



Faith & Finances Newsletter

"According to their ability they gave to the treasury for this work."

Ezra 2:69

Information about the finances & financial ministry of 1st EFC – April 2005

4/30/05 \$ SUMMARY: Budget: \$10,800*/week **Giving:** \$9,100/wk **Shortage:** -\$1,700/wk (=84%)

*Rounded to nearest \$100

FINANCIAL & GENEROSITY HIGHLIGHTS

- Our current \$29,000 short-fall is the largest shortage our church has had in several years (in the midst of some of our best winter attendances ever). Winter giving can sometimes be low at our church because of many things that can keep people away on Sundays in the winter – colds/flu, snowy/icy roads, family ski trips, and spring break travels. We have asked the staff and ministry leaders to curtail spending until our giving can rebound with needed catch-up offerings (see enclosed article) and stronger giving in the coming months.
- In January, our church family donated \$10,000 to the Tsunami relief work of 4 Christian organizations (Evangelical Free Church of America Compassion Ministry, Samaritans Purse, The Navigators, and Emi).

A NEW WAY TO BE MORE FAITHFUL IN YOUR GIVING: Each year, more and more people are handling their financial matters electronically. Our church now offers electronic giving (from your check book or savings account) for anyone that is interested. The advantages are:

- You are able to be 100% faithful in your giving to the Lord's work at your church.
- Your giving is always current.
- You don't have to remember to get your check ready.
- Your church always receives your needed tithes and/or offerings to meet our church's missions (18% of our budget) and ministry needs, even if you're traveling or are unable to attend church on a particular Sunday.
- Your record keeping will be easier since you will have a set amount taken out each month.

To sign up for electronic fund transfer giving (EFT), email Jessi Iverson (jessi@1freechurch.org).

HAVE YOU BEEN BLESSED WITH UNEXPECTED FUNDS OR A GIVING SURPLUS:

A detailed list of pending projects awaiting funding ("over and above" your regular tithe or offering) is available at:

www.1freechurch.org/list.shtml

CROWN 10-WEEK FINANCIAL BIBLE STUDIES:

On a regular basis, our church offers 10-week small group financial Bible studies. If you would like to know more information about these studies or would like to be part of a future 10-week Bible study group, please contact Tim Howard at 634-5413 or timhoward@adelphia.net.



“We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men. 2 Cor 8:20-21

Dear FEFC family members & friends:

We know that you have been faithful givers to the ministry of First Free and this is so much appreciated.

However, as the year progresses, we find that there are many issues and events which have caused us to experience a shortfall in our overall general giving and we felt it would be a good idea for us to let you know about this shortage for your own personal knowledge and let you know what this means to our ministry.

Please do not misinterpret our intent. We want you to know and understand there is a need, but we are not asking you to do something which you, before the Lord, do not feel is appropriate, but rather that we are making known to you this situation.

Nothing is critical, but we foresee the possibility that some programs or projects may not be funded without us seeing a rebound in our giving in the coming months. As of April 30th, we are 16% behind (a -\$29,000 shortfall) in our general budget giving from January 1st to April 30th. But because of the slowed spending that is happening, all current bills are paid in full.

To be sure, we are keeping our commitments to missionaries and all necessary ventures in the church's ministry. But we have asked ministry leaders and staff to curtail expenditures until we see a rebound in our giving through "catch up offerings" and Sunday to Sunday giving.

We want you to know that the church leadership will not allow ministry to go unfunded and this is our commitment to you. We will continue to maintain a high degree of integrity with the funds which are presented to the church for ministry. Designated giving will continue to be used only for those designated programs or project.

We thank you for your faithfulness and consideration of the needs of your church.

We pray for you and only ask that you prayerfully consider these needs, review your own giving record (attached), the giving chart on the next page, and then act accordingly. Ultimately, this matter is between you and the Lord.

If you're interested, we would also invite you to consider signing up for electronic giving at our church (see information on the first page of this newsletter) since that helps you be 100% faithful in your giving to your church year-round.

One further thing we would like to reiterate is that when you give to this church, only the financial secretary has direct access to your giving account for administrative/receipting purposes. The pastors and staff do not have access to personal financial records.

Thank you for understanding, caring, and prayers in this matter.

For His Kingdom,

Your church's stewardship team chairman,
Dave Hanson



Is it time for a Catch-Up Offering?

HOW TO BEST USE THIS "CATCH-UP" CHART

Step #1 Check the box below that best represents how much you wanted to regularly give to the Lord's work at your church.

Step #2 Compare what you checked on the chart with your current church giving statement.

Step #3 Realize that Scripture teaches that Christian giving is an important part of your spiritual health and that your faithful gifts are vital to the on-going ministries of your church.

Step #4 If you have fallen short of your desired intentions, prayerfully consider making a "catch up offering" (in order to stay faithful to the Lord, your good intentions, and your church).



