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## Give Us Our Daily Bread *Dr. Jack L. Daniel, Senior Pastor*

In the Lord's Prayer Jesus told his followers to ask God only for "daily" bread, not a week's supply, or a year's supply, or a life time's supply, only a daily supply.

This echoes what the Lord Jehovah told the Israelites in the Sinai Desert as they journeyed to the Promised Land. In Exodus 16 God miraculously fed them with manna, the curious white, flakey, bread-like substance that formed on the desert floor every morning like frost. They were told to gather only enough each morning for the day's food. It all melted away when the sun came up and if they tried to save it, it rotted and began to smell.

If this current economic crisis has taught us anything it is that we need to trust God daily, and that we can trust Him for our daily needs. We have learned that the future is very uncertain, and even the smartest investors have no future economic guarantees. So many people have seen their savings disappear like manna in the hot sun. We have learned that Americans and Christians are not exempt from economic hardship. None of us is promised by God that we won't lose our job, or our retirement savings, or even our homes. These are indeed challenging times for everyone. And even if we are fully employed right now there is the realization that we too could become unemployed, or underemployed.

As I talk with people in our congregation about all of this I am struck by two things, first how generous this church is. Through the Communion Fund we have been able to help more than two dozen families get through these difficult times by assisting with rent or mortgage payments, medical insurance, heat, electricity, auto loan payments, telephone bills, even groceries. These funds are distributed by our church Treasurer swiftly and confidentially as I become aware of needs. The generous giving of the congregation to the Communion Fund each week is like manna that continues to be miraculously replenished. Please make any needs known to me, or one of the staff or Elders.

The second thing that has impressed me about our church in these times is how God is growing us individually and together. Over and over I hear people saying these times have taught them new lessons in trusting God for "daily" needs. I don't hear many people talking about retirement or dissatisfaction with their current jobs. So many have said they are just grateful to have work and they are finding meaning and service to God in their daily work. I hear people saying they have come to value things less and people more. Some have told me they are paying down debt and trying to live on a budget so they have more to give away. Others have said they are just grateful for things money can't buy like faith, health, friends, family.

The Apostle Paul says in II Corinthians 1:9 that hardship comes into our lives to teach us to

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depend on God. I think that's what is happening in our church and maybe in our country. And so somehow, through all of this, if we learn how to trust God for our daily needs and not get too far ahead of Him then it will all be worth it.

Perhaps the greatest test of how much we trust God is whether we continue to give Him our tithes and offerings even in these times. Do we trust Him enough not only to give us what we need, but to actually give Him back some of what He has given us?

*Do we trust Him enough not only to give us what we need, but to actually give Him back some of what He has given us?*

In a few days we will all be challenged to honor The Lord God by making our financial pledges to His work both locally and abroad through Free Christian Church. We encourage everyone regardless of your income to make a bold statement to yourself about your faith in Jesus Christ by giving Him your tithes and offerings.

King David says in Psalm 116:12 "what shall I render to the Lord, for all His goodness to me?" That is the question each of us is asked to ponder at this time. As God has been generous to us and blessed us in so many ways, how should we show back to Him our gratitude? Please read carefully this special issue of the Spirit and prayerfully ponder how He is calling you to be generous in this great cause of Jesus Christ. As always, I am grateful to be your pastor in these challenging times.

Confident in Christ,



## Assistant Treasurer *Priscilla W. Russell*

It is that time of year when we must think about Stewardship. The fiscal year for Free Christian Church runs from April 1-March 31. **Envelope boxes will be available for you on Sunday, March 8.** For you to receive a financial statement for income tax purposes, it is necessary that I assign you a number. If you are giving through a payment service or give in lump sums rather than weekly, you still need a number for income tax purposes. This number should be written in the memo line. Receiving a box of envelopes or an assigned number, assures you that accurate information will be recorded on your financial statement.

*Please discontinue using your old number as of April 1 as that number may have been assigned to someone else!*

## 2009 IRS Info

Only receipted contributions to a charitable organization will be allowed as deductions for one's income tax. No unidentified cash contributions can be included. This should increase the use of envelopes in churches.

