

CONTENTMENT...

Being content with God's blessing
AND MAKING DISCIPLES IN 2026



"If you would get a contented life, do not grasp too much of the world,
do not take in more of the business of the world than God calls you to."
~ Jeremiah Burroughs, The Rare Jewel of Christian Contentment

The Secret of Contentment

A Message from Pastor Tim Frasher

At River's Edge, we believe generosity isn't just about money; it's about trust, joy, and freedom. It's about learning to live with peace in a world that keeps telling us we don't have enough. Paul wrote,

*"I have learned to be content whatever the circumstances...
I can do all things through Christ who gives me strength." (Philippians 4:11–13)*

That's not something that comes naturally. Paul had to *learn* contentment, and so do we. Because contentment isn't found in what we *have*, it's found in *who we have in Christ*.

Our world runs on discontentment. Every ad, every upgrade, every comparison whispers, "You need more." But Jesus invites us to live differently, to find peace not in possessions, but in His presence. When we trust Him as our provider, we see everything, our time, our talents, and our treasures, as gifts meant to be shared.

Last year, we saw many people take a step of faith and begin giving for the first time. And the stories that came out of that were incredible, people discovering the joy of giving, feeling a deeper connection to the mission, and taking more ownership over the ministries of River's Edge. That's what this is all about.

Our hope this year is that **every person** in our church family experiences the kind of contentment that generosity brings — a peace that says, "God, You've given me enough. And I trust You with what I have." This season, as you pray about your giving for 2026, we invite you to ask one simple question:

"God, what are You calling me to give?"

Whether it's your first step or your next step, your generosity makes a difference, in our church, our community, and in your own heart.

Because when we give, we don't lose something, we gain a deeper contentment in Christ.

In Christ,
Pastor Tim Frasher
Senior Pastor River's Edge Church
Chaplain, Major USAF

Sharing from the heart...

Giving is very personal - it is between God and us. We spent time talking to God and asking for His guidance when years ago, we first began to give monetarily. We continue to lean on God for His guidance and for ideas of what we could give in addition to monetary gifts. The ideas came easily to us - sharing our gifts of time and talents, as well as sharing from our life of what we have plenty. Giving soon became a lifestyle and continues to bring us closer to God - strengthening our relationship with Him.



We continue to follow God's guidance for giving by encouraging others, and by being a friend, offering that friendship to those who may be lonely, ill or new to our community of faith. We look for the opportunity to offer an invitation to attend our RE Church services and enjoy the uplifting music and sermons as well as meeting caring church members.

Giving in all its multiple ways is a way to honor God.

Kent and Jo Engel

Shane and Tarrel Habben value River's Edge and the faith-based education it provides. They started giving by putting cash in the plate and later they committed to a set annual amount. Giving strengthens their faith, fosters a sense of community, and helps them feel connected to their church's mission.

When asked what would you say to someone who's never given before?

We would say to just start somewhere. It doesn't have to be a big amount – what matters most is the heart behind it. Once you start giving, you'll find that it brings a sense of joy and purpose, knowing you're helping support your church and the work God is doing through it. Over time, it becomes less about the amount and more about the connection you feel to your faith and community.



Shane and Tarrel

The Connection Between **CONTENTMENT AND GENEROSITY**

Contentment is one of the most difficult Christian virtues to attain. Almost four hundred years ago, Jeremiah Burroughs referred to the “rare jewel” of Christian contentment. It is safe to say that contentment is no more common in our day than it was in Burroughs’. Yet, it remains one of the most crucial virtues. A contented Christian is the one who best knows God’s sovereignty and rests in it. A contented Christian trusts God, is pure in heart, and is the one most willing to be used of God—however God sees fit.

"At River's Edge Church, we dream a little differently. We dream of being a source of contentment for our families and our town. We feel called to offer a counter-cultural narrative of “enough-ness.” We know that God holds us in His hands, and because of that, we can walk a little taller, smile a little brighter, and laugh a little deeper. We can breathe easier and trust more fully. And perhaps, as we learn to live a truly contented life, we will begin to see our corner of the world reflect Christ's generous spirit."

Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.” ~ Hebrews 13:5

This is the point that the Apostle Paul makes in Philippians 4:

For I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me. (vv. 11–13)

Twice in this passage, Paul says that he has “learned” to be content. Contentment does not come naturally to the sinful human heart. We need God’s grace to strengthen us and to change our hearts. But we also have the responsibility to learn contentment. It requires effort.

Ironically, in many ways the greatest “mystery” of contentment is that to achieve it we must be full of discontent. As Burroughs says, the contented Christian “is the most contented man in the world, and yet the most unsatisfied man in the world.”

Continual Contentment from **CRADLE TO GRAVE**

At River's Edge we believe in making disciples for life.

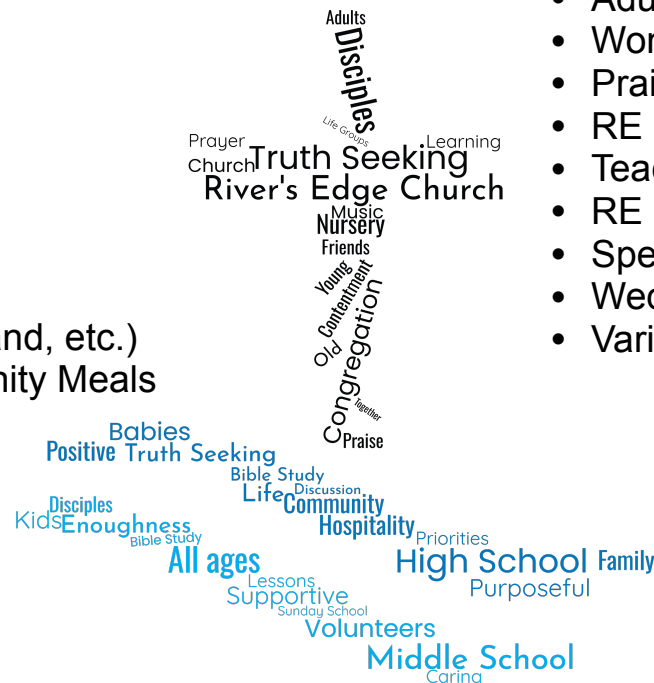
This is from Cradle to Grave. Our most important job as a church along with parents is to help our children grow closer to Christ. We can start this Christian journey by preparing the soil of our children's faith from a young age. By planting Biblical wisdom deep in their hearts and minds, we can lay a strong foundation for them to build upon as they grow older.

Discipleship Opportunities for Babies, Kids, Youth:

- Sunday Worship (Children's Moments)
- Nursery (Sunday's & Wednesday Nights)
- Kid's Sunday School
- Kid's Wednesday Program
- Vacation Bible School
- Special group events
- Sunday school for all ages
- MS/HS Sunday School
- Confirmation
- Lock-Ins
- Weekend Camps
- Summer Games
- MS/HS Youth Group
- Helping in Worship (AV/ Band, etc.)
- Wednesday Night Community Meals
- Praise Team
- RE Choir

Discipleship Opportunities for Adults:

- Sunday Worship
- Sunday School
- Men's Bible & Breakfast Study
- Women's Bible Study (Monday PM)
- Adult Life Group (Wednesday AM)
- Adult Life Group (Wednesday PM)
- Women's Bible Study (Thursday AM)
- Praise Team
- RE Choir
- Teaching Kids, Students, Adults
- RE Leadership Teams
- Special Events
- Wednesday Night Community Meals
- Various volunteering opportunities.



Guide me in Your ways

AND HELP ME TO LIVE IT OUT
GENEROUSLY.

