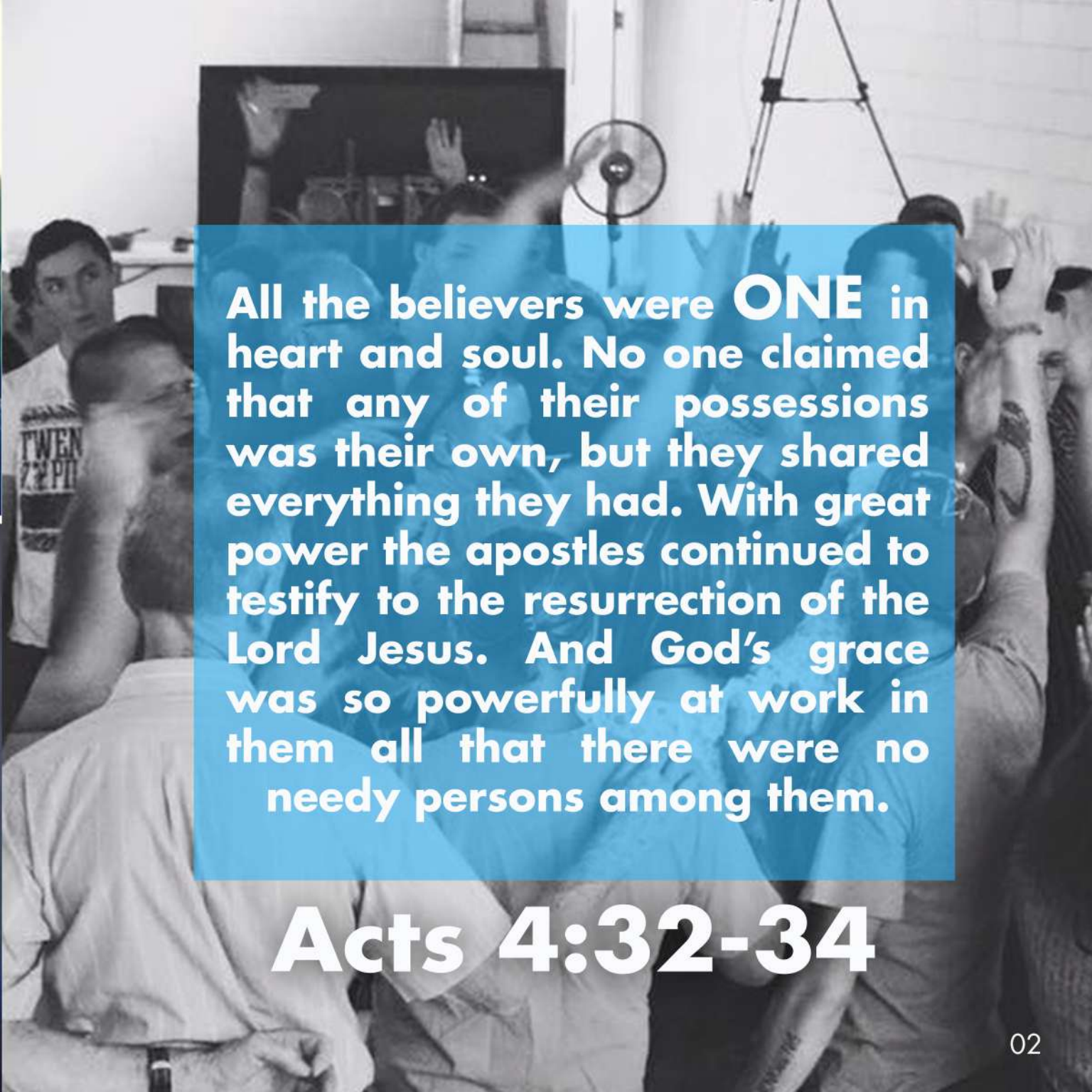




one CAMPAIGN

FOR OUR MISSION. FOR OUR CITY. FOR OUR WORLD

A black and white photograph of a large crowd of people in a church or large hall. Many people have their hands raised in the air, suggesting a moment of worship or praise. The scene is captured from a slightly elevated angle, showing the backs of many people in the foreground.

All the believers were **ONE** in heart and soul. No one claimed that any of their possessions was their own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus. And God's grace was so powerfully at work in them all that there were no needy persons among them.

Acts 4:32-34

Two Rivers Church Family,

Most of us fully understand the importance of the phrase, "Timing is everything!" We often ask ourselves the question, "When is it the right time to continue to be faithful in what is set before you?" and "When is it the right time to take a radical leap of faith?"

For several years we have known that God was preparing us for this radical leap of faith. It was a matter of "when," not "if." During our annual time of prayer and fasting in January 2016, I felt the Holy Spirit leading us to step out. This leading was confirmed through much prayer and conversation with our Overseers, Elders/Trustees, and staff. We spent all of 2016 laying the foundation and preparing the ground for what God was calling us to step into in 2017.

If you've ever spent any time at Two Rivers Church you know that we take our mission extremely seriously: "We exist to transform our world by leading people to Jesus." Everything we do at Two Rivers Church is strategically geared around leading people to Jesus and empowering our church to grow in our relationship with Jesus.

Over the past 4.5 years, we've seen God do some miraculous things in our city, in our world, and in our church. We believe God is calling us to take our next big leap.

ONE is not simply a church campaign, it's a two year spiritual journey of learning to trust God at a new level and having the faith to believe that God can do the miraculous through people who are willing to step out. It's a journey that will result in seeing our city forever changed as well as healthy, life-giving churches planted in unreached cities all over the Northeast.

I truly believe that this two-year journey and the sacrifices made by many in our church will affect generations. I believe you will look back at this moment and remember how you were an integral part of building the foundation for something big!

I pray that as you jump off "The Ledge" with us, you realize that living by faith is the life God designed us to live all along. Only when we step out will we experience God do the miraculous in us and through us.

We hope you'll step out onto the ledge and jump with us!

- Pastor Will



ONE is a two-year generosity initiative focused on taking a radical step of faith towards fulfilling our mission: "to transform our world by leading people to Jesus." We believe God is calling us to come together as ONE church with ONE shared mission. Through our unity, our commitment, and our sacrifice we can take our next step towards reaching more people with the gospel of Jesus Christ.

WHAT IS ONE?

Over the next two years, we have set a goal of raising \$1.01 million. This goal will allow us to enhance our overall operations, create new life-changing environments for the next generation, expand our reach in the city and beyond, secure a permanent facility, and establish a church planting network. God has done incredible things through Two Rivers Church over the past 4 years, and now He is offering us one of the most life-defining

moments we have ever been presented with as a church. We believe God has a vision for Two Rivers Church to be an impact church, a church who transforms the landscape of our city, our nation, and our world. But it all starts right here with us. God is calling us to trust Him at a completely new level and truly embody our vision here at Two Rivers Church: to be people of extravagant generosity. We're preparing to take the biggest leap of faith we've ever taken. We hope you will jump with us!