Your account number needs to be on the memo line of every check, but envelopes work the best. Get an envelope box & number assigned for your tax purposes by calling the church office or using the bulletin tear-off on Sunday.

Any person 70 1/2 years & over can donate from their IRA and not be subject to taxes. This is a new privilege and could be also helpful for those wanted to contribute from a fixed income.

### BEST PRACTICE

## Way better than a 'best guess'

The leadership team at Free Christian Church in Andover, Massachusetts, realized the church was outgrowing its facility. But before moving into the strategic planning phase, they sought outside help from an organization with the ability to teach them the practice of spiritual discernment (individually first, then as a team). The board and staff committed to learn together, went on retreat together, practiced listening to God together, and then made big decisions together out of that place of prayerful discernment. This discernment process resulted in the choice to go with an option that wasn't even on the table at the outset. Everyone came out of the experience with a clear sense of being led by God rather than by a "best guess."

## Wow!

We are so delighted to have been featured in Rev! magazine, a national trade publication for making good decisions. What an honor to see our discernment process in the category of best practices. Thank you to the Elders & Discernment Team who persevered through a year long decision adventure instead of just making a "best guess" solution. Thank you congregation for listening to God.

# How to Grow in Christ & Make a Difference

1. **Make a financial pledge to Free Christian Church.** Our goal is to have 100 percent participation in the support of Free Church. Give whatever you can, for your sake and the church's, so that you can grow spiritually. "No gift is too small, no talent too humble, when it is used for God."
2. **Use a pledge card.** It represents your commitment, even if you must leave the amount blank because your income is uncertain or variable. The Bible tells us to make a plan when we give (I Corinthians 16:2): "On the first day of every week, each one of you should set aside a sum of money in keeping with his income..."
3. **Include all three Church Funds.** First, make a pledge to the General Fund. That is how we pay staff salaries and ministries expenses. Second, make a pledge to the Missions Fund, through which we support ministries outside Free Church, both locally and worldwide. (Read the Mission page for more information about these efforts.) Third, make a pledge to the Building Fund. This is how we pay for capital improvements to this building, the Bell House and the Parish House.
4. **Confidentiality** is the basis of all giving at Free Church. No one knows what anyone gives. Confidential records are kept by the Assistant Treasurer, Priscilla Russell, for your tax purposes.
- God alone knows what we give—give so that God is glorified, the church mission is advanced, and you are blessed.
5. **Tithe.** Take a major step forward in Christ and give the Lord 10 percent of your income. "Tithe" means "the tenth"—tithing is the biblical standard of giving. It may take a few years to reach a tithe, but start this year by calculating the percentage you are now giving and increase the amount by 1, 2, or 3 percent. God promises his blessing if we give in faith: "Bring the whole tithe into my storehouse and see if I do not pour out such blessing that you will not have room for it" (Malachi 3:10). From my own experience and the experience of others who have shared their stories with me, I can assure you of the blessings of tithing, and the real joy in giving that results.
6. **Pray.** Join the 24-hour Prayer Vigil March 21-22. Individuals can sign up in church to pray one hour for the church at their home. We will pray around the clock, and each participant will receive instructions to guide the prayer time. As we open our hearts to the Lord and pray, God will speak to each of us about our giving.
7. **Bring** your completed pledge card on Sunday, March 22 and we will dedicate them to God.

## Elders Report *John Evans, Chairman of the Board*

Two years ago, Pastor Jack wrote a Spirit article entitled "A Church for the Sake of Others". He reminded us of the sacrifices made by Free Church's founders; and urged us to make a pledge that cost us something.

There's wisdom in that challenge. For when we lean not on ourselves, but on the Sovereign God that has promised to resurrect us, we find a path that is closer to God.

You have all been generous supporters of Free Christian Church – in time, talents and finances. In November, we faced a \$120,000 deficit – the largest in church history. Yet in a time of great economic uncertainty, the congregation responded with a fierce generosity that erased the deficit by Christmas. Thank you.

We still face great uncertainty in the world around us. We have prayed for many who are unemployed. The local and global economies remain in turmoil. Wars rage. Cultural division continues. So in a time of world uncertainty, we remain grounded in what we know is certain – our redemption, our calling, our eternity, our King.