	Amount Given 2024	Families
1	\$0	25
2	\$1 to \$499	15
3	\$500 to \$999	15
4	\$1,000 to \$1,999	22
5	\$2,000 to \$2,999	10
6	\$3,000 to \$3,999	6
7	\$4,000 to \$4,999	4
8	\$5,000 to \$5,999	1
9	\$6,000 to \$6,999	4
10	\$7,000 to \$7,999	5
11	\$8,000 to \$8,999	0
12	\$9,000 to \$9,999	0
13	\$10,000 and up	11

3 keys to having a generous spirit.

1. Gratitude
2. Contentment
3. Trust

Contentment is an indicator of our attitude about our current state of affairs. It has much to do with how we feel about where God has us now.

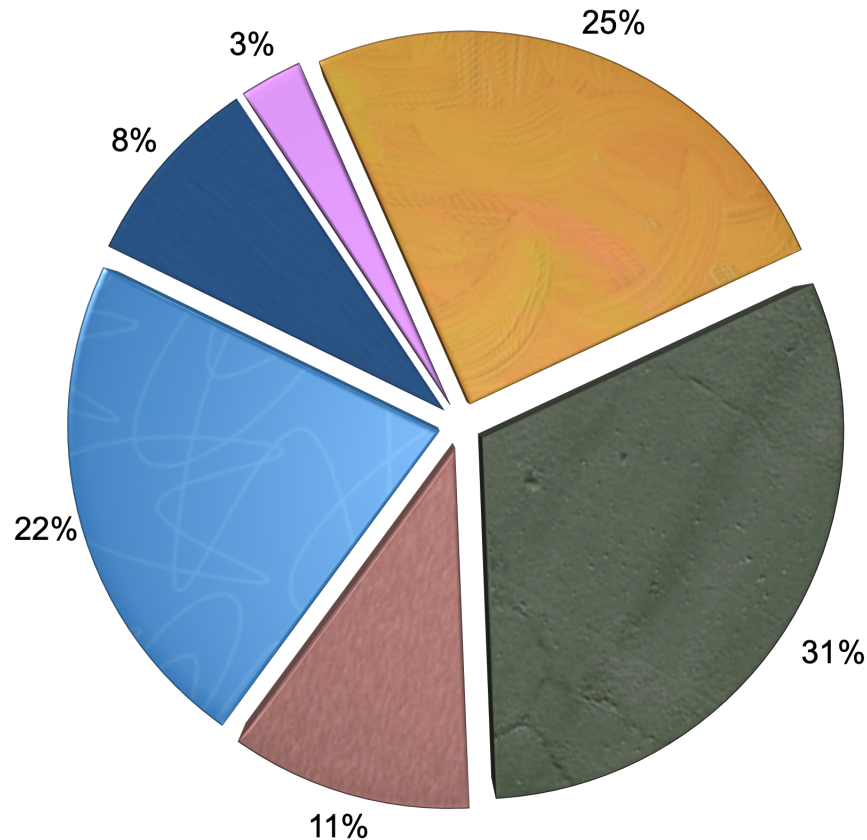
PERCENTAGE GIVING CHALLENGE

MONTHLY GIVING PERCENTAGES

ANNUAL INCOME	MONTHLY INCOME	10%	7%	5%	3%	2%	1%
\$20,000	\$1,667	\$167	\$117	\$83	\$50	\$33	\$17
\$35,000	\$2,917	\$292	\$204	\$146	\$88	\$58	\$29
\$50,000	\$4,167	\$417	\$292	\$208	\$125	\$83	\$42
\$65,000	\$5,417	\$542	\$379	\$271	\$163	\$108	\$54
\$80,000	\$6,667	\$667	\$467	\$333	\$200	\$133	\$67
\$95,000	\$7,917	\$792	\$554	\$396	\$238	\$158	\$79
\$110,000	\$9,167	\$917	\$642	\$458	\$275	\$183	\$92
\$125,000	\$10,417	\$1,042	\$729	\$521	\$313	\$208	\$104

Where you have invested in 2025 as of October

2025 Ministry Expense Budget \$391,625



- Caring Connections- 25%
- Property & Grounds- 31%
- Kids & Students- 11%
- Worship & Hospitality- 22%
- Administrative- 8%
- REach (Mission)- 3%

“Christian contentment is that sweet, inward, quiet, gracious frame of spirit, freely submitting to, and taking delight in God’s wise, and fatherly disposal in every condition.”