<input checked="" type="checkbox"/> Catch-Up Giving Chart!	
<input type="checkbox"/> If you want to give \$5/WEEK (Your giving should total \$85 by April 30th)	<input type="checkbox"/> If you want to give \$20/MONTH (Your giving should total \$80 by April 30th)
<input type="checkbox"/> If you want to give \$10/WEEK (Your giving should total \$170 by April 30th)	<input type="checkbox"/> If you want to give \$40/MONTH (Your giving should total \$160 by April 30th)
<input type="checkbox"/> If you want to give \$20/WEEK (Your giving should total \$340 by April 30th)	<input type="checkbox"/> If you want to give \$50/MONTH (Your giving should total \$200 by April 30th)
<input type="checkbox"/> If you want to give \$25/WEEK (Your giving should total \$425 by April 30th)	<input type="checkbox"/> If you want to give \$75/MONTH (Your giving should total \$300 by April 30th)
<input type="checkbox"/> If you want to give \$30/WEEK (Your giving should total \$510 by April 30th)	<input type="checkbox"/> If you want to give \$100/MONTH (Your giving should total \$400 by April 30th)
<input type="checkbox"/> If you want to give \$40/WEEK (Your giving should total \$680 by April 30th)	<input type="checkbox"/> If you want to give \$150/MONTH (Your giving should total \$600 by April 30th)
<input type="checkbox"/> If you want to give \$50/WEEK (Your giving should total \$850 by April 30th)	<input type="checkbox"/> If you want to give \$200/MONTH (Your giving should total \$800 by April 30th)
<input type="checkbox"/> If you want to give \$75/WEEK (Your giving should total \$1275 by April 30th)	<input type="checkbox"/> If you want to give \$300/MONTH (Your giving should total \$1200 by April 30th)
<input type="checkbox"/> If you want to give \$100/WEEK (Your giving should total \$1700 by April 30th)	<input type="checkbox"/> If you want to give \$400/MONTH (Your giving should total \$1600 by April 30th)
<input type="checkbox"/> If you want to give \$150/WEEK (Your giving should total \$2550 by April 30th)	<input type="checkbox"/> If you want to give \$500/MONTH (Your giving should total \$2000 by April 30th)

REMEMBER: *"God is not unfair. He will not forget the love you showed for Him by the help you gave and are still giving your fellow Christians."* Hebrews 6:10

**THANK YOU FOR YOUR FAITHFUL AND GENEROUS GIVING
TO THE LORD'S WORK AT OUR CHURCH & BEYOND!**

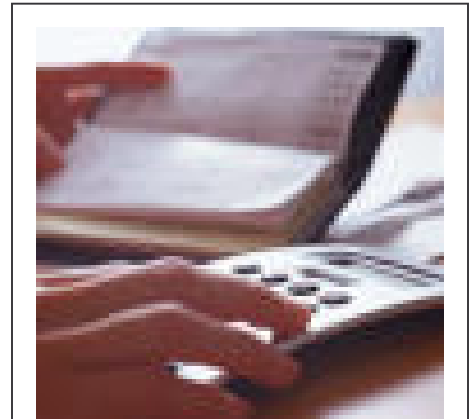
(Reprinted from our church's April newsletter)

One of our eight church **VALUES** reads...

"Contribute your God-given resources by generously and faithfully giving financially to God's work at our church and beyond."

Today, I would like to focus on the stewardship (i.e. management) of our generosity. In order to be a faithful giver to the Lord's work, I discovered in life that you have to have a God-honoring systematic plan to do this. From my experience in this area, each person or couple needs to determine:

- What percentage and/or amount will you give each year in order to honor the Lord with what He is giving you?
- Will you make your giving to the Lord your highest financial priority? Many people have told me that in their most difficult financial times, they sought to be faithful in their giving to the Lord at their church and beyond, since they needed God's help to stretch their meager resources. One person once told me they would rather have 90% of their income with God's help and blessing than 100% without God's help and blessing.
- How will you track your giving so you're faithful in your giving from your main income source, secondary income sources, and unexpected financial blessings?
- Who will write the check or setup the electronic transfer (a new option in our church) for your giving?
- If you fall behind on your intended giving (because of weather, colds/flu or other commitments have kept you away from church or no one remembered to write the check), who will send in the catch-up offering?
- Beyond your giving to your church, what other ministries or missionaries will you support and for how much?
- When you give to the Lord, are you making a distinction between your giving to your church and other ministries you may support? Are you sometimes robbing Peter (the church) to pay Paul (missions work)? In our family, we have practiced giving 10% of our "main income" to our "main ministry" (our church). But with any "outside" income, secondary income sources, and/or unexpected financial blessings we receive, we set aside another 10% or more of these funds to support "outside ministries" and needs. In this way, we know we are being 100% faithful to our church (it's ministries, missionaries, ministers, staff, and facilities) while still generously helping other ministries God lays on our heart. To "rob" from our church giving to "give" to other ministries would have a detrimental affect on our heart attitude towards our own church and would also seriously hamper the vitality and strength of our church ministries that are so important in our lives.
- Have you included your church and ministries you care about in your will or estate plans? Is your will or estate plan up to date in order to properly reflect your desires to honor the Lord will ALL He has given you?



***"God's people
faithfully brought in
the contributions,
tithes and dedicated
gifts."***

2 Chron 31:12

I trust these questions and thoughts will be helpful to you as you seek to be a fully devoted follower of Christ that contributes your God-given resources by generously and faithfully giving financially to God's work at our church and beyond. Your spiritual well-being, your financial stability, your own church, and ministries you care about are all at stake in how you carry out this value in your life.