This year we have the privilege of including a second site of Free Christian Church in our budget. We were called to a second site two years ago at the conclusion of our yearlong discernment process. God has waited patiently for us these two years and He has put us on a path that seems right to us. You will see the proposed Operating budget broken out into two sections for clarity. Remember, we are one church, two sites – the total budget is supported by both sites as one church and we are showing the two budgets in the same way that we have always shown the Missions budget separate from the Operating budget.

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ELDERS *continued from previous page...*

The first section is our North Andover second-site expense plan. It enables us to follow the call into North Andover and the surrounding communities. It is a modest budget that enables us to use the North Andover facility every Sunday for worship plus one midweek day for a variety of ministries.

The second section is our historical budget. Our traditional Operating Budget has been reduced by \$44,000. Most expense categories have been frozen or reduced to accomplish this. We have also initiated

a plan to direct 2% of our budget into a building care program (about \$20,000). This will, for the first time, allow us to plan and save for those inevitable larger building maintenance expenses like roofing and heating systems. In total, this results in a \$24,000 Operating Budget reduction from last year.

Our two-site budget is a slight increase from last year's one-site plan. So we lean not on ourselves, but we approach God in confidence that He will provide.

## BOARD of ELDERS 2008-2009

John Evans  
 Jack Daniel  
 Gary Finlayson  
 Peter MacDonald  
 Diane MacDougall  
 Jeff Rask  
 Sharon Thomson

## Proposed Budgets

<b>Andover Budget</b> <i>Begins April 2009</i>			
	<b>2008/2009</b>	<b>2009/2010</b>	<b>% Inc.</b>
Ministry and Program Staff Expenses <i>Salary, taxes, benefits and expenses for all staff:</i>	\$808,872	\$780,464	-3.5%
Total Ministry & Program	68,818	64,620	-6.1
Total Administrative	75,325	65,655	-12.8
Total Facilities	200,666	218,773	+9
<b>Total Operating Budget</b>	<b>1,153,681</b>	<b>1,129,512</b>	<b>-2</b>
Missions	175,000	170,000	-2.8
Total Combined Expenditures	1,328,681	1,299,512	-2.2

**Ministry and Program Staff Expenses** include increase for North Andover Campus Pastor and additional Youth Minister hours—there are no other raises for staff this year.

**Total Ministry Programs** reflect bi-annual Sunday school curriculum purchases.

**Facilities** includes new 2% future maintenance funding

<b>North Andover Budget</b> <i>Begins August 2009</i>	
	<b>2009/2010</b>
Ministry and Program Staff Expenses <i>Salary, taxes, benefits and expenses for staff:</i>	\$17,887
Total Ministry & Program	17,350
Total Facilities	36,850
<b>Total Operating Budget</b>	<b>72,087</b>
One Time Start Up Costs	31,801
Total Combined Expenditures	103,888

**Ministry and Program Staff Expenses** include part-time worship leader and additional hours for youth minister to full-time.

**Total Ministry Programs** include all children's programming for Sunday and Midweek Kids ministry. Also includes Alpha & Marriage Course, Worship Services and Connecting Ministry.

**Total Facilities** includes rent Sept-March, janitorial, snow removal and supplies.

# Proposed FCC 2009 Missions Budget

<b>Missionary - Organization</b>	<b>Country/Area</b>	<b>2009 Budget</b>
<i>Income:</i>		
Missions Giving		170,000
Stock/Other Gifts		0
<b>Total Income:</b>		<b>170,000</b>
<i>Expenses:</i>		
Snook - Family Life	Arkansas	6,000
Cohen - Jews for Jesus	Boston/NYC/ISR	5,400
Bothwell - Missions Door	Boston area	6,000
Pregnancy Care Center	Haverhill	7,200
Bread & Roses	Lawrence	3,000
Local Hunger Relief	Lawrence area	2,000
Youth Evangelism	Lawrence area	2,000
Givens - Intervarsity	Wash. DC area	6,000
<b>Local &amp; Within U.S.</b>		<b>37,600</b>
Ortiz - NEM	Colombia	10,800
Kuzmic - ETS/NEV	Croatia	10,800
Harper - Action Int'l	Croatia	12,000
Rydbeck - HCJB WW Radio	Ecuador	7,200
Hope for the Children	Haiti	13,200
Mathewson - Harvest Hands	Mexico	13,200
Huarac - International Teams	Peru	6,000
<b>Poor &amp; "Nominal" Christian Countries</b>		<b>73,200</b>
Good News for India	India	3,600
Kelly - New Life Network	Germany/Europe+	14,400
Schenkels - CCC	France/NAMESTAN	15,000
Non-Christian/"Unreached" Countries		33,000
<b>Total Missionary Support:</b>		<b>143,800</b>
<i>Miscellaneous/Discretionary</i>		
Short-Term Missions Trips		6,000
Misc. Expenses/Discretionary Gifts		5,200
Overhead		15,000
<b>FCC Missions Program</b>		<b>31,200</b>
<b>Total Expenses:</b>		<b>170,000</b>