01 FOR OUR MISSION

Reach and disciple the 90%



\$650 THOUSAND

We want to continue to reach the 90% in our city who don't know Jesus and aren't connected to a life-giving, community-transforming, disciple-making church. We will do this by enhancing our overall operations, and expanding our ministry and outreach. We will launch a Binghamton Hope Home, a Royal Family Kids Camp, and equip life-giving ministries at Two Rivers for the next season.

Over the next two years, we're allocating \$650,000.00 for ministries and projects For Our Mission.

02 FOR OUR CITY

Secure a permanent facility

\$356 THOUSAND

A permanent facility will allow us to better serve and reach our community with the gospel of Jesus Christ. Facility projects include new vehicles, maintenance equipment, construction materials, and furniture. This will allow us to expand our influence and ability to equip other churches as we seek to be a central hub for future church plants.

Over the next two years, we're allocating \$356,000.00 For Our City.



03 FOR OUR WORLD

Launch Two Rivers Church Network & 3 new churches

\$100 THOUSAND

We want to reach people in the most unreached cities of the Northeast and the world.

Through the development of Two Rivers Church Network, we will launch a church planting residency and church planting cohorts that will facilitate the assessing, training, and sending of church planters into unreached places. By properly training and resourcing these planters we can more effectively start churches that will have a higher impact on their cities and communities. This amount represents what it will take to launch 3 new churches and the Two Rivers Church Network.

Over the next two years, we're allocating \$100,000 for ministries and projects For Our World.



WHY CHURCH PLANTING?

Nothing has proven to be more effective at reaching and discipling unreached people than church planting. That's why we must plant churches.

42%  of people who attend a church plant have never attended church or haven't attended in many years.



43% PREVIOUSLY PART
OTHER EXISTING
CHURCHES



24% UNCHURCHED FOR
MANY YEARS



18% PREVIOUSLY
COMPLETELY
UNCHURCHED



9% CHILDREN BORN TO
PEOPLE WHO ATTEND
YOUR CHURCH



6% OTHER CHURCH
BACKGROUND

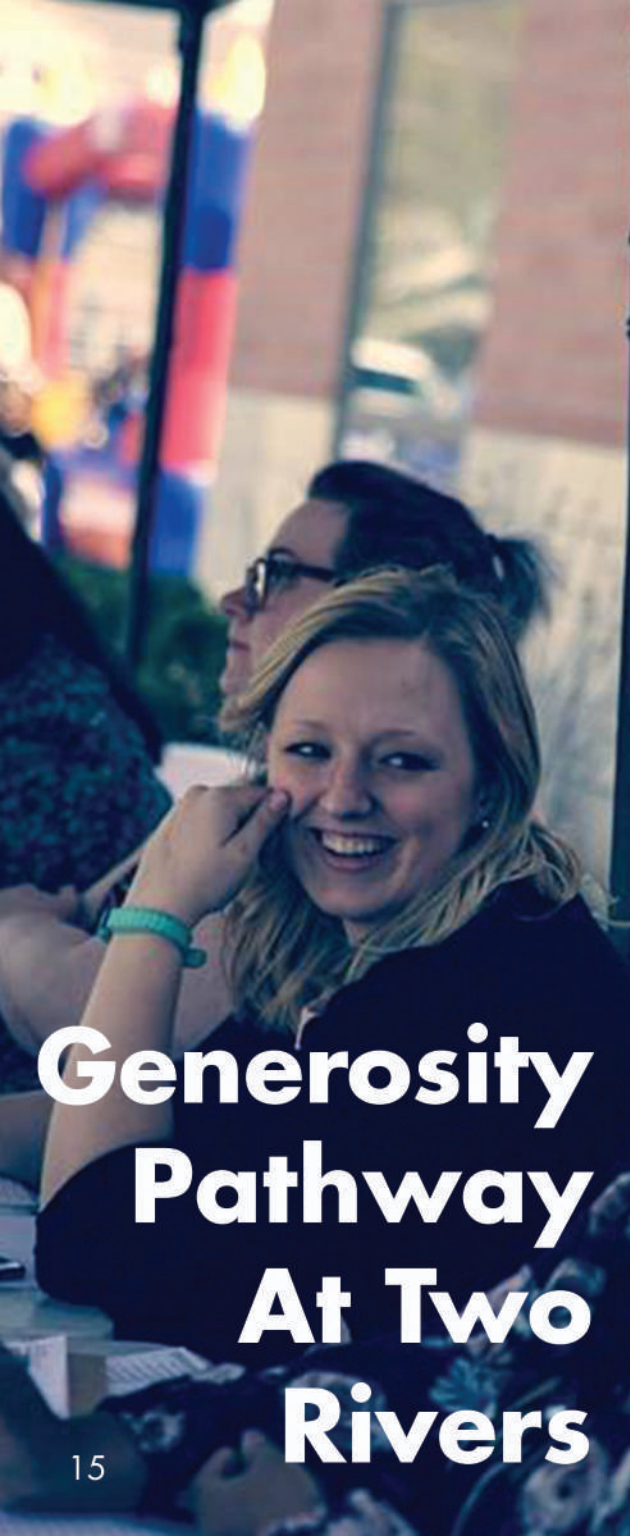
Of the people who currently attend a church plant, what is their background?

5 Reasons Why We Must Plant Churches

by Ed Stetzer, *Christianity Today*

"In winning new converts to Christ, church plants are light-years ahead of the average church because of their focus on reaching the unchurched."

1. Church planting reaches lost people
2. Church planting follows a biblical pattern
3. Church planting is essential for survival
4. Church planting benefits the planting church
5. Church planting is necessary to reach America

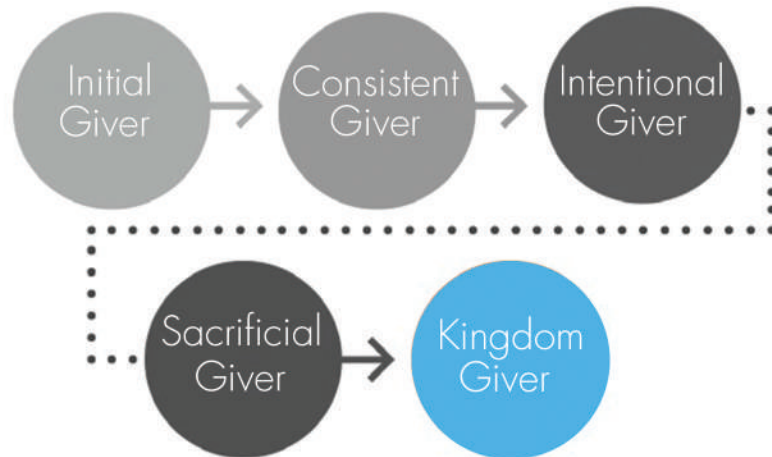


The Generosity Pathway is a tool designed to help a person grow in their generosity capacity. The pathway focuses on behaviors and attitudes of the heart rather than numbers or percentages, because a life of generosity will only flow out of a heart that is being transformed into the image of Christ.