~Jeremiah Burroughs,
The Rare Jewel of Christian Contentment

2025 Building Campaign Information.

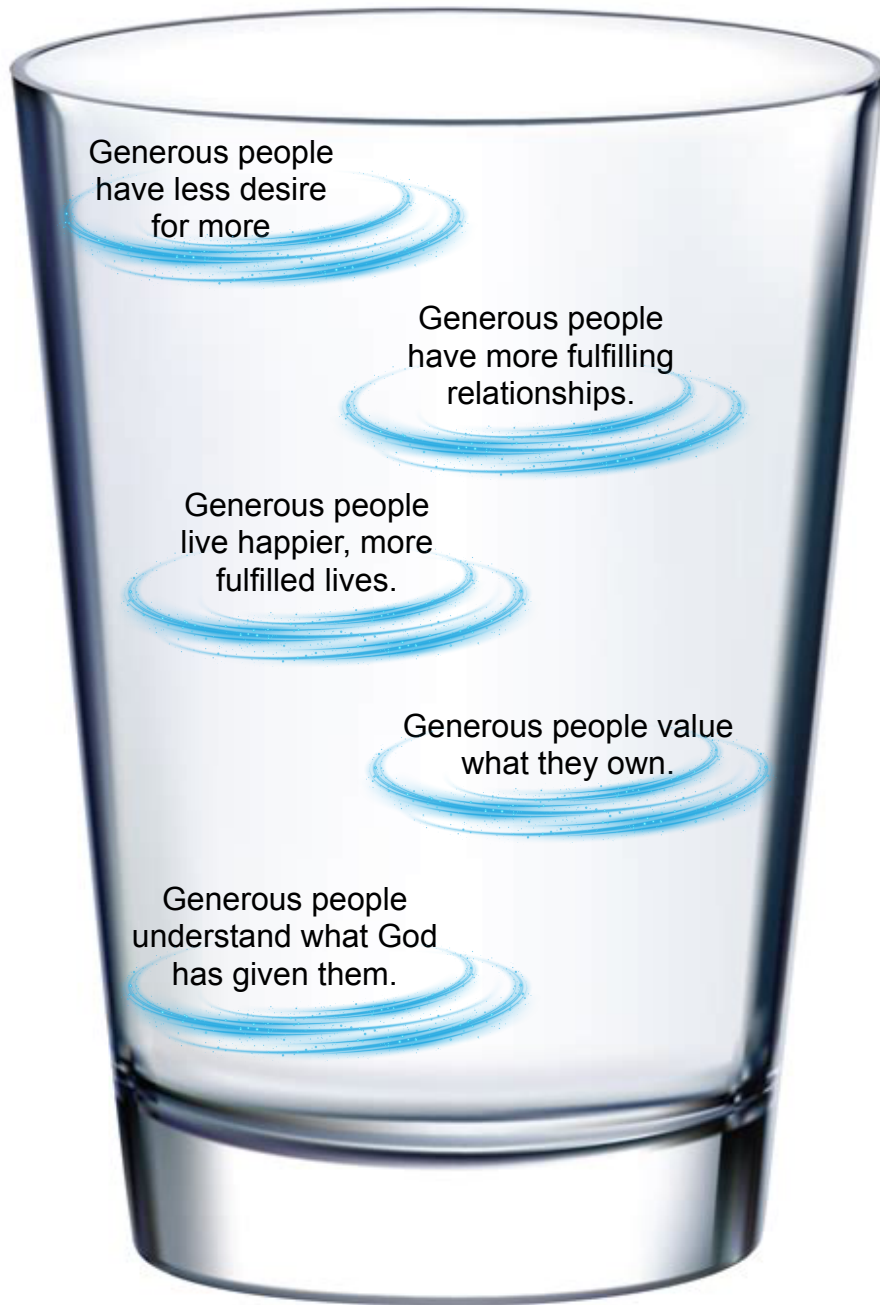
Building Capital Raised/Pledged	\$605,631.55
Remaining Mortgage	\$198,205.00
Monthly Payment	\$ 1,278.89
Pledged Building Capital Outstanding:	\$ 57,100.00

