



CHURCH ON THE ROCK • TEXARKANA, TX

Momentum

Keep Moving Forward with Christ

Pastor John Miller

A DISCIPLESHIP JOURNEY

Welcome to the Family

From the desk of Pastor John Miller

Dear Friend,

I want you to know something before you read another word: you matter to God, and you matter to us. Whether you've just walked through our doors for the first time, or you've been visiting a few weeks and something keeps drawing you back — I believe that tug you feel isn't an accident. God is at work in your life.

I came to faith as a young Navy sailor back in August of 1976. I hadn't grown up in a lively, vibrant church. I'd gone to church as a boy, I knew the stories, but I had never truly given my life to Jesus Christ. Then a Gideon showed up on our Navy base one day, handing out little Bibles. I put one in my pocket and didn't think much of it. Five days later, I signed my name in the back of that Bible — I believe in Jesus Christ, and I want to follow Him. That moment changed everything.

What I wish someone had handed me on that day was a simple, clear guide: *Now that you've said yes to Jesus, here's what comes next.* That's exactly why I wrote this book for you.

Over more than forty years of pastoral ministry, our team at Church on the Rock has asked ourselves one question over and over again: *What experiences should a growing Christian have? What spiritual disciplines should be in their lives?* The answer became what we call **The Big 10** — ten foundational pillars that we believe will put you on the path to spiritual maturity and a genuinely productive life with God.

This isn't just a church program. These are the things I've seen — again and again, across decades of ministry — make a real difference in the lives of real people. The people who pursue them tend to live more consistent, more joyful, more fruitful lives for Christ. The people who don't... well, they tend to drift.

I don't want you to drift. I want you to thrive.

One of my father-in-law's favorite sayings was something to the effect of: live your life so that when it's over, you don't stand at the finish line saying, *"I wish I would have."* He went to Africa at twenty-two years old with almost no money and no contacts. He preached the gospel for seventy years. He never gave up on Jesus. And when he went to be with the Lord, we could all say: he was glad he did.

That's the kind of life I want for you. And that's the heart behind every page of this book.

Read it slowly. Let it speak to you. And please — don't just read it. *Do* it. We're here every step of the way.

Welcome to the family.



With love,

Pastor John & LaNell Miller

SENIOR PASTORS, CHURCH ON THE ROCK • TEXARKANA, TX

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YOUR JOURNEY

Your Big 10 Checklist

These are the ten foundational pillars we believe every growing Christian should experience and practice. Each chapter of this book unpacks one of them. Use this page as a personal reference and a spiritual checkpoint along the way.

1 Salvation

2 Church Involvement

3 Baptism (Water & Spirit)

4 Daily Devotions

5 Foundation Classes

6 Small Groups

7 Serving

8 Sharing Faith

9 Tithing

10 Missions

Use this as a personal guide. As you experience and practice each one, you are building the foundation for a lifetime of spiritual growth.



The Turn

Salvation — The Starting Point of Everything

FROM MY OWN STORY

I was twenty years old and sitting on a Navy base, not thinking much about God at all. A Gideon came to the base one afternoon and handed out little Bibles to any sailor who wanted one. I put mine in my pocket. I didn't even open it that night.

Five days later, I signed my name in the back of that Bible. Something had happened inside me that I still find difficult to fully put into words. I had turned. And I have never been the same since.

Before you can run, you have to take a first step. Before you can build, you have to lay a foundation. And before anything else on this list matters, there is one thing that has to happen first: you have to be saved.

I love the story in Acts 16. Paul and Silas are thrown in prison for preaching the gospel. Do they despair? No — at midnight, they're *singing*. Then an earthquake shakes the place, their chains fall off, and the jailer comes running in, terrified. He falls to his knees in front of these two men and asks the most important question any human being can ever ask: "*What must I do to be saved?*"

"They replied, 'Believe in the Lord Jesus, and you will be saved — you and your household.' Then they spoke the word of the Lord to him and to all the others in his house... and immediately he and all his household were baptized."

Acts 16:31-33

Saved from what? That's the right question to ask. Think about a firefighter running into a burning building. We know exactly what he's saving someone from — the flames. A lifeguard dives in because someone is drowning. The picture is clear. Jesus came to save us from something very real: the eternal consequence of sin. Every human being will one day stand before God and be judged. The Bible says the wages of sin is death — a permanent separation from God. Jesus came to stand in the gap.

Jesus called this experience being "born again" (John 3). That's not just a religious phrase — it's a picture of a completely new life beginning inside you. The Holy Spirit draws you, woos you, and softens your heart. When you respond by turning from your old way of living and placing your trust in Jesus, something miraculous happens: you become a new creation.

