

Cultivate

PLANTING FAITHFULLY
BUILDING FOR GENERATIONS

Community Church
AT TELLICO VILLAGE

CAMPAIGN GUIDE

Dear Church Family,

Throughout this year we have been actively seeking to discern God's vision for the future of our church. Prayer has been the foundation of this process as we listened not only to each other, but to the Holy Spirit. Though we find ourselves living in uncertain times, what we know as certain is that Jesus is building His church. More than ever, local churches are needed...they're needed as embassies of God's kingdom to minister to the children of God, as well as to be launch points for going to the world with the gospel.

Over the past few years, our church has been made increasingly aware of maintaining the building that God has given us. As physical beings who live in a physical world, we are faced with the challenge of an aging campus from which we hope to do ministry for years to come. Our aim is to maintain our facilities so that they fade into the background. We want attractive and functional buildings, such that once people arrive they forget about the buildings and enjoy the rich worship and fellowship.

For those of us who have benefited from the time we have spent as part of this church family, we must see that it's now our turn and our opportunity as we look to the future. We have had the benefit these past 10 years of not being concerned with raising money for significant building renovations. In that time, God has blessed us. But if we do nothing now, future leaders and members will have to act in order to do what was left undone. Through the Cultivate Campaign we can maintain and renovate our facilities with the updated tools we need to enhance our outreach efforts.

It is important that we see this as a journey of discipleship and not simply a fundraising effort. Each of us needs to be reminded that what we do with the money God has given to us is a barometer of our spiritual health. As you begin to pray about how you might engage in both our stewardship and capital campaigns, I offer you the following prayer to use during your prayer time.

Gracious God, thank you for my church. Thank you for the way Community Church has impacted our community and shown your love. As we embark on this season help me to reflect:

- *How am I to respond?*
- *What do you want to do through me?*

As you reveal yourself to me, may I approach this season with an open heart, trusting that you will lead our church family in fulfilling your purposes for us. Amen.

Please read through this brochure to find out more about what we hope to accomplish and what role YOU are needed to play in creating the future of our Community Church.
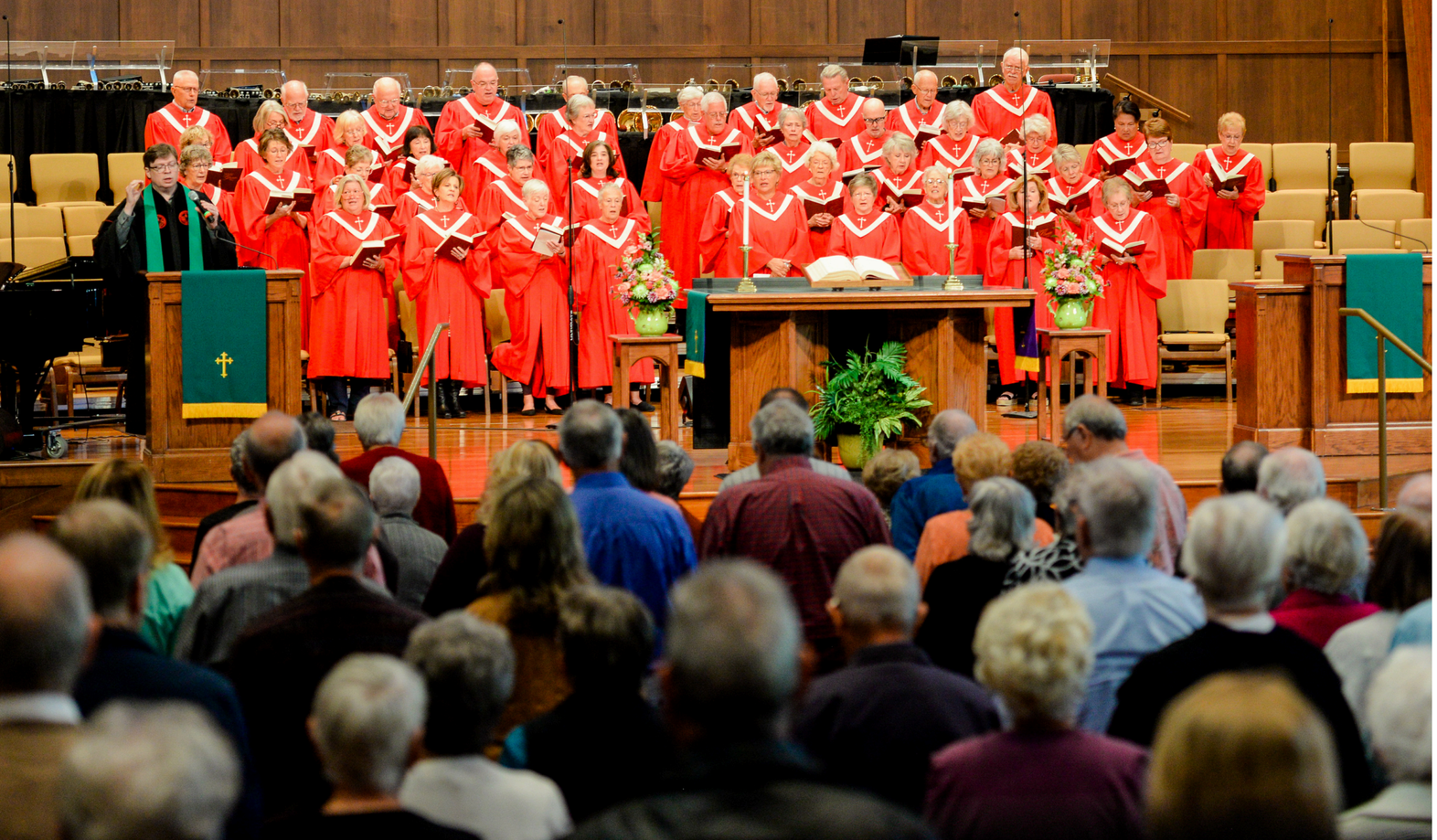
Blessings,

