



Minutes of Grace Presbytery

**October 12, 2019
First ARP Church of Burlington, NC**

Schedule

Friday, October 11 *Fellowship & Worship*

5:00pm-6:45pm: Drop-in Dinner at [Southbound Sandwich Shop](#), (3328 S. Church St.)

7:00pm-9:00pm: Fellowship, Worship, Lord's Supper, Prayer at First ARP of Burlington

Saturday, October 12 *Business Meeting*

8:30am-9:00am: Delegate Registration at 1st ARP

9:00am-2:00pm: Business Meeting

The Fall 2019 meeting of Grace Presbytery was held at 1st ARP of Burlington NC at 9:00am on October 11. The meeting began with the singing of “Immortal, Invisible, God Only Wise,” Prayer, and a Devotion from Rev. Warren Harvey (Ambassador ARP) on 1 Corinthians 13:1-13. After a welcome from the host church, there was an introduction of delegates and guests. A quorum was declared and business began. The roll of those present is included at the end of these minutes ([Appendices B-D](#))

Minutes

- Minutes from the last meeting approved by consensus.
- There was no unfinished business to be discussed.
- Presentation of Program
- Business continued as summarized below:

1. SYNOD RECOMMENDATIONS

Church and Presbytery References from Synod 2019

1. BENEFITS

- a. That the Christmas Benevolent Fund Offering continue to be taken during Thanksgiving and that the churches encourage the members of each congregation to support those in need who have served the Church so well. **SYNOD APPROVED.**
- b. That presbyteries direct their churches to enroll and pay premiums for all eligible employees to participate in the life, accidental death and dismemberment, and long-term disability plans. **SYNOD APPROVED.**
- c. That presbyteries direct all their churches (except Canadian Presbytery) to offer General Synod medical and dental insurance plan or plans to all eligible employees in compliance with the Affordable Care Act. **SYNOD APPROVED.**

2. BONCLARKEN

- a. That General Synod encourage all presbyteries, boards, and churches to encourage and assist their members in attending the various camps/conferences/retreats hosted by Bonclarken during the year. **SYNOD APPROVED.**
- b. That General Synod encourage all presbyteries, boards, and churches to encourage and assist their high school graduates and college students toward summer employment at Bonclarken. **SYNOD APPROVED.**

3. CAMPUS MINISTRY OVERSIGHT

- a. That General Synod encourage each presbytery to appoint a liaison to each meeting of the Committee on Campus Ministry Oversight. **SYNOD APPROVED.**

4. NOMINATIONS

- a. That each presbytery consider appointing an alternate representative to Synod's Committee on Nominations in the event that the chairman of a presbytery's committee on nominations is not able to attend Synod's committee meeting. **SYNOD APPROVED.**
- b. That presbyteries consider making recommendations for service during their fall meetings. **SYNOD APPROVED.**
- c. That sessions consider making recommendations for service during their November and December meetings. **SYNOD APPROVED.**

5. OUTREACH NORTH AMERICA

- a. That the Synod ask presbyteries to set aside a day after each presbytery meeting in 2019-2020 as a day of voluntary fasting and prayer, specifically focused upon evangelism, discipleship, new church development and church vitality. **SYNOD APPROVED.**
- b. That Synod strongly encourage all ARP churches to engage in some sort of intentional evangelism training for the members of their congregations in 2019. **SYNOD APPROVED.**
- c. That Synod encourage churches to include home missions as part of their total missions responsibility and program, and to look for ways to include Outreach North America and ARPC mission congregations and mission developers in their missions conferences and missions budgets. **SYNOD APPROVED.**
- d. That Synod encourage presbyteries and their churches to take advantage of church renewal training offered through the Erskine Theological Seminary and ONA joint certificate and/or DMin degree. **SYNOD APPROVED.**
- e. That Synod encourage existing ARP churches to consider becoming a part of the “Framing the Future of Your Church and Ministry” cohorts being offered by Rev. Wayne Frazier and Rev. Mike Jones. **SYNOD APPROVED.**

6. STEWARDSHIP

That Synod encourage all churches to visit the arpchurch.org website for a fuller explanation of the Denominational Ministry Fund, i.e. what it is and what it does. This information should be available on the website July 2019. **SYNOD APPROVED.**

7. WORLD WITNESS

- a. That the churches of Synod actively and intentionally plan to support World Witness and our missionaries financially and prayerfully. **SYNOD APPROVED.**

8. WORSHIP

- a. That congregations encourage their music staff and interested members to attend the annual Bonclarken Music Conference. **SYNOD APPROVED.**
- b. That ministers, sessions, and music staff in our congregations be aware of music copyright laws and make provisions to be compliant. **SYNOD APPROVED.**

MOTION: That the Synod Recommendations be received as information.

-APPROVED

2. CLERK'S REPORT

M.O.P IV.E.11 *“He shall present a report of his actions since the last Stated meeting to the subsequent Stated meeting of the Presbytery.”*

The following tasks have been completed since the March 2019 meeting:

1. Signed ONA loan application for Christ Covenant and provided cover letter.
2. Explored DocuSign service for Presbytery use.
3. Formatted letterhead template for official correspondence.
4. Sent committee rosters to committees.
5. Edited and sent Spring Minutes (to Presbytery, E.C. Archives, ARP Center, and ‘The ARP’).
6. Referred reimbursement request(s) to Treasurer.
7. Received correspondence from the ARP Center regarding “Immanuel Korean ARP” and distributed to appropriate committees/individuals.
8. Received correspondence from Bryan Crotts, who received letters from “Immanuel Korean ARP” and distributed to appropriate committees/Individuals.
9. Attended conference call regarding the First Presbytery Synod Bus.
10. Various Correspondence: Grace Insurance Policy, Lord’s Korean, Synod Insurance/Retirement, Committee minutes.
11. Explored potential ID Cards for Grace Ministers.
12. Assisted Church Health & Extension with Mission Church status / identification.
13. Sent correspondence to 2nd Presbytery confirming “good standing” status of a Grace Minister.
14. Sent info to Central Services to update “Emmanuel ARP Church” listing on ARPChurch.org
15. Confirmed status of Rev. Byong Han Son and Hyo Shin Korean Church for ONA.
16. Researched process and cost of supporting PRCC chaplains in conjunction with the ARP Center, 1st Presbytery, and the Finance Committee.
17. Distributed Presbytery related report from 2019 General Synod.
18. Arranged communication between RUF Liaison and Grace Moderator.
19. Updated Rev. Tom Irby information.
20. Correspondence with Aaron Long and Phil Williams.
21. Correspondence with Ken McMullen regarding plot of land in Wilson, NC.
22. Correspondence with Scott Cornelius and Bryan Crotts about collating passwords, accounts, and vendor omnibus.
23. Set up Zoom.info account.
24. Planning for Fall Meeting (video call, packet, reports, etc.)