Now, here's something I want you to understand about the word *believe*. In America, we sometimes treat "belief" like a passive thing — I believe in ghosts, I believe in Santa Claus, nothing changes. But in the Bible, belief is an *action word*. It means trust. It means I stake my life on this. It means I turn in a new direction.

"Repent of your sins and turn to God, for the Kingdom of Heaven is near."

Matthew 4:17 — Jesus' first public words

The jailer didn't just nod his head. He and his whole household got baptized immediately. Belief changed their trajectory. And here's the good news: that decision is available to you right now, today — whether it's your very first time, or a moment of recommitment after drifting away.

"I don't want to reach the end of my journey and say, 'I wish I would have.' I want to say, 'I'm glad I did.'"

The gospel message is this: Jesus came from heaven, born of a virgin, lived a perfect life, died on the cross to pay the penalty for our sins, was buried, and rose from the dead on the third day. He is alive. He is King. And He is calling your name. If you're ready to make that decision right now, you can pray this prayer with me — and we'd love to pray with you in person, too.

PRAY THIS WITH ME

Lord Jesus,

I come to You today, just as I am.

I believe that You are the Son of God — that You came to this earth, lived a perfect life, and died on the cross to pay the penalty for my sins. I believe that You were buried, and that three days later You rose from the dead. You are alive, and You are Lord.

I confess that I have sinned, and I cannot save myself. But I believe that through Your sacrifice, my sins can be forgiven.

Today, I turn from my old way of living. I turn to You. I surrender my life into Your hands. Come into my heart, Lord Jesus. Be my Savior. Be my Lord.

Thank You for loving me. Thank You for finding me. I am Yours.

In Jesus' name, Amen.

If you just prayed that prayer and meant it — **welcome to the family of God.** Something real just happened, and we would love to celebrate it with you. Please reach out so we can pray with you and help you take your next step.



Pray along with Pastor John

Scan to watch this prayer on video.

salvation-prayer.churchontherock.org

REFLECT & REMEMBER

Write about the moment you first sensed God calling you. What was happening in your life? What changed?



You're Not Alone

Church Involvement — Finding Your Family

A PARABLE OF BELONGING

Imagine you've just moved to a brand new city. You don't know a soul. You're glad to be there, but you're on your own — eating alone, navigating unfamiliar streets, no one to call when something goes wrong. Now imagine someone hands you a key and says: "There's a whole family here who's been waiting for you. Come join us."

That's what the local church is. A family you were always meant to belong to.

On the Day of Pentecost, three thousand people believed in Jesus and were baptized in one afternoon. That's wonderful. But then what happened? They didn't just sign a card and go home. The Bible says they were *devoted* — not casually interested, but fully committed — to the community of believers.

"All the believers devoted themselves to the apostles' teaching, and to fellowship, and to sharing in meals, and to prayer... And each day the Lord added to their fellowship those who were being saved."

Acts 2:42, 47

Notice that word: devoted. Devotion implies priority. It's one of the central things of your life, not just an occasional activity. And notice what they devoted themselves to — teaching, fellowship, breaking bread together, prayer. That is exactly what a healthy local church provides today.

I've been in pastoral ministry for over forty years, and I'll tell you what I've observed: people who are vitally connected to a local church tend to have more consistent, more effective, more productive Christian lives. It's not a coincidence. God designed us to grow together, not in isolation.

The church — the Greek word is *ekklesia*, meaning "the called-out ones" — is the community of people set apart to live for Christ in the world. There is one universal church, made up of every true believer everywhere. And then there are local churches — specific gatherings in specific places — where you do life together, week after week, year after year.

"And let us not neglect our meeting together, as some people do, but encourage one another, especially now that the day of his return is drawing near."

Hebrews 10:25

When you show up consistently, you experience corporate worship — and there is something that happens in a room full of people lifting their voices to God that you simply cannot replicate at home alone. You learn the Bible. You find prayer and help in hard times. You get connected to something bigger than yourself — the Great Commission, serving your community, reaching the world.

I know getting out of the parking lot can be a challenge. But I promise you — what you'll find inside is worth it. At Church on the Rock, we like to say: *Whatever your age or life story, there is a place for you here.* We mean that.

Next Step: *If you haven't already, make a commitment to attend consistently — at least one weekend service each week. Then go one step further: stay and meet someone new.*

REFLECT & REMEMBER

What does faithful church involvement look like in your life this season?