Pastor Steve

FROM OUR PASTOR

Rev. Dr. Stephen Prevatte





Cultivate

PLANTING FAITHFULLY
BUILDING FOR GENERATIONS

"For we are God's co-laborers;
you are God's cultivated field,
God's building."

I Corinthians 3:9



CCTV HISTORY

















MARCH 27, 1988
First worship service of Tellico Village Community Church

SEPTEMBER 20, 1992
Congregation approves site for new church with property donated by Cooper Communities

DECEMBER 24, 1994
670 people attend the first service in newly complete sanctuary (now Founders Chapel)

OCTOBER 3, 1999
Dedication of the Christian Life Center

DECEMBER 2004
Cooper Communities gifts model home properties to our church (current administrative offices)

MARCH 2006
15 additional acres purchased for future development

NOVEMBER 16, 2008
Christian Life Center mortgage burning held during membership meeting (mortgage was actually shredded)

DECEMBER 5, 2010
New (current) sanctuary opens for Sunday services

CAMPAIGN FOCUS

GOAL: $3,851,000 OVER THREE YEARS

Building and planning for the future takes wisdom and faith. For the Cultivate Campaign, we have three potential monetary goals to be collected over a 3-year period. The first goal is a very attainable $942,000 to eliminate our debt. The second goal raises that figure to $2,500,000 which may take a little faith. Through much prayer and God's guidance, the third goal of $3,851,000 is ours to claim. Just remember, God is a big God, and His blessings are exponential!

DEBT ELIMINATION: FREEDOM

When construction on our sanctuary was completed in 2010, we had a morgage of $5.9 million. Since that time, we have worked diligently to reduce and pay off that debt. The IMAGINE capital campaign in 2013 raised over $1.5million toward the repayment of principal. Loan modifications and refinancing reduced the interest rate and monthly payments. The outstanding balance of the loan is estimated to be $942,000 at January 1, 2027.

Although we see more of our monthly payments going toward the repayment of principal and less going toward interest, we still make mortgage payment of $287,075 annually. Eliminating mortgage debt supports our church's vision because it: frees the church to redirect funds to needed staffing, outreach and missions; allows the church to respond more quickly to needs and opportunities in our community; and reflects wise management of God's resources.

REDIRECTED CASH FLOW: FUEL FOR OUR FUTURE

Your faithful support for this campaign unlocks exciting new opportunities for our church. Paying off our mortgage liberates $287,000 annually for investing directly back into God's work. These funds will allow us to launch new outreach initiatives that invite new neighbors into our church family and grow our staff to focus on these initiatives. In addition, we will have to dedicate funds for an experienced financial comptroller and for audio, visual and lighting support. Both of these functions have been performed by volunteers for many years. The volunteer that has served as our CFO/Comptroller for the past 9 years will be retiring when the debt is paid, and our AVL support volunteer for the past 7 years has started college and moved away. After filling staffing needs., approximately $77,000 of these funds will be available for additional support for missions and outreach.



INCREASE BUILDING MAINTENANCE RESERVE: SECURITY & PEACE OF MIND

The trustees are responsible for the maintenance and safety of our sprawling church campus, yet their annual budget covers mostly operational expenses. Most of the funding for recent projects such as the Geothermal Project ($67,700 in 2023), the sanctuary roof replacement ($133,600 in 2024), and Founders Chapel siding repair and painting ($132,300 in 2026) came from the Building Maintenance Reserve. This reserve generally has a balance of less than $200,000, and it is only funded for $50,000 through our annual budget.

The trustees' 10-year plan shows we will need an additional $800,000 to fund necessary projects such as repaving the parking lot, recovering pew cushions, maintaining the geothermal system, and replacing flooring. To be prepared for emergencies, and to adequately fund our reserve, an additional $500,000 is needed. Increasing the building maintenance reserve supports our church's vision because it protects and sustains the physical space where ministry, disciples, service and outreach happen. *"Joash said to the priest, 'All the money brought as sacred offerings into the temple of the Lord…must be used to repair whatever damage is found in the temple.'"* (2 Kings 12:4-5)

God has entrusted us with these wonderful facilities, and we, as faithful stewards, need to maintain them for His glory. Having adequate maintenance reserves reduces our risk if the economy passes through turbulent waters in the years ahead - in other words, it brings financial peace.