Each step on the pathway represents a growth step in how you see money and generosity and allows you to better understand where you are on your generosity journey.

Would you take an honest assessment of where you are on the Generosity Pathway?

I am here: _____



1. Initial Giver:

Someone who has not yet given to Two Rivers Church but is willing to step out and make their first financial gift.

Why?

They are willing to trust God with their finances and invest in the vision of seeing lives changed.

How?

- Choose to make your first financial gift to Two Rivers Church.

2. Consistent Giver:

Someone who has chosen to make giving a consistent part of their lives. We see this as someone who has made 6 or more financial gifts in the past year.

Why?

They begin to see giving as necessary part of their lives they budget for just like other expenses.

How?

- Set up automated giving at tworivers.church/give
- Set up automated giving through text giving on your phone: 607-333-7688
- Discipline yourself to regularly use the giving envelope as needed on Sunday morning.

3. Intentional Giver:

Someone who is constantly thinking about their giving and setting certain amounts or percentages as generosity goals they want to grow towards.

Why?

They want to go beyond giving on a whim or giving the lowest possible amount. They begin to look at their budget/expenses and ask how their generosity reflects what they truly value.

How?

- Set a generosity goal that you want to grow towards over the next 6-months/1-year
- Choose a percentage (10%, 25%, 50%) that would represent a new level of giving in your life. (i.e. tithe - Malachi 3:10)

4. Sacrificial Giver:

Someone who is going beyond "What am I supposed to give?" and beginning to ask "What am I not giving and why?"

Why?

They want to begin experiencing a life of generosity that costs them something. They begin to alter their lifestyle, habits, and practices around a new desire to be a person of extravagant generosity.

How?

- Evaluate whether or not your giving is truly costing you something. What are you willing to sacrifice to increase in generosity?
- Determine if there are certain resources God has given you (talents, creativity, stocks, retirement, inheritance) that God is asking you to use or give to Him.

5. Kingdom Giver:

Someone who is reorienting their entire life around the question, "How much can I give away to impact, grow, and build the Kingdom of God?"

Why?

They realize they don't need many of the things of life but would rather invest in what is eternal; something they can take into eternity. They intentionally live more simply in order to give more extravagantly.

How?

- Put a cap on spending/saving in order to allocate every other dollar towards kingdom purposes
- Be extremely strategic in all areas of your life regarding finances, estate planning, retirement, etc.
- Share your own generosity journey with others which encourages them to grow towards becoming a Kingdom Giver.

Ways to give at Two Rivers Church:

Give online at tworivers.church/give

Set up a recurring payment through credit card or bank draft

Give through your smartphone by texting the amount to 607.333.7688

1. Text the amount to the number
2. When you give the first time you will be prompted to fill out your financial information on a short form
3. After you fill out your information the first time you will not need to enter it again
4. You can set up recurring giving or give as you want

Give through a giving envelope on Sunday morning

There are giving envelopes at each seat in the worship area with pens



Pray:

In what ways is God leading you to partner with us during this ONE Campaign? What is the sacrifice that you are being called to make? Pray that God would move in and through our church during this ONE Campaign.

Give:

Take your commitment card and make a financial commitment to partner with us to see this vision become a reality.

Attend:

Make a commitment to join us for the next 5 weeks on Sunday morning as we journey through this together. Make a commitment to join a small group where you will be exploring the scripture and growing in your faith with others.

**HERE'S
WHAT
WE'RE
ASKING FOR
FROM YOU**



ONE FUND

You may have been a part of campaigns or generosity initiatives in the past that asked for a second gift "over and above" your normal giving to fund certain projects. This can be potentially confusing for individuals who don't have a baseline for their usual giving or aren't able to celebrate their total giving in one single number.

We've made it very simple! A **ONE FUND** is the amount of money we need to fully fund the entire vision God has given us at Two Rivers Church. This includes general operating budget, future facilities budget, and church planting (Two Rivers Church Network) budget. You are not giving to one specific area; instead, you are giving to accomplish each of these 3 areas. As a result, your ONE Campaign commitment includes everything you give, including what you would normally give over a 2-year period. If we can raise the two year ONE Campaign amount of \$1.01 million we can fully fund all 3 vision goals.

one CAMPAIGN

Sample commitment card.

Use this sample as a worksheet as you consider your commitment to ONE.

MY TWO YEAR COMMITMENT PLEASE CALCULATE WITHIN THE WORKSHEET BELOW.

\$	WHAT I NORMALLY GIVE IN ONE YEAR (general fund, benevolence, special gifts, etc.)
+	
\$	MY EXPANDED ANNUAL GENEROSITY FOR "ONE"
=	
\$	X 2 YEARS = \$
	+
	MY GIFT(S) FROM STORED RESOURCES (stocks, real estate, savings, etc.)
	=
	MY TWO YEAR COMMITMENT: \$

Each of us embarks on the generosity journey at a different starting point. Here are a few hypothetical situations that may be similar to the one in which you find yourself.

Each of the following examples illustrates how an individual or family can take the next step on the generosity journey, and how the "Two Year Commitment Card" could be completed.

1. Initial Giver

Michael is a new believer and has never given before. He is now starting several spiritual disciplines, including generosity. It's a huge step of faith, but Michael plans to commit 5% of his \$50,000 income (\$2,500) each year, plus \$500 from his savings, for a total two-year contribution of \$5,500 to the One Campaign.

MY TWO YEAR COMMITMENT PLEASE CALCULATE WITHIN THE WORKSHEET BELOW.

\$0	WHAT I NORMALLY GIVE IN ONE YEAR (general fund, benevolence, special gifts, etc.)
+	
\$2,500	MY EXPANDED ANNUAL GENEROSITY FOR "ONE"
=	
\$2,500	X 2 YEARS = \$5,000
	+
	MY GIFT(S) FROM STORED RESOURCES (stocks, real estate, savings, etc.)
	=
	MY TWO YEAR COMMITMENT: \$5,500

2. Consistent Giver

Jennifer has recently witnessed radical changes in people's lives through the ministry of the church. So far, she has been giving when she has extra cash on hand. However, she now feels led to become more intentional about giving. Her plan is to increase her usual annual giving of \$500 by \$1,250, bringing her to \$1,750 a year, or 5% of her \$35,000 income. With the addition of \$500 from a vacation fund, in two years she will have given \$4,000 to the One Campaign.

MY TWO YEAR COMMITMENT PLEASE CALCULATE WITHIN THE WORKSHEET BELOW.

