanks to God because we had a fantastic camping season with a number of campers giving their hearts to God. One of the highlights of the camping season was our youngest camping program. This camp was designed for Kindergarten and 1st Grade campers who stay for two (2) nights, along with their parents or guardians. We had over 30 campers participate in 2018, many of whom will be moving up to Junior Camp, our elementary age program, within the next two years. God is working among our youngest children and I'm excited to see what the future brings.

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This year, 2019, Camp ECCO is celebrating its 60th anniversary. As we celebrate our history and our past, we also look to the future. We want each camp to be filled with campers who are yearning for Jesus, as well as staff who truly want to invest in the lives of these kids. One of the goals we have is to assure that camp won't be their only outlet. We want camp to cultivate a passion and desire to follow Christ in their lives and then take that passion back to their families, churches and communities. We need our churches, especially the ones in the Buckeye and Allegheny Districts, to help invest in the ministry of camp so that passion can be used throughout the year and not just one week out of the year. Our weeks of camp can not only save the spiritual life of a camper, but through their excitement and passion, we can influence our churches as well.

Our new vision at Camp ECCO is to be “a place apart” as we create a Christ-centered experience in which people of all ages hear the Gospel of Jesus Christ, explore the Word of God, pursue God's call for their life, engage in Christ-centered relationships and connect with God through His creation.

I'm grateful that God has called me to lead this ministry into the next chapter of its history and I cannot wait to see how God will use the ministry of Camp ECCO to influence the next generation for Jesus Christ.

Blessings to each of you as we serve Christ “for His glory”!

Mark Reigle

EVANGELICAL THEOLOGICAL SEMINARY

I do not go everywhere he goes theologically, but I do appreciate Father Richard Rohr's contributions to our understanding of adult spirituality, particularly male spirituality. (You may want to check out his book *Falling Upward* for some profound insights on that.) When I was going through a challenging period of my life a decade ago, I found powerfully helpful his observation that there are usually only two things strong enough to transform us: great love or great suffering. And that great love is often accompanied by great suffering anyway. And that, for men in particular, it's usually suffering that provokes deep change in us, if anything. We are socialized to resist other movements of transformation. I vowed then to “not waste my pain.” That is, life will give us pain, whether we want it or not. We can choose to merely experience it and not be changed, and thus waste the opportunity, or we can choose to embrace it and be transformed. That's been a life motto and a preaching/teaching point for me since.

To not waste our pain is a nearly universal invitation at midlife, Rohr says, because if we have not experienced suffering (which he defines as the realization of not having control) by then, this period of life will almost certainly bring it to us. It's in midlife that we realize keenly the mortality of our bodies, or the futility of some of our career ambitions, or loss of relationships, or some other kind of limitation that, decades before, we may have optimistically pushed through. When we're young, we ascend... we earn our credentials, we prove ourselves, we establish structures for our lives, we start families, we establish priorities, we plan a future. It's a time of creating or receiving containers for life, and all that is good and necessary.

But to be fully mature in Christ, at some later point we will find those containers inadequate for the new thing God is doing in it. They may even become stifling or uncomfortable. That experience is an invitation to follow Jesus into descent... to surrender to a greater pattern of death and resurrection. That's what the apostle Paul was referencing in Philippians 3, when he testified that all that was once gain for him was now rubbish, for the sake of knowing Christ... and the pathway to the power of the resurrection was through fellowship in his sufferings. Paul was not describing his conversion experience here, but his

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“second half of spiritual life” experience of embracing suffering as a pathway to true, mature, surrendered, joyful Christian life.

It is an experience that, unfortunately, many Christians never fully engage, which is why so many in American churches (and in American pastorates) remain spiritually immature (even if theologically orthodox). There are several reasons for that. One is that it’s not often taught. American Christianity has been syncretized with our cultural ethos of ascent—we are continually after “bigger, better, faster” when the kingdom of God is more often characterized as “smaller, simpler, slower.” Jesus’ parables of the kingdom are sometimes about growth, but it’s the organic, natural growth of biology, not the forced, frantic growth of a construction company. American Christianity is big on the atonement of the cross but light on carrying our cross. We are very much into victory and resurrection but not as much into suffering and surrender, no matter what hymns we may sing on Sunday mornings.