CCTV is a named beneficiary of an estate that has designated $450,000 as a gift to the Building Maintenance Reserve. If you are interested in learning about estate gifts, please contact Shauna Oden (soden@tellicochurch.org).

UPGRADE OUR WORSHIP TECHNOLOGY: SENSING GOD'S PRESENCE

This comprehensive plan for upgrading our audio, visual and lighting encompasses the sanctuary, Founders Chapel and fellowship hall.

AUDIO UPGRADE: Our current audio upgrade needs are due to shortcomings in our speaker system's technology - coherence, efficiency/sensitivity, and coverage control. New speakers will align the sound, allow for music and speech to be dynamic and responsive, and will put the audio where the people are. Everyone will hear the same thing!

BROADCAST UPGRADE: Our church has more people watching online than 90% of other churches our size. With over 1,100 YouTube and 1,000 Facebook subscribers, online worship needs to be a priority in our ministry.

"We no longer live in Tellico Village. Live streaming of the Sunday service keeps us connected to the church that has been such as big part of our lives." Jim and Marilyn Fella, CCTV members for 33 years

Our current switchers and converters fail in every worship service and have to be rebooted. This causes dropouts on the video screens. In addition, our broadcast cameras are dated, low-resolution cameras with limited parameters we can adjust. The result is a washed out, flat image that lacks warmth and sharpness. New, high-resolution cameras and switching equipment will bring the quality of our image up to date.





Great audio, video and lighting are not about creating a spectacle, but about amplifying the sacred and illuminating the path for every heart to encounter the divine.

VIDEO WALL UPGRADE: Our current sanctuary video screens are dated, low-resolution projector screens that are washed out by house lights. This limits our use of backgrounds to dark colors only to make words visible. New, LED video walls will solve this problem and make words easier to read. Also, the video screens in the Founders Chapel are too small and suffer from glare from the house lights.

LIGHTING UPGRADE: Our chancel lighting system is a dimmer-based system that doesn't have much flexibility. The system is stationary, meaning we cannot move the lights without removing the pews and renting a lift. You may recall that a few years ago when we updated the lighting in the Sanctuary to LED lights, we had to do just that. The proposed lighting system will improve the flexibility, coverage and illumination of the chancel, and video broadcast will improve.











PLEASE NOTE:
Renovation photo examples are AI generated and not architectural renderings.

RENOVATIONS: OPPORTUNITIES FOR OUTREACH AND GROWTH

KITCHEN AND FELLOWSHIP HALL: The kitchen is seeing an upswing in its use as we hold more fellowship and spiritual formation events, such as movie nights and Lunch 'n Learn. This renovation project will explore kitchen expansion, updated equipment, improved work flow, lighting and storage. We will look at opportunities for improvements not only in the kitchen but in the fellowship hall as a whole. Renovations as ministry needs evolve support CCTV's vision by helping the church remain adaptable and mission-focused.

CHURCH BUS GARAGE: We currently lease an outdoor spot at Volunteer Storage for the church bus. Over the years we have had damage from the elements, as well as from critters chewing on the wiring. On several occasions, our drivers have been unable to get access to the bus when needed because the coded gate lock wasn't functioning. Having the bus in a garage should minimize damage and offer more convenience for our volunteer drivers. Providing secure space for our bus supports CCTV's vision by ensuring our bus ministry is reliably available for worship service transportation and for community outreach beyond our church.

OFFICES: Our church was blessed by Cooper Communities' donations of their model homes in 2004. Since that time, staffing has changed. However, we continue to look for ways to make our needs fit the existing floor plans of the buildings instead of making a space that meets our needs and creates a more efficient workplace. The range of renovations include making buildings accessible, creating a better reception area for our members and guests, and possibly connecting the two buildings. Updated and welcoming facilities supports CCTV's vision by helping guests and community members feel comfortable and valued.



CULTIVATE CAMPAIGN

PROJECTS & ESTIMATED COSTS:

Paying Off Our Debt
$942,000

Increase Building Maintenance Reserve
$500,000

Upgrade Our Worship Technology
$1,409,000

Renovate Our Campus
$1,000,000

CAMPAIGN FUNDS TO RAISE:

$3,851,000



2027 OPERATING BUDGET CAMPAIGN

The 2027 preliminary budget is an overall increase of 8.5% over the 2026 budget. A 12.9% increase in our Missions Budget going from $199,000 in 2026 to $224,620 in 2027, and an increase of 26.5% in our Ministries/Outreach Budget will enable us to continue to serve our church's spiritual needs, as well as those of our community and the world at large.

In order to continue our growth in these important areas, we will need you to continue to support operations through your commitment to the annual 2027 Operating Budget campaign. Committing to the 2027 Operating Budget campaign and the Cultivate Campaign will require prayer and discernment.

As 2 Corinthian's 9:6-7 states,

"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion for God loves a cheerful giver."

When we learn the lessons of generosity and practice them in our lives, we discover new joy and cheerfulness. Let's move into 2027 with a spirit of generosity.