25. Arranged for Winter meeting host.
26. Sent transfer letter for Subyoung Lim.

Respectfully Submitted,
Brian Howard, *Clerk*

RECOMMENDATION: That the Clerk's report be received as information.

-APPROVED

MOTION: That Bryan Crotts be elected as Assistant Treasurer, term to coincide with that of Stated Clerk

-APPROVED

3. TREASURER'S REPORT

**Grace Presbytery
Treasurer's Report
October 12, 2019**

Bank account funds (as of September 30th) are as follows:

- 1) Checking account at BB&T for operating funds: \$13,766.66
- 2) Investment account at Edward Jones:
 - a. Money Market \$41,246.83
 - b. 3 month CD \$60,000
 - c. 6 month CD \$65,000

The following congregations have contributed to Grace Presbytery for 2019:

Christ Covenant Church
Covenant of Grace
First ARP Church Burlington
New Beginnings ARP Church
Maupin Avenue Presbyterian Church
Hope Chapel

Scott Cornelius, CPA
Treasurer

RECOMMENDATION: That this report be received as information.

-APPROVED

4. STEWARDSHIP & FINANCE

REPORT TO GRACE PRESBYTERY - OCTOBER 2019

Our Membership

Treasurer Scott Cornelius (Advisory), Secretary Bryan Crotts (2022), Vice-Chairman Steve Ellis (2021), Abe Hwang (2022), Chairman John Kimmons (2020), Gary Shearin (2020), and Brent York (2021).

Our quorum is set at three people and should include one minister and one elder.

Our Standing Committee Duties

The Stewardship & Trustees Committee are entrusted with overseeing the work of managing all the presbytery's resources, particularly those pertaining to finances and property, while also governing the presbytery's relationships to synod's work as a whole. (M.O.P. G.P. 3/16/19)

Our Assigned Special Duties Related to Emmanuel Wilmington

~That the Stewardship & Finance Committee of Grace Presbytery be tasked with all matters regarding the property. (3/16/19)

~That owed back pay of \$1,000 be paid to Pastor Shin. (3/16/19)

Special Duties Due to Matters Related to Faith Chapel

The committee took up all matters regarding the property of Faith Chapel, Pleasant Garden, NC in July 2019. This church was closed 12/31/2018 by First Presbytery and jurisdiction transferred to Grace Presbytery. Terry Crahen has provided wonderful assistance in the transfer of property, utilities, and other ongoing needs.

Our Professional Engagements

~BB&T - N. Main Street, High Point, NC

~Edward Jones, Warren Lackey of High Point, NC

~Jennings Bryan-Chappell Insurance Services of Burlington, NC

~Alley, Register & McEachern attorneys at law of Wilmington, NC

No real estate firms have been engaged for Wilmington or Pleasant Garden properties.

Our Accomplishments

- Our Committee has met often in person. We work well together and have accomplished many needed tasks for the legal and business needs of the Presbytery.

- A checking Account at BB&T has been established with Scott Cornelius, John Kimmons, and Steve Ellis having authorization to conduct our business.
- Investment Accounts have been established at Edward Jones with Scott Cornelius, John Kimmons, and Steve Ellis having authorization to conduct our business.
- A conservative risk-tolerance approach has been taken by the Committee as we do not yet know the short-term needs of our funds.
- Accounting services are provided by Scott Cornelius, CPA with Scott Cornelius serving as our elected Treasurer through June 30, 2022.
- The Committee does not believe that an Assistant Treasurer is necessary at this time, however, the M.O.P. does allow for the nomination and election of such a person.
- General Insurance Coverage with Southern Church Mutual for Grace Presbytery has been obtained and covers Directors and Clerk's Property at an annual cost of \$728.
- Pastor Shin, the former pastor of the Emmanuel Wilmington Church, has been paid owed salary of \$ 1,000. This amount was issued to him by the Treasurer of the Presbytery and the funds were donated to the Presbytery by the Korean Bethel congregation of Fayetteville, NC.
- A transfer of ownership for the 1402 N. College Road, Wilmington, NC property has been accomplished. Property insurance coverage for a one-year term has been purchased at a cost of \$2,887.83.
 - A Korean congregation is using the 1402 N. College Road property without any rental agreement or payment to the Presbytery. The Committee met in person with the minister and ruling elder of the Korean congregation in April. A walk-through inspection of the facility and property revealed an aging building with significant major maintenance needs.

The Wilmington property poses many liabilities for us and are not limited to: a parking lot sinkhole, multiple aging HVAC systems, an aging roof, hurricane season, the appearance of use as a residence, and tenants with no rental agreement.

Contact with a former leader from the closed Emmanuel ARP congregation revealed that the facility has been neglected, due to lack of funds, since the late 1990s.

Multiple opinions have been obtained regarding the potential use of the Wilmington property. Our investigation has included our own Moderator, Vice-Moderator, and Church Extension Committee chairman; multiple commercial real estate firms in the Cape Fear region; our own legal counsel, and other professionals in our own circle of connections.

- Regarding the Korean church leaders: We have encouraged them to seek affiliation with the ARPC if interested interacting with Church Extension for church membership and Candidates & Exams/Minister & His Work for ministerial approval. We have been denied access to the facility on multiple occasions, which has prevented maintenance, addressing of safety concerns, and professional inspection of the building. We continue to call, write, and send legal & certified letters.

On several occasions, members of our Committee and members of our Presbytery have been threatened with personal damage, lawsuits, hostility, and other threats. Since June 2019, we have not received any cooperation. It should be noted that similar behavior was displayed toward the Minister and His Work Committee of First Presbytery in the summer/fall of 2018.

To our knowledge, they have not reached out to the proper committees of Grace Presbytery for building use (Stewardship/Trustees), admission to church affiliation status (Church Extension), or approval for ministers in our boundaries (Candidates/ Ministers).

Through our legal counsel, we have requested access to the building for our Committee or any contractor we send on our behalf. We have begun the legal process for eviction. Our vision for the property is to see a church take ownership, complete necessary repairs, and use the facility for the worship of God.

