

Please forgive the length of this overlong narrative, but our time at Harvest, provided many lessons, that the reader may find of use or possibly at least a comfort. Although, we certainly weren't the first to leave HBC voluntarily we didn't leave silently or accompanied by the sound of a slamming door. We attempted to speak the truth in love, and although we didn't succeed in changing anything, we tried, and hopefully that counts for something.

My future wife Debbie and I arrived at HBC in 1997 and 1999 respectively. Deb and I hadn't met yet, but we both found HBC to be an exciting place to grow spiritually and to be involved with various ministries. Between the two of us, we were active in everything from story-telling for 2 -5 year olds, usher supervision, small group leadership, small group coaching, flock leadership, crisis pregnancy support and hosting the 9:00 a.m. visitor reception and a handful of other things.

To say that we were totally on board with the "Harvest" vision and mission would be an understatement. We respected and loved the pastors and elders with whom we served, and trusted them all implicitly.

Things moved along smoothly, without even a hint of disquiet, until the news of the purchase of the camp property in Michigan was announced. On the face it looked like a really great opportunity, but the "oft" repeated "mantra" that the property was acquired for "pennies on the dollar" raised some red flags in our minds.

It must be understood, that our backgrounds may have contributed to our curiosity at this point. Deb comes from an insurance background that included claims, and at that point I'd been an investigator of one variety or another for over 20 years. Both occupations require attentiveness to seemingly inconsequential details that may indicate deception and require further inquiry to reconcile incongruities and inconsistencies. .

In this instance, we were both mildly curious, and as we had been taught at HBC, we took our questions directly to an elder. The first elder we approached denied knowing the actual price of the property, and we were referred to a second and then a third elder with identical responses.

At that point we became concerned, and we contacted the county offices in Michigan where the camp was located to obtain the details. Please bear in mind that at this point, Judy VanKampen had not "forgiven" the balance of the mortgage and the sale price reported to the county was listed as \$3.75 million. Please see the "document's" link above to view the relevant documents..

With this revelation, "Pennies On The Dollar" took on a new meaning when we realized that based upon the available public records, we were talking about a price that was apparently more than fifty pennies on the dollar. To us, this seemed a little disingenuous, but because we were "Harvest All The Way" types we put our concerns away and thought no more about it.

As time passed however, we began to see other things that seemed a little unusual and also noticed that less and less information about HBC's daily operations were being shared with the congregation.

I'd like to add at this juncture, that in September 2001 Rick Donald sent out a letter to the congregation that outlined a proposal to modify the church's constitution. The letter explained that according to a literal interpretation of HBC's constitution of that era, church leadership was required to call "business meetings" for a variety of reasons, some of which were very insignificant and mundane so we were being asked to approve an amendment that would release the leadership from this burden at an upcoming special business meeting. It all sounded very reasonable and despite Deb's misgivings we and the vast majority of the voting membership approved the measure and the constitution was changed. Note, Deb saved a copy of the letter.

What we didn't foresee, is that this would be the last business meeting that would ever be held at HBC and that from that point on James's maxim, "The business of the church, isn't the business of the church" would define the scope of future communication regarding "church business" with the membership.

Over the next year, we began to have some serious concerns about the course that HBC was taking, specifically regarding what was taking on the appearance of a developing chasm between the congregation and leadership so we began to write an open letter to the elders outlining our concerns. On January 31, 2005 we had a very congenial meeting with one of the elders where we explained our concerns and presented our letter along with our blessing to do with it as he thought best. [\[Please see "Elder Letter \(31 Jan 2005\)" under "The Documents."\]](#)

During the Christmas Season 2005, we hosted a party for our HBC friends, and one of our friends approached me and asked about James' "mansion". This was the first I'd heard of such a thing, although I did hear James' announcement that the MacDonald family had moved, but remained in the "Palatine area" and had purchased a home that had never been listed for sale for roughly 20% below market value. Inasmuch, as Deb and I were flock leaders, we assumed that if there was anything more to the story, we would have been informed so we could respond appropriately.

A few weeks later however; I received a phone call from my sister telling me that James was the topic of conversation on the WGN radio "Kathy and Judy" show and that I should tune in immediately. By the time I turned on the radio however; the conversation had ended.

