



Thank you notes

Thank-you, Aunt Amy, for the chance to remember and give thanks for your gifts... and to remember and give thanks to God for all the rest of my gift-filled life.

Apparently, my aunt saved every card, letter, and thank-you note from everyone in the family. After her death, some of the family went through all the saved correspondence and sent them back to those who had written them. There was one I'd written during my senior year of high school. It began, "Thank you for the socks you sent me." It ended up being a two pager.

To be honest, I didn't really want to write those notes. My parents made us do it. It seemed like such a bother to write and mail it for just a pair of socks. For one thing, we had to write at least a page. My parents would not allow a "*Dear Aunt Amy - Thanks for the socks. Love, Craig*" to go in the mail. Which meant, I had to fill the rest of a page with something. So, I told her about what was going on: my friends, my part-time job, my car, school, skiing or tennis, family trips and events.

Those notes ended up being much more about the rest of my life than about the socks or tie or tee-shirt she'd given me. Sure, the socks may have prompted the note... but the writing of those notes made me think about all the other things in the lives of my family and me.

So, I write thank-you notes differently now. I enjoy writing them, now, because I'm not just saying "thank you" for the socks so much as I am expressing the gratitude I feel for the life I have received as a gift from God - through people like you.

This letter may not look much like a traditional thank-you note but I've learned there are many ways to write them. One way is on a small piece of paper that already has some words printed on it, "Pay to the Order of _____."

The packet that comes with this letter explains some of the what, how, why, and why now of Peace's Capital Appeal. I won't try to summarize all those things here (but I'd love to talk to you about them in the weeks ahead). I only want to tell you that I have experienced God's grace - at Peace and through you - on more occasions than I can count over these years we've worked and worshiped together. And, I have heard (and lived with) the faith stories of so many here that I am certain this is a place and a community of faith where God's grace and gifts are given. I'm pretty sure you've experienced that, too.

I ask that you join the leaders of Peace and me in considering and giving thanks for all that God has given to us by participating in this Capital Appeal in whatever ways God provides. I'm starting with a prayer, "Dear God - Thank you for the socks... and everything else. Love, Craig."

Pastor Craig Endicott

Founded in Faith

The tree of Peace Lutheran Church was planted in 1978 by a small group of charter members who began meeting at John Hanson Middle School. The commitment and dedication of these first members of Peace resulted in the construction of our original building, which was completed in 1981, just three years after our congregation was organized!



God continued to water the tree called Peace, and the tree continued to send out its roots. Growth in numbers, and a fervent commitment to feeding and supporting those at risk in the surrounding community, created the need for more space, which led to the addition of our current worship center in 1999. This addition was truly a leap of faith for our congregation. The bank told us that we could only borrow up to \$750,000. All of the bids came in over \$750,000, except one, which came in at \$710,000. This was \$100,000 less than any of the other bids! Clearly, God was at work, and our spirits soared!



Over the years our building has served us well. We have filled these walls with uplifting worship, inspiring music, vibrant children and youth programs and many wonderful fellowship events. Since our inception, we have been involved in countless discussions about what it means to live out our faith. These discussions have resulted in a variety of meaningful ministries to our community such as our Food Pantry, ESL Classes and Safe Nights, and to the decision to use our building to provide space for various community groups to meet.



God has continued to bless the tree called Peace with growth and an ever-expanding vision of what it means to “love God and our neighbor.” But, in spite of very careful stewardship, the ministries that can be done in our existing fellowship hall have been maximized. We are full. A look at the calendar in the Sunday bulletin shows meetings every day. And there are actually more events going on than can fit into the space provided on the calendar! The recent convergence of Safe Nights for the homeless, English as a Second Language (ESL), two church meetings, and Chime Choir practice showed the difficulties of trying to do it all. Further, there are mission possibilities contained in our long-range plan that are yet to be realized. Our vision includes many unrealized ideas.



When the congregation meets for fellowship, the event is always joyous, exciting, and bustling. It is also crowded. We cannot all sit down together for a meal. The kitchen is inadequate to prepare food for us all. Our classrooms are limited so that age groups need to be combined. Multiple classes in the fellowship hall are noisy, despite the room dividers. Storage space limitations mean that there are items stored in the corners of every classroom. For those looking for a church home, the crowded fellowship and cluttered classrooms can be discouraging. As the community around Peace continues to grow, Peace needs space to grow as well. This tree called Peace simply has no more space to send out its roots!



