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- About Harvest
- Get Connected
- Ministries
- What We Believe
- Adult Small Groups
- Volunteer Opportunities
- Seize the Opportunity

FREQUENTLY ASKED QUESTIONS

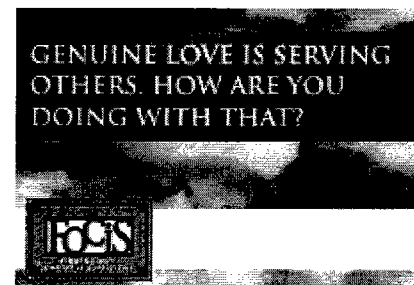
[Home](#) > [Frequently Asked Questions](#)

Frequently Asked Questions

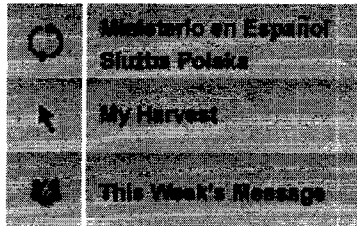
Questions asked at the Information Meetings, October 15-30, 2003. Click on one of the topics below to skip to a particular topic.

- General Questions**
- [HBC Rolling Meadows](#)**
- [HBC Elgin](#)**
- [Camp Harvest](#)**
- [Harvest Christian Academy](#)**

General Questions
Q. What about giving appreciated assets?



- [Elgin Worship Center Construction Web Cam](#)**
- [Camp Harvest for All Seasons; 3-10-06](#)**
- [Construction Update: Camp Harvest 3-1-06](#)**
- [Construction Update: Elgin Campus](#)**



- Harvest Bible Chapel
- [Rolling Meadows Campus](#)
 - [Elgin Campus](#)
 - [Niles Campus](#)

A. Please talk to Fred Adams. He will be happy to answer the question or guide you to another leader who will be able to help you make the best decision with that.

Q. What measures have been taken to ensure that the money that is given is used wisely?

A. First of all, it's against the law to collect money for something and then spend it for something else. The total question is not only what will it be used for but also will it be used wisely. We're working hard to be frugal with the resources that are given to us.

Secondly, God has brought a man into our church that will be an owner's representative—that's the person who works with the construction company that we're going to be working with. He's already saved our church a couple of million dollars more by lowering the price. He's nearly donating his time compared to what he normally makes for a project like this.

For example, he came in and sat down with our architect and encouraged us to build a pre-engineered building in Elgin. This concerned our architect because he did not want to compromise the quality of the structure. So, our owner's representative brought in an international firm that specializes in pre-engineered structures. It won't change the quality of the building in any way, but that decision by itself will save Harvest a couple million dollars.

Additionally, a family that started attending Harvest within this past year said that the Lord laid it on their hearts to donate all of the crane time for erecting all of the steel for these projects. These are some of the exciting ways that God has provided and helped us be good stewards of His resources.

Another way that we will save money is by using volunteer labor everywhere that we can use volunteer labor.

Q. What about raising money through alternative fund raising things?

A. Harvest has never done alternative fund raising things because generally speaking, that's collecting money from people who don't know the Lord to pay for the Lord's work. Our leaders don't feel that the churches that raise their money through bingo and bake sales ever teach their people about the joy of a freewill offering. And so this is really what we feel

12-14-05

Construction Update: Camp Harvest 8-30-05

Construction Update: Camp Harvest 8-16-05

Construction Update: Elgin Campus 7-13-05

Construction Update: Camp Harvest 6-30-05

April 20, 2005 Letter from Pastor James

November 18, 2004 Letter from Pastor James

October 22, 2004 Letter from Pastor James

Key Dates

Opportunities

Vision

Frequently Asked Questions

God has called us to.

Q. Is the church open to donations?

A. The church is very open to donations. We've already had nearly 100 thousand dollars of school supplies donated to us— desks, books, blackboards and overhead projectors. There are a lot of exciting things going on that should be confirming to us that God is leading us. Where God guides, God provides.