\$500	WHAT I NORMALLY GIVE IN ONE YEAR (general fund, benevolence, special gifts, etc.)
+	
\$1,250	MY EXPANDED ANNUAL GENEROSITY FOR "ONE"
=	
\$1,750	X 2 YEARS = \$3,500
	+
	MY GIFT(S) FROM STORED RESOURCES (stocks, real estate, savings, etc.)
	=
	MY TWO YEAR COMMITMENT: \$4,000

3. Intentional Giver

Josh & Becky have given consistently to the church at a steady rate of 5%. With a combined income of \$120,000, they contribute \$6,000 each year. However, the One Campaign has prompted them to tithe a full 10%. It will require some lifestyle adjustments to give \$12,000 a year, but they know it's what God is calling them to do. Also, they've been saving for a boat but have decided to give the \$2,000 in that account as well. They are now planning to give a total of \$26,000 over the next two years.

MY TWO YEAR COMMITMENT PLEASE CALCULATE WITHIN THE WORKSHEET BELOW.

\$6,000	WHAT I NORMALLY GIVE IN ONE YEAR (general fund, benevolence, special gifts, etc.)
+	
\$6,000	MY EXPANDED ANNUAL GENEROSITY FOR "ONE"
=	
\$12,000	X 2 YEARS = \$24,000
	+
	MY GIFT(S) FROM STORED RESOURCES (stocks, real estate, savings, etc.)
	=
	MY TWO YEAR COMMITMENT: \$26,000

4. Sacrificial Giver

Anthony developed the discipline of tithing years ago, and he has experienced God's provision many times. He is going to increase his giving percentage from 10% to 12% of his annual income of \$70,000, or \$8,400 a year. Over two years, with the addition of \$2,000 from the transfer of stocks that are no longer of interest to him, Anthony looks forward to giving \$18,000 to the One Campaign. (Contact Mary Lou at 607.727.4423 to discuss tax-efficient ways to give gifts of stock and other securities.)

MY TWO YEAR COMMITMENT
PLEASE CALCULATE WITHIN THE WORKSHEET BELOW.

\$7,000	WHAT I NORMALLY GIVE IN ONE YEAR (general fund, benevolence, special gifts, etc.)
+	
\$1,400	MY EXPANDED ANNUAL GENEROSITY FOR "ONE"
=	
\$8,400	X 2 YEARS = \$16,800
	+
MY GIFT(S) FROM STORED RESOURCES (stocks, real estate, savings, etc.)	\$2,000
=	
MY TWO YEAR COMMITMENT:	\$18,000

5. Kingdom Giver

Lisa loves to give of her time, talents, and resources. She has set a lifetime giving goal for herself and is excited to reach it. She has given 15% of her \$90,000 income (\$13,500) to the church in recent years, but is inspired to increase her annual amount to \$15,000. She has been considering the purchase of a new home recently, but she realizes the purchase may inhibit her ability to reach her goal. So Lisa has decided not to move, and give her down payment toward the One Campaign instead.

MY TWO YEAR COMMITMENT
PLEASE CALCULATE WITHIN THE WORKSHEET BELOW.

\$13,500	WHAT I NORMALLY GIVE IN ONE YEAR (general fund, benevolence, special gifts, etc.)
+	
\$1,500	MY EXPANDED ANNUAL GENEROSITY FOR "ONE"
=	
\$15,000	X 2 YEARS = \$30,000
	+
MY GIFT(S) FROM STORED RESOURCES (stocks, real estate, savings, etc.)	\$0
=	
MY TWO YEAR COMMITMENT:	\$30,000

The three keys to effectiveness in Lifestyle Generosity are:

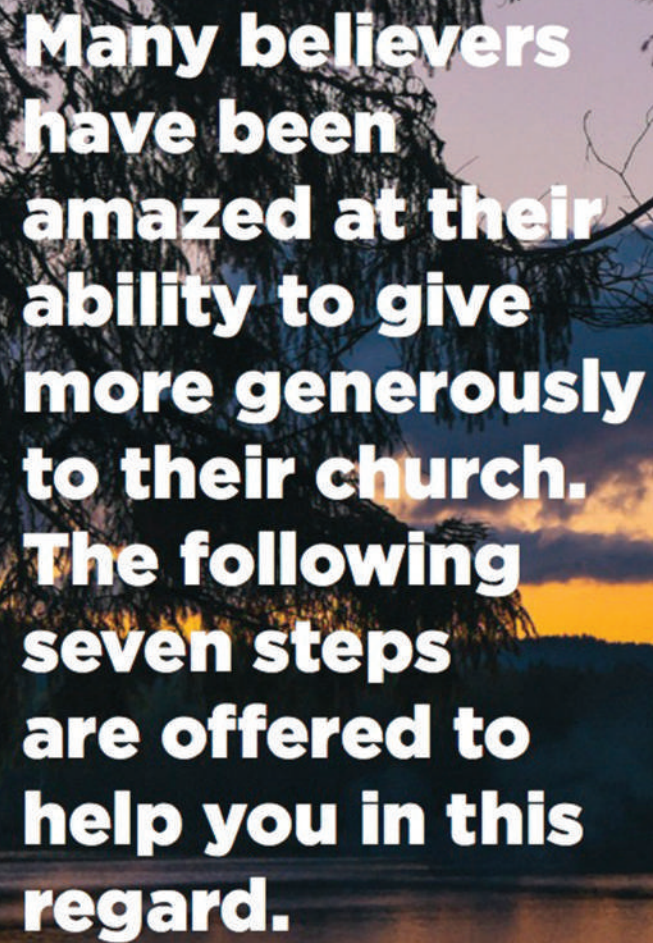
1. Reassess lifestyle
2. Rearrange priorities
3. Reallocate resources

CREATIVE WAYS TO GIVE

The success of One Fund relies on church members making gifts that expand and accelerate their current level of giving. The best path to increased giving is the spiritual path, where you set your heart on things above. Financial priorities then take shape from the spiritual priorities. Often, Lifestyle Generosity means giving up something in one area so that you can give more of yourself in another.

When teaching God's people what to bring when coming to worship on the Passover, Moses commanded them: "Never come before the Lord empty handed." (Exodus 23:15) From the very beginning God was trying to cultivate a culture of generosity among his people.

King David declared, "I will not sacrifice to the Lord my God burnt offerings that cost me nothing." (2 Samuel 24:24 NIV) David understood the gift that would touch the heart of God must first touch the heart of the giver. This is the spirit of Lifestyle Generosity: If it is for my God, my gift must have value and meaning to me.



Many believers have been amazed at their ability to give more generously to their church. The following seven steps are offered to help you in this regard.

