

Dear Tim and Faith,



Today I'm writing every 101 Covenant Member of GCC.

Why? Because if things were reversed—if I was a member of this church and you were the pastor—I would want to know what I'm about to tell you. In fact, I might actually be a little upset with you if you didn't tell me.

I don't want our guests to be burdened with inside information. But you are a member of GCC. In the "101 Membership Covenant" you signed, you have told me you support the leadership of the church and will share in the responsibility for the vision of the church.

That's why I'm writing you.

About eighteen months ago, we began to feel some pressure in our finances. The offerings began to level off and even began to decrease a little bit. This wasn't new...we've faced some ups and downs in giving through the history of the church, and our financial systems are built to give us warning signals so we can make mid-course corrections. But this time, it hasn't let up. I believe the economic realities in our community and across the country are impacting GCC families in significant ways. And many economists and financial experts tell us that our economy is going to get worse before it gets better. I'm sure many of you feel this every day at the pump, buying groceries, and in some cases, trying to find employment or the means to keep your house.



As I continue, you should know that we operate GCC with high financial integrity. We have never missed paying our mortgage or meeting our obligations for payroll. Every payment has been made on time. Our Board has received a clean audit every year from our accountants—and none of that has changed during these days of financial crisis.



Like almost every family, our GCC family has a mortgage payment we never miss. Forbes.com recommends no more than 28% of your income put on mortgage, and DaveRamsey.com recommends your mortgage not exceed 25% of your take-home pay. Our mortgage is much less! Our GCC mortgage payments comprise only 15.5% of our income from the last 12 months. Our mortgage is well within reason.

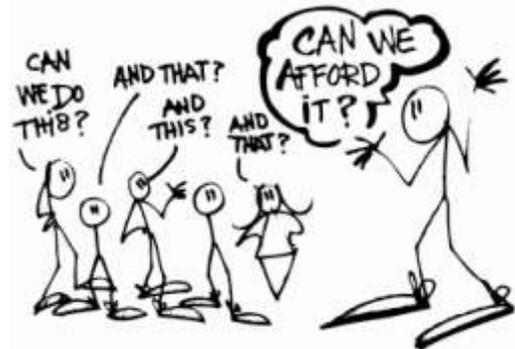
SO, WHEN YOU GIVE A DOLLAR...
...LESS THAN 16 CENTS OF IT
GOES TO PAY FOR THE AWESOME
BUILDING WE GET TO USE!!
THAT IS FANTASTIC NEWS!!



But since we can't print money (like the US Government), and since we've decided to be responsible with our money (unlike the recently bailed-out A.I.G.), we have had to make several difficult decisions along the way...

- I've frozen all our staff salaries. We have the best staff in America, and it has been 20 months since our staff has received a salary increase...which in essence means a decrease because of inflation and the increased cost of living.

- We have cut our budget three times, delaying capital replacement items, putting off preventative maintenance or facility enhancement projects, emailing more and mailing less, spending less on promotions and scores of additional cost-cutting measures.



- We have delayed any new hires. Even though the ministry is growing and the demands are increasing (like 2,100 at our midweek Journey Bible classes and 550 people already attending our new Elkhart site!), we are figuring out ways to handle the technical, facility and ministry needs with current staff and an amazing core of volunteers. But this has been very hard. It means an extra load on leaders who were already carrying huge responsibilities.



- The economic reality means we've had to say "no" to some ministry opportunities. There are some things we want to do, people we want to reach, lives that we know could be impacted—but we just won't do it until we are able.

So why am I telling you this? Why burden you with this information? Three reasons:

