



DECEMBER
2008

MARS HILL CHURCH
STEWARDSHIP UPDATE



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STEWARDSHIP A LEGACY

THE VISION FOR MARS HILL CHURCH'S FUTURE

by Jamie Munson, Lead Pastor

One-hundred years from now, when all of us at Mars Hill Church have come and gone, and a new generation is leading the church, what legacy will they inherit? Mars Hill is foremost committed to glorifying Jesus through the advancement of his kingdom. As we follow Jesus in hopes of building a vibrant and faithful church, the legacy for which we are striving is:

- 1. Local mission that transforms lives.** Planting churches and adding campuses to see more people on mission for Jesus and countless lives changed by the gospel.
- 2. Biblical and gospel-centered preaching and theology.** This is necessary for Christians to mature and for non-Christians to hear the truth. Preaching is our most visible ministry, reaching thousands in Seattle and millions around the world.
- 3. Leadership development that equips our people.** Without leaders, the Bible is not taught, people are not cared for, and the mission is not led. Discipleship takes place informally through individual and community relationships, and formally through rigorous theological and practical training. At Mars Hill, plans are in the works to establish a world-class training center for leaders throughout the church.
- 4. Stewardship of strategic assets.** These include finances, technology, and real estate that, if handled well, create a stable infrastructure for mission, preaching, resource distribution, and leadership development. We are always looking for opportunities for enhancing our current ministry and for securing wise investments for the future.

Proverbs 16:9 says, "The heart of a man plans his way, but the Lord establishes his steps." This verse is both a challenge for man to prepare, and a reminder that God is in control. We will continue our aggressive expansion effort to transform Seattle and the surrounding region with the power of the gospel, and trust Jesus our Senior Pastor to guide the way.

As 2008 ends, we reflect on the great gifts of the past year—new campuses Downtown and in Olympia, a new location on the Eastside, 43 new churches (Acts 29 Network), and the launch and sale of The City. The pages of this publication are an invitation to join our work in 2009, which we dedicate to God and accomplish according to his will. In his name alone is our legacy assured. The name of Jesus is the only name that will never fade.

microMISSIONS PROJECT

A LOT OF A LITTLE CAN MAKE A BIG DIFFERENCE

How can you impact the city for the gospel? What are some practical ways to show your neighborhood Jesus' love and grace? Who do you know that is hungry, sick, or homeless?

Jesus is the best thing that can happen to anyone in the world. One's spiritual well being is of utmost importance, but the truth of our faith is revealed by what we do and how we live (James 2:20). Jesus did not neglect the physical well being, and we desire to follow his example in proclamation and demonstration of true love.

Still in the planning stages, the MicroMissions project will soon provide small grants, lead gifts, and "micro financing" to challenge Mars Hill community groups, ministries, and members to serve their neighborhood by putting time and money toward tangible, missional expressions of Jesus' love. These MicroMissions will be supported by God's gracious provision through the sale of The City (details inside), and the fund will be organized in such a way that allows a sustainable legacy of gospel mercy to grow.

The MicroMission project will be up and running in 2009, but many campuses are already partnering with neighborhoods, charities, and other organizations to live out Jesus' love. Visit your campus website for details, and don't wait to love your neighbor, your city, and the people God places in your life everyday.

GENEROUS CHRISTMAS GIVING

“THANKS BE TO GOD FOR HIS INEXPRESSIBLE GIFT!” –2 COR 9:15

by Mark Driscoll, Preaching Pastor

‘Tis the season for holiday gift giving and receiving. It only seems fitting to preach a short Christmas series on Christmas giving.

In this two-week series we will examine how, at the time of his birth, Jesus Christ gave up the riches of heaven to live in poverty on the earth. We will examine how Jesus did so to generously give us gracious gifts, including forgiveness of sin, reconciliation with God, indwelling of the Holy Spirit, newness of life, ministry opportunity to help others in need, and an eternal life in his lavish kingdom.

In addition, we will examine how Christians are given the wonderful opportunity to be generous, cheerful, and gracious gift-givers as a demonstration of their understanding of and appreciation for Jesus. Simply, because our God is a generous giver, we are invited to share in his joy by being generous givers as well. I will also explain in detail a very large gift that has been received by Mars Hill Church and the ways in which we plan on stewarding it well (see “The City is Sold” inside).

