

Dave,

I'm afraid that Deb and I will probably soon be moving on. While we have attempted to be loyal servants to Christ at Harvest Bible Chapel, we have been more and more disabused of our confidence in both the direction and leadership of our fellowship. As you know (and personally supported) Deb and I requested to see the audited financials back in April. Later, Bill Ciofani and Robert Jones graciously met with us and helped us to understand the figures. What you did not know, and what we have already confessed to Rick (and hope that you will forgive) was that in March, Deb and I had become aware of the 2004 bond issuances through circumstances so colossally inexplicable that we can only attribute them to God. While we truthfully expressed our concerns regarding our general, financial condition, as well as our desire to accurately and truthfully answer questions fielded from our flocks, and in visitor reception, we reluctantly refrained from offering that we were concerned about some specific issues of large indebtedness that we hoped to either confirm or refute through an examination of the financial statement. As I also wrote to Rick "The size of the suspected issue made it a practical certainty that the numbers were being kept confidential from the fellowship, and we weren't confident that our request would be honored if we were completely candid. For this deception, we do sincerely ask your forgiveness.

Dave, we understand that we are an elder "governed" or led church, but we as members of the fellowship have biblical responsibility for how and where we allocate our personal resources, and we cannot make informed decisions if large matters of church finance are withheld. We understand that some may assert that the money all belongs to God, but we have as believers, individual responsibility for the exercise of our prerogatives regarding wise stewardship. In Acts 5:4, Peter said to Ananias, "While it remained unsold, did it not remain your own? And after it was sold, was it not at your disposal?" If an apostle as thick between the ears as Peter recognized believers' rights and responsibilities of temporal ownership, shouldn't we?

We've also heard it argued that information regarding our corporate finances cannot be responsibly shared with the less spiritually mature. If this is the primary consideration which has prompted the exclusion of the fellowship from knowledge of church business decisions since September 2001, we're hopeful that the following may be considered:

In John 15:15 Jesus said "No longer do I call you servants, because the servant doesn't know what his master is doing; but I have called you friends, because all that I have heard from the Father I have made known to you." This statement was made before Pentecost. The newest believer at Harvest is indwelt by the Holy Spirit, and as such enjoys greater spiritual maturity than did "The Twelve" at the time of Christ's statement. Also to extend the logic of withholding financial information based on Christian spiritual maturity, no advice from "non-believing" consultants, attorney's or bankers could have been included in any financial processes either.

While we don't dispute that it is imprudent to shout fire in a crowded theater, or for that matter, to make "after the fact" announcements regarding major indebtedness without

careful consideration of how and when to speak, we don't believe clarification of our financial position is primarily a spiritual issue, and shouldn't be handled entirely as such. Neither can we condone withholding of this information largely for fear of the consequences of disclosure.

Dave, Deb and I (and a whole lot of other folks) were led to believe (either explicitly or implicitly, and we've saved most of the original printed information and website pages strongly suggesting the former) that Harvest was undertaking a \$21.5 million build-out of RM, Elgin, the camp and the school, and that we were "in no hurry" but would wait for God's provision, and would build as the funds became available. Instead, almost immediately the elder board began a process of lining up huge amounts of financing and entering into long and short-term indebtedness on God's and the fellowship's behalf that continued until March of this year. Disappointingly, we recently learned that early in the process the expected price tag for our "opportunity" was actually anticipated to be in the range of \$30-\$40 million.

Most amazing and terrible to us, was Pastor James' letter of April 10, which said "we may need some bridge financing until all the pledges come in"; a statement that was made subsequent to our fellowship having already assumed (in one form or another) \$64.475 million in indebtedness. Elder, we're simple folks, and we like things to be simple. For us, yes means yes, and no means no, and our dearest friends don't cross their fingers behind their backs when speaking with us or try to manipulate us through words or by withholding information. We're heartbroken, that it was apparently concluded that Harvest Bible Chapel as an entity, is of more value than the original fellowship and unity of believers that originally made it possible. Remember our mutual concerns about "pennies on the dollar"? This is just the logical extension of that method of communication.

We just can't get our minds around the concept of selling all our real property wholesale to banks and then buying it back at interest, without at least informing the fellowship of where their future tithes and offerings will be going. There is a fundamental issue of trust that has been violated, and it's not about money; last time we checked, God has plenty. It's about intimacy, and unity, and agreement and understanding and truth. Without agreement there is no unity; without understanding, there is no agreement; without truth, there is no understanding, and without trust, truth is neither spoken nor believed. Dave, what we warned you about on January 31, 2005 has come to pass. We now are truly a divided church, a church divided by secrecy and mistrust. It doesn't matter that the vast majority of the fellowship isn't aware of the situation. The elders and deacons are, and that knowledge effectively separates you from others in the fellowship who have been denied this knowledge.

If a married person commits an act of infidelity, it isn't necessary that the other spouse ever become aware of the act for the intimacy in the marriage to be damaged. As long, as a secret exists between the two, intimacy is limited. We would ask you and any of the other elders; although you are assuredly the financial heads of your families, which

of you would completely refinance your home, or mortgage your retirement funds without first, at least, informing your wives? We would hazard to say none of you. And why? Because a decision of this nature directly effects your wife, and while you have responsibility for the final decision, it would be disrespectful to willfully deny her knowledge of your shared financial future.

Brother, we'd like you to consider the attached verses. They all speak to the value that God places on unity in his family. More than anything else, we have sought to be guided by these Scriptures in this matter.

We also sought godly counsel from outside the church whenever possible, so that our concerns if unfounded would not adversely effect the fellowship. In addition to being guided by the writings of godly men like Dr. Stowell, Alexander Strauch, and John Piper, we also personally contacted recognized experts in church governance like Mark Schmucker of 9Marks, in Washington D.C. and Dr. Gene Getz of North Plano, TX who we understand has graciously guided Harvest in the past. No source that we referenced or personally contacted would (theoretically) endorse secrecy of this magnitude in issues of finance, and all warned us of the potential consequences to church unity.

Dave, we're convinced that Harvest has abandoned her first love, in favor of something flashier, and more enticing, and is in desperate need of a heart transplant. It's become increasingly difficult for us to worship under these conditions, and to "be persuaded" by leaders, who we believe have disrespected and mislead us, but still rely on us to support them and their decisions while ministering to others. We have attempted to shepherd a few of you shepherds over the past few years, as we've felt led by the Holy Spirit, but now we feel that our responsibility in this ministry has been largely discharged.

As a personal favor, we would ask that purely as friends, and not as elders, you and Rick and any other elders you'd care to invite, meet with us privately as soon as possible perhaps to share a meal, so that we can share our thoughts in a more collegial, and less formal way. Dave, we truly love you guys, and don't believe that you counted the cost of growth and deliberately decided to injure us (and who knows how many others) while pursuing your future vision of Harvest, but this has been an actual result of the choices that have been made.

A time came for Paul and Barnabus to part company, and pursue separate ministries, and we trust that our future ministries as well as yours and Rick's will be blessed by a clear and amicable parting of the ways.

Jeff