Going Under, Coming Up

Water Baptism & Baptism in the Holy Spirit

A SCENE FROM THE ROAD

Philip, an early follower of Jesus, was traveling down a desert road when he came across a high-ranking official from Ethiopia — a man of great position, reading from the scroll of Isaiah in his chariot. Philip climbed up beside him and explained who Jesus was. The man listened with wide-open eyes. As they rode together, they came to a stream alongside the road. The official stopped the chariot and asked a question that has echoed through the centuries:

"Look! There's some water right here. Why can't I be baptized?"

Why indeed? Philip baptized him right then and there. That's how the early church saw it — salvation and baptism belonged together. Not as a formula, and not as something that saves you in itself, but as the natural, immediate, joyful response of someone who has surrendered their life to Jesus.

Let me be clear: water baptism does not save you. You are saved by grace through faith in Jesus Christ alone. But here's the way I like to put it: *saved people get water baptized*. It is a public declaration. It is an act of obedience. It is your way of telling the world — and yourself — that something has changed.

"For we died and were buried with Christ by baptism. And just as Christ was raised from the dead by the glorious power of the Father, now we also may live new lives."

Romans 6:4

There is something deeply spiritual happening in baptism. When you go down into that water, it is a picture of death and burial — the old you, the old way of living, is gone. When you come up out of that water, it is a picture of resurrection — you are walking in newness of life. You are identifying yourself with the death, burial, and resurrection of Jesus Christ.

Four reasons I encourage every believer to be baptized in water: First, Jesus Himself was baptized and commanded us to follow His example. Second, the early church practiced it immediately and universally. Third, it is your public profession — your moment of saying, out loud and in front of

witnesses, "I belong to Jesus." And fourth, there is a spiritual dynamic in it that, I'll be honest, I don't fully understand — but I know God honors it.

If you've given your life to Christ but have never been water baptized, I want to encourage you to take that step. It matters. Contact us and we'll set it up — we'd love to celebrate with you.

Next Step: *Ready to be baptized? Call the church office at (903) 794-8589 or visit churchontherock.org to schedule your baptism. We make it easy, and we make it a celebration.*

The Second Baptism: Filled with the Spirit

There is a second baptism every believer is invited into — not with water, but with the Holy Spirit. If water baptism is the outward declaration of a changed life, the baptism in the Holy Spirit is the inward empowering for a Spirit-filled life. Jesus modeled both, and He offers both to you.

BEFORE THEY COULD SPEAK

Before Jesus left the earth, He told His closest followers one very specific thing: "Don't go yet. Wait in Jerusalem. Something is coming that you're going to need." These men had walked with Jesus for three years. They had seen miracles. They had heard every sermon. They knew the truth. And still, Jesus said: wait. You're going to need more than what you have right now.

That "something" came on the Day of Pentecost. The Holy Spirit fell on those gathered believers like fire, and the world has never been the same since. This is what Jesus was talking about when He said:

"In just a few days you will be baptized with the Holy Spirit... But you will receive power when the Holy Spirit comes upon you. And you will be my witnesses, telling people about me everywhere — in Jerusalem, throughout Judea, in Samaria, and to the ends of the earth."

Acts 1:5, 8

There's a word in that verse I want you to see: *power*. In the original Greek, it's the word *dunamis* — the root of our English word "dynamite." Jesus wasn't promising His followers a warm feeling. He was promising supernatural, transformative power to be His witnesses in the world.

Here's something that helped me understand this better. The Bible uses three different prepositions to describe our relationship with the Holy Spirit. The Holy Spirit is *with* every person before they're saved — that's the Spirit gently convicting, drawing, and calling. When we give our lives to Christ, the Holy Spirit comes to live *in* us — that's the indwelling presence of God that every believer receives at salvation. But there is also a distinct experience where the Holy Spirit comes *upon* us in a powerful, empowering way — and that is the baptism in the Holy Spirit.

The apostle Paul encountered a group of believers in Ephesus who were Christians — genuinely saved — but had never heard about this deeper experience. Paul laid hands on them, prayed for them, and the Holy Spirit came upon them. They began to speak in other languages (what the Bible calls "tongues") and to prophesy. Their faith was ignited in a whole new way (Acts 19:1–6).

"Don't be drunk with wine, because that will ruin your life. Instead, be filled with the Holy Spirit."

Ephesians 5:18

Notice the tense in that verse: *be continually filled*. The baptism in the Holy Spirit isn't a one-time event you check off and move on from — it's a lifestyle of staying open to God's Spirit, allowing spiritual gifts to flow through you, listening for His voice, and being used by Him in ways that will surprise you.

I'll say it plainly: I want that in my life. I want the spiritual gifts to operate more fully. I want to hear God's voice more clearly. I want to see Him move in ways that can only be explained by the Holy Spirit. And I want that for you too.

