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## FREQUENTLY ASKED QUESTIONS

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Just as you  
excel in  
everything  
· in faith, in  
speech, in  
knowledge,  
in complete  
earnestness  
and in your  
love for us  
· see also  
that you  
excel in the  
grace of  
giving.

– *The Apostle Paul in  
2 Corinthians 8:7*

## 1. WHAT IS OUR CHURCH'S DEBT PHILOSOPHY?

When we take the scripture at face value, we find that generally debt is not considered a good thing. It can tie your hands and make you subservient to lenders. So, historically, we have been very conservative regarding debt.

We are willing to take on some moderate and reasonable debt for the sake of cooperating with God to expand His kingdom, but we do not want to remain in debt. Our hope and prayer would be to pay off any debt incurred within three years so that future ministry wouldn't be consumed with interest payments and the distraction of debt in our budget. Our church desires to leave a legacy to our children and grandchildren—a legacy of a debt-free facility that will serve as a light to central Iowa communities for a long time to come.

You should know that in the 10-year history of the church, we have never had a negative year-end budget. The proposed monthly debt payment is \$13k (\$156k annually). Last year our income surplus was \$312k (tithes and other income of \$864k less \$552k in expenses). Further, from continuing tennis operations we expect to make at least \$50k per year in income after expenses. We plan to offer tennis on the two remaining south tennis courts for leagues, lessons, and individual rentals. The City of Ames plans to continue their indoor programs also. Our goal is to bless people who come to play tennis and generate income to assist with ongoing facility and capital improvements costs.

## 2. HOW MUCH AM I REQUIRED TO GIVE? HOW DO I FIGURE OUT HOW MUCH TO GIVE?

Nobody is required to give anything. We want individuals to give freely and not under any compulsion, because the Bible teaches that "God loves a cheerful giver" (2 Corinthians 9:6-8).

There are two very different approaches in determining what you should give. One approach would be to look at your checkbook or monthly budget and ask: "What can I/we afford?" This approach simply calculates existing resources and does not demand prayer, faith, or God's surprising intervention. This is giving on reason.

A second approach is to ask God what He desires for you to give. This approach requires the willingness to risk, listen to God, and then trust Him to provide as you step out in faith and obedience. This is giving on revelation. Our church's leadership strongly suggests this second approach.

What we have always taught and attempted to practice is Spirit-led, generous, sacrificial, and cheerful giving. We want you to ask God to lead you, and then do whatever He says. That's it. We trust the Holy Spirit's leading and providing as we listen and obey. You will not be questioned or second-guessed.

*At the end of the giving campaign, we don't simply want to have raised a certain amount of money. If all we do is raise money for a new facility, then we have failed. We want more!*

- We want each individual and family to experience the thrill of hearing God, and then obeying Him in a way that causes you to grow personally and spiritually.
- We want you to have your vision and your faith expanded.
- We want your values and priorities to shift and align more closely with God's will.
- We want you to see yourself as a steward of all of your gifts and talents.
- We want you to more fully comprehend God's heart for central Iowa.
- We want you to experience God's abundant provision in a fresh, new way.
- We want you to gain more of God's heart for those who don't yet know Jesus.

*We believe that this project is a huge spiritual adventure that has the potential to make our entire church family more like Jesus and cause us to experience His kingdom more fully than ever before!*

### 3. HOW SHOULD I THINK ABOUT GIVING?

Many people have asked for guidelines in praying and discerning the will of God more intelligently during this campaign.

- **Step #1:** Acknowledge that God is the owner of everything on the earth (Psalm 24:1; 50:10-12) and, we are the stewards to whom He has delegated responsibility for its care and administration. As such, we don't own anything. Everything we have—our time, talents, natural abilities, possessions, financial resources, families, health, the places we live, and so forth—are essentially on loan from God. It is our responsibility to manage these things wisely, at His instruction, and for His glory. Healthy giving begins with a heart posture of humility toward God as the owner of everything.
- **Step #2:** We want to affirm that God's stewardship plan for His family (in both the Old and New Testament times) includes giving of tithes and offerings. Consequently, we want to encourage those who call Harvest Vineyard Church "home" but are not yet tithing to the church to begin to do so. Tithing is a voluntary, systematic contribution of financial support to your local church. That is, giving the first 10% of all our income to God (Proverbs 3:9; Malachi 3:6-12; Matthew 23:23; Hebrews 7:1-8). Tithing means "a tenth part." Our tithe should reflect a consideration of everything that we have received from God (1 Corinthians 16:2). This means that we should tithe (give 10% back to God) on our income. This would include our wages and salaries, interest or dividend incomes, bonuses, gifts that we receive (particularly through family members or inheritance), capital gains on investments, or the sale of an asset (such as a home), retirement or pension income, or any other source of income.