Q. How are you being protected by contractors who go over the time limit given to get the project done?

A. The contractor that we've negotiated with is the Leopardo Company. They're going to be building all the projects that we build here in **Rolling Meadows** and in Elgin.

They've accepted two things that we were adamant about.

1. There will be financial penalties for not finishing on time, because we're not going to let this drag out and spend the Lord's money foolishly.
2. Our contractor has accepted a guaranteed maximum price (GMP). This was guaranteed at the beginning. Those are some of the things we're putting in place to make sure we're responsible stewards of this and this project doesn't cost more than expected.

Q. What about time, talents and abilities? Please tell us about what the church needs in addition to money.

A. It depends on what the category is. Administration and know-how relative to the Christian school should be directed to Rick Donald. Building know-how and knowledge of finances and a willingness to serve in that capacity should be directed to Fred Adams. People who have knowledge of construction would be welcome to volunteer in helping build the camp in Michigan, but due to union issues, they cannot in Chicago. We have hired a construction contractor to work in Elgin and **Rolling Meadows**.

Q. Is there anything our church is doing in lifestyle changes so that we can direct more of the money to the campaign?

A. The answer is yes. Although we have always kept our spending under budget, this is the first year that we have kept our spending significantly under what we are collecting. We did increase our budget this year due to the fact that our church is growing, but we are trying to be restrictive in our spending and setting aside money for the parts of the campaign that are already underway.

Q. Is there a sequence as to what order the different parts of the campaign will be accomplished?

A. Yes there is a sequence with the **Rolling Meadows** campus being the priority. The other thing is that the funding isn't all needed at the same time. We haven't even completed the zoning process in Michigan, but we hope to have that done fairly soon. We will move forward on these as funds and zoning dictate.

Q. Is the church going to borrow more money than the campaign goal?

A. Our leadership is committed to not putting the church in a difficult situation. We are not in a big hurry. We want to attempt big things for God and work hard and see what happens, but we are sure not going to put our church in a bad position financially. You can be very confident about that.

Q. Can we designate our pledge to a specific project?

A. The answer to that is no. Our elders and **deacons** talked about that for a long time and felt that doing that would create a spirit in our church that we don't really want. And if that means we raise a little less, we're okay with that. For one thing, we want there to be a great unification between the campus in **Rolling Meadows** and the campus in Elgin.

For instance, there are people in **Rolling Meadows** who are going to help fulfill the vision in Elgin. But at the same time we have a very strong sense that sometime in the future we are going to have to buy property across the street in **Rolling Meadows**, and potentially even put a parking garage there. And I'll guarantee you that the church in Elgin is going to help pay for that here.

We don't want people who are all about just the camp or the

just the school, but we want to be all about the Kingdom of Christ. So focusing on the part of the campaign that will most benefit you or your kids isn't what we want. Personal preferences need to be secondary to knowing that this is the work that Christ has entrusted to us together and we are giving because we believe in the ministry that God is doing here.

Q. Will any of our other church plants be involved in this campaign?

A. No. We remember very well what it was like being a church meeting in a high school. The big dream of the church plants is that someday they will have a building of their own. We don't want to injure their capacity to do that in any way.

Q. How is this campaign going to affect our missions giving?

A. It's going to affect our missions giving in an incredibly positive way. We also addressed this question when we moved from the high school to the warehouse, and many people were rightly concerned. But we found that our missions giving has increased from \$150,000 (in 1995 when we moved into our current building) to well over a million dollars per year (currently) due to the expansion of missions base.

We believe that the same thing will occur as a result of our Elgin expansion reaching more people and our missions base will expand that much more. We are also really excited about the Christian school, because we're going to raise up some missionaries. After all, missions isn't about the money, it's about the people. Our leaders really see this as an expansion of our base, so that we are able to support a more dynamic missions ministry in the future.