Next Step: *Ask God to fill you afresh with His Holy Spirit. Come to one of our altar times and let our team pray with you. You can also attend our Spirit-Filled Life Foundation Class to go deeper in this topic.*

REFLECT & REMEMBER

What would publicly declaring your faith in water baptism mean to you? And describe a moment when you felt the Holy Spirit's presence or guidance — or write a prayer asking Him to fill you afresh.



The Daily Anchor

Prayer & Bible Reading — Building the Habit

A LIFE WELL-READ

My father-in-law was in Christian ministry for seventy years. He went to Africa at twenty-two with almost nothing. He preached around the world. He shaped leaders, he prophesied over nations, he appeared on television with Pat Robertson. But when he would come stay with us in his later years, I noticed something simple: every single morning, no matter what, he had his Bible open. Not because he had to preach. Just because that was his life. It was the thing he knew he needed.

If I had to choose one thing — one single practice — that I believe will make the biggest difference in your walk with God, it would be this: a daily time with Him. Every morning, before the noise of the day rushes in. A time to worship and thank God. A time to read your Bible. A time to pray and listen.

I know what you're thinking. Life is complicated. Life is busy. Some mornings it feels impossible. I hear you. If you miss a day — hey, everybody has to go turkey hunting sometime. Don't beat yourself up. Just get back on track the next morning. The goal is not perfection; the goal is consistency over time.

"All Scripture is inspired by God and is useful to teach us what is true and to make us realize what is wrong in our lives. It corrects us when we are wrong and teaches us to do what is right."

2 Timothy 3:16

The Bible is not just a history book. It is not just a self-help guide. It is *God's book* — sixty-six books written over approximately two thousand years by forty-four different authors, all pointing to one consistent message confirmed by archaeology and history. When you read it, God speaks to you. I believe that Bible reading is the number one way the Holy Spirit communicates with us. Everything else — dreams, impressions, spiritual gifts — we interpret through the grid of Scripture.

Here's what a simple daily devotion time can look like:

1. Worship/Gratitude (5 minutes): Start by thanking God. Tell Him what you're grateful for. Put on a worship song if that helps you.

2. Read the Bible (10–20 minutes): Work through a book of the Bible, or follow a reading plan. Don't worry about understanding everything at first — just read. God will highlight what you need.

3. Pray and Listen (5–10 minutes): Bring your needs to God. Pray for the people in your life. Then be quiet for a moment and listen. God speaks to those who make space to hear.

We have a free church app with built-in Bible reading plans — including our Proverbs Challenge (31 chapters in January) and a Romans reading plan. Download it today.

***Next Step:** Start tomorrow. Set your alarm five minutes earlier than usual. Open your Bible to the Gospel of John and read one chapter. It's that simple. And then do it again the next day.*

REFLECT & REMEMBER

What time of day works best for you to meet with God? What would your ideal daily devotion look like?



Going Deeper

Foundation Classes — Growing in Knowledge

THE BEREANS

After the apostle Paul preached in a city called Thessalonica, he traveled to a nearby town called Berea. The people there heard his message — and they didn't just accept it or reject it at face value. The Bible says they "searched the Scriptures day after day to see if what Paul was saying was true." They wanted to know for themselves. And that spirit of sincere, searching inquiry — that's the spirit of a growing Christian.

"And the people of Berea were more open-minded than those in Thessalonica, and they listened eagerly to Paul's message. They searched the Scriptures day after day to see if Paul and Silas were teaching the truth."

Acts 17:11

There is a world of difference between knowing *about* God and truly knowing God's Word. One of my great concerns for believers today is that we live in an era where there is a tremendous amount of misteaching — smooth-sounding sermons that scratch people's ears but don't align with Scripture, theological shortcuts that feel good but lead people astray. The best protection against that is knowing your Bible well enough to recognize the difference.

I like to think of it in terms of school. When you first come to Christ, you're in kindergarten — and that's perfectly fine. Everyone starts there. But the goal isn't to stay in kindergarten forever. The goal is to keep learning, keep growing, to reach something like graduate school in your knowledge of God's Word. Not a formal degree necessarily, but a genuine, working knowledge of what you believe and why you believe it.

That's why we have what we call **Foundation Classes** and **Equip Classes** here at COTR. They're accessible, they're practical, and they're designed for real people with real lives:

Foundation Classes (four weeks each, Sunday mornings at 9:00 AM):

- **Connect Class** — Who we are and how to get connected
- **Spirit-Filled Life Class** — The Holy Spirit and His gifts
- **What's Next** — Practical next steps for growing Christians
- **Freedom Class** — Breaking free from patterns that hold you back
- **Leadership Class** — Discovering and developing your gifts for ministry

Equip Classes are offered throughout the year on topics like the New Testament, the Old Testament, and the life of Jesus. Many of our Life Groups also do studies together.