- A letter of intent to purchase the 1402 N College Road, Wilmington property was received by the Committee on May 20, 2019 from Heritage OPC of Wilmington. The various options for the Wilmington property are:
 - A-Evict tenants, shut down building, and list for sale as-is.
 - B-Evict tenants, complete needed renovations, and manage as rental property.
 - C-Evict tenants, complete needed renovations, and list for sale.
 - D-Evict tenants, complete needed renovations, and plant a church.
 - E-Evict tenants and negotiate rental agreement, lease to purchase, or sales agreement with Heritage OPC congregation.
 - F-Evict tenants, rezone property from residential and list for sale.
- A transfer of ownership for the 6400 Walter Wright Road, Pleasant Garden, NC

property has been accomplished. Property insurance coverage for a one-year term has been purchased at a cost of \$1,312.10. All utilities have been transferred to the Presbytery, lawn care has been arranged, and necessary repairs for safety have been made to the property.

- The Faith Chapel property was donated by a local family to the church in 2005. A number of improvements have been made over time to the building. The property, which is less than 2-acres, contains a cemetery. The location of the church building is rural and on a dead-end road. The various options for the Pleasant Garden property are: rent, sell, or donate.
- An estimated income for the Presbytery is approximately \$16,000 annually. This figure is based on the funds we received from First Presbytery, which were the actual funds donated by our current member churches in 2018 to First Presbytery.
 - A proposed budget for the Presbytery has been set at \$32,500 for 2020. Until our income and expenses have an established history, we believe the recommended budget with careful oversight will serve the Presbytery well.

It should be noted that the Stewardship and Trustees have requested a larger than normal sum for the 2020 budget due to unforeseeable expenses related to the management of two properties now held by the Presbytery. Additionally, we are requesting potentially more funds than needed for Officers and Committees of the Presbytery to allow for actual expenses to be covered. We anticipate a more realistic budget proposal for 2021 as historical data can then be utilized for budgeting.

- Churches Supporting the Presbytery thus far in 2019 include: Christ Covenant, Covenant of Grace, First Burlington, Hope Chapel, Maupin Ave, and New Beginnings. Members of the Committee plan to make contact with each member congregation to encourage financial support for the Presbytery.
- Please send all support or requests for reimbursement of expenses to: Scott Cornelius, CPA - 211 W. Lexington Ave., Suite 106, High Point 27262 You may contact the Treasurer, Scott Cornelius at Telephone (336) 708-1307 or e- mail scornelius@scottcorneliuscpa.com

Respectfully Submitted,

Bryan Crotts, Secretary for the Committee; John Kimmons, Chair

**Recommendations from
Stewardship & Finance**

- 1. Presbytery Support:** *“That each church continue giving their 2018 level of giving to First Presbytery to Grace Presbytery in 2019 or at least \$4.25 GF and \$3.75 CE per member. We encourage all churches to give at that minimum level to support the work of the regional church”*

~APPROVED

- 2. Presbytery Budget** *That the following budget for 2020 be approved:*

\$4,500 - Clerk Salary (\$4,200) and Expenses (\$300)

\$1,000 - Treasurer’s Expenses

\$1,000 - Church Health & Extension Expenses

\$1,000 - Minister & His Work / Candidates & Exams Expenses

\$25,000 - Stewardship & Trustees Expenses (ownership costs of insurance, legal fees, utilities, upkeep, repairs, etc.; also costs related to committee work)

\$32,500 TOTAL 2020 BUDGET

~APPROVED

- 3. Pleasant Garden Property:** *“That the current membership of the Stewardship & Trustees Committee be established as a commission of Grace Presbytery to repair, rent, lease, or sell the the 6400 Walter Wright Road, Pleasant Garden, NC property. (FOG 13.6-10)”*

~APPROVED

- 4. Wilmington Property:** *“That the current membership of the Stewardship & Trustees Committee be established as a commission of Grace Presbytery to repair, rent, lease, or sell the 1402 N. College Road, Wilmington, NC property. (FOG 13.6-10)”*

~The will of the court was that #4 Should be taken up in executive session after voting on #5. Please see below.

- After further discussion of the matter, a recommendation # 5 was discussed and amended as follows:
- 5. *“That the most current expense voucher form¹ found at ArpChurch.org be utilized for submission of expenses to the Treasurer with approval of the Committee/Board/Commission Chair, or in the case of a non-Committee/*

¹ The most recent form can be accessed at: <http://arpchurch.org/wp-content/uploads/2019/08/Expense-Voucher-eff-01-01-19.pdf>

Board/Commission expense, the Moderator or Clerk. The Mileage rate stated in the Grace Presbytery M.O.P. shall supercede the mileage rate stated in the forms available from the ARP Center”

~APPROVED

Motion to move into executive Session to discuss recommendation #4

~APPROVED

- After further discussion of the matter, a motion was made, seconded, and amended as follows:

“That the current membership of the Stewardship & Trustees Committee be established as a commission of Grace Presbytery to repair, rent, lease, or sell (to a NAPARC Congregation for no less that \$160,000) the 1402 N. College Road, Wilmington, NC property”(FOG 13.6-10)

~APPROVED

Motion: To come out of executive session. (approximately 11:45am)

~APPROVED

5. MINSTER & HIS WORK / CANDIDATES & EXAMS

Report of the Minister and His Work/Candidates and Examinations Committee Grace Presbytery of the Associate Reformed Presbyterian Church September 28, 2019

1. Meetings:
 - a. In person in Burlington: May 7, 2019
 - b. Conference call: June 24, 2019
 - c. Conference call: August 20, 2019
 - d. In person in Hillsborough: September 24, 2019
2. Committee Members and Terms
 - a. Chairman: Rev. Ross Durham (2023)
 - b. Clerk: Mr. Charles Clendinen (2023)
 - c. Vice-Chairman: Rev. Randy Foster (2022)
 - d. Rev. David Park (2022)
 - e. Mr. Bob Carwford (2021)
 - f. Rev. Daniel Northrup (2021)
 - g. Mr. Brett Detloff (2020)
 - h. Mr. James Constable (2020)
3. The committee discussed the work placed before us and how best to carry out the work assigned by the Presbytery.
 - a. Procedures and precedents
 - b. Effective and confidential communication
 - c. Consistent and criteria for candidate examinations
 - d. Matters pertaining to Student sermons (*FOG* 9.18.B), Licensure (*FOG* 9.24.A), ordination (*FOG* 9.25.E.), and the Extraordinary Clause (*FOG* 9.3.G).
 - e. Candidate information and responses
 - i. Resumes
 - ii. Confirmations of coursework and diplomas
 - iii. Background checks conducted through Central Services
 - iv. Written and oral examinations
4. Documents to be utilized by the committee
 - a. Until we have our own fully worked out procedures, we will rely on several First Presbytery documents, including their “Steps for Churches and Candidates in the Search Process”
5. Main Items of Focus
 - a. Upon request, the committee reflected on how to handle questions of education and the FOG requirements, e.g. MA in Theology, B.Div, M.Div equivalency, etc.
 - b. The committee members made several visits with The Lord’s Church to help them through their pastor resigning in January 2019. The Lord’s Church wants to continue to be part of Grace Presbytery. We are working with them toward finding a new pastor, perhaps as soon as the end of 2019.
 - c. The committee has gotten to know Rev. Joel Pankratz of Salem Presbyterian Church through phone calls and a meeting with the full committee. We have followed up his unique educational and ordination situation as well as potential

ARP implications for his being a bi-vocational pastor. Joel will let us know when he is ready to take written exams.