1. Practice priority budgeting

Many families will choose to rearrange their priorities and give up something in their current budget in order to give more to a generosity initiative. Priority budgeting may mean postponing a planned expenditure such as a new car, vacation, home remodel or other major purchase. Many Christians giving to generosity initiatives find a way to give through sacrificial commitments made in faith and coupled with priority budgeting.

2. Redirect present expenditures

Often, families have significant short-term expenditures for special needs. One example is the large expenditure a family incurs for a child to attend college. A family realized that their daughters would be graduating from college during the two years of the generosity initiative and, as a result, they were able to increase their commitment to the second year of the campaign by thousands of dollars by giving what they had been spending on their daughters' tuition. Another example would be the cash flow that is freed up when a loan is paid.

3. Increased giving with Increased income

Some people receive periodic increases in salary or bonuses from their employers. The temptation for many of us is to increase our lifestyle to fit the higher income. In many instances, families have decided that they will commit the full amount of salary increases to generosity initiatives.

4. Give from your excess

A young couple had been saving two years for an European vacation of \$7,500 and felt this was the best sacrifice for their family. Some families save money over a period of years for a special project. Another couple had saved \$80,000 to build a lake cabin. When their church entered a generosity initiative, they decided the needs of the church were greater than their need for a second home.

5. Commit unexpected cash

Often, people pray for God to show them a way they can give beyond what they can presently see or afford. Sometimes, the answers come unexpectedly. A couple had been praying for weeks about their commitment to the church generosity initiative. Much to their surprise, they received an inheritance of several thousand dollars. They gave the entire amount to their church as part of their two-year commitment, in addition to a commitment from their regular income.

6. Sacrifice your extra time

Some family members have extra time they would be willing to use in a part-time job to be able to give more to the church. This is particularly true for families whose children are grown and away from home and for semi-retired or retired couples. A man was in the process of retiring when his church entered a campaign. He and his wife secured new jobs and gave the first two years of their retirement income to the generosity initiative.

7. Donate appreciated assets (stored resources)

Many people own stocks that are worth significantly more than the original purchase price. That is good news. The bad news is that if these stocks are sold, a significant portion of the gain would be lost to taxation. Gifts of appreciated assets – typically investment securities or real estate – can be very advantageous to both the donor and to the church. By transferring ownership of the asset to the church, the donor avoids capital gains taxes on the sale of the asset. In addition, the donor receives an income tax charitable deduction for the full market value of the asset. That, in effect, makes these gifts less costly to make.

	Sell asset and gift net proceeds	Give asset directly
Value of asset	\$12,000	\$12,000
Original Purchase Price	\$3,000	\$3,000
Amount of Appreciation	\$9,000	\$9,000
Capital Gains Tax*	\$2,340	\$0
Proceeds to Church (asset value minus taxes)	\$9,660	\$12,000

*Assumes 12-month holding period, 15% capital gains tax, 6% state income tax rate.

Though it is important to invest your giving to further the mission of the ministry God has laid on your heart, it is also important to consider the tax implications of making a gift to the church. Before making a commitment of this type, please consult your CPA, tax attorney or other financial advisor.

A FINAL WORD ON CREATIVE GIVING

Giving does not have to be in equal increments over the two-year period of the generosity initiative. You might be able to give more in the second year than in the first. As you think about your financial commitment to the One Campaign, consider not only your potential to give right now, but also your potential to give in the future. You might be able to make a two-year commitment in which 35-40 percent is given in the first year, and 60-65 percent is given in the second year.

Finally, as you consider your financial commitment to One, you might want to consider estate planning. Many people have not made provision for God in their wills and estate planning. It might be as simple as including a provision in your will that 10 percent of the value of your estate will be donated to the church. Or, it could involve a planned gift such as a charitable remainder trust. While such gifts do not provide immediate financial benefit to a generosity initiative, they are incredible gifts of faith to carry on the work of the church for future generations.

“Each of you should give what you have decided in your heart, not reluctantly or under compulsion, for God loves a cheerful giver.”
1 Corinthians 9:7



THE LEDGE STUDY

29

CONTENTS

- 31 - How to use this study guide
- 32 - Intro to the Ledge Study - How We'll Be Spending Our 8 Weeks Together
- 37 - Week 1
Stepping Out (Faith)
- 39 - Week 2
Looking Down (Fear)
- 41 - Week 3
Jumping Together (Community)
- 43 - Week 4
Letting Go (Surrender)
- 45 - Week 5
Feeling The Rush (Living By Faith)
- 47 - Week 6
Case Study: A King and Two Servants
- 49 - Week 7
Case Study: The Paralyzed Man
- 51 - Week 8
Case Study: Jerusalem vs. Antioch

30



Intro to the Ledge Study:

How We'll Be Spending Our 8 Weeks Together

How to Use this Study Guide

Congrats on taking your first step towards true biblical community, where we are all very different but united in our love for Christ! This study is going to help lead you through a series of scriptures, group discussion questions, and personal journal prompts that will challenge your current notions of faith and motivate you to stop living a life motivated by fear!

Solo Time

Each week will start with a section called Solo Time. Solo Time is one on one, just you and God. This session will kick-start the post-sermon and pre-group experience. We encourage you to experience and complete Solo Time prior to attending your small group for the week. This section is tailored to help you learn to listen to what God may be saying to you through meditation, personal connection, and revelation. There is only one Solo Time session per week. We invite you to journal your time with the Lord and have provided pages in each week to record what you are hearing from Him.

Group Time

The rest of the material, entitled Group Time, is designed to be experienced in a small group setting. Participants should have their own Ledge Study Guide to maximize the group experience. Although it isn't necessary, it might be easiest for each group to have a facilitator who will read the scripture and make sure discussion is moving along smoothly with the questions. The key to getting the most out of this material is being honest with yourself and others, going deeper into community and your relationship with Jesus as you work through the study.

Living By Faith

First and foremost, this study is about faith: YOUR faith story as an individual and OUR faith story as a group of believers working towards one goal, to see ourselves and our world transformed by leading people to Jesus.

We love great stories — epic stories. In particular, we love stories of overcoming. There is something about the drama of facing enormous odds with unwavering fortitude that does something to us. Whether the story takes place in a novel, autobiography, short homemade video or on a movie screen, there is something within us that resonates with the exuberant triumph of persevering faith. The reason that it resonates so much within us is because we are designed to deeply long for that sense of significance. It's rare to have a conversation with someone who is sincerely content to not matter, to make no impact or to not be remembered. There is a deeply engrained

need for us to belong to something not only significant, but something much larger than ourselves. It is how God created us. Ephesians 2:10 tells us that, "... we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them." We were created to accomplish the grandness of God's work. Not only that, each of us was created in a certain way to be a unique and integral part of God's work. As you read this, realize that God created you in a way that no one else was created. You are absolutely and unequivocally unique. Your uniqueness exists by God's design for God's wondrous, extravagant purposes. That is the part of our story that we love — the triumph and victory. (If you are unfamiliar with the significance of your personal story, please plan to attend week 4 of NEXT STEPS; we would love to help you discover God's unique mission for your life!)