You don't have to be a scholar to start. You just have to be willing to show up and search — just like those Bereans did. And I promise you, the more you understand the Word of God, the stronger and more confident your faith will become.

***Next Step:** Sign up for our Connect Class — it's the perfect starting point. Visit the Connection Center on your way out, or go to churchontherock.org to register.*

REFLECT & REMEMBER

What questions do you have about your faith that deeper Bible study could help answer?



Finding Your People

Small Groups — Community & Accountability

STUCK IN JERUSALEM

Imagine three thousand people coming to faith on the same day. They're from all over the Roman Empire — they came to Jerusalem for a festival, heard Peter preach, and their lives were turned upside down. They didn't have a return bus ticket. They were just... there. Stuck in a city where they didn't know anyone. But here's what happened: the local Christians opened their homes. They shared their tables. They welcomed these strangers like family. And the Bible says they did it "with great joy and generosity."

That picture of the early church — people gathered in homes, sharing meals, praying for each other, doing life together — that's what a small group is. And it's not optional if you want to truly grow.

I'll be honest with you: I know that not everyone is wired the same way. Some of you are introverts who would honestly be quite happy just staying home. Some of you can't get enough people around you. And some of you genuinely don't know which one you are. That's fine. All three of those types of people need Christian friends in their lives. Here's why:

They provoke you to keep going. I need people in my life who give me a nudge, who challenge me to keep pursuing God even when I don't feel like it. **They encourage you.** Every person I've ever met needs a cheerleader — someone who notices what you're doing and says, *"I see you. I appreciate you. Keep going."* **They help you stay on track.** Life throws temptations at all of us. I need someone I can call before I fall over the edge, not after. **They're there when you're down.** Depression and discouragement are real. You can be surrounded by a crowd and still be completely alone inside. What you need is not another motivational speech — often, what you need is a friend who knows your name and will sit with you in the hard moments.

"Imitate me, just as I imitate Christ."

1 Corinthians 11:1

We have over 75 Life Groups at COTR — classes, ministry teams, home groups. There is something for everyone. And if you've been walking with Jesus for any amount of time, I want to say this directly: *People need what you have.* You may not feel like an expert. You may feel like you barely know enough yourself. But the experience you've accumulated, the faith you've developed — that is exactly what a brand-new believer needs to see. You have more to offer than you know.

Next Step: Browse our Life Groups at churchontherock.org or through the Church Center app and join one this month. Don't overthink it — just show up once. That's how it starts.

REFLECT & REMEMBER

Who are two or three people in your life you could do this journey with?



Your Sweet Spot

Serving — Using Your Gifts for God's Kingdom

PASTOR MIKE'S CAR SHOW

Pastor Mike Ulmer loves old cars. I mean, he genuinely loves them in a way I will never understand — I just want my car to start when I turn the key. But Mike takes his old truck to car shows, he restores classic vehicles, he knows everything about them. And one day, he thought: what if we did a car show right here at the church? Every Father's Day, hundreds of people show up. Cars lined up across the parking lot. And every single year, people hear the gospel and give their lives to Christ. Mike took his passion and married it to ministry. That's the sweet spot.

"Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms."

1 Peter 4:10

God has placed something in your hands. Spiritual gifts. Natural talents. A passion that lights you up. Resources you can invest. And here's what the Bible makes clear: those things were never meant to stay buried. They were meant to be unleashed for the Kingdom of God.

At Church on the Rock, we don't just try to fill spots on a volunteer roster. Our philosophy is to help you find your *sweet spot* — the place where your gifts, your passion, and the needs of God's Kingdom all intersect. That's where you stop feeling like you're doing a duty and start feeling like you were made for this.

Think about it this way: you can do one of three things with what God's given you. You can bury it — ignore your gifts, never develop them, never use them. You can keep it all for yourself — living a life that's entirely inward-focused. Or you can channel some of what you have into serving Jesus and advancing His Kingdom. The first two options may feel easier in the short term, but only the third one leads anywhere worth going.

"Never be lazy, but work hard and serve the Lord enthusiastically."