YOUR QUESTIONS ANSWERED

WHEN THIS CAMPAIGN IS SUCCESSFULLY COMPLETE, HOW WILL THE COMMUNITY CHURCH BE DIFFERENT?

We will be better positioned to serve God. Paying off the debt will free us to increase our outreach efforts and to provide additional mission support. Strategically investing in new equipment and infrastructure will provide important resources for new ministries, while strengthening and enhancing existing programs. Perhaps even more importantly, working together on this capital campaign will unite our congregation and help us to grow closer together.

WILL WE REDUCE SPENDING IN MINISTRY TO MEET OUR CAMPAIGN GOALS?

No. We do not plan to reduce our investment in ministry. The Cultivate Campaign is separate from the 2027 Operating Budget. Your giving to the annual campaign should not be reduced to give to the Cultivate Campaign as this would have negative consequences for the operation of the church and its programs. Gifts to the Cultivate Campaign are over and above your gifts to the operating budget.

WILL THE CAMPAIGN HURT OUR GENERAL FUND GIVING?

Through prayerful, sacrificial giving, we believe that the congregation can realize the goals set for this campaign without affecting the general budget that supports our ongoing missions and ministries. This sacrificial giving will require going above and beyond our regular gifts of tithes and offerings. It might mean readjusting personal spending or reassessing priorities. It might mean taking stock of assets beyond the checking account. It will certainly mean every member being faithful, generous stewards of the gifts God has given us – both personally and corporately.

HOW DOES THIS CAMPAIGN ENHANCE CHURCH GROWTH AND OUTREACH?

This campaign will provide funds to add dedicated staff to focus on ways to identify and educate potential new members about our church, and to demonstrate our welcoming culture and encourage them to come to worship. Our buildings are a place we are proud to call home. The technology upgrades and renovations will allow our facilities to reflect that, making our church a more desirable location for hosting events and more appealing to potential worship attendees.

WHY IS PAYING OFF DEBT A SIGNIFICANT PART OF THIS CAMPAIGN?

In the recent Feasibility Study conducted by Horizons Stewardship, debt repayment and increased maintenance reserve were the top two supported options of the campaign. Our current mortgage has a monthly payment of $23,923, which we are paying out of our Operating Budget. When we pay off this loan through the capital campaign, it will free up $287,075 each year in our Operating Budget, which could be used for needed staffing and additional funding for missions and outreach.

HOW WILL PRIORITIZATION OF CAPITAL CAMPAIGN PROJECTS BE DETERMINED?

The first priority of the capital campaign has been determined and the priority is to pay off the debt. Once that is accomplished, the priority of the capital campaign projects will be dependent on the cash flow from the campaign and our normal church governance process requiring Trustees, Finance and Church Council input and approval. We will not enter into new debt for any of these projects.

IF WE SURPASS OUR GOAL AND RAISE EVEN MORE MONEY, WHAT PROJECTS WOULD WE ADD?

Those decisions would be made through our normal church governance process.

HOW WERE DECISIONS ABOUT THESE PROJECTS MADE AND WHAT ARE THE NEXT STEPS?

- The list of capital campaign projects was developed based on identified needs and feedback from the congregation through “Sharing Our Vision” sessions, interviews and the membership survey.
- After we pay off the debt and we know how much we have in financial commitments, the Trustees will finalize the scope of work for each project and secure bids. When the Trustees are satisfied with each contract’s details, the proposed contracts will be presented to the Finance Team and subsequently to Church Council for approval.

HOW DID YOU DETERMINE THE AMOUNTS OF THE GOALS?

- The amount needed to eliminate the debt is based on normal amortization of the loan through the end of 2026. The balance of the loan at January 1, 2027, is estimated to be $942,000.
- After the loan is paid off, the required monthly mortgage payment will no longer be due and those funds will be redirected for other uses. The monthly mortgage payment is $23,923, and $287,075 annually.
- The Trustees maintain a 10-Year Plan of Major/Capital Projects and they review it annually. Based on this, the project needs for the next 10 years are $800,000. Currently the Building Maintenance Reserve is $125,000, and we fund the reserve $50,000 per year from our operating budget. The fiscally responsible thing to do is to raise an additional $500,000 to help bridge that gap and allow maintenance projects to be done when needed.
- The estimate to upgrade our worship technology (audio, visual, and lighting) came from a proposal that included upgrades to the sanctuary, Founders Chapel, and fellowship hall for a total of $1,409,000.
- The $1,000,000 goal for renovations was based on estimates we have at this time. We believe these funds would cover kitchen and office renovations, as well as a garage for the church bus.

HOW DID YOU ARRIVE AT THE REDIRECTED CASH FLOW USES AFTER THE DEBT IS ELIMINATED?
The pastors identified staffing positions we need to fill in order to continue our work and to allow for new outreach initiatives. As of August, we no longer have our AVL volunteer and we are having to pay technicians to replace him. The volunteer that has served as our CFO/Comptroller for the past 9 years will be retiring when the debt is paid and we will have to fill that position. The remaining staffing will support our increased emphasis on outreach. The Personnel Team estimated the costs of the salaries and benefits for these positions and it totaled $210,000. The remaining $77,075 (out of the $287,075 total cash flow freed up from debt elimination) is recommended to provide additional support for missions and outreach.