Still, there is another critical part of our individual stories with God that precedes the triumph and it can feel a bit less glorious. This part of our story with God seems to take place in the tentative hours of restless nights, in the midst of transparent conversation or under the compulsion of a driving burden. This critical moment is the moment of choosing FAITH. This moment occurs when we evaluate a call or sense of burden that seems too great to overcome, requiring a sacrifice of great cost in light of the greatness and faithfulness of God. In this moment, there is no one cheering a victory or celebrating an achieved goal. It is a moment of personal and resolute solemnity in which a believer chooses to be what God has called him or her to be regardless of the inherent requirements. It is within this moment that the believer echoes the declaration of Hebrews 10:39, "But we are not of those who shrink back to destruction, but of those who have faith to the preserving of the soul." The moment in which we choose to follow God's leading is our focus. That moment is the moment we step over the ledge and trust that God is there to not only catch us but to also lead us on an incredible adventure.



Living Sacrificially

This study is also about the radical idea of living sacrificially; there aren't many topics more unpopular in our society than this. It is difficult to imagine anything more counter cultural. Those conformed to this world measure themselves by what they have, how they spend it, where they go, who they know, etc. The ironic thing is that regardless of where they land on that measurement, there seems to never be enough. God calls us to live differently, sacrificially and give of ourselves to do His work in this world. As we learn more about outliving our lives and how to go about that, begin earnestly praying that God would prompt your heart as to how you should respond. How do you need to grow and what is it going to take for that

to happen? How is God calling you to give of yourself to impact the lives of the people around you, some of whom may never know your name? Where is God leading you to go? As you consider those things, also ask yourself what conventional barriers present themselves. Then ask what type of sacrifice would be necessary for you to be obedient. Resist the urge to consider what you could do without impacting your normal way of living — that is exactly the type of thinking that conventional barriers lead us to. Instead, ask God how He wants to change the world through you and then act upon it sacrificially. In doing so, God will change the world through you, but He will also radically change you in the process — and that is truly glorious.



Money and Finances

Throughout this study you will see some questions regarding finances and money. As we move into the excitement of the One Campaign, we know that many of you are coming into this season with preconceived notions about “campaigns” and money that God is going to want to address.

Money is not the easiest topic to talk about in church. (Are you surprised?) In fact, some churches only reluctantly talk about it once a year during a campaign or something similar. That being the case, how should churches deal with the fact that one-third of Jesus’ parables concern money or material possessions? We must talk about it.

Here at Two Rivers Church, we don’t shy away from topics because they are hard or uncomfortable. We talk about them throughout the year. We acknowledge their weightiness and we push through that. We bring them to Jesus and wrestle with them, openly and honestly. So during this study, we are going to bring our doubts, our nerves, our joys, our past hurts, and our victories to the table. America has made an idol out of money, but we as Christians do not have to follow suit. So we invite you to come to the discussion with an open heart, willing to consider what God is speaking to you personally and excited to process it with your group. Money doesn’t have to be icky or taboo; God has given us resources and we should desire to hear how He wants us to use them for His kingdom! Consider this finding by the University of Stanford, “If church members in America gave at least 10% to the church, in 2 years the church could eliminate global starvation, educate all children and provide clean water everywhere in the world”. These are facts we can’t ignore!

But let us be clear. We are not talking about money itself, but the love of it. We want to talk about the spiritual issues that surround it in our culture and the heart issues that so easily get tied up in it. Our checkbooks and unspoken goals can often show where our hearts truly lie; we want to acknowledge where we are and push deeper into the freedom that God has for us. We want our hearts and our minds to be renewed by God’s word. This study is going to help you do that.

Ultimately, the end goal of this study is that you would know God at a deeper level, hear His direction on a next step, and then take the leap into a radical, faith-filled life with Him! Whether with finances, time, skills, or otherwise, we know God has something incredible in store for you in 2018 & 2019 and He’s going to stretch you through this study to take that leap!

The Ledge - Week 1

Stepping Out / Faith

Stepping out in faith means that what you believe and what you see aren't always aligned.

Solo Time:

Faith is inherently counterintuitive. We want to protect our safety, so we often end up not allowing ourselves to take any chances. No risk taken = no faith needed. We invite you to start brainstorming and let yourself begin to dream again. If you were honest about the deepest desires of your soul, how would you finish this sentence? Write in your journal about the emotions this exercise evokes in you, and then actually complete the following sentence before your next group time. Don't worry, we won't make you share it. This is between you and God.

What would it be like to _____?

Group Time:

Ice Breaker: Introduce yourselves to your new group members. Go around the group telling basic facts like name, age, career. Wrap up your turn by telling the group what you would do for a "career" if money were no object. Critique movies? Surf? Build tennis courts in France? Nothing is off limits!

Key Thought: Stepping out in faith means that what you believe and what you see aren't always aligned.

Verse: Read Judges 7:2-8

Discussion Questions:

1. What does the word 'risk' mean to you? What feelings are evoked when you hear someone talk about taking a risk?

2. The purpose of God in this passage was not particularly to bless the Israelites, but to gain their trust and surrender. Do you believe surrendering to God requires risk? Why or why not?

3. An extreme act of faith requires an extreme belief in the promises of God. How can you tell if you personally have an "extreme belief" in something?

4. We have constructed a quick exercise that will help you on your journey to become extravagantly generous. Read through this pathway and identify the step you are on. Tell your group a practical action you can take to move towards the next step.

Step One: Determine your current situation.

Step Two: Determine what you really believe about money.

Step Three: Accept responsibility.

Step Four: Determine what you really believe about giving.

Step Five: Take your first step on the journey to generosity.

Step Six: Live a lifestyle of generosity.

5. Our key thought this week is that stepping out in faith means what you believe and what you see aren't always aligned. What's a belief that you currently hold about money that might not line up with what you know about the word or character of God? For example: I have to make more money before I can be generous or I need to pay my debt off before I can start giving to the needs of others.

The Ledge - Week 2

Looking Down / Fear

Fear can keep you alive and it can also keep you from truly living.

Solo Time:

If faith is on one end of the spectrum, fear is it's polar opposite. Fear is a powerful emotion. We are all mid-journey and learning to trust God in deeper and more meaningful ways. Knowing we are rooted in a relationship based on His love for us and not our performance, we can be completely honest with Him. Our honesty about the condition of our hearts is often the first step for real growth. With these things in mind, take some time to pray and ask God to reveal areas of your heart that you might not even be aware of and then write the answer to the following question in your journal. What is something that you are fearful God is going to ask you to trust Him with next?

Group Time:

Ice Breaker: Write down 2 fun facts about you (on two separate pieces of paper) that no one would guess and put everyone's together in a bowl. Have someone read each paper out loud and have the group guess who the fun fact belongs to.

