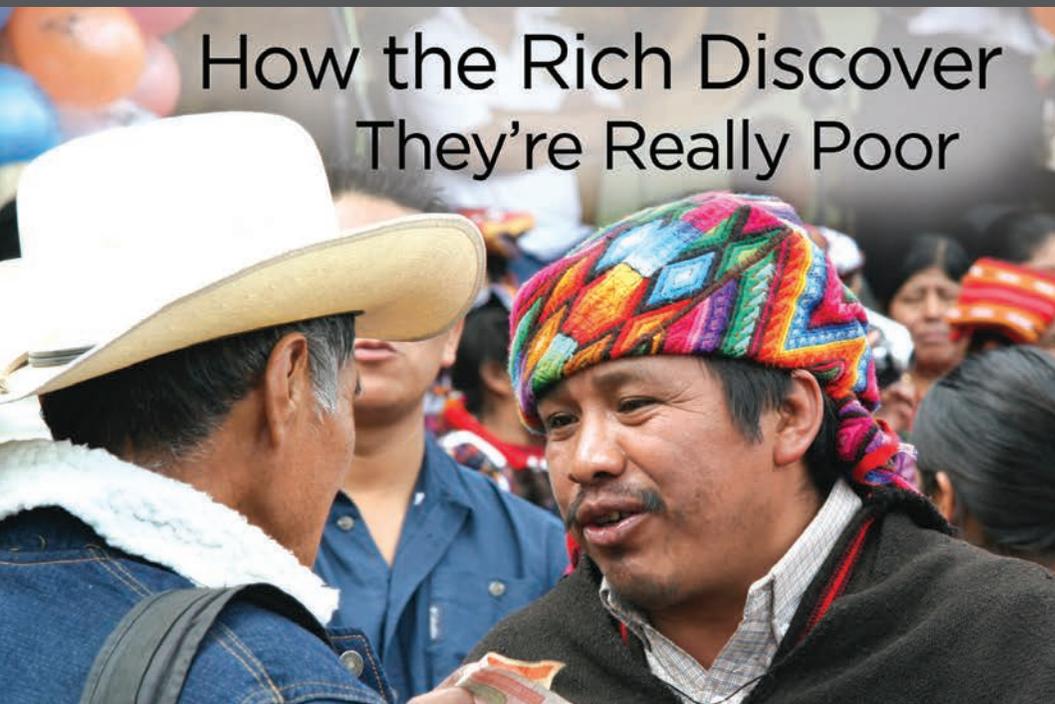




# BUILDERS

∞ Building the Kingdom. Transforming Lives. One Investment at a Time.



## How the Rich Discover They're Really Poor

### Mendham Hills Community Church

#### ADF CHURCH LOAN

Church: <i>Mendham Hills Community Church</i>
Pastor: <i>John Isemann, Jr.</i>
Address: <i>480 Route 24</i>
<i>Chester, NJ 07930</i>
Phone: <i>(908) 879-2880</i>

Loan type:
<input type="checkbox"/> Building purchase <input type="checkbox"/> Land purchase <input checked="" type="checkbox"/> Building renovation <input checked="" type="checkbox"/> New construction <input type="checkbox"/> Refinance

Ministry Focus:  
*Being Changed and Bringing Change with the Gospel*

CHURCH SPOTLIGHT:  
Mendham Hills Community Church,  
Chester, NJ

Mendham Hills Community Church (MHCC) in Chester, New Jersey, has a unique approach to outreach: before inviting their neighbors to church, they first invite them to the dump.

The community surrounding MHCC is affluent, and its people aren't drawn to

traditional service projects used to make connections. So MHCC goes a different direction—to a garbage dump in Guatemala where they build cinder block homes for the poorest of the poor. Amazingly, they have found their neighbors interested and willing to join them. They've learned that some people need to be shown the needs

of others before they can see their own: "Mission has become our best evangelistic tool to a community that doesn't have a lot of felt needs," explains Pastor John Isemann, lead pastor at MHCC. "They might not want to come to church, but they'll go to Guatemala."

(Continued on inside)

COVER STORY (cont.)