All of this and more will be covered on two Sundays (December 14 and 21) and in our Community Groups as we examine 2 Corinthians 8–9. As we study this timely passage, you will meet Christians who were struggling under the weight of an economic recession much like our own. Despite their poverty, they lived simply and gave generously so that needy people were helped and the evangelistic work of the gospel flourished. As a result, we can learn from their example, which has been forever recorded in the pages of Scripture.

GIVING SUMMARY JUL-OCT08

MARS HILL CHURCH	ACTUAL GIVING*	BUDGETED GIVING SURPLUS OR (DEFICIT)
	\$3,512,365	(\$12,635)
	EXPENSES	ACTUAL DEFICIT
	\$3,813,865	(\$181,612)
Avg. attendance, fall 2008: 7,529 (23% increase from last year)		
Avg. giving per adult: \$1,986/year		
For the first four months of our fiscal year, giving was slightly under the projected amount while expenses were higher than expected, resulting in a deficit of \$181,612. Surplus savings covered the shortfall, which we hope to replenish by the end of the calendar year through year-end giving.		
CAMPUS	ACTUAL GIVING	BUDGETED GIVING SURPLUS OR (DEFICIT)
Ballard	\$1,387,855	(\$417,145)
Avg. attendance, fall 2008: 3,301		
Ballard accounts for 49% of MHC attendance and 39% of giving.		
Avg. giving per adult: \$1,612/year		
Ballard campus has many new and non-Christians and college students. Many faithful Mars Hill leaders and members have left the Ballard campus to help start other campuses.		
Bellevue	\$622,707	\$127,707
Avg. attendance, fall 2008: 1,127		
Bellevue accounts for 15% of MHC attendance and 18% of giving.		
Avg. giving per adult: \$2,292/year		
Bellevue campus launched October 2007, and moved to a larger space in July 2008.		
Downtown Seattle	\$260,758	\$31,758
Avg. attendance, fall 2008: 548		
Downtown accounts for 8% of MHC attendance and 7% of giving.		
Avg. giving per adult: \$1,871/year		
Downtown campus launched February 2008.		
Shoreline	\$385,342	\$67,342
Avg. attendance, fall 2008: 701		
Shoreline accounts for 9% of MHC attendance and 11% of giving.		
Avg. giving per adult: \$2,502/year		

* Includes \$288,398 of campus-unknown giving, which is distributed to campuses based on percentage of known campus giving. Giving total does not include miscellaneous income (from leases, conferences, etc.).

Giving statistics provide some insight regarding the overall health of the church or a particular campus. Your giving—not your church’s giving or your campus’ giving, for better or for worse—is what matters to God. For Christians, giving is an expression of personal worship, gratitude, and dependence on our God who provides.

MONEY AT MARS HILL CHURCH

HOW IT WORKS, WHERE IT GOES, AND WHO KEEPS AN EYE ON IT

Here is a basic primer on Mars Hill Church finances:

1. Mars Hill is primarily supported by the giving of our congregation. There is no outside funding source.
2. We are one church with one overall budget that is developed each year for both expenses and giving.
3. Ten percent of all general fund giving goes to support new churches through the Acts 29 Network and Vision Nationals (an organization in India that helps orphans, pastors, and others).
4. The overall budget is distributed among the main branches of the organization and between each individual campus.
5. Each campus is expected to be self-sufficient in meeting its specific financial obligations. Additionally, all of the campuses contribute to the collective cost of expanding the gospel both locally and globally; we budget together to fund shared resources (websites, administrative costs, preaching, leadership training, cash reserves, etc.).
6. All of the financial activities of the church are overseen and governed by the Board of Directors, the Mars Hill pastors appointed to steward the church’s resources at the highest level.
7. Our extensive financial controls govern the handling of all finances to keep our operation above reproach. The most significant of these controls is an annual audit conducted by an external CPA. To date all of our audits

have produced clean reports and have been given the highest possible rating according to Generally Accepted Accounting Principles.

External Accountability

We recently received the results of our latest audit, assessing fiscal year 2008 (July 1, 2007–June 30, 2008). The audit reviewed income, expenses, budgeting, and variances from budgets, internal controls, and accounting policies and procedures. The overall goal is to obtain an opinion on the reasonableness of our financial statements. We are pleased to announce that, once again, we received a sterling audit report.