Q. With regard to the 10-year vision to plant 10 churches within 10 years, how does this fit within the campaign? And what about the plan to move east or plant a Chicago Harvest?

A. That vision is still underway. It began in 1999 and we have already planted six churches in four years. On Easter Sunday, we launched **Harvest Bible Chapel** in Oakville, Ontario. Our two main focuses for church planting right now are the

Toronto area where there is a great need, and Chicagoland.

And in terms of the church plant in Chicago, God provided the former CrossWay Baptist Church in Niles (one block north of the city of Chicago) in April 2004. Our immediate plan is to make that another campus of the church in **Rolling Meadows**. It launched on Easter Sunday, April 18, 2004. The long-term plan is to make that a church plant after God raises up a senior pastor for that church—we have to have the right person to lead the church. We are discussing it, praying about it and the Lord is working in some peoples' hearts about that a church plant in Chicago.

HBC Rolling Meadows

Q. I know Pastor James has a great staff and great back up, but I am concerned about how he will continue to preach four services each weekend? How will he keep up that pace?

A. James and Kathy have thought through pretty seriously the commitment that it would be to preach four times. And one of the reasons why we are building such a large worship center in Elgin, God willing, is so that we will never need to have more than one service there. We are planning for 5,000 seats and the "shell" that we are building could hold up to 7,500 people.

The reason we are planning for such a large worship center in Elgin is so that we can continue with our strong commitment to **Rolling Meadows**. The plan would be to hold three weekend services—one on Saturday and one on Sunday in **Rolling Meadows** and one on Sunday in Elgin.

We do have a great staff, and Pastor James says that he doesn't think we've ever been at a better place in being able to balance things than we are right now. He has very few speaking commitments outside the church and he's not writing any books right now. He's just ministering to and caring for our church.

Q. How did Harvest come to the decision of having Elgin be part of a dual campus rather than a church plant?

A. That is a complex question. For about the last three-and-a-

half years, we've talked about relocating this church. One of the reasons that we needed to think about relocation is that we have almost 10 million dollars of equity in our current building that the Lord's people have given in years gone by. We never dreamed that we would not have to sell this in order to go somewhere else. How could we just leave that money?

So when the Lord gave us this new facility in Elgin, there were a substantive number of people in this church who did not feel that God was leading us to move that far west. The elders really listened to that. So we believed that this was God's answer to that prayer, since He gave us the Elgin property for free. That way we wouldn't have to sell our **Rolling Meadows** property in order to relocate. We could continue to expand our base and reach more people, but still have a congregation here. That coupled with the fact that there are about six or eight churches around the country that we really respect who are doing that exact thing. God is doing this in a number of churches. Their example really opened our eyes to the possibility of a two-campus church.

HBC Elgin

Q. When are we going to start having church at the new facility?

A. Fall of 2004 in the existing building. We currently have four services. We'll probably cancel one service in **Rolling Meadows** and add one in Elgin. That will be the first move. Then, we will cancel another one in **Rolling Meadows** when the worship center in Elgin opens up—probably in 2006. We want to get back to two services in **Rolling Meadows** and one service in Elgin. James and Kathy have agreed to do four services for about the next two years.

Q. Why are we building a 5,000-seat worship center?

A. We only have 2,200-2,300 seats in **Rolling Meadows**, so we're building one big enough for 7,500 seats. The reasons why we're doing that is because Pastor James only wants to preach one time per weekend in Elgin and want to maintain his commitment to preaching at least two times in **Rolling Meadows** every weekend. We're hoping to move out enough people in Elgin so we can go back to two services in **Rolling Meadows**.

Q. When is the church in Elgin supposed to be completed?

A. First of all, we hope to begin services there in the fall of 2004, in the existing building. Then in 2006, we will be pretty excited about having church in the completed worship center out there. We hope to break ground for that building sometime in the summer of 2004.

