

# FURTHER TOGETHER FOR CHRIST!

Lord of Life Church

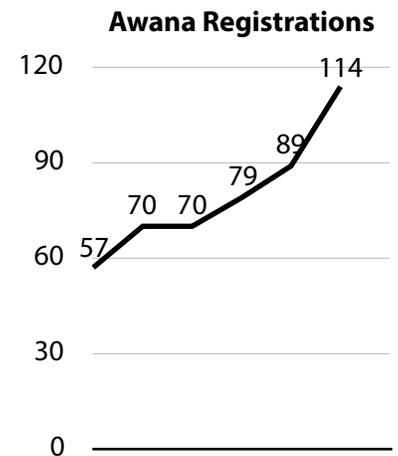
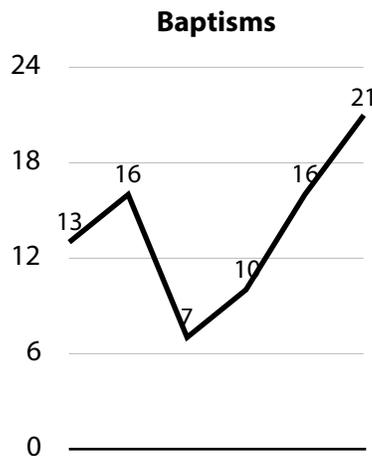
## FAQs

### What is the vision for the *Further, Together, For Christ!* capital campaign?

The vision of the *Further, Together, For Christ!* capital campaign is to reduce our debt by at least \$500,000 in order to free up our monthly income to hire a children's ministry director, make guest improvements to our property and spiritually grow as a congregation through prayer and sacrificial giving.

### Why the urgency to reduce our debt?

- **Children's Ministry (ages 0-Grade 5):** While our General Fund income has increased over the last six years, our excessive debt prevents us from hiring a designated children's ministry director. The need for a children's ministry director is urgent. More children are entering our church than ever before. We've had a record number of baptisms this year, mostly non-infant children (with more scheduled). Awana (Wednesday night children's program) registrations were up 28% in 2018-2019 and each month we have new children registered for Sunday School.



- **Youth Ministry (grades 6-12):** Adding a children's ministry director will free up Brian to dedicate his primary efforts to youth ministry. Currently, Brian leads our nursery ministry, children's ministry, youth ministry, men's ministry and occasionally he leads Sunday morning worship! He's overloaded. He's told me he needs help. Around the world, youth grades 6-12 are leaving the Christian faith and the Church in droves. It's a well documented crisis (books include *You Lost Me!* and *Already Gone*). Youth ministry needs the full attention of a full-time youth ministry staff person.
- **Guest Improvements:** Many guests feel lost when they enter our church. We want our church to be an irresistible experience for guests. There is an urgent need for directional signage, a safer and dryer front entrance and an improved sound system in the Solid Rock Lodge where many guest events are held.

### Where did the debt come from?

The debt is from the 2004-2005 building expansion. The original debt obligation of the expansion was \$4.55 million. Today, 15 years later, our loan balance is \$3.64 million. We use our property nearly every day for ministry. Our property is a blessing and it gets well used for God's glory.

### How will reducing our debt free up income to pay for a children's ministry director?

Our loan provider, Lutheran Church Extension Fund ([lcef.org](http://lcef.org)), will re-amortize the remaining balance of our loan *for free once per year* based on the amount owed, payoff date and interest rate resulting in a lower monthly payment. For example, if we pay down our mortgage by:

- \$1m, we will save \$88,000 a year
- \$700k, we will save \$65,000 a year
- \$500k, we will save \$50,000 a year

### **How did we determine the financial goal?**

We believe that at least \$500,000 is a reachable goal for our congregation. Including current monthly payments toward our mortgage, our goal is to reduce the principal from \$3.64 million to under \$3 million by the end of the 2-year campaign. It will take all of us to make a sacrificial commitment to this effort. Together, with God's help, we can reach this goal!

### **Will a separate company be leading our capital campaign?**

No. The capital campaign will be led internally by four members—George Chilczenkowski, Dana Hanson, Leslie DiFiglio and Nancy Gatfield—and Pastor Matt. Third party capital campaign companies can prove helpful, but they are also costly. This way everything donated to the campaign—100%—will go to pay down the principal of our loan. George has served on two previous capital campaigns and brings with him passion and experience. Dana is a business leader in our community and his wife, Shannon, serves on our sound team. Leslie is a long-time member of our church and works at Wasco School. Nancy is the chairperson of our Mission Board and has worked as an interior designer. All four are proven and committed leaders.

### **What will the capital campaign funds go toward?**

Every dollar given to the campaign—100%—will immediately go toward the principal of our loan. At the end of each month, the campaign donations will be applied directly to our principal thereby reducing our principal and the amount of interest over time.

### **What are you asking from me?**

We are asking you to make a 2-year sacrificial pledge *over and above* your normal tithes and offerings. It is critically important that gifts to this campaign are over and above regular giving so that the operations of the church continue. It is our prayer that you would hear God's call to be part of this effort and be willing to step out in faith. We hope that you would be able to fulfill your pledge by Sunday, October 24, 2021. If you start giving in 2019, your pledge would stretch over 3 tax years which may be beneficial for you as you consider your pledge.

### **How long will the capital campaign last?**

Two years. The campaign will go from October 20, 2019 to October 24, 2021. Commitment Sunday is Sunday, October 20, 2019. At this time, completed pledge forms will be turned in during both worship services.

### **Where will the capital campaign money be held?**

All funds donated to the campaign—100%—will be treated as "Designated Funds" and will be held in a separate account strictly reserved for the campaign. At the end of each month, the campaign donations will be applied directly to the principal of our loan. Please rest assured, the campaign funds will not be co-mingled with the General Fund.

### **What methods of payment can I use to give to the capital campaign?**

Donations in the form of cash, check, stocks, real-estate property and online giving can be accepted. Beginning in December, the offering envelopes mailed to members will show an additional line item for the *Further, Together, For Christ! Campaign*. Before then, you can write separate checks with *Further, Together, For Christ!* in the memo line. Additionally, you can give online at [lolchurch.net](http://lolchurch.net). Click on Give in the menu bar and follow the directions to complete your donation. Be sure to find the option for *Further, Together, For Christ!* to designate your gift for the campaign.

### **Further, Together, For Christ! Campaign Team**

Nancy Gatfield

Dana Hanson

Pastor Matt Blackford

Leslie DiFiglio

George Chilczenkowski