Internal Accountability

Sunday donations are in the possession of multiple financial stewards until they are documented. All deposits and documentation are reviewed weekly by at least two people who do not participate in counting or documenting revenue. Additionally, a Mars Hill Church member who is an Audit Manager at a local CPA firm reviews revenue quarterly. Our expense policies incorporate the general internal controls principle of segregation of duties; Purchase Agents make purchases and Budget Managers approve all purchases. Budget and expense variance reports are reviewed on multiple management levels. Checks require two signatures, and bank statements are reviewed by a staff member outside of the accounting department.

All of that to say we’re doing everything we can to be good, responsible, accountable stewards of the means that God provides.

GIVING SUMMARY cont.

CAMPUS	ACTUAL GIVING	BUDGETED GIVING SURPLUS OR (DEFICIT)
Olympia	\$70,795	\$45,795
Avg. attendance, fall 2008: 146		
Olympia comprises 2% of MHC attendance and supplies 2% of MHC giving.		
Avg. giving per adult: \$2,190/year		
Olympia campus launched July 2008.		
Lake City	\$231,808	\$31,758
Avg. attendance, fall 2008: 400.		
Lake City accounts for 5% of MHC attendance and 7% of giving.		
Avg. giving per adult: \$2,614/year		
Lake City campus launched October 2007.		
West Seattle	\$553,101	\$108,101
Avg. attendance, fall 2008: 935		
West Seattle accounts for 13% of MHC attendance and 16% of giving.		
Avg. giving per adult: \$2,495/year		

THE CITY IS SOLD

In early 2008, Mars Hill introduced an online network created in house for our church family. The City is a place for discussion, prayer, event planning, staff collaboration, new member training, finding a community group, and much, much more.

Rather than replace actual relationships as a shallow online surrogate, The City is built to supplement and enhance real-life interactions within Mars Hill—the more involved you are with your church, the more useful The City becomes.

The website has been a tremendous success and benefit to our congregation, and many other churches and organizations have noticed. Zondervan, a large Christian media company, first expressed interest in The City last summer. After months of prayer, deliberation, and negotiation, the pastors of Mars Hill Church decided to accept Zondervan's offer to purchase The City. The deal closed last month, and Mars Hill Church's proceeds from the transaction are \$4 million.

We're excited about the sale of The City for a number of reasons:

- More churches can now benefit from what The City has to offer.
- Mars Hill Church will continue to enjoy free, secure, and private access to The City.
- Pastor Zack Hubert, our former Technology Director and creator of The City, will continue working on the website as an employee of Zondervan.

And of course, \$4 million is an incredible and unexpected gift from God that will allow us to accomplish many projects and safeguard against the national economic downturn. The Board of Directors (Mars Hill pastors who review policy, business decisions, and other organizational matters for the church) plans to steward the proceeds as follows...

Church Planting – \$200,000

This portion of the proceeds will benefit the Acts 29 Network to help start new churches.

Shoreline Building Fund – up to \$500,000

It's been nearly three years since we launched our multi-site strategy in Shoreline, a campus still in need of a permanent facility. We plan to contribute a lead gift of \$500,000 toward this effort.

Existing Needs – \$300,000

Our existing needs include some presently unfunded but important projects and ministry needs throughout the church and at specific campuses.

Future Needs / Savings—\$2–3 million

In the not-too-distant future, we plan on starting new campuses and securing more functional administrative offices that can also be re-purposed for training, conferences, classes, etc. Future needs also include a more robust savings emergency reserve account. Whether we're able to spend \$2 million or \$3 million on these needs depends on how the overall proceeds are taxed.

microMISSIONS

Finally, a portion of The City proceeds will also be used to begin a very special project (read about MicroMissions, on reverse).

The sale of The City was an incredible gift. As we continue to serve, give, and participate in the life of our church family, who knows what God might have in store next? Certainly more than all that we ask or think.

JOIN THE CITY

Mars Hill Church's online network enhances real-life community, with features including:

- Group discussion
- Shareable prayer requests
- Event planning tools
- The Marketplace (classifieds)
- Bible reading and memorization tools
- Mars Hill Church updates

To sign up, visit the info desk at any Mars Hill campus or talk to your community group leader.