Romans 12:11

Why serve? Three reasons. First, it's our identity — virtually every New Testament writer introduces himself as a *servant* of the Lord. Serving isn't something we add to being a Christian; it's part of what being a Christian means. Second, it's an expression of love and gratitude — every time I serve God's people, I'm saying thank you to Jesus for what He did for me. And third, there's a promise attached to it: "*Well done, good and faithful servant.*" God sees what you're doing, and He will reward you for it.

Some serving is planned — leading a Life Group, teaching children's ministry, joining a ministry team. Some of it is spontaneous — you notice someone who needs help, and you stop. Either way, you're participating in the same thing: the ongoing story of God working through His people to reach His world.

Next Step: *Take our free Spiritual Gifts Test on the COTR website, or stop by the Connection Center and talk to someone about finding your place to serve. We'll help you find your sweet spot.*

REFLECT & REMEMBER

What gifts, passions, or talents has God placed in your hands? How might they serve His kingdom?



The Words That Matter Most

Sharing Your Faith — The Great Commission

THE GIDEON AND THE SAILOR

Looking back on my life before Christ, I can count the people who talked to me about Jesus on one hand. My grandmother prayed for me. My mom prayed. My Sunday school teacher shared the Bible with me. But in high school, in college — nobody. Not one person sat down with me and said, "Hey, you need Jesus." Then a man I'd never met before — a Gideon — took his lunch break, came to our Navy base, and started handing out Bibles. He didn't know my name. He didn't know my story. He just showed up and gave me the Word of God. Five days later, I gave my life to Christ. That man will never know, this side of heaven, what he did that afternoon.

"How can they call on him to save them unless they believe in him? And how can they believe in him if they have never heard about him? And how can they hear about him unless someone tells them?"

Romans 10:14

There it is. Someone has to tell them. And that someone might be you. You might be the one person in someone's life who ever talks to them about Jesus. You might be their Gideon.

I know there are two big reasons most of us don't share our faith more. The first is: *I think someone else will do it.* Maybe. But maybe not. You and I may be the only person standing between someone we know and eternity without God. That's a weight worth carrying.

The second reason is fear. We're afraid they'll think we're strange. Afraid they'll laugh. Afraid they'll unfriend us on Facebook. I want to say something honest about that: *let them laugh.* Because one day, at the final judgment, you don't want to be standing there and have someone look at you and ask, "You knew me. You knew what was coming. Why didn't you say something?"

Here's the good news: you don't have to have all the answers. You don't have to be a theologian. You just need to know the heart of the message — and it's really not complicated:

The Heart of the Gospel:

All have sinned and fallen short of God's standard.

The consequence of sin is separation from God — forever.

The solution: Jesus died to pay the penalty for our sins.

The decision: Turn from sin and ask Christ to be the Lord of your life.

Romans 3:23; Romans 6:23; Romans 5:8; Romans 10:9

That's it. You know enough to change someone's life. Ask God to make you brave. Ask Him to open your eyes to the people around you who need to hear the good news. And when the moment comes — and it will come — open your mouth and tell them about Jesus.

Next Step: *Carry a COTR gospel card in your wallet or phone case. When opportunities arise, you'll have the message right there. Ask God each morning: "Show me one person today I can encourage in their faith journey."*

REFLECT & REMEMBER

Write the name of one person in your life who needs to hear about Jesus — and pray for them right now.



Where Your Heart Is

Tithing & Generosity — Trusting God with Your Finances

BEFORE I DIVE IN...

I know what happens when a pastor starts talking about money. People tense up. They get a little defensive. So let me say this right upfront: Church on the Rock is blessed. God is providing. This is not a fundraising appeal. What I'm about to share is something far more important than that — it's a foundational spiritual principle that I believe will change your relationship with God and with your finances.

"Wherever your treasure is, there the desires of your heart will also be."

Matthew 6:21

Jesus said something remarkable: the way a person handles their money is a window into their heart. Not because money is everything — but because money competes with God for our loyalty. Jesus put it plainly: you cannot serve both God and money. So the question of how we handle what we earn is actually a deeply spiritual question.

The word *tithe* simply means a tenth — one tenth of what you earn, given back to God. This practice predates the Law of Moses. Abraham gave a tenth to Melchizedek, a priest of God, with no law requiring it — just a heart of gratitude and recognition that everything he had came from God. His grandson Jacob made a vow: "Of everything you give me, I'll give a tenth back to you." It wasn't a tax. It was a declaration of lordship.

"Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do... I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in!"

Malachi 3:10

In the Old Testament, the storehouse was the temple. In the New Testament, I believe it's the local church — the place where you're spiritually fed, where you grow, where you're part of a community. Jesus, when asked about tithing, didn't cancel it — He said, "You should tithe, yes, but don't neglect the more important things" (Matthew 23). He affirmed it.