- d. The committee discussed the pathway of examinations for various situations of individuals coming into Grace Presbytery, e.g. ordained from another ARP Presbytery, licensed from another ARP Presbytery, ordained from a NAPARC denomination, ordained outside a NAPARC denomination.
6. Next Committee Meeting: The committee plans to meet next at 6:00 pm on December 2, 2019 at the First Burlington Church.
 - a. Note to churches and candidates: candidates taking written exams will need to complete them two weeks before this meeting date due to the Thanksgiving break.

Respectfully Submitted,

Ross Durhamw
Chairman

Recommendations from Minister & His Work / Candidates & Exams

1. To approve the schedule of terms of service for the committee.

~APPROVED

2. To dissolve the pastoral relationship between Pastor Subyoung Lim and the The Lord's Church of Greater Greensboro based on the congregational meeting at which the congregation accepted Pastor Lim's resignation.

~APPROVED

3. To appoint Rev. David Park as Stated Moderator of the session of The Lord's Church.

~APPROVED

4. To approve Rev. Tae Sun Kim, based on the committee's examination of his ordination credentials, as Stated Supply for The Lord's Church for 12 months.

~APPROVED

Report of the Church Health & Extension Committee

Grace Presbytery

October 12, 2019

Committee Members Present: Chairman - Rev. Ken Kunkel, Rev. Eric Hancox, Rev. Todd Jones, Elder Lars Daniel, Elder Spencer Clifford

Committee Members Absent: Elder Ken Rufty

Guests: Rev. Abe Hwang

Grace Presbytery Church Health & Extension Committee meeting date(s):

- April 12, 2019 (Conference Call)
- July 30, 2019 (Conference Call)
- September 3, 2019 (Conference Call)

Information

1. Motion was made to elect Rev. Ken Kunkel to serve as the CE Committee Chairman
2. Motion made that committee members Rev. Todd Jones and Elder Ken Rufty serve for (1) year until 2020, Rev. Ken Kunkel and Elder Lars Daniel serve for (2) years until 2021, and Rev. Eric Hancox and Elder Spencer Clifford serve for (3) years until 2022.

Reports/Business

1. Christ Coastal Church (Missional Work), Southport, NC
 - Received certified letter from the Trustees of Christ Coastal Church on July 5, 2019 requesting to be released from the ARP and Grace Presbytery. Letter is enclosed as an attachment.
 - Spoke several times with Rev. Tyler Tabor who is serving as the Interim Moderator of the Provisional Session. Rev. Tabor informed us that the Trustees of Christ Coastal have not allowed him to speak to the congregation or to see their financial records.
 - Contacted First Presbytery and Outreach North America and concluded that a minimum of \$215,449 was given to this missional work between 2009-2014.

6. CHURCH HEALTH & EXTENSION

- Christ Coastal filed incorporation paperwork on July 18, 2018 in the name of Christ Coastal Church Inc.
 - Spoke with Roger Wiles at ARP Central Services and he informed our committee that if we voted to dissolve this missional work, then we would not be required to dissolve the corporation. Mr. Wiles informed us that since the Provisional Elders, Grace Presbytery or the ARP were not acknowledged in the Articles of Incorporation, we would have no standing in regards to having the authority to dissolve the corporation. He did advise to record clear and unambiguous language in the minutes of Presbytery to absolve Grace Presbytery of any future liability. He instructed us to reference our intention to dissolve the missional work known as Christ Coastal Church and to state that no further contact, business or involvement will be conducted.
 - Motion made to recommend the dissolution of this missional work.
2. Korean Bethel Church, Fayetteville, NC
 - Received letter dated July 29, 2019 requesting approval of a loan from Outreach North America in the amount of \$400,000. Letter, church financials, and architectural drawing are enclosed as attachments.
 - The original loan was approved by First Presbytery but must now be approved by Grace Presbytery.
 - Motion made to recommend approval of a loan for \$400,000 from ONA for the construction of new facilities.
 3. Salem Presbyterian Church, Burlington, NC
 - Received letter dated July 6, 2019 from the Session of Salem Presbyterian Church requesting to be considered to be brought into the ARP and Grace Presbytery. Letter is enclosed as an attachment.
 - Future meeting with their Session will be scheduled to discuss this matter in further detail.
 4. Assessment Reports from Missional Works
 - New Beginnings, Pine Level, NC
 - Received missional report from Rev. Percy Coleman and Rev. Tim Robinson.
 - Planted in 2012
 - Approximately 30 attenders

- Does have a Provisional Session of Tim Robinson (Moderator), Randy Jenkins, and Jim Woodard (ARP Elder)
- Percy Coleman is considered the stated supply
- Purchased a building with a grant from ONA. Title is held by New Beginnings
- Percy is bi-vocational

- Grace Community Church, Black Creek, NC
 - Received report from Randy Jenkins
 - Planted in 2006
 - Approximately 30-35 attenders
 - Does not have a Provisional Session
 - Built church building in 2012 with a loan from ONA
 - First Presbytery currently holds the title
 - Randy is bi-vocational

- Northside ARP Church, Summerfield, NC
 - Received report from Paul Traub
 - Planted in 2007
 - Approximately 13 attenders
 - Does not have a Provisional Session
 - Using the House Church model
 - Not received any funds from Presbytery and have no debt
 - Paul is bi-vocational and does not take a salary

The next called Church Health & Extension meeting date and location is TBD.

**Respectfully Submitted,
Ken Kunkel**

RECOMMENDATIONS FROM CHURCH HEALTH & EXTENSION:

- 1. That the missional work known as Christ Coastal Church in Southport, NC be dissolved, with no further contact, business, or involvement to be conducted with Grace Presbytery or the ARP Church.**

~APPROVED

2. That the loan request to Outreach North America made by Korean Bethel church be approved in the amount of \$400,000.

~APPROVED

3. That presbytery establish a provisional session for each missional work and appoint a minimum of (2) ruling elders per ARP F.O.G 11.11-16.

~APPROVED

4. That Presbytery require that all property held by missional works within Grace Presbytery be transferred to Grace Presbytery as the title holder.

