

# TRANSFORMED - BY - GOD'S GENEROSITY



## Our MOTTO

“I will not give the Lord what cost me nothing.” - 2 Samuel 24:24

In 2 Samuel 24, the Lord instructed David to build an altar on the property of a man named Araunah. When Araunah offered to give his land as well as his animals to David for free, David refused. He insisted on paying and said, “I will not sacrifice to the Lord my God burnt offerings that cost me nothing.”

What does it mean for us to refuse to give God “what costs us nothing?” In today’s language, it means giving that costs us a change in lifestyle. It means purposely downsizing our standard of living in order to invest in the kingdom of God. It means “holding the line” for a few years and not letting our lifestyle inflate with our income. It means making sacrifices. Followers of Christ, men and women throughout history have voluntarily scaled back their lifestyles and made sacrifices so they could invest money, time and talent in the things of God.

Lifestyle changes will mean different things for different people. For some of us, it will mean postponing the purchase of that new car, putting off that new carpet for the den or

canceling the cable TV. For others, it may mean eating out less and cooking in more, reading a book instead of going to the movies or opting for a less expensive vacation like camping.

We cannot all give the same amount, but we can all cut back and make sacrifices. Remember, Jesus commended the widow not because of the amount of her gift, but because of the amount of her sacrifice.

Jesus sat down opposite the place where the offerings were put and watched the crowd placing its money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling His disciples to Him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on” (Mark 12:41-44).

Let's be honest. There are very few of us who have a lot of extra money lying around. Most people don't have large trust funds or huge savings accounts filled with money they don't need. So at first thought, you may feel you just don't have enough extra cash to contribute to the giving campaign as we grow together. If that's how you feel, here are some things for you to consider.

There are two basic approaches to finding more cash. Combining these two approaches can significantly increase your available cash each month.

- Look for new ways to reduce your expenses.
- Look for ways to increase your income.

**There are hundreds of creative ways to reduce your expenses and increase your income.**

### **You can decrease your expenses by considering the following:**

- Stop using credit cards. Use cash or debit cards instead. A study by Dunn and Bradstreet showed that people spend 12 to 18% more when using credit instead of cash.
- Reduce the number of times you eat out. If possible, eliminate it all together for a season of time.
- Reduce your entertainment expenses (movies, videos, and concerts). Take advantage of "freebies" such as a trip to the museum, the library, free community concerts or plays, a walk in the park, etc.
- Think and pray whether a shopping trip or purchase is really needed.
- Cancel your cable or satellite TV for six months or a couple of years.
- Use a list when grocery shopping. This will force you to plan meals and limit purchases.
- Never go grocery shopping when you are hungry. You will spend more if shopping while hungry.
- Cook from scratch whenever possible. It's a lot cheaper than prepared foods.

- Drink water rather than soft drinks. It's cheaper and much better for you.
- Buy your clothes at consignment shops and outlet stores, or off-season.
- Keep your car longer. Proper maintenance will make the average car last for years.
- Go camping for vacation rather than a beach resort or fancy hotel.

### **You can increase your income by doing the following:**

- Take a second, part-time job for a month or a season.
- Hire yourself out for various services in your neighborhood (babysitting, yard work, home repairs).
- Hold a garage sale and convert your unused items into cash.
- Sell unused clothing through a local consignment shop.
- Make crafts and sell them.
- Rent out an extra room to a college student.
- Sell that second or third car and use public transportation more often.
- Cash in stocks or bonds you've had for years.

### **Here's an idea...**

You may want to consider committing your raises for the next three years to the giving campaign. By so doing, you would be making a substantial contribution as we grow together by simply staying at the same income for three years. For example:

If your salary is \$20,000 a year and you get 4% raises each year, by the end of three years you would have contributed \$4,929.28.

If your salary is \$35,000 a year with 4% raises each year, by the end of three years you would have contributed \$8,626.24.

If your salary is \$60,000 a year with 4% raises each year, by the end of three years you would have contributed \$8,626.24.

## Did you know that...

- Only 7.4% of professed churchgoers are tithing 10%.
- 37% of people who attend church every week and identify themselves as Evangelical don't give any money to their church.
- The average credit card debt per U.S. household is \$15,270.
- When surveyed, 17% of Americans state that they regularly tithe.
- 46% of Americans with mobile phones say their monthly bill is \$100 or more, and 13% say their monthly bill topped \$200 per month.
- Americans waste \$165 billion annually by tossing away unwanted snacks and meals. The math works out to approximately \$529 per person each year.
- 53% of Christians have not given to their church in the last month.
- Americans who regularly buy coffee throughout the week spend on average, \$1,092 on coffee annually.
- The average vacation expense per person in the United States is \$1,145.