It may seem a strange coincidence that I had formerly attended church in Rolling Meadows with Kathy O'Malley in the 1980s, and we were familiar acquaintances although, not close friends. I picked up the phone and a couple of minutes later I was talking to Kathy, and after catching up a little on families etc. I asked her what the conversation about James had been about. Kathy then told me that February 2006 issue of Chicago Magazine had featured James' and Kathy's new home in Inverness in an

article that reported that the home had been purchased from Senator Peter Fitzgerald for \$1.9 million. It may seem a stranger coincidence that I went to high school with the Senator and his older sister and knew where the Senator's home was located.

Kathy tried to get me to comment on the price and purchaser of the home, but I quickly disengaged myself from the conversation and hung up before I might say something I'd later regret.

To say that Deb and I were surprised at this disclosure would be a fair description, especially since the Seize the Opportunity Campaign was in full swing, and we along with many of our friends had pledged sacrificially and were cutting financial corners in order to fulfill our pledge.

The following Sunday, we spoke with Rick Donald who initially told us that this was really a non-issue and people might only become upset because of the "zip code" of James's new home. At that point, I told Rick that I was familiar with the Fitzgerald family and Senator Fitzgerald's home and that we thought that under the circumstances the purchase of this particular property at that particular time was at best in poor taste and at worst might call James' judgment into question. Rick tried to reassure us by saying that the elders had approved the purchase of the home and had no problem with it. We didn't know at that time that reportedly, with the exception of Rick, limited information about the house had been shared with the elders and only Rick had reportedly seen the house prior to the closing.

That day we went home discouraged and over the course of the next few days composed a letter to Rick explaining our concerns from a biblical standpoint. No reply from Rick or James or any other elder was ever received. [Please see "A Letter to our Brother" under "The Documents."](#)

Some days after our conversation with Rick Donald, while she was internet searching for background on James' new house, Deb ran across something that she wasn't looking for; a "cache" file referencing a proposed \$15 million bond issuance for HBC. The original web page no longer was available so we wrote down what information was available and did a little research to find out what State agency would be involved with sort of thing.

The next day, I called downstate and spoke to a very helpful and friendly woman named Berger who told me that it was amazing that we had stumbled upon the "cache" because the actual web page was taken down nearly two years earlier. She went onto explain that HBC had applied to issue State endorsed bonds in the amount of \$15 million, but that the application had been denied because of the proposed ecumenical use of the funds.

Deb and I digested this information and based on our belief that James is afflicted with sub par tolerance of the word "NO" we concluded that if frustrated in this attempt to secure financing, he would almost assuredly look to other sources. Within a half hour of internet surfing, we discovered bond issuances of \$12 and \$14.715 million dollars along

with the documentation of the terms of the bonds.

This entire issue was very upsetting to us, because we had pledged to the “Seize” campaign, with the common understanding (based upon James’ verbal and written statements that we were going to refurbish Rolling Meadows, and build out the camp and Elgin campus with the pledged \$21.5 million “as the funds became available” and that the financial welfare of the church would in no way be imperiled.

Largely because we had completed the nine month “Flock Leader Class” that included reading numerous “suggested” books on church polity, we were beginning to feel misled and possibly even betrayed by the HBC leaders whom we had trusted.

We reasoned that our next step should be to confirm the information that we had obtained by requesting copies of the 2004 and 2005 audited financial statements, knowing that if this kind of indebtedness was incurred in the 2004 fiscal year, it would be reported in that year’s statement. This didn’t seem like a big deal to us since the church had always promised that these records would be made available upon request. We were again mistaken.

We requested the documents, and the following week, during the usual time of the weekly elder board meeting, Rick Donald called our house on speakerphone and spent over a half hour questioning Deb about why she wanted the “financials”. Deb remained composed despite suspecting that the entire elder board may be listening to the conversation, and steadfastly maintained that we were just being responsible “stewards” and couldn’t understand why this would be such a “big deal”.

Eventually, Rick agreed that we could see the 2004 audited financial statement but told us that the 2005 statement was delayed and had not yet been completed. We were further told that we would be permitted to “examine” the records after the 11:00 service the following Sunday in the Visitor Reception Room.

After the second service Bill Ciofani and a very nervous, sweaty and uncomfortable looking Robert Jones arrived with the records. Deb being, (by a wide margin) the more familiar with accounting and the more financially savvy spouse reviewed the records with Robert, while I had a fascinating conversation with Bill about the Civil War.