In addition, notice that the Apostle Paul (in 1 Corinthians 16:2) said that “each one of you” should give. Everyone who has income should plan to make tithing a regular part of his or her budget—including students, teens, singles, and even retired people.

Now for more affluent Christians whose income well exceeds their need, the tithe becomes restrictive. In these cases, the tithe should be surpassed. These disciples are challenged to give even greater percentages of their income (20%, 30%, or even more).

If you are not currently tithing, we believe God is using this giving campaign as an opportunity to invite you to begin honoring Him in this way and experiencing the benefit of it. God may lead you to commit to bring a full tithe to Him during the giving campaign over the next year.

At Harvest Vineyard, we have a standing offer to anyone who has never tithed consistently before. If you commit to bringing a full tithe to the Lord in worship for 4 months or more (in this case, 3 years), and you decide that it wasn't worth it...God didn't provide for you, protect you, or in some way reveal Himself to you in new ways, we will give you back part or all of what you gave to the Lord. We are confident God will keep His word, and you will experience Him!

If this idea is new to you, we have a number of archived audio sermons on our website that talk about it in detail. Two are January 16, 2011 and February 12, 2012. We will be discussing this again this October.

- **Step #3:** Once we are faithful in giving our tithe to God, then we are prepared to take the next step of obedience and partner with the Holy Spirit by giving an offering—in this case in the form of a gift or commitment to the giving campaign.

Biblically speaking, an offering is any voluntary donation that is given—at the Holy Spirit's discretion—beyond your tithe. In the Old Testament, not only did the Israelites tithe, but they also gave a number of offerings to the Lord through the course of a year (sin offerings, freewill offerings, the first fruit offering, etc.). The New Testament also teaches that in addition to tithes, the early disciples frequently gave offerings for the purposes of ministering to the poor and advancing God's Kingdom in other parts of the world (see Acts 4:34-35; 11:29-30).



We believe that it is the responsibility of every person who calls Harvest Vineyard his or her church home to ask the Holy Spirit how to participate in this exciting step for our church family. Specifically, we desire every individual and family to prayerfully consider an offering (through a gift or commitment over the next three years) to the giving campaign. It does not matter where a person is on the economic spectrum. We invite everyone in our church family—young and old, children and teens, rich and poor, married or single—to give sacrificially towards the giving campaign.

We believe that God wants equal sacrifice but not equal amounts.

For some, an additional \$5 or \$10 per week will be extremely sacrificial. On the other hand, a significant percentage of people in our church family have been greatly blessed by God financially and can afford to give substantially more. For the financially blessed, such an amount would hardly be sacrificial.

The entire church family has the opportunity to experience the joy of sacrificial giving. Parents can use the giving campaign to teach their children financial stewardship and sacrificial giving. Kids can observe their parents making sacrifices on limited budgets because what God is doing is so important to them, not just giving out of their extra resources. Teens can give from their baby-sitting money or from their earnings at their jobs. Adolescents can give from their paper route money. Elementary age children can give from their allowance. Even little ones can give from their birthday money. The retired can give a portion of their pension or retirement income.

#### 4. HOW DO I DETERMINE GOD'S WILL FOR GIVING?

**Pray.** Begin by asking God to stretch your faith and help you trust Him more with your needs. Pray that He would change your heart if necessary and make you a cheerful giver. If you can't imagine how you could afford to give anything, pray that God would show you how you can.

**Study.** Learn what the Bible teaches about giving over the next few weeks. Meditate on the scripture verses listed in this booklet. Also see: Proverbs 3:9-10, 11:24-25; Matthew 6:19-20; Luke 6:38; 2 Corinthians 8:1-12, 9:6-12. If you have never read *The Treasure Principle* by Randy Alcorn, order one or contact the church, and we'll give you a copy. It is an inspiring, GREAT resource on giving. We could also recommend other helpful resources.