WHAT FUNDS ARE BEING USED TO PAY FOR CULTIVATE CAMPAIGN EXPENSES?
The cost of the Cultivate Campaign is being paid from capital campaign funds as opposed to operating funds. Additionally, funds needed for campaign expenses from March through January 2027 were given by individuals in advance of the campaign.

WHAT KIND OF COMMITMENT WILL I BE ASKED TO MAKE?
We are not asking for a set amount. Each person has different income capacity. The way a capital campaign works is to determine what God is leading us to do, and then invite everyone in the congregation to prayerfully consider how they will participate.

HOW LONG WILL OUR CAPITAL CAMPAIGN RUN?
We are asking our church family to consider a 36-month commitment.

HOW WILL MY GIFTS AND PLEDGES BE HANDLED AND WHO WILL SEE THEM?
All pledges and gifts will be handled privately, as is the procedure with all church donations.

WHAT CAN I DO NOW TO HELP?
Please keep the church in your daily prayers. Pastor Steve has written the following prayer to use in your prayer time as you begin to pray about how you might engage in both our 2027 Operating and Cultivate capital campaigns.

"Gracious God, thank you for my church. Thank you for the way Community Church has impacted our community and shown your love. As we embark on this season help me to reflect:
How am I to respond?
What do you want to do through me?
As you reveal yourself to me, may I approach this season with an open heart, trusting that you will lead our church family in fulfilling your purposes for us. Amen."

Remember, this campaign is not primarily a financial endeavor, but a spiritual journey.

Cultivate

PLANTING FAITHFULLY
BUILDING FOR GENERATIONS

"For we are God's co-laborers;
you are God's cultivated field, God's building."
I Corinthians 3:9





GENEROUS GIVING

Making a contribution to a capital campaign is not primarily about giving money to the church. It is about taking an active part in the effort to bring about the vision God has given us. It is about making an offering that will be pleasing to Him. Before your final decision is made, evaluate the commitment you are planning by considering these questions:

- *Does the amount I am giving require me to trust God?*
- *Does the amount I am giving represent a genuine sacrifice to God?*
- *Does the amount I am giving accurately express my level of thanks for the way Christ and His church have blessed my family?*

WHAT KIND OF ASSETS SHOULD I GIVE?
Appreciated investment property held more than one year, such as publicly traded stocks, mutual fund shares, bonds, and real estate has tremendous tax advantages.

WHY GIVE GIFTS OTHER THAN CASH?
The tax code is very generous toward this form of charitable giving. Giving the asset to the church, then letting the church sell it eliminates potential capital gains taxes and can increase the after-tax proceeds when giving stocks, mutual fund shares, bonds, and real estate.

HOW DOES THE TAX BENEFIT WORK?

- Itemized Deduction: The individual or business is allowed to include 100% of the market value of most such assets as charitable contributions for tax purposes if held more than one year.
- Capital Gains: The transfer of property does not generate a capital gains tax.
- The church, as a tax-exempt entity, will realize the full market value, less transaction costs, at the time of sale without paying capital gains taxes.

HOW DO I GIVE OTHER THAN CASH GIFTS

- For more information on how to give stocks, mutual fund shares, and bonds, please contact Shauna Oden (soden@tellicochurch.org).
- For specific or confidential questions, you should contact your financial planner, CPA, or tax expert.

QUALIFIED CHARITABLE DISTRIBUTIONS (QCD)
People aged 70½ and over can give QCDs from most IRAs. The most an individual can donate in a calendar year, across all charities, is $111,000. If you are 73 or older and need to make Required Minimum Distributions, your QCD counts toward your annual IRS requirement. With a QCD, the distribution does not get treated as income to you, which reduces your risk of entering a higher tax bracket.

FOR MORE INFORMATION
Contact Shauna Oden (soden@tellicochurch.org) about transferring stocks or other assets to the church.

PLEASE NOTE: *Any discussion of tax treatment is not intended and should not be considered as tax advice. Consult your personal tax professional for advice on your tax position.*

GIFT GUIDE

There are many ways that the Lord could lead us to contribute $3,851,000 over the next three years. With that being said, this chart represents one way that we see these goals being funded. Use this guide as you consider what the Lord may be calling you to do.

WHAT WILL IT TAKE?