During her examination of the “financials” Deb immediately located the section of the record that reported a roughly \$27 million increase in HBC’s aggregate debt during fiscal year 2004. By this point, Robert Jones was thoroughly unnerved and when Deb stood up and announced that she was going to make a copy of the “financials” he said nothing, but instead docilely followed her to the copy machine. While they were out of the room, Deb gently asked Robert if he understood that the congregation should be told of the situation, and he silently nodded his agreement.

After the conclusion of our on site inspection of the “financials” we went home where Deb continued to digest the information included in the copied records that we had been

so generously given.

For the record, we subsequently did contact Rick Donald via email and confessed that we had not told him the whole reason for our request to see the “financials” and asked for his forgiveness. We also took the time to explain that we had been concerned that because of the apparent secrecy surrounding the issuance of the “bonds” we might either be denied access to the financial statements or be shown redacted records that didn’t include the information that we suspected that we might find.

For those reading this who in the intervening years may have requested access to HBC’s audited financial statements only to be denied, I’m sure that you now understand why these documents are no longer released to the congregation. You can lay the blame at our feet if you so choose, although it’s my personal opinion that those who prefer to keep these things secret likely share the lion’s share of the blame.

For reasons that I still can’t adequately understand or explain, Deb and I suspected that the 2004 bonds may not be HBC’s only unpublicized indebtedness so we continued looking. Over the course of several months, we located the majority of the real estate related documents posted by Scott and Ryan on this site, as well as a few others that cropped up from time to time in the past 5 or so years.

Being in possession of information of this type was humbling and frightening for both of us. We wanted to trust and follow HBC leadership, but we had significant evidence that important information that in our opinion the congregation was rightfully, morally and biblically entitled to possess was being withheld. We also knew that our actual knowledge and direct experience with Church polity and finances were limited so we sought godly counsel from sources outside HBC .

After reading more books and online resources on church polity and related subjects we contacted the Executive Director of 9Marks of a Good Church, and Dr. Gene Getz of Plano, TX; a highly respected and even revered pastor and expert on large churches.

In a nutshell, all of our research as well as the two men identified above informed us that keeping indebtedness of this (or any) magnitude a secret from the congregation is never appropriate, and in the case of elder governed churches also extremely dangerous to the health of the elder board and consequently the church at large.

Both of the men who graciously spoke to us, also advised us that from a biblical standpoint, we had no choice but to humbly and lovingly confront church leadership with the situation and request that they redress these grievances. We were also advised that inasmuch as this route effectively short-circuited “Matthew 18” we must be prepared to quietly leave if church leadership did not agree to come forward and inform the congregation of the entire matter. [\[Please see “Elder Letter \(31 May 2006\)” under “The Documents.”\]](#)

We did as we were instructed, and after sending another letter detailing our concerns

about the “debt” we had a personal meeting with an elder and 48 hours later, a semi-private, Saturday morning, breakfast meeting with James MacDonald and his father that was held at James’ request in a local café near his home.

You may find it interesting to note, that on the morning of the meeting, James began calling our home around 6:00 a.m. and was somewhat surprised and irritated that I wasn’t home and also that Deb didn’t immediately know who was on the other end of the phone. During his first call James told Deb that he hadn’t been able to sleep because of the letter that we had sent earlier in the week so neither should we.

Deb explained that I was at a men’s bible study another local church and that I wouldn’t be home until around 8:00 a.m. James kept calling back over the course of the next two hours and when I reached home; I spoke to James and agreed that we’d meet him for a late breakfast.

During the meeting we discussed not only what we understood at that time to be a debt well in excess of \$65 million, a lack of leadership transparency and accountability, his residence, and his personal treatment of HBC staff members.

At the conclusion of our “breakfast meeting”, James promised to make an announcement about the “debt crisis” before Father’s Day (presumably 2006 since it was only a few weeks away) and we parted amicably.

Please understand, that when I write that we parted amicably, this doesn’t mean that the entire meeting was delightful. James was alternately, charming, impatient, dismissive, condescending, and sometimes just plain rude, and we noticed that during those times when James was at his most abrasive, his father would stare out the window and sometimes “tear-up” a little.