Here's what I've come to believe after decades of ministry: tithing is a spiritual test. If God has my money, He has my heart. Until I've made Him first in my finances, I haven't truly made Him Lord — I may know Him as Savior, but lordship is a different thing altogether.

And I'll tell you this: when you invest in COTR, we take that seriously. Five hundred children a week learning about Jesus in KidZone. Over two hundred teenagers encountering God on Wednesday nights. About twenty people making steps to Christ every single week. Community ministries caring for the poor and those coming out of prison. Missionaries around the world. Thousands of Bibles distributed. We will turn your money into ministry — and into something that lasts far beyond this life.

Next Step: *Start wherever you are. If a full tithe feels like too big a step right now, start with something and grow from there. You can give online, through the COTR app, or in the offering at any service. Take the step and watch what God does.*

REFLECT & REMEMBER

What would it look like to trust God with the first portion of your income?



The Barefoot Worshippers

Missions — Impacting the World

A MOMENT I WILL NEVER FORGET

About thirty-five years ago, I was a survivalist pastor. I just hoped we could make payroll. Then a Christian businessman invited a group of us pastors to tour missions work in Mexico. We ended up in Chiapas, in the southernmost part of the country. We walked into a tiny church building. Mayan Indian women were filing in — barefoot, babies wrapped on their backs, some of them having walked across a mountain for five hours just to get there.

They began to sing — in their native language, a language I didn't understand. But I watched their faces. And I realized: they're not crying because they're poor. They're crying because they're worshipping God. It was the purest expression of worship I have ever witnessed in my life. These people had almost nothing. And they were thanking God simply because He was a good God. That moment made a forever mark on my heart.

"Go into all the world and preach the Good News to everyone."

Mark 16:15

There are 195 nations on this earth and approximately eight billion people. Jesus looked at His followers and said: *go*. Not "go if you feel like it." Just go. Make disciples of all nations. That command hasn't expired, and it wasn't only for the first disciples — it's for all of us.

I understand the pushback I sometimes hear: why send money overseas when there are so many needs right here? It's a fair question. But the truth is, most people in our region have heard the gospel dozens of times — at the homeless shelter, at a church service, from a neighbor. There are people groups in Nigeria, Pakistan, India, in the mountains of southern Mexico, who have never heard the name of Jesus even once. They can't believe in someone they've never heard about.

"Go and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit."

Matthew 28:19

At Church on the Rock, after we paid off our church mortgage, we invested \$100,000 into Global Advance to reach three unreached nations — Nigeria, Pakistan, and India. I was told that over three hundred Muslim people in Nigeria alone had been baptized. With \$5,000 from our Bible fund, we were able to send hundreds of Bibles to new believers who had never held one before. There is nothing more rewarding than knowing your resources are rippling out to the ends of the earth.

But more than the finances — if you want your heart to truly expand for the world, there is no substitute for going. I was a survivalist pastor until I went to Chiapas. One trip changed me forever. If you've never been on a short-term missions trip to an unreached people group, I want to invite you: come with us. We'll take you somewhere safe, somewhere real, somewhere that will indelibly mark your heart as an American Christian.

"If you want a vision for the world, go on a short-term missions trip. It will capture your heart in ways nothing else can."

Next Step: *Talk to us about upcoming missions opportunities. Get your passport ready. And in the meantime, pray for the unreached peoples of the world — and give generously to help send the gospel where it has never gone before.*

REFLECT & REMEMBER

If you could go anywhere in the world to serve God, where would it be and why?

About Church on the Rock

Church on the Rock is a non-denominational, spirit-filled Christian church in Texarkana, Texas. We exist for one reason: to connect people to God, to friends, to ministry, and to the world. That simple mission has guided everything we do since 1990.

Our vision is to see people love God with all their heart and fulfill the Great Commission — to equip every believer to use their God-given gifts to advance the Kingdom of God in Texarkana, in the nation, and around the world.

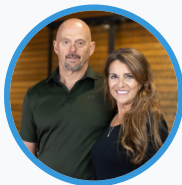
Our Pastoral Team



John & LaNell Miller

Senior Pastors • COTR since 1990

John was saved as a young Navy sailor in 1976 during the Jesus Movement. A graduate of Fuller Theological Seminary, he has been in pastoral ministry for over forty years. LaNell — a graduate of San José State University — comes from a family deeply rooted in missions. Her father served in Christian ministry for seventy years, including years on the mission field in Africa. Together, John and LaNell have three children: John Henry, Bethany, and Rebekah.