Or they might take them to an Indian reservation in South Dakota, one of the poorest places in the United States. Or sometimes MHCC brings the poor to their neighborhood by opening a house on their property to cook and serve meals and to offer shelter to the homeless from Morris County. The community works together to serve the poor, but more importantly, they make connections with the people they are serving, those they serve alongside, and, in many cases, with the One who can meet their greatest need. Without realizing it, they are doing Christ's work. They are involved in His story. And often, through these connections, they discover their own true need.

And they discover the family at Mendham Hills Community Church is right there to welcome them.

Their building, however, is not so welcoming. It's an all-brick structure with solid doors that appears closed to outsiders. Every Sunday, more than 400 people create a mob scene in the foyer. MHCC desires a more inviting space for guests, a nice cafe area where people can connect, something more appealing to the community. "We've learned that if you're going to be a missional

church, the building matters. We need to care about what this place looks like," says Pastor John. They would also like to build an all-glass atrium on the road side of the building to display children's ministry themes. "We need to change the way we look to the community and how the community looks in at us." So the church approached ADF with plans for their renovation project, "ADF has been great because they understand what we're trying to achieve for the Kingdom," says Pastor John.

These structural renovations fit perfectly with the mission statement of the church: *Being changed and bringing change*. "We see those two things going hand-in-hand. As we are transformed into the image of Christ, we can't help but be an agent of this transformation."

*"They've learned that some people need to be shown the needs of others before they can see their own"*

# President's Corner

Sharing with Larry McCooey



## GENEROUS GIVING: WINNING THE BATTLE FOR GOD'S RESOURCES



Dear Fellow Investors and Friends,

You may recall my article in the last edition of *Builders*, "The Battle for God's Resources." I wrote about the spiritual battle surrounding the funding of Christian ministry and described how the battle strategy of limiting ministry resources not only means limited impact, but also limiting Christians' growth in their wholehearted devotion to God.

I want to follow up with an encouraging word on generous giving which pastor and author Gordon MacDonald once described as "a transfer of 'wealth' (service, money, or one's personal, caring presence) from one person to another in a spirit of love, sacrifice, and gladness." I believe that this description lines up well with 1 Timothy 6:17-18:

*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us*

*with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share.*

Not many of us would probably consider ourselves rich. But if you consider yourself in relation to the rest of the world (even after different cost of living factors) using "Global Rich List" at [www.globalrichlist.com](http://www.globalrichlist.com), you might feel quite differently and read this passage of scripture in a new light. If you scroll down the site, you can also see some interesting facts that may change your perspective.

As an ADF investor, you have demonstrated generosity by investing a portion of what God has entrusted to you for building Alliance churches where lives are being transformed and His Kingdom is advanced. I know many of you also demonstrate generosity in your

giving of financial gifts as well as in gifts of service. Thank you!

May we together continue to do good, to be rich in good deeds, and to be generous and willing to share, and may we continue to encourage others in generous giving. By doing so, we can increase the impact of our personal ministries and those ministries we care about and help our fellow Jesus followers grow in their wholehearted devotion to God.

Please share your thoughts by contacting me at [presidentcorner@adf-inc.com](mailto:presidentcorner@adf-inc.com). They are always welcome.

Lawrence L. McCooey, CPA, PFS, CGMA  
President

# A MORE SECURE FUTURE. FOR YOU AND THE KINGDOM.



Open an IRA to create a more secure future for yourself, and the Kingdom. We'll help you choose the retirement account that best fits your goals, and as your savings grow so will the opportunities to support Alliance churches and organizations.

## INDIVIDUAL RETIREMENT ACCOUNTS

- Traditional IRA grows tax-deferred
- Roth IRA grows tax-free
- Maximum annual contribution: 100% of individual's compensation (up to \$5,500 – age 49 and younger; up to \$6,500 – age 50+)



BUILDING THE KINGDOM.  
TRANSFORMING LIVES.  
ONE INVESTMENT AT A TIME.