~APPROVED

5. Motion: that the Church Health & Extension report as a whole be approved by consensus.

~APPROVED

----AT 12:30, THE DELEGATES RECESSED FOR LUNCH, DOCTRINAL DISCUSSION, & PRAYER----

Continuation of Business: Election of Synod-Level Officers and Representatives

- a. Ross Durham (Benefits, Minister and His Work), Ken Kunkel (ONA), Bryan Crofts (Campus Ministry)

~APPROVED

Announcement of Place for Next Meeting

- b. January 31-February 1

[Covenant of Grace ARP Church](#)

508 Harvey St.

Winston-Salem, NC 27103

(Near Silas Creek Parkway and Stratford Rd.)

The meeting adjourned at 1:40pm with a singing of the Doxology followed by a benediction from Rev. Warren Harvey

APPENDIX A: GRACE PRESBYTERY RESOURCES & CONTACTS

Synod Calendar: <http://www.arp365.org/>

Moderator: Warren Harvey pastorharveyapc@gmail.com

Vice Moderator: James Constable acovenanthome@gmail.com

Stated Clerk: Brian Howard gracepresbyclerk@gmail.com

Assistant Clerk: Bryan Crotts bpcrotts@mac.com

Treasurer: Scott Cornelius scottcpa1@earthlink.net

Parliamentarian: David Smith ngsb7733@yahoo.com

Church Health & Extension:

[Ken Kunkel, Chair]

1) Eric Hancox 2) Todd Jones 3) Ken Kunkel 4) Spencer Clifford 5) Lars Daniel 6) Ken Rufty 7) Abe Hwang (Ad hoc Consultant).

Candidates & Exams / Minister & His Work:

[Ross Durham, Chair. Charles Clendinen, Secretary]

1) James Constable 2) Charles Clendinen 3) Brent Dettloff 4) Robert Crawford 5) Ross Durham 6) Randy Foster 7) Daniel Northrup 8) David Park.

Stewardship & Finance / Trustees:

[John Kimmons, Chair. Bryan Crotts, Secretary]

1) Bryan Crotts 2) Abe Hwang 3) John Kimmons 4) Steve Ellis 5) Gary Shearin 6) Brent York 7) Scott Cornelius (Advisory, Presbytery Treasurer).

Synod Committees:

1. **Benefits & Minister and His Work:** Ross Durham ross@gracehillnc.org
2. **Campus Ministry:** Bryan Crotts bpcrotts@mac.com
3. **Christian Education:** Ken Rufty rwruffy@gmail.com
4. **Dunlap:** VACANT
5. **Executive Board:** VACANT
6. **Nominations:** Eric Hancox hancoxem@gmail.com
7. **ONA:** Ken Kunkel ken@gracereformed.church
8. **Stewardship:** John Kimmons jkimmons@gmail.com
9. **World Witness:** Phil Williams philcgp@gmail.com

APPENDIX B: PRESBYTERY ROLL of MINISTERS (October 12, 2019)

Minister	Status	3-16-19 Present/Absent?	10-12-19 Present/Absent?
Buchanan, Leon	Military Chaplain	A	A
Coleman, Percy	New Beginnings	P	P
Crahen, Terry	Without Call	P	P
Crotts, Bryan	1st Burlington	P	P
Crotts, Stephen	Retired	A	A
Durham, Ross	Grace Hill	P	P
Foster, Randy	Maupin Ave.	P	A
Hancox, Eric	Cov. of Grace	P	P
Harvey, Warren	Ambassador	P	P
Howard, Brian	Adams Farm	P	P
Hunnemann, Mark	Without Call	A	A
Hwang, Abe Myunglin	Korean Bethel	P	P
Irby, Tom	Retired	A	A
Jenkins, Randy	Grace Community	A	P
Jones, Todd	Hope Chapel	P	A
Kimbrough, Tripp	Without Call	A	A
Kimmons, John	Retired	P	P
Kunkel, Kenneth	Grace Reformed	P	P
Marsh, William	Retired	A	A
Northrup, Daniel	Hope Chapel	P	A
Park, David Duckeun	Korean Bethel	P	P
Prince, William	Retired	A	P
Robinson, Tim	Retired	P	P
Shepard, Walt	Retired	A	A
Shin, David	Without Call	A	A
Smith, David	Cov. Fellowship	P	A
Spence, John	unknown	A	A
Stewart, Neil	Christ Covenant	P	A
Taber, Tyler	Covenant ARP	P	P
Traub, Paul	Northside Pres.	P	A
White, James	City Church of GSO	A	A

APPENDIX C: PRESBYTERY MEETING CHURCH REPRESENTATION (October 12, 2019)

“When a church has no representation at Presbytery for two consecutive meetings, they shall be contacted by the Committee on the Minister and His Work.” (M.O.P V.c.4)

Church	Synod #	Minister(s)	Location	3-16-19 Voting Delegates Present/Absent?	10-12-19 Voting Delegates Present/Absent?
Adams Farm Community	F005	Brian Howard	Jamestown	Broome, Howard	Rickard, Howard
Ambassador Presbyterian	F008	Warren Harvey	Apex	Harvey	Compton, Harvey
Christ Covenant Church	F055	Neil Stewart	Greensboro	Bolton, Stewart	Clement
City Church of Greensboro	F057	Jim White	Greensboro	absent	absent
Covenant Fellowship	F085	David Smith	Greensboro	Clendinen, Smith	Cornelius
Covenant of Grace	F087	Eric Hancox	Winston Salem	Williams, Hancox	Williams, Hancox
Covenant ARP	F088	Tyler Taber	Jacksonville	Tinklenberg, Taber	Tinklenberg, Taber
First ARP of Burlington	F030	Bryan Crotts	Burlington	Hayes, Crotss	Crotts, Hayne
Grace Community ARP (Exploratory)	F042	Randy Jenkins	Black Creek	absent	Jenkins
Grace Hill ARP	F316	Ross Durham	Hillsborough	Durham	Durham
Grace Reformed	F167	Ken Kunkel	Clayton	Daniel, Kunkel	Brown, Kunkel
Hillside ARP	F043	William Prince (Supply)	Burlington	absent	Prince (supply)
Hope Chapel ARP	F173	Todd Jones; Daniel Northrup (Assoc.)	Greensboro	York, Jones, Northrup	absent
Korean Bethel	F016	Duckeun Park; Myoung Jin Hwang (Assoc.)	Fayetteville	Park; Hwang	Park; Hwang
The Lord's Korean	F205	Tae Sun Kim (Supply) through October 2020	Jamestown	absent	absent
Maupin Avenue Presbyterian	F210	Randy Foster	Salisbury	Rufty, Foster	Ellis
New Beginnings Presbyterian (Mission)	F232	Percy Coleman	Pine Level	Coleman	Coleman
Northside Presbyterian (Mission)	F263	Paul Traub	Greensboro	Traub	Absent