GIFTS NEEDED	GIFT LEVEL	ANNUAL GIFT OF	MONTHLY GIFT OF	WEEKLY GIFT OF	GIFT LEVEL TOTAL
1	1,000,000	333,333	27,778	6,410	1,000,000
1	500,000	166,667	13,889	3,205	500,000
2	300,000	100,000	8,333	1,923	600,000
3	100,000	33,333	2,778	641	300,000
4	50,000	16,667	1,389	321	200,000
5	36,000	12,000	1,000	231	180,000
8	27,000	9,000	750	173	243,000
11	18,000	6,000	500	115	198,000
13	14,400	4,800	400	92	187,200
15	10,800	3,600	300	69	162,000
16	7,200	2,400	200	46	115,200
17	3,600	1,200	100	23	61,200
18	1,800	600	50	12	32,400
19	900	300	25	6	17,100
20	720	240	20	5	14,400
Many	Various	-	-	-	40,500
				TOTAL GIFT GOAL	$3,851,000

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- *The commitments for the Cultivate Campaign span three years through November 15, 2029.*
- *Your Cultivate commitment to God and the church is not legally binding. Should your circumstances change, you may adjust or cancel your financial commitment at any time. Your commitment is confidential and will not be published or shared in any way.*

COMMITMENT SUNDAY

On Sunday, November 15, we will celebrate the culmination of the Cultivate Campaign at both services. We are asking every person at the Community Church to prayerfully engage the process and allow God to shape our commitments. On Commitment Sunday we will join together and offer our commitments to the Lord using a card like the one you see on this page. This commitment contains two parts:

A COMMITMENT TO THE 2027 OPERATING BUDGET

To maintain our missions and ministries, we'll need each family to offer a commitment even greater than their 2026 commitment. 2027 will be a stretch year as we step forward in faith and accomplish our goals together!

A COMMITMENT TO THE CULTIVATE CAMPAIGN

This over-and-above gift can take several forms over the course of the 3-year campaign:

- A weekly gift for 156 weeks
- A monthly gift for 36 months
- An annual gift for 3 years
- A one-time gift
- A gift of stocks, securities, or other assets

SAMPLE COMMITMENT CARD

PLEASE COMPLETE BOTH SIDES

2027 Operating Budget

In grateful recognition that all one's time, treasure, and ability come from God, we/I pledge a TOTAL OF $_____ for the 2027 General Fund.

Please indicate giving frequency:
_____ Weekly
_____ Monthly
_____ Quarterly
_____ Annually

Cultivate

Capital Campaign

We/I want to help fulfill the mission of the Community Church at Tellico Village through the Cultivate Capital Campaign by giving over and above my/our regular offerings.

My/our TOTAL gift to the CULTIVATE fund:
$_____

$_____ **weekly x 156 weeks**
$_____ **monthly x 36 months**
$_____ **annually x 3 years**
$_____ **one-time gift**
$_____ **other**

Please bring this card with you to COMMITMENT SUNDAY - NOVEMBER 15, 2026 or return it to the church office.

CULTIVATE DEVOTIONAL - DAY 1

Assyria cannot save us; we will not mount warhorses. We will never again say 'Our gods' to what our own hands have made, for in you the fatherless find compassion. (Hosea 14:3 NIV)

Tears streamed down Steve's face as he stood before the congregation and shared his stewardship story. Steve is a physician who literally came up the hard way. Steve's mother was bipolar and self-medicated with drugs and alcohol. As an infant, Steve was often rescued from bars and street corners. Steve survived. Against all odds, he went to college and on to medical school. He successfully completed his residency as the first African-American in the program. Steve now has his own very successful practice. If anyone ever had the right to say they were a self-made man or woman, it would be Steve.

And yet, as I heard Steve tell his story, it was never about Steve but always about gratitude and God. Steve recognized it was the hand of God that had saved him, not his own. Steve somehow knew that everything he had was a gift, a gift from the hand of a loving and compassionate God. Because Steve realized everything was a gift, he was therefore willing to give back in amazingly generous ways.

Take a moment and look at your hands. Are these the hands that have created your life? Are these the hands that have made you successful? Is your life and all that you have and all you've accomplished the work of these hands? In gazing at your own hands, can you somehow see the hand of God? Right now as you gaze at your hands, say Thank You! All that I am and all that I have are the result of Your hands. Thank You!

Oh God, I confess it is so very easy to look at my hands and think of all that I have accomplished and done. Help me, Oh God, to see Your hands. Help me, Oh God, to recognize You as the source of all that I have and all that I am. And help me to give back in gratitude. Thank You God! Amen.

CULTIVATE DEVOTIONAL - DAY 2

Don't run up debts, except for the huge debt of love you owe each other. (Romans 13:8 The Message)

Mortgage
Car loan
Student loan
Credit card
Business loans

And what about love? Do we spend time thinking about the debt of love we owe? The truth is this: none of us are self-made. Each of us has been loved into the people we have become. We all owe a debt of love. Our debt of love is so much greater than a house loan or car loan. A car will be paid off or traded in; a home mortgage will someday come to an end. The debt of love...NEVER. This debt of love begins with a God who loved us before we even knew He existed; who loved us in spite of who we are or were. This debt of love continues with a mother, father, in-laws, youth workers, friends, spouse and children, aunts and uncles, pastors and Sunday school teachers: all who helped make us who we are. This debt of love can never be repaid in full. All we can do is continue day-by-day and moment-by-moment making payments of love to the people we live with, work with, worship with, play with, and the strangers we meet.

Spend a few moments reflecting on your debt of love. Who do you owe? Will you be making any payments today or only withdrawals?