**888.878.3060**  
**[www.adf-inc.com](http://www.adf-inc.com)**

THIS IS NOT AN OFFERING TO SELL THE SECURITIES OF THE ALLIANCE DEVELOPMENT FUND, INC. NOR CONSTITUTE SOLICITATION OF AN OFFER TO BUY. THERE SHALL NOT BE ANY SALE OF THESE SECURITIES IN ANY STATE IN WHICH OFFER, SOLICITATION, OR SALE IS NOT AUTHORIZED. THE OFFERING IS MADE ONLY BY THE OFFERING CIRCULAR, COPIES OF WHICH MAY BE OBTAINED BY WRITING TO THE ALLIANCE DEVELOPMENT FUND, INC., PO BOX 63419, COLORADO SPRINGS, CO 80962-3419. PLEASE REMEMBER THAT PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS. INVESTMENTS ARE NOT INSURED BY THE SECURITIES INVESTOR PROTECTION CORPORATION (SIPC), THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), OR ANY STATE OR FEDERALLY REGULATED GOVERNMENTAL AGENCY. THE SECURITIES WILL BE OFFERED AND SOLD ONLY TO OR FOR THE BENEFIT OF PERSONS OR LEGAL ENTITIES OF THE CHRISTIAN AND MISSIONARY ALLIANCE (THE "C&MA"), WHO, AT THE TIME OF RECEIVING AN OFFERING CIRCULAR AND PURCHASE APPLICATION AND AGREEMENT, ARE MEMBERS OR CONSTITUENTS OF, CONTRIBUTORS TO, OR PARTICIPANTS IN THE C&MA, THE FUND OR IN ANY CHURCH AND/OR THEIR ORGANIZATIONS, OR IN ANY PROGRAM, ACTIVITY OR ORGANIZATION WHICH CONSTITUTES A PART OF THE C&MA DENOMINATION OR THE FUND OR IN OTHER RELIGIOUS ORGANIZATIONS THAT HAVE A PROGRAMMATIC RELATIONSHIP WITH THE C&MA OR THE FUND OR WHO ARE ANCESTORS OR DESCENDANTS OF SUCH PERSONS. IN ADDITION, CERTIFICATES AND RETIREMENT AGREEMENTS MAY BE SOLD TO IRAS ESTABLISHED FOR THE BENEFIT OF SUCH PERSONS. THE SECURITIES INVOLVE RISKS TO INVESTORS. PROSPECTIVE INVESTORS SHOULD CONSIDER THE FOLLOWING FACTORS BEFORE MAKING A COMMITMENT TO PURCHASE ANY OF THE SECURITIES. FOR A COMPLETE DISCUSSION OF THE RISK FACTORS PLEASE REFER TO THE OFFERING CIRCULAR. • THE SECURITIES ARE UNSECURED OBLIGATIONS WITH NO SINKING FUND OR TRUST INDENTURE • NO RESERVE ACCOUNTS TO FUND POTENTIAL WITHDRAWALS • FUND'S INVESTMENTS SUBJECT TO MARKET RISK • SECURITIES NOT INSURED OR GUARANTEED • MORTGAGE LOAN DEFAULTS • NET ASSETS ARE THE ONLY SOURCE OF CAPITAL FOR THE FUND • LENDING AND LOAN ENFORCEMENT POLICIES DIFFER FROM COMMERCIAL LENDERS • LACK OF APPRAISALS BY INDEPENDENT APPRAISERS • MORTGAGE LOAN MATURITIES GREATER THAN MATURITIES ON SECURITIES • POTENTIAL CASH SHORTAGES • TRANSFER RESTRICTIONS • NOT ALL SECURITIES MAY BE SOLD • DEPENDENCE ON CONTRIBUTIONS • POSSIBLE CHANGES IN FEDERAL OR STATE LAW • DELINQUENT LOANS MATERIAL TO THE FINANCIAL CONDITION OF THE FUND • COMPETITION • NEGATIVE IMPLICATIONS TO VARIABLE INTEREST RATES • UNILATERAL REDEMPTION AUTHORITY • TAX CONSEQUENCES • NO POWER OF ASSESSMENT • DEPENDENCY ON PRINCIPAL REPAYMENTS AND CASH RECEIPTS FROM THE SALE OF INVESTMENT OBLIGATIONS • LIABILITY FOR ASSOCIATED ENTITIES AND AFFILIATES • REVOLVING CREDIT LINE OR OTHER BANK CREDIT FACILITY • AUTOMATIC RENEWAL OF CERTIFICATES • BOOK ENTRY SYSTEM FOR CERTIFICATES • POTENTIAL ENVIRONMENTAL LIABILITY ASSOCIATED WITH THE LOANS MADE BY THE FUND