**APPENDIX D: PRESBYTERY MEETING LIST of STUDENTS, GUESTS, & OFFICERS PRESENT
(October 12, 2019)**

1. James Constable, Grace Presbytery Vice-Moderator, 1st ARP Burlington
2. Scott Cornelieus, Grace Presbytery Treasurer, Covenant Fellowship
3. Ferald Mann, 1st ARP Burlington
4. Joel Pankatz, Salem Presbyterian
5. Ray Pankatz, Salem Presbyterian
6. Darin Stone, "Ministry to State" (PCA)
7. Ethan Bolyard, Heritage OPC
8. Marc Yandle, Heritage OPC
9. Ken Ruffy, Maupin Avenue Elder, Non-voting attendee

APPENDIX E: CHURCH HEALTH & EXTENSION SUPPLEMENTARY DOCUMENTS

RE: Christ Coastal Church Dismissal Request Explanation

Warm Greetings in Christ;

The trustees at Christ Coastal Church write to you, with the hope of clearing up any misunderstandings or assumptions that may have taken place recently and may have been perceived as truths. We at Christ Coastal are compelled to explain, with historic communications and events, how our current relationship with the ARP began, that being, after our former pastor, Reverend Walt Shepard (Shepard) retired. In short, prior to Shepard's retirement, the ARP didn't have a relationship with the core group that now makes up Christ Coastal.

The trustees have learned that the ARP doesn't recognize terms such as "trustee(s)" or "leadership." However, we use them in this writing, as they are one of the same, so you may better understand our explanations. Please keep in mind that this writing is our writing, not that of others. The trustees write only about what we are, or were aware of, knowing that there are likely other details we were not acquainted with or don't wish to bring up.

To begin, a group of men from Christ Coastal were selected and installed as corporate trustees by both Shepard and his ARP Provisional Session, approved and recorded in their meeting minutes, prior to Shepard's August, 2018 retirement. Shepard's decision to form a corporation wasn't a reaction. To the contrary, the decision was a response to the ARP's history of disinterest, and as a result, a responsible-best course, in the spirit of stewardship, for the future of Christ Coastal.

After Shepard retired, Christ Coastal's trustees have had a number of communications with various representatives from the ARP. To the best of our knowledge, none of those previous communications have described the story behind Christ Coastal's current and unfortunate standing with the ARP.

While preparing for Shepard's departure, the attendees of Christ Coastal learned that there were predecessors, a former core group, who once had a relationship with the ARP. The majority of Christ Coastal's roughly 25 current attendees were not aware of the relationship and, in fact, thought Christ Coastal was an independent fellowship. Affirming their belief, prior to Shepard's departure, Christ Coastal's attendees don't recall anyone visiting or meeting with them as a said representative of the ARP. The ARP's Reverend Corley did preach on one occasion so Shepard could take time off.

Eventually, more of us learned that Shepard was an ARP pastor, but few were in the know of his ARP business or the business of our fellowship. In a like manner, few knew that Shepard was involved in an ARP Provisional Session in Jacksonville, NC. Shepard did not intentionally overlook making Christ Coastal aware of any ARP connections, which is explained later in this writing. His focus is what attracted our attendees to Shepard and Christ Coastal; his emphasis on the gospel, community, and family. God used him to help fulfill what we all had longed for in a fellowship.

Christ Coastal's leadership also came to learn, after Shepard's departure, that Christ Coastal was once considered an ARP "mission plant." That particular mission plant never gathered enough attendees to make it sustainable. Shepard dutifully

submitted monthly reports about the state of the mission, even meeting with appropriate ARP leaders, which made the ARP aware of Christ Coastal's unsustainable status.

As stated, the early start-up years of Christ Coastal took place long before the arrival of our current core attendees. We learned that the start up, for the first 3 years, was funded by the ARP. We also have records indicating that the ARP's investment was spent on Shepard's salary, until support ceased after 3 years.

We learned that even before Shepard's support ceased, the ARP's interest in Christ Coastal was undemonstrative. This too was made clear since Shepard's monthly reports about Christ Coastal failed to draw responses from the ARP. Shepard was instead, invited to give an oral report at a Church Extension meeting. With still no acknowledgment of his monthly reports, one Extension member at the meeting stated, "*I know a lot of church planters who make lots of friends but they never seem to make converts or church members. Walt, you've got 3 years. If you can't organize a church in 3 years, you're done.*"

After the 3 years expired, Shepard persisted with Christ Coastal because he saw life and hope in it, even without interest or support from the ARP. Shepard, being left to his personal resources, sacrificed to keep Christ Coastal operating by settling for a limiting salary. As such, he was forced to secure a second job which kept his household and Christ Coastal temporarily operating. Shepard's sacrifice made it possible for some of Christ Coastal's operating costs to now be covered with offerings, gifts from personal contributions and sacrifices but Christ Coastal remained unsustainable.

Shepard's health began declining. Realizing that his increasingly failing health was in part due to being over-extended, he petitioned for retirement and replacement, which went unanswered by the ARP. Shepard's oversight of making Christ Coastal aware of an ARP connection was understandable in our view; Shepard being caught in declining health, financial survival, over-extension and having several elder/deacon candidates being rejected by the ARP. Plainly, Christ Coastal, being unaware of an ARP connection wasn't a planned refusal or deception. As contributing events inundated, the connection misstep was a simple error. Considering Rev. Shepard's overall faithfulness, dedication, and love for the Church of Christ, it would be wrong to think anything other, than the best of him.

Prior to Shepard's retirement, the trustees became aware of the ARP connection. Out of respect for the sacrifices Rev. Shepard had shown to Christ Coastal and the ARP, the trustees agreed to evaluate the potential of establishing a new relationship with the ARP. We initiated a meeting, not the ARP. Rev. Shepard was present at the first meeting with the ARP including Reverend Warren Harvey. That meeting was a bit uncomfortable for everyone but we all left, hopeful.

It was the next and later meeting, the trustees sat with ARP leaders to discuss a new relationship and the ordination of our pastoral candidate, Mr. David Hubbs. The trustees and Hubbs met separately with the ARP. Each meeting left us puzzled why we were being examined with an in-charge, distrusting, this-is-how-it's-going-to-be tone. That meeting in particular, left all of us feeling demeaned and talked down to by a self-willed, pushy bully. As a result, the trustees assembled a chronological order by which recent events with the ARP occurred and met with Christ Coastal's attendees to relay the

exchanges. Together, via discussion, we concluded that we did not want or need ARP denominational jurisdiction over us, especially since Christ Coastal had been abandoned to operate as an independent fellowship because of the ARP's past silence, lack of care or claim.