Thank You God for Your amazing gift of love. Thank You for the people who have loved me into who I have become. Help me Lord to make payments of love today. Amen.

CULTIVATE DEVOTIONAL - DAY 3

The thief comes only to steal and kill and destroy. I came that they may have life, and have it abundantly. (John 10:10 NRSV)

Her name is Amanda and she is a walking, talking, breathing miracle. Amanda is 20 and a few years ago was in a serious automobile accident. Amanda was declared dead at the scene. On the ride to the hospital, she had a seizure and her heart stopped beating. While technically alive, Amanda was in a deep coma with no real hope of recovery. The doctors told her parents there was a one in ten to fifteen million chance Amanda would ever recover. Clearly, someone forgot to tell God. Amanda will tell you that she met Jesus and Jesus told her to go back home to her family. Amanda came back, slowly.

While Amanda still has challenges to overcome, her face radiates joy. Amanda is likely, at any moment, to break into a loud praise to God. Who can blame her? Amanda reminds me that the abundant life is not found in the things that I own or the money that I make. The voices whispering in my ear, "Abundance is found in things or stuff" are the voices of robbers and thieves. Amanda reminds me, the abundant life is simply a life filled with gratitude and joy for this moment, the only moment I truly have. Have I listened to the voices of the "robbers and thieves"? What does the abundant life mean to me?

Oh God, far too often I listen to the voices of thieves and robbers whispering in my ear about what I need for the abundant life. Forgive me. Help me to live like Amanda. Help me to live in this moment with gratitude, joy and faith. Amen.

CULTIVATE DEVOTIONAL - DAY 4

Meanwhile, live in such a way that you are a credit to the Message of Christ. Let nothing in your conduct hang on whether I come or not. Your conduct must be the same whether I show up to see things for myself or hear of it from a distance. Stand united, singular in vision, contending for people's trust in the Message, the good news. (Philippians 1:27 The Message)

He was a World War II veteran living in a tiny Russian village on the outer edges of Siberia in 1995. He wore a tattered blue blazer with a chest full of medals. No American had ever set foot in their village, and he had not seen or met an American since the battle to capture Berlin over fifty years before. As he spoke through the interpreter, it soon became apparent that in his eyes, the American standing before him represented and, in fact, spoke for the entire United States, its people, its government and even its president. The American chose his words carefully and tried to convey genuine respect and gratitude. Before the American left, they hugged and cried. The American prayed he had represented his country well.

Meanwhile, live in such a way that you are a credit to the Message of Christ.

We represent Christ to the world. By our words, by our actions, by our Facebook posts, by the jokes we tell, the places we invest and spend our money; we represent Christ. Our friends, family and co-workers will learn about God's love and grace through us. The look on our faces, the tone of our voices, where we spend our money, all speak of God. The question is, what are they saying?

Oh God, help me today to represent You and Your unconditional love and grace. I pray that through my words and my actions people might see and know Your amazing grace and love. Amen.

Meanwhile, live in such a way that you are a credit to the Message of Christ.

CULTIVATE DEVOTIONAL - DAY 5

If your hand or your foot gets in God's way, chop it off and throw it away. You're better off maimed or lame and alive than the proud owner of two hands and two feet, godless in a furnace of eternal fire. And if your eye distracts you from God, pull it out and throw it away. You're better off one-eyed and alive than exercising your twenty-twenty vision from inside the fire of hell.
(Mark 9:43-48 The Message)

What a positive and uplifting message! Clearly Jesus is not literally telling us to chop off a foot or pluck out an eye. He is, however, asking us to take inventory and consider what in our life separates us from God or prevents us from living as God wants us to live. Barb owns a private plane but rarely flies it. However, Barb enjoys the satisfaction of knowing the plane belongs to her. For about eighteen months, Barb had this nagging thought that she should perhaps sell the plane. Barb even began to get the strange thought that maybe God was the One doing the nagging.

Barb wrestled with God daily for over a year and finally gave in. Not because having a plane was wrong, but because for Barb, it was a possession getting in the way of her relationship with God. Coincidently, (if you believe in coincidences) this occurred in the midst of her church's capital campaign. For Barb there were no fireworks and no miracles … just a quiet act of obedience and generosity. Barb will be the first to tell you there may be another plane in her future, but this plane will NOT get in the way of her relationship with God.

We all have those things that separate us from God. Like Barb, it might be our "stuff." For some, it might be pride, fear, a grudge, a refusal to forgive, a job, or a relationship. Spend a few minutes asking God, "What keeps me from loving You with all of my heart?"

Oh God, thank You for Your divine patience. Thank You for loving me even as I stubbornly cling to my way and my stuff. Help me to name it and help me to surrender. Amen.

CULTIVATE DEVOTIONAL - DAY 6

Jesus looked him hard in the eye - and loved him! He said, "There's one thing left: Go sell whatever you own and give it to the poor. All your wealth will then be heavenly wealth. And come follow me." The man's face clouded over. This was the last thing he expected to hear, and he walked off with a heavy heart. He was holding on tight to a lot of things, and not about to let go. (Mark 10:21-22 The Message)

The most important phrase in our scripture for today is *Jesus looked him hard in the eye—and loved him!* We often think that Jesus really just loves the poor, the sick and the downtrodden. And He does. But Jesus also has a very special place in His heart for those with resources and, yes, even those with wealth. Jesus wants those with wealth and resources to know Him, love Him and follow Him.