**Ask.** Simply say, "God, how much do you want me/us to give?" Sometimes we are hesitant to ask God specific questions because we are afraid of what He might say. God will speak when we are open and willing to obey. Why not use this as an opportunity to grow spiritually and to use "muscles" we may not have ever used before?

**Commit.** As an individual or family, commit to give whatever God has instructed you to give. This is where faith gets put into practice. God might lead us to trust Him for what we cannot see (Hebrews 11:1). When we trust God, step out in faith, and take a risk, miracles happen.

#### 5. HOW DO I GIVE? WILL I GET RECEIPTS?

After having prayed about this opportunity, at some point between now and October 30th, you can indicate your commitment by filling out the commitment card found in this booklet. You can put it in an offering envelope, then place it in the offering on a weekend, mail it to the church, place it in the black box on the sound booth, or hand it to a staff member.

You can give anytime. Some people will give a one-time gift. Others will give something monthly. Still



others will have a number of sporadic gifts as they become available.

Most will fulfill their commitment by cash, check, or by giving on our website by clicking 'online giving' and following the directions. Others may choose to give stocks, bonds, or some other form of security as part of their gift.

We will be sending out receipts a minimum of 3 times over the next year for you to keep as a record of your gifts.

## 6. WHAT IF I HAVE LIMITED RESOURCES?

We want to encourage everyone who calls Harvest Vineyard his or her church home to pray about what God wants him or her to do. Regardless of your situation, we would hope you would contribute something for at least three reasons.

First, you will want to share in the joy of our celebration regarding us moving into this new facility. If you give, your opportunity to experience joy will be increased.

Second, every little bit helps! Even \$100 will purchase a number of chairs that will make a difference.

Third, we are created to be givers since we are made in the image of God. Each of us has a need to give, and we need to feel like we can make a contribution.

Fourth, if you are having financial difficulty, we have trained people who can help. Just like a personal trainer can help you get physically fit, we have "financial personal trainers" who can help pull you out of a financial pit. No reason to sit in despair. This is God's invitation to let him TRANSFORM you! Ask one of the pastors for more details.

## 7. WHAT WAYS CAN I INCREASE AVAILABLE FUNDS OVER THE NEXT YEAR?

We either need to increase our income or decrease our expenses. These are two areas that we can pray and ask God to speak to us about. This varies for all of us. Some can work an additional amount. Others of us can sell things that we don't use or need. I'm sure all of us can do without something we currently spend money on.

As 21st century Americans, we have more discretionary income than anyone has ever had! We can bring our discretionary income before the Lord and ask Him if He would have us sacrifice any of that for a time so we could invest it in what He is doing through Harvest Vineyard. Are there financial areas we could trim back or even go without? These are areas to pray through and process with God.



## 8. WHAT IF MY CIRCUMSTANCES CHANGE, IS THIS A CONTRACT?

You are not signing a contract. This is communicating your intention and commitment. If at some time over the next three years your financial situation changes or an emergency happens in your family, just contact

us to let us know. If God blesses you with more financial resources, you can give more too!

The first card is your *commitment card*. After you have prayed about it, fill out this card, place it in an offering envelope, and then either mail it to the church, drop it in the offering, place it in the black box on the sound booth, or give it to a staff member.

The second card is a *prayer request card*. We are asking God to do some big things in the life of our church over this time! Only one of those things is facility related. Please write one or more specific prayer requests on the back of a Sunday Connection Card and drop it in the offering basket, the black box on the sound booth, or give it to a staff member. We will be praying for these requests regularly between now and October 30.

The third card is a *fasting card*. We are inviting you to consider adding fasting to your prayer over this time as well. Fasting is intentionally going without something you would regularly have for a time in



order to focus that time and energy on God. The goal isn't to create more work but actually create space during this season for increased prayer and time with God. Please let us know if you are fasting! This is encouraging to the rest of us, and we will be praying for you!

- You could fast from a meal or fast from food a day each week.
- You could fast from some form of media (TV, Facebook, radio) for a specified time each day or week.
- You could fast from another regular activity in your life (shopping, video games).

The fourth card is a *testimony sheet*. Would you share with us a story of how God has been generous to you or your family through Harvest Vineyard? How have you experienced God's goodness and blessing? Big or small, please tell us about it! You can turn this card in the same way as the cards mentioned above.



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1627 S HIGH AVE, AMES, IA 50010  
515-290-6881 • [WWW.HARVESTVC.ORG](http://WWW.HARVESTVC.ORG)