

January 25, 2009

To our Brothers and Sisters in Christ, and to friends of Twin Oaks Presbyterian Church, Greetings in the name of our Lord and Savior, Jesus Christ. As this letter accompanies your receipt for your tithes and offerings for 2008, may God greatly bless and redeem your giving to His Church and its work this past year. We thank you for your support.

While you hold this record in your hands, please contemplate the amount it shows you gave. As you consider the total for the year, take into account that, if you have obeyed God's command of returning a tithe to Him (the ten percent of all you make), how His blessings and provisions have been shown to your family. How far God can make that remaining ninety percent go is, to be honest, a miracle that demonstrates our faithful reliance upon Him and His promises to pour out His blessings on us. *Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. Malachi 3:10*

This past year has been marked by news and events that have shaken many economically, emotionally, and in some cases physically. Plans of men and women everywhere have been dramatically altered by forces largely beyond any single person's control or even vision. As these events affect families, they also affect church families as well. At our Annual Congregational Meeting January 25th, the Session and Finance Committee of TOPC shared with the members of the church a deficit budget for 2009. After much study and prayer, **we are projecting the general fund revenues of the church to be \$2,112,000 with expenditures totaling \$2,198,457 – a projected shortfall of \$86,457.** The presentation of such an out of balance budget is a statement and a call to action put to the congregation and friends of TOPC. We wish to be realistic in our approach to our operations, and yet to balance that realism with a faithful reliance on God to deal with the problems that affect His church. It is in this vein that we are calling on each person individually to realize that **this is not so much an expenditure problem as much as it is a giving problem.**

TOPC has been blessed and serves as a blessing to many throughout the area – this is where many have come to Christ, where many have learned their Bible, where many have had their families restored, lives changed and seen God work in their very midst. In our past, we have expanded programs, and staff, to offer all manner of service and worship opportunities to so many. Yet, as the church has changed over the years, we have rarely re-oriented our emphasis. Thus, we have continued to do some things, perhaps for too long in practice and in scope, as our tithes and offerings do not appear to be sufficient to sustain such largesse. We have used some of our reserves in the past few years in a faithful attempt to wait upon the Lord to move through his people, but in so doing, we run the risk of creating or continuing a complacency that “all must be well, the church has lots of money - just look at this wonderful place and all we/they do”. We have, my friends, reached a point where prudence demands that we can no longer continue in that direction.

As of the first of this year, the Session has charged the Finance Committee and the Business Administrator to carefully and consistently monitor our offerings and our expenses. The budget presentation of the annual meeting informed the membership of the discontinuance of many items that have become a part of our church culture. This

list is fairly extensive, and will, most certainly, be noticed by many. We also presented graphics showing the level of expenditures as they relate to areas of expense, with payroll and personnel benefits being accountable for **68%** of all expenses, facility essentials (utilities, sinking fund for capital maintenance, insurance, etc.) amounting to **17%**, followed by our church's tithes to missions (USA Missions) of **10%**, with ALL ministry program-related expenses amounting to only **6%** of the total.

We are ever mindful of our need to be good stewards of all that God provides us, and we are not in any way diminishing the ability of the Lord to provide for His Church and His Kingdom work. Yet, we must be prudent, and in so doing, we are sharing the basic needs and realities of the church's operation and situation with everyone. **Should offerings reflect a continuous level that will only support a smaller ministry footprint, difficult choices will have to be made in the effort to control costs and maintain the church as a viable ministry as a whole.** "Ministry footprint" means whatever costs, services, programs and, therefore, personnel, that must be altered, limited or terminated to bring the overall levels of expenditure in line with our revenue. If you desire to review the presentation given to the church on the 25th, please visit the church website www.twinoakschurch.org.

This is, to be sure, an unpleasant and difficult letter to write. However, I am firmly convinced that we serve a powerful God who is anxious to see us humble ourselves before Him, confess our individual and collective sin of mistrusting Him for our sustenance, and, in some cases, of withholding from the Lord that which is rightly His by withholding our tithes and not providing our offerings. We are called to give of our first fruits, not out of our excess, and then to behold His provision of our needs. It has always amazed me how God's economics confounds and exceeds the rational economics of men – what would seem foolish to man is seen by God as faithful reliance insofar as our giving is concerned. *The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Cor. 9: 6-7*

As you lay aside the receipt of your giving for 2008, please prayerfully consider how you see God providing for you and your family. I exhort you to praise God for His provision, and to seek His will and His peace regarding your financial commitment to the ministries of Twin Oaks Presbyterian Church. Your giving, and its motivation, is a matter between you and the Lord. It is our responsibility, as your shepherds and stewards, to make you aware of our state of affairs. In the end, the Lord will make His will abundantly clear to all of us insofar as to the ministry efforts that are to be a part of this church. We will, therefore, watch and wait on the Lord for His direction in the coming weeks, with any initial changes required occurring as early as the end of **March**, and make whatever adjustments need to be made accordingly. Please join us in prayer and supplication before God as to what He would have us do, and in seeking His blessing on our church.

In His Service,

Bob Jones

Elder/Treasurer on behalf of the Session of Twin Oaks Presbyterian Church