CHURCH GIVING + \$4 MILLION

As a Christian at Mars Hill Church, there are at least two ways—a right way and a wrong way—to respond to the news that we just sold The City for \$4 million.

#1 – THE WRONG WAY: “SOUNDS LIKE WE CAN ALL TAKE A BREAK FROM GIVING FOR AWHILE!”

Mars Hill Church is a large church, which means it's easy to assume that everything's taken care of, or that a \$4 million gift removes all of our financial pain points. Not only is this way of thinking simply not true, it suggests that giving is only necessary during times of abject need. God doesn't need our money, but he calls us to give as an act of worshipful sacrifice for his glory and for our own good.

#2 – THE RIGHT WAY: “I CONTINUE TO GIVE, NOT BECAUSE GOD NEEDS MY HELP BUT BECAUSE HE IS GOOD AND BECAUSE JESUS GAVE TO ME.”

The resources that allowed us to create The City were available thanks to years of faithful giving from our members and from the rest of the church. God invites us to participate in his work through giving of our time, talent, and treasure. With the sale of The City, it is humbling to see God multiply our resources in such a significant way, and we look forward to what he will continue to do if we persevere in faithful obedience to him.

Our work is far from complete. Jesus has entrusted us with much; our responsibility is now larger than ever. We continue to depend on the sacrificial, generous, and faithful support of Jesus' own body—the church—a people who participate in his mission with increasing fervor and expectant joy.

THE MYTH OF PERSONAL FINANCE

JESUS AT WORK THROUGH COMMUNITY GROUPS

by Joe Filbrun, Mars Hill Church deacon

No matter the social, political, or economic climate, the world is filled with people broken, ravaged, and enslaved by sin. And in the midst of financial prosperity or ruin, Jesus continues to show himself to be the shrewdest of investors, taking up the cause of hopelessly lost sinners and transforming their lives in the most lopsided exchange imaginable: his righteousness for our sin. The return on this investment is not just personal transformation, but the creation of a new community, the church, that lives together in the freedom of his grace, to proclaim to the world the glory of God.

In Acts 2 and 4, we see very clear examples of the way the people of God live in this new community. In both cases, we see thousands of people saved by Jesus in single days, leading to the immediate, exponential growth of the church. Yet, contrary to our preconceived notions of community formation, the result of this growth is a depth of devotion to each other that radically alters the way people live, and even changes their view of personal finances.

Not only did these early Christians devote themselves to “the apostles teaching and fellowship, to the breaking of bread and the prayers,” but they also began “selling their possessions and belongings and distributing the proceeds to all, as any had need” (Acts 2: 42-45). The word of God had taken root so deeply and immediately, “the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own” (4:32). Even those who “were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles’ feet and it was distributed to each as any had need” (4:34-35).

Jesus has worked through Mars Hill to transform thousands of lives, and to create a new community that shares life together, primarily in

community groups, where individuals love, care for, and challenge one another to worship Jesus and glorify him by engaging our neighbors with his love.

But community groups aren’t warehouses for people who have it all together. Rather, community groups are where real life happens, and where the gospel truly takes root in our lives, as we learn to give and receive grace in community.

For example, members of one Mars Hill community group have been transformed as several young couples have had the opportunity to give of their time and money to care for a widow in the group, helping her with practical needs like lawn mowing and household projects, and dropping by from time to time with a gift card to a grocery store.

In another community group, young parents of two little children found out during a routine doctor’s visit that their infant daughter’s kidneys were not functioning properly. As they spent over a week at Children’s Hospital, they were blessed by an outpouring of love from their community group, who provided meals and helped take care of the couple’s toddler. And in the end, they all rejoiced together to see God answer their prayers for healing.

These stories, and numerous others, are the stories of Mars Hill: the story of Jesus transforming the people into a new community that worships him by loving each other and showing his glory to the world.