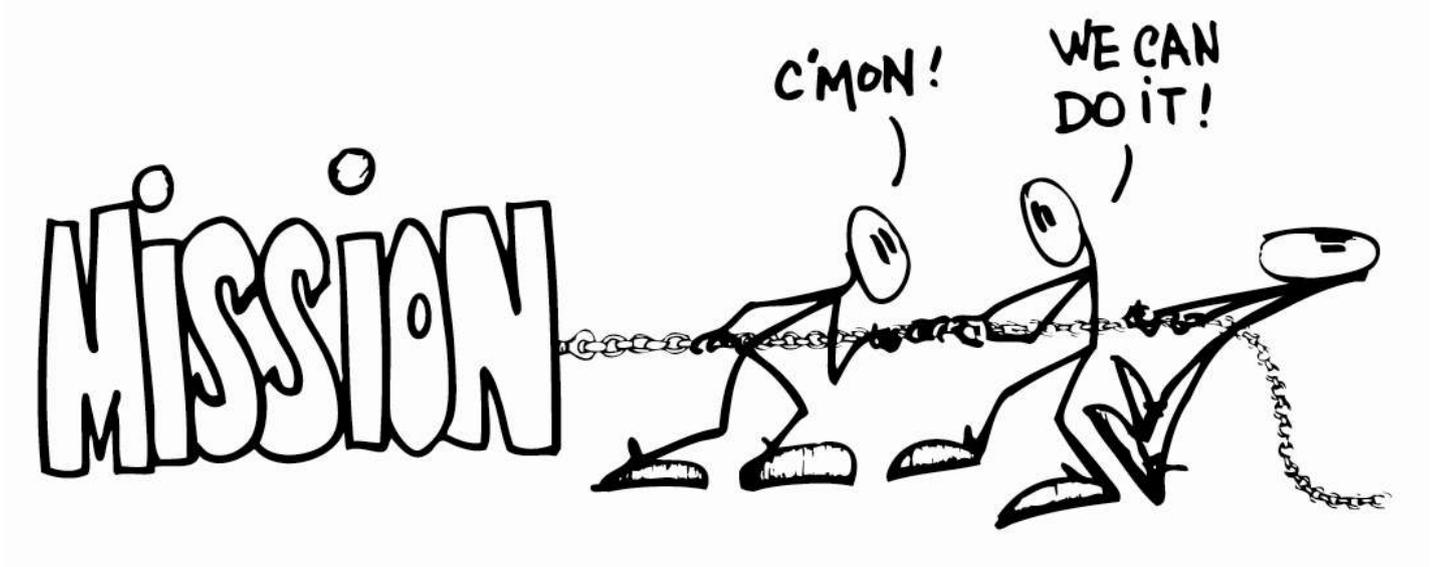
1. I knew you would want to know. You are a member. You love this church. You want to see GCC have a large and growing impact on people across Michiana. (By the way, it's possible this no longer describes you. Perhaps you used to be a participating member, but have since moved away or found another place to worship. If so, that's okay, just let us know and we'll change our records.)
2. I want you to pray. It's possible you've never heard me ask you to pray about our finances before, but now is the time. I still believe God has provision we know not of, more than we can ask or imagine. Pray that God will pour out His provision on this church in a way that would be humanly impossible to explain. We want God to get glory!
3. I ask you without hesitation to give. If you tithe every week, please continue. If you sometimes forget, set it up online so it will be automatic. If God blesses you with some extra income, new business, an unexpected commission or a year-end bonus—take the time to thank God and remember to tithe on what He blesses you with. If you are out-of-town and miss the services, please remember to send your gift through the mail.

Our mission is as important now as it has ever been, and we're using every dollar we have to do all the good we can.



Lives are being changed. We recently baptized 378 new followers of Christ. There were 703 adults who indicated a decision to follow Jesus in our services the same weekend. I just returned from the Men's Retreat with more than 200 great guys. Men and women are leaving addictions behind and finding new life in Christ. The poor are being served and the hurting are being cared for. Our work in the inner city is expanding. We have thousands of children and students who depend on us. Tens of thousands in India are receiving medical assistance, clean water and the message of Christ.

And this is all because of your financial support!



I have no doubt the future is bright. We will get through this together. Every family crisis either drives the family together or drives them apart. I can already see signs that our church family is coming together like never before.

The love we feel in our Wednesday Journey Bible Classes, our 1st Wednesday Worship and our remarkable weekend services – at Elkhart and Granger – is palpable! I'm confident our giving will enable this important work to continue with strength. Your help will make the difference.

Thank you for taking a few minutes to read this unusually long letter.

Sheila and I are so grateful to be serving beside you.

Believing He has provision,

A handwritten signature in black ink that reads "Mark Beeson". The signature is written in a cursive, slightly slanted style.

Mark Beeson