Camp Harvest

Q. Is there anything I can do to help up at the camp?

A. Our youth group will probably be doing some things post-campaign to raise money for equipment for the camp and things like that. But the main thing you can do now at the camp is just go and get your life changed

The other thing is that you can go to the camp and work as a volunteer. Volunteers did most of what has been built there already. We're really excited about the opportunities that are going to be part of the camp.

Q. Is the camp going to be available to other church plants?

A. Yes some have already used it and others plan to use it in the future. The Christian school will be available to the families in the church plants as well—but there will be no cost to the church plants for building and developing the facilities.

Q. I had read in a newspaper out in Michigan that did not give a very good report from the community surrounding the camp. It talked about a conflict over zoning, and concerns about noise and other issues about using the land for a camp. What's the heart and what is the response behind the scenes to these concerns so that we don't do damage to the work of God?

A. We want to be in community with the people who live there and have a good testimony for Christ. Which we already have there. There are a lot of people really excited about having a camp there and the ministry that we're going to provide in the area. One of the things we did in August 2003 was to distribute flyers all over the community that invited anyone who wanted to come to the camp. We offered tours, had a free barbeque, welcomed people and reached out as best we

could. We wanted to let them see the property and get to meet some of us face-to-face.

Anytime you step out to do something for God, Satan steps forward and says "not in my territory." So there are going to be some battles, and we shouldn't shrink back from that. But we are pursuing it through the legal channels patiently, rather than forcing it on them, and we're doing some things to try and graciously build bridges. We'll have a camp there in God's time.

Harvest Christian Academy

For more complete information on Harvest Christian Academy, please go to www.harvestchristianacademy.info.

Q. What is the vision for the Christian school?

A. Foundational principles of the school will be based on accredited, academic excellence and biblical integrity. And so the teachers will have to be accredited. That means they have to be recognized by the state of Illinois.

Secondly, we have many teachers who are accredited in our church. It is unlikely that we would go outside our church in hiring teachers for the school. Most of the teachers will come from our church family, accredited, devoted to Christ, and capable of providing the academic excellence we're looking for our school.

Q. Are we collecting resumes right now?

A. We are accepting names resumes right now and if you're interested in submitting your name right now, we'd be more than happy to hear from you. Please contact Dr. Julie Giardino, the Lower School principal, at 847-214-3500.

Q. Are you just accepting teacher resumes or are you accepting all employment applications concerning a school?

A. All kinds of employment that would be related to a school would be welcome if you submitted your name. And if you've been around Harvest for any time you will know that the vast majority of people that we hire from within our own church. That's just a good thing to keep in mind that we're always looking for the Lord to meet the needs of the church. That's

the whole idea of gifts isn't it? That God's entrusted to our own church the gifts to undertake the ministry that He wants us to do.

Q. How is the school going to roll out?

A. Preschool through sixth grade the first year in Elgin and preschool through third grade in **Rolling Meadows**. Then quickly and aggressively rolled out after that in Elgin. To make a public statement about it would be a little premature. Doug Olsen, our pastor of education and extension and his team of leaders are doing a great job and right now completed 170-page booklet the elders and **deacons** will review. The book has all the financials and the forecasts in regard to the Christian school and all that's going on with that.

Q. Will the school involve scholarships?

A. Yes. None of this funding goes to scholarships, but they will be available. More information will be available after final zoning approval.

Q. I have noticed that there is a Christian School close to the Elgin site. Has Harvest had any contact with that school, and what is our relationship with them?

A. Before it was even public that we had been given the Elgin property, we went and met with the leadership of Westminster Christian School. We have a great relationship with them. They have an outreach into many of the neighborhoods near our site. The Christian school there is really a good school and quite dynamic, and even some in our church send their children there. Harvest Christian Academy is more for the families in our own church, and not an outreach school for the community at large.

Some of our leaders already met with all of the churches in the area and let them know that it was our desire to partner with them in the work of Christ in that area.