## HOW MUCH SHOULD I GIVE Toward Harvest's Vision?

Throughout the campaign, you will have the opportunity to make a financial commitment to give over a three-year period toward our vision. You may also wish to give a gift of cash or assets.

“But how do I decide how much to give?” In order to make that decision, you must ask yourself a more important question: “How much does God want me to give?”

To determine God's will for giving, you need to first decide whether you will:

**1. Give based on REASON.** Reason asks, “What can I afford?”. You look in your checkbook, see what you can spare, figure out what is “reasonable,” and commit that amount. This process, however, requires no faith. Or...

**2. Give based on REVELATION.** Revelation asks, “Lord, what do You want me to give?” You pray about your decision and let God reveal to you the amount He wants you to commit. This requires faith and a willingness to trust God, because he may ask you to give more than you think you can afford.

### Steps for determining God's will for giving:

**1. Pray.** Begin by asking God to stretch your faith and help you to 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 can afford to give anything, pray that God will show you how you can.

**2. Learn what the Bible teaches about giving.** Take some time over the next few weeks to meditate on the following scripture passages about giving. Memorize those verses that are particularly meaningful to you. (Proverbs 3:9-10, 11:24-25; Mathew 6:19-20; Luke 6:38; 2 Corinthians 8:1-12, 9:6-12).

**3. Ask God to show you how much He wants you 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 sincerely willing to obey Him. Use this as an opportunity to grow spiritually and to use spiritual “muscles” you've never used before.

**4. Commit as an individual or as a family to give what the Lord has instructed you to give.** This is where your faith will be put into practice. God might instruct you to give more than is currently in your checkbook, making you trust him for what you cannot see (Hebrews 11:1). When you trust God, step out in faith and take a risk, miracles happen.

## When **MIRACLES** Happen

Everyone knows what a miracle is — an extraordinary event manifesting God's intervention in someone's life. The Bible is full of examples of miracles: elderly women having babies, seas parting, lame walking and the blind seeing. Most of us are familiar with these stories and the circumstances of these miracles. But under what circumstances will miracles happen today? Here are a few things we can learn about miracles from the account of Jesus feeding 5,000.

**1. Miracles happen when there is an awareness of need.** According to Mark 6, after a long day of teaching, the disciples suddenly became aware of the fact that it was dinnertime and more than 5,000 people had gathered and had no food. This was the perfect setting for a miracle.

**2. Miracles happen when faith is put to the test.** In John 6, when the disciples became aware of the need, Jesus tested their faith. He asked them whether they were going to buy dinner for the crowd. He wanted to see if they would continue to trust him even though they could not see the solution to the problem.

**3. Miracles happen when God is factored in.** Although Andrew discovered a boy with some bread and fish, he concluded it wasn't nearly enough to feed a crowd of over 5,000. He had failed to take God into account or consider what God could do. According to Jesus, "With God, all things are possible" (Mark 10:27).

**4. Miracles happen when people are willing to participate.** Jesus took the boy's meager lunch, gave thanks, and divided it among his twelve disciples. He then told them to distribute the little bit they each had to the crowd. They may have wished Jesus had handled this one entirely on his own, but he wanted them involved. It was when they willingly participated that God performed the miracle and multiplied the food.

Today the Lord may be challenging you to make yourself more aware of needs, to allow your faith to be tested (stretched), to factor God into your particular financial situation, and to willingly participate by committing your resources toward God's purposes here at Harvest. Perhaps you, too, will see a miracle.

## This Calls for an **ALL CHURCH CELEBRATION**

As we've been seeking God, he's done all kinds of things in our community. We've been fasting, taking risks, and finding more ways to be faithful and fully committed to the things that He's passionate about. We're getting more vision for planting new communities of hope all around the world and that's just a little piece of what God has done. We really do believe that we've increased with hope, peace and joy over the Transformed by God's Generosity campaign. We believe this calls for a celebration!

We're excited to be holding our All-Church Celebration on the weekend of November 6. The Thursday evening service will begin our weekend of getting together as an entire church community. The three services on Sunday will include time for worshipping together through song and communion, hearing some incredible stories of transformation, and a message from a special guest speaker.

Then right after the 3rd service on Sunday, the party will begin (around 12:30) at our future church location (Ames Racquet and Fitness at 320 S. 17th St., Ames). We will provide lunch and tons of fun activities for ALL AGES! There will be face painting, laser tag, lots of games, a photo booth, crafts and creative arts ministry, etc.

This is going to be an exciting day for our whole church community to gather and have a lot of fun. This will be the biggest celebration in our church community's history, and we hope that everyone who calls Harvest Vineyard home will be in attendance. You won't want to miss this!