YEAR END GIFTS / HOW TO GIVE

The conclusion of 2008 is approaching. Whether it’s out of Christmas generosity, tax strategy, or procrastination, people tend to give a little extra to the church during this time of year. There are many ways to give at Mars Hill Church:

ON SUNDAY:

DURING COMMUNION, SECURE GIVING BOXES ARE STATIONED AT THE FRONT OF EACH SECTION. SIMILAR BOXES CAN BE FOUND THROUGHOUT THE CHURCH.

MAIL:

1401 NW LEARY WAY, SEATTLE, WA 98107. COMPLIMENTARY ENVELOPES ARE AVAILABLE AT THE INFO DESK. PLEASE DESIGNATE THE CAMPUS YOU ATTEND.

ONLINE:

VISIT OUR SECURE WEBSITE: MARSHILLCHURCH.ORG/GIVE

OTHER OPTIONS:

EMAIL GIVING@MARSHILLCHURCH.ORG TO ARRANGE AUTOMATIC MONTHLY GIVING, STOCK DONATIONS, REAL ESTATE DONATIONS, ETC.

GET HELP FOR YOUR DOLLARS

The Financial Coaching Ministry exists to assist Mars Hill folks in building a budget, investing for the future, and getting out of debt. Mars Hill members with professional experience volunteer to provide free and confidential advice for the people of our church.

Email money@marshillchurch.org for details.



GOD'S ECONOMY

MARS HILL MEMBERS ON STEWARDSHIP DURING FINANCIAL DIFFICULTY

The nation's present economic circumstances provide an excellent opportunity for the gospel to progress and for God's people to mature. The following articles, written by Mars Hill members, are meant to provide a biblically informed perspective—not imperative or professional advice. To address your specific circumstances, consult a professional financial planner. For basic budgeting help, contact the Financial Coaching Ministry: money@marshillchurch.org.

DE-LEVERAGING YOURSELF

By Brent, Microsoft Executive

The one word that explains why the stock market is tumbling is de-leveraging. Here's what that means:

1. Banks loan much more cash than they actually have. A bank with \$40 million in cash will make loans of up to \$1.6 billion! People that take those loans are leveraged, meaning they are in debt.
2. This is a risk. If \$40 million of these loans go unpaid (only 2.5 percent of its total loans!), then the bank folds.
3. Banks manage this risk by refusing loans. When banks sense that some people have made more loans than they can repay, they refuse to loan them additional money in order to avoid trouble.
4. But people still need cash. Without loans, they may not be able to get by or conduct business.
5. So people de-leverage. To generate cash, they sell stocks and bonds regardless of their value.
6. When millions of people do this, the market tanks.

In other words, the hard lesson that 2008 is teaching us is this: **When we use debt to buy more stuff than we can pay for, things get ugly, and de-leveraging is the only way out of the ugliness.**

If you are among the millions who are learning this lesson the hard way, don't resist. Debt is a killer of happiness and most of us have little appreciation for how deceptively it takes our lives over.

Each of us needs a set of hard, fast, financial rules to stick by. In my early twenties I read *Financial Peace*, by Dave Ramsey, and found a program that changed my life. I de-leveraged myself! For most, that process is not fun; like repenting from any other sin, the practice of financial holiness requires discipline and often going against the grain. But my life changed when I committed to the following:

1. **Have one credit card only, used solely for business expenses and Internet purchases.** For me this meant no Banana Republic, Macy's, or Nordstrom cards. I had a Gap card, and I cut it up and paid it off.
2. **Pay my credit card off completely at the end of each month, never, ever over-spending.** For me this meant that I never assumed that I'd have "extra" next month, so that I could spend ahead now.
3. **Hold rent or after-tax mortgage plus property taxes to less than 20 percent of net income.** For me this meant that in my first job, I earned roughly \$41,250 after taxes. So I held my rent to under \$680. This was not very fun, and may not be possible for everyone, but I would not change a thing.
4. **Pay only cash for cars, furniture, and other big-ticket items.** No financing. For me this meant that I literally had no furniture and drove a beater pickup for ten years.
5. **Pay cash for everything except bills-no debit cards.** For me this meant that at the start of the month, I gave myself cash to spend. When it was gone, I stopped spending, regardless of what that meant.