Mike & Sharon Ulmer

Executive Pastors

Pastor Mike oversees day-to-day church operations and leads ministry development across COTR's staff and programs. He is also the driving force behind COTR's beloved annual Father's Day Car Show — an outreach event that draws hundreds each year and sees people regularly make decisions for Christ.



Travis & Whitney Jackson

Executive Pastors

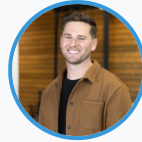
Travis and Whitney serve alongside the senior leadership team, helping to shepherd the congregation and oversee key areas of ministry. Their heart is to see every person at COTR find community, grow in faith, and discover their place in God's purpose.



Zach Yeldell

Worship & Media Pastor

Zach leads COTR's worship ministry and media team, creating an atmosphere where people can encounter God through music, creativity, and authentic expression each week.



Cole Yeldell

Youth Pastor

Cole leads Power House Youth, COTR's thriving student ministry. Every Wednesday night, 200+ teenagers gather to encounter God in a vibrant, authentic, and challenging environment.



Lacey Goff

Kids Pastor

Lacey leads KidZone, COTR's award-winning children's ministry where 500+ kids each week discover God's love through age-appropriate worship, Bible teaching, and fun.



Terry Anderson

Celebrate Recovery Pastor

Terry leads COTR's Celebrate Recovery ministry — a Christ-centered program helping people find lasting freedom from hurts, habits, and hang-ups through the power of the gospel.

Our Ministries

KidZone

500+ children weekly discovering God's love through worship, teaching, and fun.

Power House Youth

200+ teenagers encountering God every Wednesday night in a vibrant, authentic environment.

Connection Young Adults

A community for young adults to grow in faith, friendship, and purpose.

Celebrate Recovery

A Christ-centered recovery program helping people find freedom from hurts, habits, and hang-ups.

Grace House

Ministry serving women and children in need, offering refuge, restoration, and new beginnings.

Restoration of Hope

Supporting 50–75 men re-entering society from incarceration through faith, community, and mentorship.

Life Groups

75+ small groups meeting in homes and at the church — the heartbeat of community at COTR.

Global Missions

Active partnerships worldwide, with current focuses in Nigeria, Pakistan, and India reaching unreached peoples.

JOIN US

Get Connected

We would love for you to become a part of the COTR family. Here's everything you need to know to take your next step:

SERVICE TIMES

Sunday Morning

8:30 AM • 10:15 AM • 12:00 PM

Wednesday Evening

6:30 PM

LOCATION & CONTACT

Address: 2301 University Ave, Texarkana, TX 75503

Phone: (903) 794-8589

Website: churchontherock.org

FOLLOW US ONLINE

Facebook: facebook.com/ChurchOnTheRockTXK

Instagram: @cotr_tx

YouTube: Church on the Rock — Texarkana

Download the COTR App for sermon archives, Bible reading plans, Life Group finder, and more. Search "Church on the Rock Texarkana" in the App Store or Google Play.



A Prayer of Salvation

If you're ready to give your life to Jesus Christ — for the first time, or as a recommitment — this prayer is for you. The exact words don't matter as much as the sincerity of your heart. God sees you. He knows you. And He has been waiting for this moment.

Lord Jesus,

I come to You today, just as I am.

I believe that You are the Son of God — that You came to this earth, lived a perfect life, and died on the cross to pay the penalty for my sins. I believe that You were buried, and that three days later You rose from the dead. You are alive, and You are Lord.

I confess that I have sinned, and I cannot save myself. I cannot be good enough, or do enough, or earn my way into a relationship with You. But I believe that through Your sacrifice, my sins can be forgiven.

Today, I turn from my old way of living. I turn to You. I surrender my life into Your hands. Come into my heart, Lord Jesus. Be my Savior. Be my Lord. Lead me, guide me, and make me everything You created me to be.

Thank You for loving me. Thank You for finding me. I am Yours.

In Jesus' name, Amen.

If you just prayed that prayer — **welcome to the family of God**. Something real just happened. This is the most important decision you will ever make. We would love to know about it and walk alongside you. Please stop by the Connection Center, call us at (903) 794-8589, or visit churchontherock.org. Your next step is water baptism — let us help you take it.



Watch Pastor John lead this prayer

Scan this code with your phone camera to watch Pastor John pray this prayer with you, and to take your next step.

salvation-prayer.churchontherock.org



*"Connecting people to God,
friends, ministry, and the world."*

*"Let us stop going over the basic teachings about Christ again and again. Instead, let us go on
instead and become mature in our understanding."*

Hebrews 6:1

churchontherock.org

2301 University Ave • Texarkana, TX 75503
(903) 794-8589