The real question being asked by Jesus is, "What do you love more than Me?" For this young man, the answer was clear. He loved stuff, money and wealth more than Jesus. And so the young man turned away. And Jesus let him go. Can you imagine this scene in your head?

The man's face clouded over. This was the last thing he expected to hear, and he walked off with a heavy heart. He was holding on tight to a lot of things, and not about to let go.

Jesus looks us hard in the eye and with a heart overflowing with love Jesus asks, "What do you love more than Me?" "What are you holding tightly and not about to let go?" For a mother or father, it could be children. For someone else, it could be a parent or even a spouse. For others, the answer may be found in a job, a career, a home. For many of us, it may very well be our wealth and our stuff. Maybe it's the sense of pride and accomplishment that comes with having wealth and all the right "stuff." Maybe it's something very different like anger, bitterness or an unwillingness to forgive that we refuse to release. Jesus stands in front of you, looks you hard in the eye with love and asks, "What do you love more than Me?"

God, I want to love You with all my heart. But there always seems to be stuff that gets in the way. Help me now, today, to let go, to release whatever my stuff is to You, Your love and Your care. Amen.

CULTIVATE DEVOTIONAL - DAY 7

Abraham didn't focus on his own impotence and say, "It's hopeless. This hundred–year–old body could never father a child." Nor did he survey Sarah's decades of infertility and give up. He didn't tiptoe around God's promise asking cautiously skeptical questions. He plunged into the promise and came up strong, ready for God, sure that God would make good on what he had said. (Romans 4:19-21 The Message)

Don't you just love the way The Message translates these verses from Romans? He didn't tiptoe around God's promises … He plunged into the promise. When it comes to getting into the water, there are typically two kinds of people; those who plunge and those who tiptoe. Some just hate swimming in cold or even slightly chilly water and will tiptoe around the edge of a dock or along a beach. Then there are those brave or crazy souls who just stand back and, with a shout, run and take the plunge.

Sometimes the same is true for our faith and certainly for our giving. Sometimes we tiptoe around God and His promises saying "when I am a bit more comfortable, or when God makes things a bit more clear, when my return on investments is higher or my kids are done with school, then I will take the plunge of generosity." Unfortunately, we are never quite comfortable enough and things are never quite clear enough. We never seem to have enough; there is always something else to buy or in which to invest. The water is never quite warm enough and so we tiptoe and refuse to take the plunge.

Is God calling you to take the plunge of generosity? Have you perhaps been tiptoeing around the edges waiting until the water is just a bit warmer? Today, take the plunge! Claim the promise of Abraham who … didn't tiptoe around God's promise asking cautiously skeptical questions. He plunged into the promise and came up strong, ready for God, sure that God would make good on what he had said.

God, I don't want to keep tiptoeing around You. Grant me the courage and the faith to take the plunge and leap into the water of Your promises. Amen.

CULTIVATE DEVOTIONAL - DAY 8

But Jacob stayed behind by himself, and a man wrestled with him until daybreak. When the man saw that he couldn't get the best of Jacob as they wrestled, he deliberately threw Jacob's hip out of joint. The man said, "Let me go; it's daybreak." Jacob said, "I'm not letting you go 'til you bless me."The man said, "What's your name?"He answered, "Jacob." The man said, "But no longer. Your name is no longer Jacob. From now on it's Israel (God - Wrestler); you've wrestled with God and you've come through." (Genesis 32:24-28 The Message)

I watched as Ben slowly and painfully pulled himself out of the car and began shuffling with his two canes to the front door. After the home gathering, I was determined to meet this gentleman who had clearly made a concerted effort to get to what was, in essence, a meeting designed to ask people for money. As I approached Ben, he put one cane down and with an iron-like grip grasped my forearm saying, "Hey Preacher! Are you the one who's leading this campaign?" Hmmm. Do I admit it or not? "Yes, Ben, I am helping your church with this campaign."

Ben continued, "Let me tell you something, Preacher." Now I was truly worried! With his firm grip on my forearm and a twinkle in his eye, Ben then said, "I am 92 years old and I spent most of last night wrestling with God. You see, I've already helped build two churches and at 92, I can't tell you how excited I am to help build one more." Ben let go of my arm and slowly shuffled out to the car. I was stunned, almost speechless. Ben could have so easily said "At 92, I've done my share. I've done enough."

When I am 92, I hope and pray I might spend the night like Ben wrestling with God, asking, "Lord what do You want to do through me?" No matter our age or circumstance, God always calls us to reach and stretch, to move out of our comfort zone. And as we wrestle with God, like Jacob and like Ben, we will indeed be blessed!

Oh God, give me the courage of Jacob and Ben to wrestle with You. Give me the courage and faith to ask, "Lord, what do You want to do through me?" Amen.

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