That indictment may be too broad (or even too narrow) but I suspect that those of you reading this recognize some truth in it—and each one knows full well the other reason that we are reluctant to embrace the deepest kinds of spiritual growth: the process is uncomfortable, and therefore scary. We come to Jesus initially for comfort, clarity, maybe even certainty. Who wishes to wade into discomfort, ambiguity, and mystery? And yet isn’t that precisely what the Scriptures teach us? Jesus perpetually confounds us; every time we think we have him and his gospel of the kingdom nicely packaged into a comfortable little box, he surprises us by breaking open the box, by reminding us that he is “not tame” (as CS Lewis wisely put it), and by obscuring kingdom truth from those who will not engage the discomforting process and making it accessible only to those who will. “He who has ears to hear, let him hear.” The gospels teach us that those with ears to hear are often those we least expect, and that religious professionals struggle more than most to hear.

What does any of this have to do with Evangelical Seminary? Two things. First, we are committed to a mission that invites students into the deeper things of God—including second half of life, hard-but-good spirituality that produces pastors, teachers, therapists, and other leaders who are emotionally, relationally, and spiritually mature. We cannot guarantee how deeply each will respond to or engage our invitation to do so, but we assure you that for us seminary is far more than “learning important stuff” about the Bible and theology. That happens too, of course, and for younger students in the first half of life that is particularly essential—they need a solid container of truth from which to think, serve, and lead, just as children need boundaries and knowledge and security to flourish and grow. But we also teach what happens after that; we teach Philippians 3 as well, and encourage each other to embrace suffering (when it comes) and love (always present) as powerful invitations to transformation...for themselves and those who watch them.

The second reason this is relevant to Evangelical is that ministries can or should also pursue the same kind of spiritual maturity that individuals do. Growth in metrics is a good and, at some times, necessary phenomenon, and we celebrate it, just as the early church, in its own “first half of life experience” celebrated the growth in those who were being added to the kingdom. Yet, there are also stages in which our committed pursuit of kingdom realities will cause people to walk away, as thousands did when Jesus declared that he, not free bread, was what they really, truly desired. They left him in search of loaves and fishes elsewhere. It’s no wonder that Caesar would throw bread into the crowds that gathered to watch the gladiators do their bloody work! Who wants to do the hard stuff of taking up our crosses when there is entertainment and food to be enjoyed? “Bread and circuses” kept the emperors in power for centuries, and sometimes keeps people in church pews, while the Bread of Life has always been the narrow way, even, often, within the people of God.

Evangelical Seminary is in a growth trajectory right now, particularly in terms of enrollment. We had some hard years, but due to our digital marketing efforts, innovative programming, and persistent networking, we have experienced this academic year the single biggest increase in enrollment in our history. Our new Doctor of Theology program is carrying much of that freight. We started 28 students in that program in the fall, added 4 more this spring, and at the end of March have 40 admitted for fall. Not all of those 40 will come, of course, but our numbers are nonetheless encouraging. If we reach our

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enrollment goals for next year, we will have the largest student population in Evangelical's history! That's amazing, and a breath of fresh air for our good people.

Since numbers are necessary but not primary, I will also add that the learning environment our faculty have created for and in that ThD program has been wonderful, particularly for the first year of an experiment. We have never tried doctoral level education before, and our faculty and students have risen to the challenge, to my great delight. That observation is not limited to the doctoral program, of course; students seem quite pleased with five new programs we have added in the past five years (there are a total of eight now), along with our noncredit, continuing education options.

The doctoral program is offered at a somewhat higher tuition rate than our master's programs (but still significantly less than the market average for research-based doctorates), which means that the impact on our financial situation is outsized. We had just achieved financial equilibrium a few years ago, but national conference defunding, along with some aggressive competition in our market, created a fresh and sometimes overwhelming financial challenge. Due to this year's planned burst in enrollment we are climbing out of that pit, and anticipate a financial sustainability, if all other factors remain constant, by this time next year. In short, we have a plan, we are working our plan, and our plan is working. There is light at the end of the tunnel. Thank you, Jesus!

But all other factors do not remain constant. All things change, and change requires growth, and growth creates its own need for change. Five years ago our board created a financial sustainability plan with several key components, all of which we have pursued with enthusiasm. The most significant of those was that long-term sustainability would likely require us to be embedded in a larger institution. Infrastructure costs, limited market reach, and inadequate resource depth are the primary reasons for that, and those factors, sadly, have not changed. So we've been pursuing institutional partnerships, most notably with Huntington University a couple of years ago. They pulled back from merger due to financial challenges of their own, which was disappointing, but we've trusted the good mercies of God to lead us to another partnership when the time was right.

This year we received not one, but two invitations to join other institutions. One was from a seminary in the Midwest that has adopted an entirely new model of theological education ("competency-based education") that I believe is the wave of the future, and has, as a result, experienced a powerful turn-around of their own enrollment and financial challenges as a result. They are similar to us theologically and missionally. To join with them would keep us on the cutting edge and is therefore enticing, but would also be disruptive to both our business model and our learning model. Everything would change. At the time of this writing we have kept that conversation open but have directed most of our energies to an option closer home.