With your help we can retire the mortgage.

**2026 Anticipated Ministry Expense
Budget \$415,000**

...my cup overflows

PSALM 23:5



River's Edge is a church that cherishes Jesus and the Bible. Our mission is to create a community where individuals feel a sense of belonging and connection to something greater than themselves. Our primary goal is to assist people in developing a faith in Jesus and becoming the individuals God desires them to be. When we live for Jesus, we experience a life of abundance and the blessings of contentment from God.

Contentment is a state of being satisfied with what you have, which fosters a spirit of generosity. When individuals feel content, they are more likely to share their resources and time with others, as they recognize that true joy comes from giving rather than accumulating material possessions.

Generosity is not merely about financial matters; it is a spiritual discipline. God is generous, and when we give, we reflect His image. In a world where money and materialism often vie for our attention, practicing generosity is a declaration of trust—trust in the Creator, not in the things of this world.

From the very beginning, we have been a generous caring church. We express our gratitude for your unwavering faithfulness not only to River's Edge Church, but also to the Lord who has blessed us all.

A cup runs over when it cannot hold all that is being poured into it.



Recurring giving is an automated plan for regular giving each month. Recurring giving allows you to give your tithes and offerings to God first. It also provides the church with a predictable income stream.

Recurring Bill Pay

Bill Pay is another way to plan to schedule your giving. All major banks offer this service. You tell them when and how much to send, and they mail us a check.

Recurring Online Giving through REALM

- Online giving
- Text giving
- Connect App

Visit respencer.org/give to set up recurring online giving. Questions you can contact Kay Clancy at kay@respencer.org

Electronic Funds Transfer

To establish an electronic funds transfer, complete the Estimate of Giving Card authorizing the EFT and attach a voided check for the account you will use. You can choose to have the withdrawal once or twice a month. EFT giving is simple and convenient. To change the amount on your current EFT, indicate the change on your Estimate of Giving Card. Or you can contact kay@respencer.org. She is happy to serve you.

Appreciated Stock

We accept stocks and other securities. Like the RMDs noted below, many have found tax savings through this giving option. Talk to your financial planner or tax professional about transferring stock to the church.

Checks

Checks can be placed in the offering boxes before or after worship on Sundays or during regular business hours.

Checks can also be mailed to:

River's Edge Church

PO Box 1339

Spencer, IA 51301

Required Minimum Distributions (RMDs) are the minimum amounts you must withdraw from your retirement accounts each year. You generally must start taking withdrawals from your traditional IRA, SEP IRA, SIMPLE IRA, and retirement plan accounts when you reach age 73.

Qualified Charitable Distributions

A QCD can help meet your RMD requirement. By giving all or part of your RMD, you can practice generosity and benefit from substantial tax savings. Many of our donors in this age group are giving from their RMD.

To donate from an IRA, it is important to donate directly from the IRA to the church. Contact your tax professional or financial planner if you have questions.

For those aged 70 1/2 and older, making tax-favorable charitable gifts from IRA accounts is possible. This is known as a **Qualified Charitable Distribution (QCD)**.

A total of up to \$105,000 per year can be transferred directly from IRAs to a qualified charity, such as our church, free from federal income tax. There may also be state income tax savings.

River's Edge
PO Box 1339
Spencer, IA 51301

