



Dear Friend,

When you hear of all the incredible things that are occurring at First Presbyterian Church, there are two observations that we believe you would agree with:

*God is working in and through the lives of our church family.*

*What has been accomplished is amazing. What **might be accomplished** is yet to be seen.*

Statistically speaking, we have great potential. In many churches across the United States, a large majority of the funds used for ministry and outreach is provided by a small percentage of those who attend. Can you imagine what God would do at FPC if 100% of the congregation tithed or just gave more generously!

Please consider the 10/10/80 Principle of Living as a way to "**Live Simply, Love Generously.**" By giving 10%, saving 10%, and living on 80% of your household income, you will find the blessing of faithfulness, being a good steward, and abundant living. A foundation built on these principles is desirable, God-pleasing, and essential. Indeed, built on such a foundation, our considerations of living and giving can open genuine possibilities of spiritual growth, both in our lives individually and collectively in the life of FPC as a whole. More information about the 10/10/80 Principle of Living may be found on the back of this letter.

As Commitment Sunday (October 30, 2011) nears, we'll have the opportunity to demonstrate our faith by committing what God calls us to give back to Him. When all the commitments are counted, we will discover what God has made available to us for ministry and outreach in the year ahead. Your commitment will help us maximize our potential.

**Enclosed with this letter are two things to help you to "**Live Simply, Love Generously**":**

- 1. 10/10/80 Credit Card Sleeve** – Please take this sleeve and place it over your credit card so that every time you go to make a purchase, you will be reminded of the 10/10/80 Principle of Living.
- 2. Giving Chart** – Please consider this chart as you pray and plan your 2012 commitment to FPC. We invite you to take the 1% challenge. Find where you are on the chart (your annual income and current giving). Add 1% by moving one to the right or beyond to determine how much you are willing to grow in your monthly giving.

If you have questions about this, please contact me at [wtaliaf@hotmail.com](mailto:wtaliaf@hotmail.com) or Andrew Callan, Minister of Administration, at 757-625-1697 x319 or [andrew@fpcnorfolk.org](mailto:andrew@fpcnorfolk.org).

As God reveals His plan for your *giving* and maybe even redirects your *living*, I hope you will be filled with the joy that comes from serving Him with your whole heart.

Blessings,

Lloyd Taliaferro  
Treasurer

P.S. Commitment cards will be included in the next letter that will be mailed out mid-October.

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There is nothing complicated about a principle of giving God the first 10 percent, saving the next 10 percent, and adjusting our lifestyle so we can spend the remaining 80 percent. How much we GIVE, SAVE, and SPEND speaks volumes about us as the people of God.

### Give 10 Percent

When we give our first 10 percent to God, we give the Lord our first fruits and give proportionately. Recorded in Proverbs 3:9 (NRSV) are these words, "Honor the Lord with your substance, with the first fruits of all your produce." We acknowledge God to be the creator and provider of all things. Consequently, we are simply returning to God what God has given to us. As the Apostle Paul says, "What do you have that you did not receive?" (1 Cor. 4:7 NRSV).

### Save 10 Percent

When we save 10 percent, we demonstrate discipline and an orientation for the future. When we save faithfully, we maintain better control of our financial future and avoid much of the stress and anxiety experienced by those who continually spend their entire paycheck. To reach this goal, we need to follow the simple principles of saving more and saving systematically.

### Spend 80 Percent

God does not give us specifics about the cars we drive, the homes we live in, or the clothes we wear. God does, however, "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 provides us with everything for our enjoyment." (1 Tim. 6:17). God provides more than we need for food and shelter. God does this for our enjoyment. Living comfortably is not a sin. Living with an arrogant attitude, however, is displeasing to God. Putting our hope and trust in something other than God is futile.

To live on 80 percent of our income, we need to control spending. Impulsive spending must stop. If we consider the purchase of an item not part of our spending plan, we must learn to say "no." We need to examine how much we spend on non-essentials. Are we spending money to combat loneliness or boredom? Are we spending out of envy? Guard against becoming a victim of the foolish desires money can create. Control debt and budget wisely.

<b>THE 10-10-80 PRINCIPLE OF LIVING</b> <b>DIRECTING PERSONAL INCOME</b>	
<b><u>GIVE</u></b> FOR THE LORD'S WORK	<b>10%</b>
<b><u>SAVE</u></b> LONG TERM SAVINGS AND INVESTMENTS:	<b>10%</b>
<b><u>SPEND</u></b> LIVING EXPENSES (INCLUDES SHORT-TERM SAVINGS)	<b>80%</b>
<b><u>IT REALLY WORKS...</u></b> (TOTAL)	<b>100%</b>