Lancaster Bible College acquired Capital Seminary five years ago and, to our regret, became a fierce competitor in our market. (We had previously been the only evangelical institution of theological education between Philadelphia and Pittsburgh.) Quite a few of our enrollment challenges are directly or indirectly due to their decision to create and offer graduate programs that compete directly with ours, usually with a "lower cost, lower quality" Walmart-ish marketing strategy. And they have thus been successful, in terms of metrics, where we have struggled. The fact that the seminary is embedded in an undergraduate institution that boasts expanding networks of partners also gives them a deeply-envied advantage. We were therefore delighted to explore the opportunity to turn a competitor into a collaborator, and even to seek synergy—to do together what neither institution could do on its own. We bring credible, accredited, innovative programs led by passionate, knowledgeable faculty in an ethos of spiritual formation and relational instruction. We have over 65 years of experience with graduate theological education; we know our stuff. We have friends and networks of our own. We have much to bring to the table, in other words.

As a result, we have been engaged for a period of months in extensive conversations with LBC about the implications and opportunities of their invitation to "union." There are significant challenges in

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such an idea, including but not exclusive to theological positions and postures, although those gaps are not as large as they once were. A primary concern for us, of course, is the continuance of mission, which we believe to be expressed primarily through our programs and personnel. At the time of this writing, we do not yet know what the outcome of those conversations will be. Our Board of Trustees meets next on May 2, which means that by conference time we may have agreed to do something with them, or with our other conversation partner, or both, or neither. If you are reading this prior to that time, we appreciate your prayers for wisdom and we discern what God would have us do going forward. We appreciate your prayers all the time!

It may seem incongruous to consider giving ourselves away at precisely the moment when our strategies are being most successful. But success for us has never been measured solely in terms of those metrics; it's been measured by the transformation of our students and what they, in turn, offer the Church and the world. We decry the competitive nature of American Christianity, particularly much of evangelicalism, and have witnessed one of the consequences of that ill-placed focus in the self-destruction of several celebrity church leaders in recent years. That is not, has never been, the way of the kingdom of God. Jesus showed us another, better way... and while it may for us include a bit of loss of identity or loss of control, it may also include the opportunity to deepen and expand our mission in ways we have been unable to do heretofore. We'll let you know.

In the meantime, please be assured that while we continue to need your going support, financially and otherwise, we do deeply value the reciprocal nature of our relationship. We are here to serve you—your pastors, yes, but also others in your congregations who are called by God to specialized service that requires or invites Christ-centered, biblically-based, spiritually-mature preparation (and not always in the form of graduate degree programs). No matter whose name is on our sign, or even where the sign is located, we are still committed to asking, “How can we best serve you, as you serve Christ?”

Dr. Tony Blair

ROCK RIVER BIBLE CAMP

Nothing to report.

STONERIDGE RETIREMENT LIVING

This year's conference theme feels a little ironic for me personally as I evaluate our ministry. With the significant increase in Alzheimer and dementia care, I sometimes feel I forget who I am let alone who we are as a ministry called to serve our senior population. All joking aside, we have actually been contemplating this question for several years, as we try to manage in this ever-changing landscape of the healthcare system.

Who we are is continually redefined and re-molded to fit the needs of the residents we serve. What we will always be and hold true to is our Christian heritage to serve the aged and infirmed in a manner where Christ's love is expressed and shared each and every day. While we will continue to operate in this manner we know we need to do more to become a better provider to those entrusted to our

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care. Our vision for 2019 is to help our residents define who they are and find hope in their remaining years as their abilities to function as in the past have in many cases significantly diminished.

Each year as more regulations are passed, our team is required to spend more time on documentation, slightly invading the extra time they would spend building closer personal relationships with our residents. Sitting in those wheelchairs, lying in those beds, behind those walkers and canes was an individual who at one point had something to look forward to and was full of life. Behind those cries of pain or relentless requests to go home was an individual who functioned and contributed in some way to society, their parents, their spouse, their children and their friends.

We are committed to not allow regulation be a stumbling block to residents finding themselves again as a person and rediscover the things that got them excited to wake up in the morning. Behind those sleeping eyes, feeble bodies and aged hands is a person longing to be loved, listened to and comforted. As we help our residents bring back who they were, we will begin to show *WHO WE ARE* - A team of people, with our own problems, who still has a heart to care for seniors in this vulnerable time of their life.