Key Thought: Fear can keep you alive and it can also keep you from truly living.

Verse: Read Matthew 25:14-30

Discussion Questions:

1. What truth is Jesus communicating in this parable? How does following this truth affect our relationship with Jesus? How does it affect our relationship with our finances?

2. Do you think everyone in this passage thought they were pleasing God?

3. Notice the servant with the least amount of money hid it instead of sowing it into God's kingdom. Why do you think that is? Do you think his harsh view of his master affected his decision? Can you see a parallel in today's culture?

4. After reading this scripture, what do you think God values in regards to our relationship with our resources?

5. It's time to start giving our gifts a purpose. What are some specific areas of your life (time, money, talents, gifts, resources) that you can leverage to their full capacity for His Kingdom?

6. Our key thought this week is that fear can keep you alive and it can also keep you from truly living. Looking from a spiritual perspective, what are the dangers and opportunities of money?

The Ledge - Week 3

Jumping Together / Community

Nobody can force you to jump, but we can create a place where jumping together is both expected and celebrated.

Solo Time:

Sara Blakely, founder of Spanx, grew up in a household that encouraged living a life of faith by taking daily risks and then celebrating at the dinner table each night. Instead of asking "how was your day?", Sara's dad would ask the whole family, "what did you fail at today?". They went around the table each night celebrating the risks they took to follow their passions. The Blakely family was intentional about creating an atmosphere of expectation around stepping out in faith. What can you do to create an atmosphere where "jumping off the cliff" is not just the norm, but is also celebrated in your own household? Take some time to brainstorm and write down some ideas in your journal.

Group Time:

Ice Breaker: Can you think of a time when you had your heart set on an "earthly" treasure and you were disappointed when you finally got it because it didn't live up to your expectations?

Key Thought: Nobody can force you to jump, but we can create a place where jumping together is both expected and celebrated.

Verse: Read Acts 4:32-37

Discussion Questions:

1. What do you think this passage means when it says "one in heart and mind"?

2. Do you believe that we are still called to live the life of communal generosity that we see in Acts 4? What would that look like in the 21st century? Would anything be different?

3. One thing the Bible is clear about is that our hearts follow our money. Matthew 6:21 says exactly that. "For where your treasure is, there your heart will be also." An interesting exercise is to look at our spending in the past few months. Where did you spend your money? Just on stuff and things we consider being necessities? What would happen if our hearts were set on what God's heart is set on?

4. How can we best fight the consumerism/materialism bombarding us in our affluent culture? How much is enough for us, and what would the benefits be of living more simply?

5. Our key thought for the week is that nobody can force you to jump, but we can create a place where jumping together is both expected and celebrated. What's a financial goal that you've met in the past? Take time to share it with the group and celebrate it!

The Ledge - Week 4

Letting Go / Surrender

Surrender means trusting God and letting go of the outcomes.

Solo Time:

When we have surrendered everything we have then there is nothing left to hold us captive. Take some time to get quiet and listen to what God is saying to you about surrender. Is there something that is holding you captive? Perhaps you are needing to increase your level of trust or you're learning to relinquish control? Whatever it is, God can do more with your circumstances and resources than you ever could on your own. Journal your response in the form of a prayer to God. Ask Him for help with what He has revealed to you.

Group Time:

Ice Breaker: What is one thing that you own that you know you should throw away or sell, but just can't?

Key Thought: When we have surrendered everything we have then there is nothing left to hold us captive.

Verse: Read Genesis 22:1-18

Discussion Questions:

1. In this passage, God says the words "take your son, your only son, whom you love". Notice God asks for Abraham's most prized "possession", even acknowledging that Abraham loved him. How do you think Abraham felt in that moment?

2. Think about this quote: "We all have treasure to some extent or other. The question is, does our treasure have us or do we have it?" Ken Blanchard and Truett Cathy – The Generosity Factor. How do you think Abraham would have answered this question? How would you personally answer it?

3. Go around the group and share a personal example of God's faithfulness. Was there a time that God was incredibly faithful to you when it looked like there would never be a way? We invite you to set aside this moment as an "altar" and remember what God has done for you.

4. We are at the halfway mark of our time together. Let's revisit our generosity pathway from week 1. Identify where you started in week 1 and where you are now. Celebrate that progress! Is there a step you're needing to take to move yourself forward? We encourage you to process this with your group.

Step One: Determine your current situation.

Step Two: Determine what you really believe about money.

Step Three: Accept responsibility.

Step Four: Determine what you really believe about giving.

Step Five: Take your first step on the journey to generosity.

Step Six: Live a lifestyle of generosity.

5. Our key thought this week is when we surrender everything we have then there is nothing left to hold us captive. Often, if something is holding us captive, then we've put too much weight on it and it has become an idol. In your life, what idols has money uncovered? We encourage you to be as open and honest as possible.

The Ledge - Week 5

Feeling the Rush / Living by Faith

Living by faith is not easy or convenient but it is worth the sacrifice.

Solo Time:

Nobody regrets the moments of faith, only the moments we stayed on the ledge. What does a life of "living by faith" mean to you? Are you willing to endure the occasional pain of jumping (living by faith) for the result of making a maximum impact in your life and the life of others? Does the idea of this new life frighten or excite you? Journal your honest response.

Group Time: Ice Breaker: Go around the circle one by one and pull out your driver's license. Look at the date it was issued and share how your life has changed since that date. Now look at the expiration date. Share what you hope happens in your life by that date. If you don't have your license with you, use the numbers from the person on your left.

Key Thought: Living by faith is not easy or convenient but it is worth the sacrifice.

Verse: Read Acts 13:2-3

Group Time:

Ice Breaker: Go around the circle one by one and pull out your driver's license. Look at the date it was issued and share how your life has changed since that date. Now look at the expiration date. Share what you hope happens in your life by that date. If you don't have your license with you, use the numbers from the person on your left.

Key Thought: Living by faith is not easy or convenient but it is worth the sacrifice.

Verse:

Read Acts 13:2-3

Discussion Questions:

1. Imagine the emotions that Barabas and Saul must have felt at that moment, being chosen by God to be "sent off"! They were living a life of faith, praying and fasting, and actively preparing themselves for the call of God. How do we make living by faith a lifestyle and not just a fleeting moment of courage?

2. What are some obvious ways that we, as a community of believers, can live a life by faith as a church? Now think deeper and more personal: What are some ways (often difficult and stretching) that you can personally live a life of faith in your personal life?

3. In the book of Acts, when the Holy Spirit was at work, there was radical faith in the church. How do we open our lives to the work of the Holy Spirit on a regular basis?