REPENT OF FINANCIAL SLAVERY

By Angela, Financial Coach

I see the nation's current financial situation as a wake-up call. How should we respond? This is a great time to repent and check priorities. Do your time, talents and money reflect right priorities? Does God get your first and best, in a sacrificial, consistent, and joyful way? Here are some additional points to consider:

- Give to God what he has asked be returned to him. Don't withhold.
- Put money into your savings before the bills and expenses.
- Be honorable; pay your bills according to your agreements, as billed and on time.
- Build your emergency savings to \$1,000, then to three to six months of your expenses.
- God uses the ant in Proverbs 6:8 to show that we are to save for times when there will be less to live on.
- Consider each expenditure. Is it a need or a want? Be willing to wait for God. He loves you and knows what's best.
- Review your spending. Are you getting the best value for the money?
- Work with a financial professional you trust to identify strengths and weaknesses in your budget and your investments. God tells us that with instruction, the wise man becomes wiser (Prov. 9:9).
- This is a very good time to be investing for long-term growth. When others are

fearful, it creates great opportunity for the wise and steadfast.

God deserves our trust and commitment no matter what the circumstances are (Rom. 8:28). Let us worship him by being wise stewards of what he has provided.

SOUND STEWARDSHIP

By Jason, Starbucks Executive

In Matthew 25, Jesus tells a parable of a faithful steward who doubles the investment of his master. The master says "Well done, good and faithful servant! You have been faithful over a little; I will set you over much."

In a tough economic environment where recession is likely, where our country's GDP may contract by as much as 1.5 percent, where some will lose jobs and most will be forced to spend more carefully, how can we as God's children and as Mars Hill members be faithful with our finances?

At the risk of repeating some common advice, let me try to boil it down:

1. **Tithe faithfully.** Paul talks in 2 Corinthians 8 and 9 about tithing and says to do it cheerfully: "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully." We are also called to give sacrificially and from our "first fruits" (Prov. 3:9).
2. **Build a budget** that assesses your monthly expenditures. Stick to it. (This might seem like overkill, but I have a budget that reflects our monthly cash flow, our monthly income and expenditures, and plans for the next 10 years, projecting expected promotions and salary growth, projecting savings for my children's college, and projecting savings for retirement, among other things.)
3. **Pay your bills on time.** Don't let the late-fee machine eat into your finances. Many online banking programs allow you to pay bills automatically and in full on their due dates.
4. **Don't buy what you can't afford.** Credit is a cruel master and many people aren't aware of the high interest rates they pay on monthly balances. Pay off your credit card debt and begin to live within the confines of your income.
5. **Save through a 401k, an IRA, or Roth IRA.**

In challenging economic times, it's important to remember that our hope is in Jesus and not in our bank accounts (Matt. 6:19–21). "And the rain fell, and the floods came, and the winds blew and beat on that house; but it did not fall, because it had been founded on the rock." —Matthew 7:25

THE ECONOMY MAY BE DISMAL, BUT CHRISTIANS ARE CALLED TO LIVE DIFFERENTLY, LEADING IN GENEROSITY, COMPASSION, AND UNCONDITIONAL JOY. OUR TREASURE IN HEAVEN OUTSHINES THE BEST OF EARTH'S WEALTH.

THE BOTTOM LINE

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IF YOU DON'T REMEMBER ANYTHING ELSE FROM THIS ENTIRE PUBLICATION, PLEASE REMEMBER THIS:

1) IT'S ALL ABOUT JESUS.

We live for him. Jesus transforms lives and calls us to participate in his great work of redemption and reconciliation.

2) JESUS IS GENEROUS.

Christmas is evidence that God's grace abounds. At Christmas, we remember that Jesus gave up everything and gave us forgiveness, salvation, and reconciliation with God. God's gifts continue to abound, at Mars Hill Church (new campuses, new churches, The City) and the countless lives he is changing with the gospel.

3) CHRISTIANS SHOULD BE GENEROUS TOO.

As the primary benefactors of God's grace, Christians should respond in kind, living lives marked by generosity. Faithful giving, year-end giving, and the MicroMission fund are all reflections of Jesus' generosity; how will you respond to his grace?

4) WE'RE ALL IN THIS TOGETHER.

Jesus works through his body, the church. The church includes all of us who call ourselves Christians. Just like a physical body, we depend on every part to function in order to stay healthy and able. We suffer and thrive, rejoice and mourn, learn and grow together.