As the industry continues to change, reimbursement continues to decline and regulations continue to grow, we will still be defined by recognizing the need to care for those in need. Our focus cannot only be on growing independent living, which tends to be the easiest and most financially stable. Yes, we will continue to expand our independent living with the expectation to serve more residents and help support the overhead. Yes, we will still continue to provide personal care and offer benevolent aid where possible to those who have exhausted their resources. Most importantly, we will continue to provide skilled nursing and care for those with the biggest needs.

Continuing to provide spiritual programming is vital to the StoneRidge ministry. We are continuously evaluating ways to reach both residents and team members through a variety of opportunities. In 2018, we added a spiritual component to our wellness program inviting staff an opportunity to explore their beliefs. Griefshare was launched and becomes a place where residents and team members could begin the healing process. LifeTree was launched in 2019, and while we are not seeing the turnout we had desired, we believe this will be an avenue to allow the lost to have an opportunity to explore their questions on faith in a non-threatening environment. We will continue to be faithful in serving our residents, team members and families, looking for more opportunities to share Jesus Christ in this broken world.

Steven J. Reiter, CPA

TWIN PINES CAMP

Twin Pines Camp, Conference and Retreat Center seeks ways to serve the Kingdom and provide opportunities for people to experience God while at Twin Pines. In 2018, we continued to look for ways to expand the outreach to our local community and to serve the many churches that choose Twin Pines for a retreat. Many of the churches that used Twin Pines to hold a retreat are groups who book year after year and have begun to look at Twin Pines as their second home. This is especially true for the high demand weekends like Memorial Day and Labor Day.

Twin Pines has been working to expand the programmed retreats that we provide. Winter Thaw continues to be a draw for youth groups as leaders look for opportunities to get away with their youth and connect without having to plan the weekend activities on their own. We believe that the high quality that is offered for our Winter Thaw programs is very beneficial for the youth that attend as well as the leaders.

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This then translates into benefit for the local church as youth return home with a deeper understanding of their faith and a desire to grow that can be fostered by the local church environment. Spring Fling is a similar type retreat for children that allows kids in grades three (3) to five (5) to attend a weekend retreat. This is an opportunity for kids that is not offered at many facilities.

Our local outreach has seen several groups begin to use the camp on a regular basis. Stroudsburg Little League, local Boy Scouts and Girl Scouts, a fishing derby, the National Wild Turkey Federation and local churches are just a few of the groups from the Stroudsburg area using the camp. We also saw a significant increase in day campers during the summer, and through the work with our community, we have identified a need in the area of Day Camp that will be addressed in our 2019 programming. We will be adding a day camp program for middle school aged children. This will be beneficial for Twin Pines, but more importantly, will fulfill a need in our community.

Our summer camp program in 2018 saw some struggles with staffing but also saw campers come to know Jesus! We were blessed with the opportunity to provide camp experiences for 19 Angel Tree Campers through Prison Fellowship and begin building a relationship for the future with these campers and this organization.

During 2018, Twin Pines sought to reach out to many EC Churches to share with them about the ministry of Twin Pines. However, there was not a great response to this offer. Many churches indicated that they just did not have time in a service for someone from Twin Pines to share about the ministry. This was discouraging, as Twin Pines Camp is an affiliated ministry partner with the EC Church. The staff at Twin Pines tries to distribute materials and share about the many things going on, but without access to local congregations, there seems to be a disconnect in the transmission of the information to the people of the denomination that founded the life-changing ministry of Twin Pines. Please consider having someone from Twin Pines come to your church and share about the ministry and the opportunities for your congregation to be involved.

Twin Pines also asks that you consider giving to the ministry. We are thankful for those EC Churches that faithfully support the ministry and provide funding for the camp on a regular basis. These churches also send campers to Twin Pines for summer camp and retreats. There are many ways to support the ministry of Twin Pines. Your church can send donations, send campers, adopt a project, promote events, and most importantly, lift up the ministry in prayer.

Twin Pines would also like to encourage you to hold a retreat or event at the camp. We hear year after year about events of the denomination and its churches that could have been held at Twin Pines but are being held other places. Our roots are EC, and they are deep and strong. Twin Pines is incorporated and run by a board of directors, but it was founded by the people and churches of the Delaware and Susquehanna Regions. We know it may not always be possible to hold events at Twin Pines, but we would like the opportunity to discuss the possibility of holding the event at Twin Pines, or perhaps bringing an event to you! The reasons we hear for not using this ministry can often be overcome with a phone call; price and availability can be negotiated for you to use the facility.

If you have an idea, a question, or feedback, please share with the board of directors or give the camp a call and let us know how we can serve you!