At one point in the conversation, Deb told James that she had been witnessing to her employers who were a billionaire and millionaire respectively and who were highly suspicious of “mega-church” pastors and television preachers. Deb explained that although she understood that James was biblically free to buy any home that he might choose, his choice in this case had unintended consequences and had damaged her personal testimony with her employers. “James replied, “ I’m sooooo sorry that I ruined your witness”. He then followed up this statement by telling us that we didn’t “have a fully orbbed theology of wealth”.

James’ pronouncement about our lack of “fully orbbedness” was followed by a stunned silence during which I didn’t tell him that I thought that he didn’t have “fully orbbed theology of good manners” and possibly also of telling the truth.

I should mention, that out of respect for Vern MacDonald, Deb and I both moderated our comments and questions so as to not unkindly cast his son in a bad light in his presence, but this came at the expense of not speaking candidly.

After our meeting, as Deb and I walked back to our car, we briefly discussed what had just transpired, and agreed that James was in no way persuaded by our arguments, and

that we also had an uncomfortable feeling that he may not process events and information in exactly the same way as less important people might, and that the Holy Spirit seemed to be conspicuously absent from his words on this occasion.

We learned that the next day, James temporarily abandoned his ongoing sermon series and instead preached for three weeks on “unity” and why it’s important not to listen to any questioning or criticism of church leadership. I think that it’s also fair to mention that Father’s Day 2006 came and went without the promised announcement about the “mega-debt” although we have checked each Father’s Day since 2006 just in case James wasn’t being specific about which Father’s Day.

After we resigned our membership on June 2, 2006, we told the vast majority of the people who asked about our departure that we had decided that we really needed to attend a smaller church, and this was generally accepted. A few of our closest “friends” however, insisted on hearing the actual truth. Of those whom we told the truth and/or also showed the financial documents only a small number remained loyal friends, while others angrily denied the reality of our story and dropped us like a bad habit.

Those in the second group also told us that God must be blessing Harvest; “just look at how many baptisms they had last year; just look at how many professions of faith took place at Harvest last year, just look how many more people are attending each year” etc.

We would then gently try to remind our detractors that neither Harvest or James MacDonald nor baptisms have ever “saved” anybody and that this is entirely the work of Jesus and the Holy Spirit and that God could have ordained to save these souls anywhere and that it was only God’s good pleasure and grace that it happened to be at Harvest and that if the number of attendees and campuses were accurate indicators of successful ministry then Jesus, the apostles, John Newton, Jonathan Edwards and countless other faithful servants of God would be some of the biggest failures in the history of the Church. We quickly learned that this was not a popular line of reasoning in this context.

It literally took about 18 months before we stopped having nightmares about HBC and James MacDonald in particular, but eventually, we did succeed in leaving most of the feelings of betrayal behind. I should also like to mention that almost all of our “lost friends” have also left HBC since June 2006 most, for reasons very similar to our own, and most of these were kind enough to re-contact us to say that they now understood why we departed and that they were sorry for the way that they reacted.

Before we left, we told one HBC elder that it was going to be impossible to keep the “debt” a secret forever, because there were two opposing sides that would be motivated to bring it into the light; the first being Satan, who relishes few things more than revealing nasty secrets kept by the Church, and Jesus who will not tolerate

indefinitely any form of deception or beguilement committed in His Name.

To us, this existence of this web site and Blood Stained Ink is reassurance that the Holy Spirit has been moving at HBC and quietly and gently alerting many members

and attendees that that something isn't quite right and that it may be wise to worship elsewhere.

Please do not conclude that we bear James or HBC any animosity; we don't, although, we do disapprove of, and in some cases even detest some of the things done by James and HBC under his leadership. We continue to pray for him although, at times we leave the details to the Holy Spirit, and trust that in His time God will reconcile all of this mess.

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For you who may question our motives for telling our story; we have learned the hard way that silence about problems in the church doesn't protect Christ's church from dishonor, or promote unity, or make the problems go away. We also wanted to explain that we while we didn't leave silently; we first exhausted all reasonable and biblical avenues to address and confront the issues of which we had become aware before our departure. As members of the "Body" we all share responsibility for the welfare of the church and for any knowledge that we possess of problems in the church. Consequently, when we become aware of sinful situations in the church, we are obliged to expose them and work toward correcting them. Do not be misled, this isn't just the responsibility of church leadership; it's a responsibility that we all share.

Debbie and Jeff Richardson