4. Take some time to go through these three scenarios with the group, letting everyone answer each one:

a. If you had \$10,000.00 and one month's time to spend it, where would you personally go and what would you personally do?

b. If you had \$10,000.00 and one month's time to spend it, who would you want to help and how would you help them?

c. Reconsider the previous question: How could you best invest this \$10,000.00 to make the greatest impact for the Kingdom of God?

5. Our key thought this week is that living by faith is not easy or convenient but it is worth the sacrifice. Sometimes it helps to look back at our past steps of faith and celebrate the joy we felt after. What giving experience has brought you the most joy and why?

The Ledge - Week 6

Case Study: A King and Two Servants

Faith is rooted in love. Inaction is rooted in fear.



Solo Time:

We often say we love God but our actions show that we are scared of Him. It sounds a bit rhetorical, but do you think that God would rather you take a big step of faith towards His purpose for your life, or never step out for fear of disappointing Him? The answer seems obvious, but our actions don't always reflect the obvious answer. Make two columns: in the left column write down as many words as you can that characterize fear and in the right column do the same thing with words that characterize love. If you were being honest, which emotions do you identify with more at this time in your life? Were the results of this exercise what you would have expected?

Group Time:

Ice Breaker: Go around the circle one by one and identify the goal that you have achieved to date which has required you to work the hardest? Was it worth it?

Key Thought: Faith is rooted in love. Inaction is rooted in fear.

Ancient Jewish Parable: A King and Two Servants
A king had two servants. One loved the king and feared him. The other feared the king but did not love him. The king went into a far country. The servant who loved the king and feared him, rose up to plant gardens, orchards, and all varieties of

fruit. The servant who feared the king remained inactive and did nothing at all. Upon returning from the far country, the king saw the gardens, orchard, and many varieties of fruits arraigned before him according to the design of the servant who loved him and the king responded with joy. When the king entered the domain of the servant who feared him but did not love him, he saw all the desolate grounds that lay before him. The servant was greatly distressed in accordance with the anger of the king.

Discussion Questions:

1. Which servant do you identify with in this parable?
2. What is the difference between love and fear?
3. Let's begin to "plant our gardens" with what God has put in front of us at this time in our lives. Brainstorm and think of ways you can begin to step out in faith. Pick one and act on it this week! Tell your group for accountability and check in at your next meeting.

4. The first servant had the joy of his king as his motivation, while the second had fear and protection as his. Fear is always rooted in a lack of eternal perspective. Understanding that this life is temporary, how does that shape your view of faith and generosity?

5. Our key thought for the week is that faith is rooted in love and inaction is rooted in fear. Fear can often cause us to turn inward and start hoarding our resources. Regarding your finances, are you living by fear or by faith? Is your money a tool for you or a tool for God?



The Ledge - Week 7

Case Study:
The Church at
Jerusalem vs. The
Church at Antioch

Great sacrifice is
required for great
change.

Solo Time:

You gain faith by watching others go before you or with you. Think about someone who you either know personally or have read about who is living a life of faith. Brainstorm some characteristics of their life that you admire. Now write a prayer to God asking Him to increase those characteristics in your life.

Group Time:

Ice Breaker: Go around the group and share these 3 facts: Something you've had a long time, something you're proud of, and something you want to change in 2017.

Key Thought: Great sacrifice is required for great change. Verse:

Read Acts 14:19-28

Discussion Questions

1. There is a price tag attached to a church who is willing to go all in for the mission of Jesus; the apostles were even willing to lose their lives. What opposition could we face as we start stepping out into church planting through Seed Network and spreading the gospel into unreached areas?

2. Why do you think some churches become a "Jerusalem" church and start focusing inward instead of reaching outward? What temptations do you think they face as God starts asking them to send their best leaders, volunteers, and financial contributors out the door to new churches? What are they missing out on by chasing "safety"?

3. Our lives speak for themselves. Acts 1:8b states, "and you will be my witnesses in Jerusalem and in all Judea and Samaria, and to the end of the earth." Notice He doesn't say, 'You could be my witnesses' or even 'You should be my witnesses'. He simply says, 'You will'. So the question is not whether we (who call ourselves follower of Jesus) will choose to be witnesses of the Gospel, we already are!

So now the question is simply what kind of witness will we be? Ask yourself, 'What kind of witness am I?' Would the non-Christians in your life say that you live a life of faith, love, and generosity?

4. The Church of Antioch would become the center of Gentile Christianity for the next several years. It is our desire that "The Church of Binghamton" would be a modern day Antioch. How would it feel if we reached our goal of 50 churches in 10 years?

5. Our key thought for this week is that great sacrifice is required for great change. Is your giving still stretching and changing you or have you become comfortable in your generosity?

The Ledge - Week 8

Case Study: The Paralyzed Man

It's our bold steps of faith that bring about the greatest spiritual breakthroughs.

Solo Time:

We have gone through many scenarios of people living a life of faith. It's easy to think "well that wouldn't work for me because..." or "I'll step out in faith once I have a little more saved up..." or "I can pursue what God is asking me to once the kids get a bit older and things slow down..." God isn't asking us to live a life of faith when it's convenient, that takes zero trust! So now it's your turn. Do you have something God has been asking you to trust Him with these past weeks or a leap of faith that He's been pressing on your heart? Write an "after" scenario here, imagining what it would be like if you took this step of faith for God. What is God doing in your life ten years from now as a result? Who else would be positively impacted by this? Be descriptive!

Group Time:

Ice Breaker: What is something that God has taught you personally about living by faith these past 8 weeks?

Key Thought: It's our bold steps of faith that bring about the greatest spiritual breakthroughs.

Verse: Read Luke 5:17-26

Discussion Questions:

1. Do you have people in your life right now who will "rip a roof off" to get you to Jesus? If yes, share how you met them and attained that level of relationship. If no, share an intentional step you can take towards having those relationships in your life.

2. Read verse 20 again. It states that when Jesus saw their faith, He was moved to a response. What does this say about the relation between our faith and God's hand in our lives?

3. It's very likely that the paralyzed man experienced many emotions while being lowered down from the roof: embarrassment, apprehension, fear and more. How uncomfortable are you willing to get to see God move?

4. Our key thought this week is that our bold steps of faith bring about our greatest spiritual breakthroughs. Often, our biggest act of boldness can be sharing God's faithfulness with others. Are you equipped and willing to share your giving story with the people in your life?

5. As a final exercise, let's revisit our generosity pathway from week 1 one last time. Identify where you started in week 1 and where you are now. Celebrate that progress with your group!

Step One: Determine your current situation.

Step Two: Determine what you really believe about money.

Step Three: Accept responsibility.

Step Four: Determine what you really believe about giving.

Step Five: Take your first step on the journey to generosity.

Step Six: Live a lifestyle of generosity.

6. Let's end our time together in celebration. Share something you are thankful that God has done in your heart during this study!



TWO RIVERS

CHURCH



WWW.TWORIVERS.CHURCH