WE WANT TO SEE YOU AT TWIN PINES!

Twin Pines has been and is a people-driven ministry. It takes each and every one of the people involved to keep the ministry of Twin Pines moving forward. There is not enough time or space to thank everyone personally, but the list below provides a small glimpse of the number of people it takes to keep building the Kingdom!

3 – Full-Time Employees
13 – Part-Time Year ‘Round Employees

30+ - Retreat Hosts/Hostesses
20+ – Spring & Fall Work Retreat Volunteers

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23 – Summer Staff
30 – Summer Program Staff
6 – Week-long Nurses
2 – Sunday Afternoon Nurses
5 – Summer Weekly Volunteers

15+ – Committee & Task Force Members
8 – Twin Pines Board Members
100's – Financial and Prayer Supporters

We want to say thank you to all of those people who continue to support Twin Pines. We thank the National Conference and the leadership for their support. We would especially like to thank our supporting regions, Delaware and Susquehanna regions. Please pray for the ministry of Twin Pines and what it has to offer to a hurting world. We ask that you also look for ways to utilize the facilities for your church.

Shawn Fetterhoff

BOARD OF DIRECTORS

Mrs. Lois Matarazzi, President
Rev. Wayne Houck, Vice-President
Mrs. Cindy Raezer, Secretary
Mr. David Carpenter, Treasurer

Rev. Jeffrey Berger
Mr. Cy Hilliard
Mr. Thomas Shollenberger

Changes to the Twin Pines Articles of Incorporation which were adopted at NC2019:

BOARD OF DIRECTORS. The membership of the Board of Directors shall be elected by, and any vacancies in the Board of Directors shall be filled by the ~~National Conference of the Evangelical Congregational Church and the~~ Board of Directors as provided in the Bylaws of the Corporation, Article 7 MEMEBERSHIP OF THE BOARD, Section 7.1 Composition of the Board for such terms and under such conditions as specified in the Bylaws. ~~At all times a majority of the members of the Board of Directors shall be members in good standing of the Evangelical Congregational Church.~~

RESTRICTION ON AMENDMENTS. The provisions of these Articles of Incorporation may not be amended without the prior consent of the ~~National Conference of the Evangelical Congregation Church Board of Directors~~, as that consent may be given under the provisions of ~~it's the~~ DISCIPLINE of the Evangelical Congregational Church, rules and regulations, provided, however, under no circumstances may Section 12 of these Articles of incorporation DISTRIBUTION ON LIQUIDATION OR DISSOLUTION be amended without the prior consent of the National Conference of the Evangelical Congregational Church.

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Twin Pines Balance Sheet December 31, 2018

ASSETS

Current Assets

Checking/Savings

10100 · Cash on Hand (Cash On Hand)	20,453.32
10150 · Petty Cash (Petty Cash)	300.00
10200 · Cash in Savings (Cash In Savings)	1,359.10
10300 · Cash in Payroll (Cash In Payroll)	300.00

Total Checking/Savings 22,412.42

Other Current Assets

12100 · Material Inventory (Costs of inventory)	20,000.00
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Total Other Current Assets 20,000.00

Total Current Assets 42,412.42

Fixed Assets

15100 · Fixed - Property (Fixed Assets)	615,000.00
15200 · Fixed - Buildings (Fixed Assets)	1,539,388.00
15300 · Fixed - Equipment (Fixed Assets)	125,000.00

Total Fixed Assets 2,279,388.00

TOTAL ASSETS 2,321,800.42

LIABILITIES & EQUITY

Liabilities

Current Liabilities

Other Current Liabilities

21000 · Cash Flow Loan (Current Liability)	119,788.03
24000 · Payroll Liabilities (Unpaid payroll liabilities. Amounts withheld or accrued, but not yet paid)	2,357.29

Total Other Current Liabilities 122,145.32

Total Current Liabilities 122,145.32

Long Term Liabilities

25100 · Notes - Investment Pool (Long Term Liability)	-4,097.99
25300 · Notes - Demand (Long Term Liability)	43,000.00

Total Long Term Liabilities 38,902.01

Total Liabilities 161,047.33

Equity

30100 · Gift Annuities (Long Term Equity)	38,441.94
30200 · Cash Reserve (Long Term Equity)	-50,737.89
30300 · Reserved Capital (Long Term Equity)	2,270,747.06
32000 · Retained Earnings (Unrestricted Net Assets (Fund Balance))	-114,421.33

Net Income 16,723.31

Total Equity 2,160,753.09

TOTAL LIABILITIES & EQUITY 2,321,800.42

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