Perhaps now, any reader might better understand that recently, when our ARP Provisional Session, all of a sudden, notified us that the ARP could require Christ Coastal to surrender their finances and assets, it was a stunning surprise. From our abandoned, independent standpoint, it was inconceivable that everything Shepard and Christ Coastal had sacrificed and worked for, could be seized by a denominational authority who laid claim to us but, until Shepard's retirement, had not demonstrated any interest in us or authority toward us.

As such, it was not rebellious for us not to disclose our finances or offer up our assets to the ARP: It was instead, fair and just. To us, despite the ARP's recent stated claim, such disclosure and surrender wasn't within the ARP's authority because we weren't theirs to claim, with exception to those very early years with Rev. Shepard's start-up investment. If the ARP wanted to claim Christ Coastal's assets and finances, it could have, and should have done so after the first 3 years, when the mission first proved itself to be unsustainable, not years later when a technicality created an opportunity. It stung to think of surrendering our finances and assets.

Despite appearances, gossip or theories about Christ Coastal, there was no rebellion, no stubbornness, ungodliness, lack of love, or ought toward the ARP. We acted on what we believed; that we were an independent fellowship. Our resources were our daily bread, resources that God had provided and made available for Christ Coastal to walk out its ministry to our county, Brunswick County.

Today, our tiny fellowship helps finance, and has hands-on participation with local Brunswick County ministries such as Stand Together Against (Human) Trafficking, Brunswick County Jail missions, One Life Christian Teen Camp, BC Senior Center Bible Study, and Celebrate Recovery (for addictions). We also support several overseas and US missions. We're carrying on with Rev. Shepard's vision and attitude by clinging to grace through afflictions.

Much, very much, would be lost if our finances and assets were taken. In one of our emails to Reverend Tabor, our supplied Moderator, we stated that if our assets were taken, we would be "wiped out." That statement was unexaggerated and actually, quite succinct. Christ Coastal would likely not survive such a set back, nor do we trust that such action would be a best foot forward for the ARP, Christ Coastal or the honor we all owe the Kingdom of God.

Another issue that contributed to Christ Coastal's desire for dismissal arose during our talks with the ARP, involving the ordination of Mr. David Hubbs (Hubbs), Christ Coastal's pastoral candidate. Since Shepard's requests for pastoral replacement went unanswered by the ARP, and since the ARP couldn't provide replacement candidates, Shepard learned of Hubbs' interest for pastoral candidacy through a chain of Hubbs' family friends, not by advertisement. Rev. Shepard met with and invited Hubbs to meet with some trustees from Christ Coastal. As a result, the trustees decided to

pursue Hubbs' employment. Hubbs appearing, calling, qualities and availability were taken by Christ Coastal as Providence. God had sent Hubbs.

Since Shepard was having serious medical issues, the trustees, having business backgrounds, took it upon themselves to negotiate with Hubbs, in hopes to promptly secure him. The trustees were not aware of ARP rules regarding hiring a pastor, until after Hubbs and Christ Coastal came to a tentative agreement. The trustees did what we thought we should have done and what our former training had taught us to do.

Soon after, the trustees discovered that because we secured Hubbs, Christ Coastal had now earned rebel status by the ARP. It had appeared to the ARP that the trustees had purposely broken ARP hiring rules, which explained why Christ Coastal was handled somewhat roughly during that previous meeting with the ARP, described in the last paragraph of page 2. After learning that we had inadvertently broken ARP rules, the trustees endeavored to keep Hubbs insulated and disconnected from the situation we now had inadvertently created. Though we unknowingly broke ARP hiring rules, we still find it bewildering to be held responsible for breaking rules of an authority who never explained what the rules were. To date, Hubbs has had nothing to do with the events or situations that have been described in this writing.

Nevertheless, unwilling to think the best of Hubbs, two ARP leaders couldn't resist lobbing a few unwarranted, tasteless and cutting remarks at Hubbs after a recent Session meeting. Hubbs attended the meeting with eager enthusiasm but instead, was rudely received. The digs Hubbs endured was reported to the ARP by the trustees of Christ Coastal but apparently, their leader's poor judgment wasn't tasteless enough to address or investigate. We never received an inquiry, apology, or response from our report.

More recently, stimulated by more judgment and gossip from within the ARP, an EPC Provisional Session suddenly refused our inquiry into the possibility of forming a relationship with them. The reason was because they had learned of Christ Coastal's rebel status from the ARP. Their unwarranted prejudice found its way to a local EPC pastor who knew Hubbs. Hubbs was asked to meet with him. At the meeting, the EPC pastor dressed down Hubbs warning him of losing his standing with both the EPC and ARP. The pastor's reason was that Hubbs was associated with, even part of Christ Coastal, who the EPC pastor had heard, was a rebellious ARP mission who not only broke hiring rules, but also had the daring to vote on dismissal from the ARP. Rather than investigate to discover the matter at Christ Coastal, falsehoods were formed, spread, digested and believed. If Christ Coastal had been aware of those rules, does the ARP really believe that we would willingly, or worse, rebelliously break them? The falsehoods caused, and continue to cause, division, a one-sided, and harmful view of Christ Coastal, the ARP, and overall body of Christ, accomplishing what our enemy had hoped for.

Even though this writing is based on what we believe to be true, including responses and explanations derived from what we experienced, we are not above correction. We have made our fair share of mistakes and missteps for which we ask forgiveness. None though were done in a spirit of rebellion. However, may this writing not be about blame, who's right, or who's wrong. Instead, may this writing reveal the

contributions that have led Christ Coastal and the ARP to our current, unfortunate and fractured relationship.

We too recognize and thank Grace Presbytery for attempting to assume a difficult situation, even going to bat for Hubbs and Christ Coastal. However, if time had been spent to discover Christ Coastal's current status and un-ARP history, their efforts might have been received as caring versus assertive. Perhaps they were influenced by the falsehoods that painted Christ Coastal as rebels? But, instead of plugging into Christ Coastal's condition and all Christ Coastal had been through, they chose to assert themselves, making the previous meeting more about their purposes and ways of doing things. If that wasn't true, then at the start of that meeting, Christ Coastal would have been received with the grace, understanding, and the care we had hoped for, after we first reached out in 2018.

Based on the events we have described and our operating as an independent fellowship, we are called to request dismissal from the ARP. It is clear that the ARP won't trust Christ Coastal anytime soon. It's also plain to understand why Christ Coastal will not trust the ARP for a season as well.