# Treasurer's Report *Scott Nason, Treasurer*

*FCC's fiscal year runs from April 1 to March 31.*

## GENERAL OPERATIONS FUND

For 10 months ending January 31, 2009, General Fund – Giving rose by 8% when compared year over year to January 31, 2008. January 2009 YTD recorded total pledges of \$917,821 compared to January 2008 of \$847,273. There were no stock gifts recorded in 2008. Although a challenging year, our congregation has stood firm in their support and commitment to Free Christian Church and its ministries.

Our operating expenses for 10 months increased by 2% year over year, from \$849,716 (January 2008 YTD) to \$869,775 (January 2009 YTD). As of January 31, 2009 we are able to enjoy an operating fund surplus of just over \$48,000. This is an exciting turn from the \$120,000 deficit we had in October. 2008 had plans for 15% more spending than 2007, reflecting the growth in the church and the multi site activities. In response to the August through November deficits, the church Staff and Elders implemented spending cuts, which when combined with the congregation's generous response, brought us back to the surplus situation.

The congregation enters 2009 with a strong balance sheet, despite the economic downturn. The operating budget will continue to be challenged by snow storms, energy costs, salaries, benefits and the advent of the multi site vision, but we move forward in faith and trust that this is the direction God is leading us.

## ENDOWMENT FUND

As of January 2009, we have \$134,663 in our endowment fund. The latter half of 2008 was not kind to our endowment funds. As many of you have experienced deterioration

in 401k plans and other investments, FCCs endowments have suffered losses of just under \$55,000 from April 1, 2008.

Of the \$134,663 in the endowment, only a small portion is available to the Operating Budget. The remainder is restricted.

## PARISH HOUSE MORTGAGE & CAPITAL FUND CONTRIBUTIONS

By January 31, 2009, \$90,311 had been received into the Capital Fund Contributions account with \$10,000 being applied to the Parish House loan, \$50,784 being used in the multi site development and \$12,700 was used for capital purchases.

The Parish House mortgage has an outstanding balance of \$1,180,000; which means that the loan has been diminished by \$58,000 from last January. The Parish House loan, originally totaled \$1,675,000, which incorporated any outstanding Share the Light loans plus the purchase of 28 Elm Street for \$1,250,000.

## MISSIONS

Pledges to the Missions ministry in January 2008 YTD totaled \$132,916 compared to pledges in Jan 2007 YTD of \$165,651. This reflects a 14% decrease in Missions support.

The Missions Ministry operating budget has a net deficit of (\$6187). The Missions Reserve Fund has a balance of just under \$20,000. Please pray that God will continue to bless this ministry with abundance and please consider additional support for the several missionaries and missions programs that FCC supports.

In December 2008, the Christmas offering was committed to the communion fund in anticipation of significant needs of FCC members and local organizations and families. The Communion fund has 10 month contributions of \$42,661.00,

significantly higher than for the same period a year ago of \$14,913.00

On the back page of this issue is a table that compares our financial condition over the past 6 years. Please note that the figures represent 10 months of each fiscal year (April 1<sup>st</sup> through the following Jan 31<sup>st</sup>).

2008 was a transition year for the Treasurer's office at FCC. I was voted in as treasurer at the annual meeting in 2008, but did not begin to serve until August. Rick Mosher continued to carry the load. And Rick continues to consult and provide valuable insight. Rick also provided oversight and response to our first, external audit. This was a considerable effort for the 'retired' treasurer – Thank you Rick!

FCC added Sharon Henlin as the church's bookkeeper. Sharon has added a high degree of professionalism and thoroughness to our finances. She is a valued resource, and will become even more important as our multi site ministry advances. Thank you Sharon!

Priscilla Russell is timeless and continues in her role as Assistant Treasurer, handling all of the collections (offerings), bank deposits and giving statements. Thank you Priscilla for your dedicated service every week.

Your humble treasurer continues to have a lot to learn, but is grateful for the opportunity to serve and become more intimately involved in the day to day operations of FCC. I can assure you that your financial support of the church is very valued and handled with professionalism. The elders staff and lay leadership all treat the church's funds as 'if they were their own' and demonstrate good New England frugality. Thank you!

# How You Can Financially Support FCC

As the current financial year ends and the new one begins (on April 1), we have the opportunity to offer our financial support to the work of Christ here at Free Christian Church.

- **Pray** and think about your pledge.
- **Make a pledge.** By making a written pledge, you help the church plan its budget and spending. All pledges are confidential, noted only by the Assistant Treasurer for your tax records.
- Take a step of faith, **become a tither.** Tithing is the Biblical practice of giving 10% of your income to the Lord's work.
- **Pledge to Missions.** Learn about our programs on Sunday, March 15.
- **Bring** your filled-out pledge card to church **Sunday, March 22** to be collected and dedicated to our Lord Jesus Christ.
- **Use** your envelopes each week **beginning April 1**, including the monthly Communion Fund and the Capital Fund Envelopes
- Use the **blue envelopes** to help pay down the debt on 28 Elm Street.

*You will be assigned an envelope # for your tax purposes.*

2009-2010                      FREE CHRISTIAN CHURCH                      ENV. NO. 7

❖ Pledge Card ❖

PLEASE CHECK:    WEEKLY GIFT     MONTHLY GIFT     ONE-TIME GIFT

AS A SIGN OF MY COMMITMENT TO JESUS CHRIST, I PLEDGE:

Church Support: \$

Missions Support: \$

Building Fund/Capital Improvements: \$

Signature: \_\_\_\_\_

*Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. Luke 6:38*

IMPORTANT INFORMATION ON BACK, PLEASE TURN OVER

*Your pledge is confidential-between you and the Lord.*

*Please support our missionaries.*

*Please print or sign legibly.*

*Use the blue envelopes to pay down the debt: at 28 Elm Street*

# 6 Year History of "Giving" at FCC

Below is a table that compares our financial condition over the past 5 years. Please note that the figures represent 10 months of each fiscal year (April 1st through the following Jan 31st).

	Jan 31, 2009	09 vs 08 % Chg Inc / (Dec)	Jan 31, 2008	Jan 31, 2007	Jan 31, 2006	Jan 31, 2005	Jan 31, 2004
<b>General Fund - Giving</b>	<b>\$917,821</b>	<b>8%</b>	<b>\$847,273</b>	<b>\$782,086</b>	<b>\$719,000</b>	<b>\$590,000</b>	<b>\$476,000</b>
General Fund - Expenses	\$869,775	2%	\$849,716	\$786,824	\$739,000	\$613,000	\$507,000
Surplus - (Deficit)	\$48,046		(\$2,443)	(\$4,738)	(\$20,000)	(\$23,000)	(\$31,000)
<b>Capital Fund Contributions / Parish House Mortgage</b>	<b>\$90,311</b>	<b>12%</b>	<b>\$80,323</b>	<b>\$81,500</b>	<b>\$99,000</b>	<b>\$47,000</b>	<b>\$87,000</b>
<b>Missions Giving</b>	<b>\$132,916</b>	<b>-14%</b>	<b>\$165,651</b>	<b>\$154,747</b>	<b>\$137,000</b>	<b>\$158,000</b>	<b>\$117,000</b>
<b>Total Giving</b>	<b>\$1,141,048</b>	<b>4%</b>	<b>\$1,093,247</b>	<b>\$1,018,333</b>	<b>\$955,000</b>	<b>\$795,000</b>	<b>\$680,000</b>



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