For the sake of the Lord's will for both ministries of Christ Coastal and the ARP, we find it beneficial for both parties to move on. As such, we wish to renounce the jurisdiction of the original court, who, until Shepard vacated, or was about to vacate, had abandoned any interest or claim in Christ Coastal Church.

Thank you for taking the time to hear our story and considering our request.

Sincerely yours in Christ,

Henry Burkert, Trustee
Dennis Christofaro, Trustee
Herschel Haney, Trustee
David Routh, Trustee

May 5, 2019

I understand that Christ Coastal is asking to be dismissed from the Associate Reformed Presbytery and I,

Heather Burbert
Agree

Disagree

Clark Lang

Deanie Hurst

Dan Thier

Ronnie Wille

Kate Kitchen

R + B. ROOKS

Sony Green

Sally Cox

Joe Gray

P. A. Haney

D. J. ...

Belinda ...

John Haney 8434460446

Wendy Daine

Lynne ...

Paul ...

David ...
David ...

SALEM PRESBYTERIAN CHURCH BURCH
2383 BURCH BRIDGE ROAD
BURLINGTON, NC 27217
WWW.SERMONAUDIO.COM/SALEMP
336-584-3009

Mr. Ken Kunkel
Chairman of Church Health and Extension Committee
401 East Main Street
Suite 202
Clayton, NC 27520

July 6, 2019

The session of Salem Presbyterian Church, after having attended several Presbytery meetings including First Presbytery and Grace Presbytery's March meeting, two Synod meetings and reviewing the ARPC Standards, recommended that the congregation review the ARPC website and listen to Dr. Scott Cook's summary of the 2018 Synod Meeting. A congregational meeting was held on July 30, 2019 resulting in the unanimous approval of the following motion:

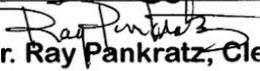
"The congregation of Salem Presbyterian Church directs the Session to contact Grace Presbytery of the Associate Reformed Presbyterian Church to initiate the reception process for her and her minister with a view to joining."

Therefore, the session desires to start this reception process and looks forward to your direction. Thank you.

Sincerely,


Rev. Joel Pankratz, Pastor
336-260-2283

salempres1@gmail.com


Mr. Ray Pankratz, Clerk of Session
336-260-5012
salempres2@gmail.com

July 29, 2019

May grace, mercy and peace from God the Father and Christ Jesus our Lord be with you. Korean Bethel ARP Church in Fayetteville has grown by the grace of Jesus Christ and is in need of a new facility for our new ministries. For this, the loan of \$400,000 which we requested to the First Presbytery and the ONA has been approved. However, since the ONA asked us to receive a new approval of this loan from the Grace Presbytery, we humbly request your approval of the loan of \$400,000

1. Current Situation of Korean Bethel ARP Church

Korean Bethel is a multiethnic church located in Ft. Bragg/Fayetteville. Ft. Bragg is the second largest army base in the United States and will be the largest one in the near future.

Fayetteville, home of Ft. Bragg, is the sixth-largest municipality in North Carolina and is growing rapidly with the growth of Ft. Bragg. The composition of our congregation is mainly Korean wives to American soldiers, their husbands, Korean-American soldiers, and family and friends to military personnel.

Korean Bethel has grown triple in number and almost double in budget within the last 10 years.

These days, the average attendance on the Lord's Day is approximately 100 adults, and including youth group and children ministry attendance, totals approximately 150 individuals. The annual budget of 2019 is \$500,000. We believe that we will make it.

2. Vision for Future Ministry

As Korean Bethel is growing, our current building is at full capacity and we have no rooms for future growth. We are also in a very unique position. We have two separate ministries, Korean ministry and English ministry in Korean Bethel. In other Korean churches, English ministries consist primarily of the children of Korean members. However, our English Ministry consists primarily of the husbands of Korean wives, other ethnic military members.

Currently, Korean Bethel is the only ARP church in Fayetteville. If the committee and the Grace Presbytery decides to plant a church in Fayetteville, our church will cooperate to help plant the church. In this case, our English congregation may serve as the core group for the new church, and I believe a new building will provide enough space and facilities for the two ministries. If given the opportunity, I will provide more ideas and details to the committee.

3. Church Assets for the new construction

Mortgage and Debt

Korean Bethel APR Church has neither mortgage nor debts

Real Estate of Korean Bethel

- \$5,400 SF building: Used for main sanctuary and classroom
- 2,000 SF house: Used for fellowship hall and pastor's office
- Total 25 Acre property

Cash

- Current balance (as of 07/29/2017): \$502,100.09 (\$470,321.62 for building fund)

4. Pending Future Construction Plan and Budget

Our plan is to construct of 7,000 sf building to accommodate class rooms (future private kindergarten school) and a fellowship hall.

Expenses(Expected):

- \$900,000

Budget:

- Cash: \$470,321 (07/29/19)
- Loan: \$400,000

We finished all the required architectural design and we are currently trying to find a good general contractor. We also are trying to down-sizing/change the design to decrease the cost. Therefore, we request your approval for the \$400,000 loan from the Grace Presbytery.

Sincerely,

David Park
Senior Pastor

Attachment:

- 1) Photo of Korean Bethel ARP Church
- 2) Current Architectural Design (Floor Plan and Front Elevation)
- 3) BB&T Bank Balance Sheet as of 07/29/19



Small Business Online Banking

Inbox 14

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- [Payments & Transfers](#)
- [Business Services](#)
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Welcome, **KOREAN BETHEL PRESBYTERIAN CHURCH** lakeblueone@gmail.com [Edit My Profile](#)

Last logon: July 7, 2019, 2:12 PM ET

Accounts Overview

[Print](#) [Help](#)

Checking and Savings

[Show/Hide Accounts](#)

<u>Checking 9277</u>	\$22,055.00
<small>As of 7/29/2019</small>	
<u>Checking 8210</u>	\$9,723.47
<small>As of 7/29/2019</small>	
<u>Checking 9830</u>	\$470,321.62
<small>As of 7/29/2019</small>	
Total	\$502,100.09
Open a New Account	

Account Services

Make Payments	Transfer Money
Go to Business Services	Edit or Add Alerts
Go Mobile	

Credit Cards and Loans

Show hidden account(s) [Show/Hide Accounts](#)

<u>Visa Card 4042</u>	\$1,137.93
<small>As of 7/29/2019</small>	
Total	\$1,137.93
Note: Hidden accounts are not included in total.	

Upcoming Transfers

You currently have no transfers scheduled for the next 30 days.

[View all Upcoming Transfers](#) *Repeating*

[Transfer Money](#)

Upcoming Payments

Next 30 Days

You currently have no bill payments scheduled for the next 30 days.