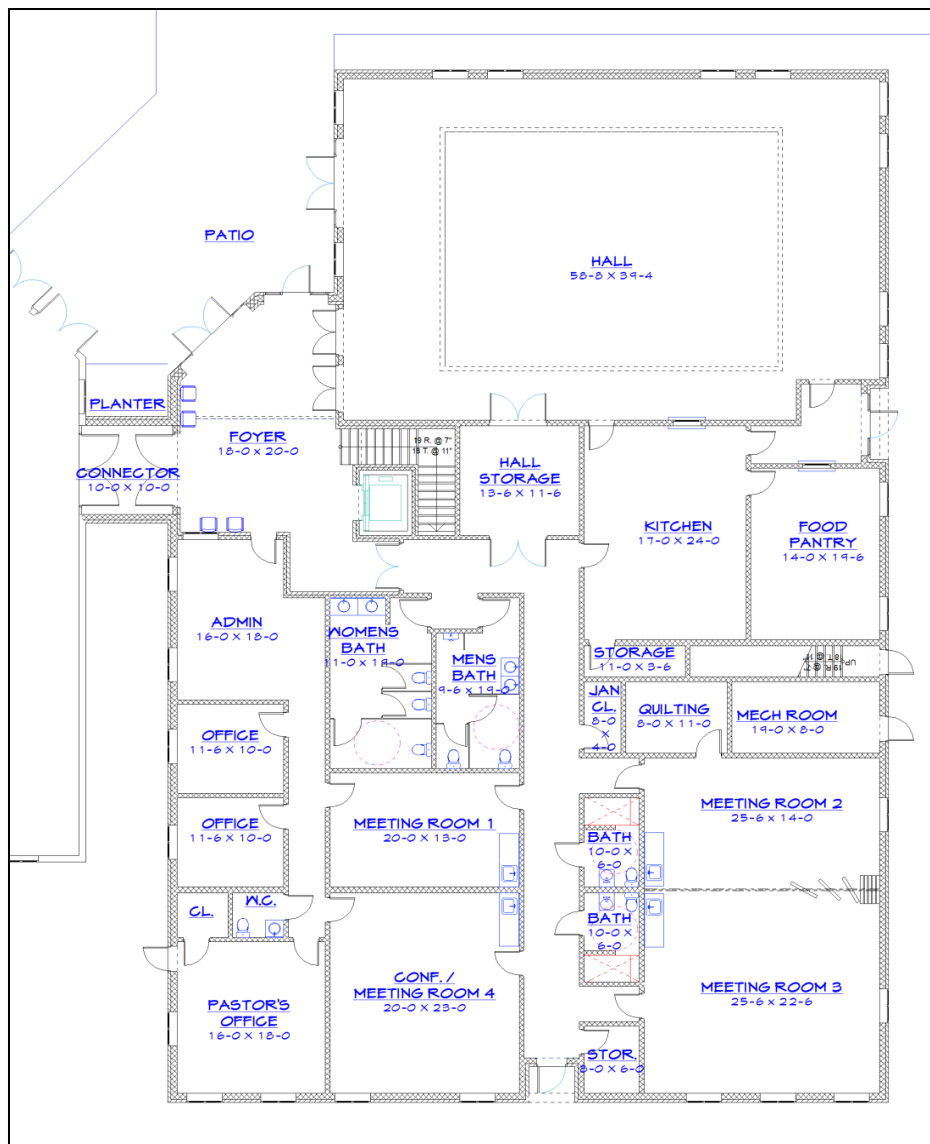
This is one of those “times of heat” to which Jeremiah refers in our theme verse. The economic downturn is on everyone’s mind. Thoughts about the future contain uncertainties and worries. But, this time of heat also contains some unique opportunities. Trusting in God’s promise to care for our tree, and provide what we need to keep our leaves green and to continue to bear fruit, we can look to the opportunities that this time provides. Builders and their workers have been hard hit by the economic downturn. Our project will provide work for the Waldorf community, while at the same time providing our building at a lower cost. If we wait until the economic picture improves, the costs are likely to rise as other community building projects restart.

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First Story



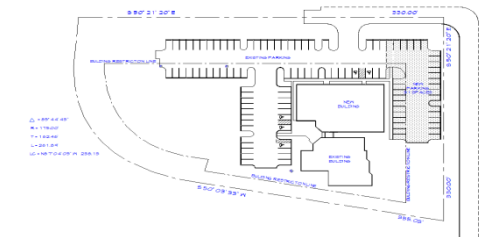
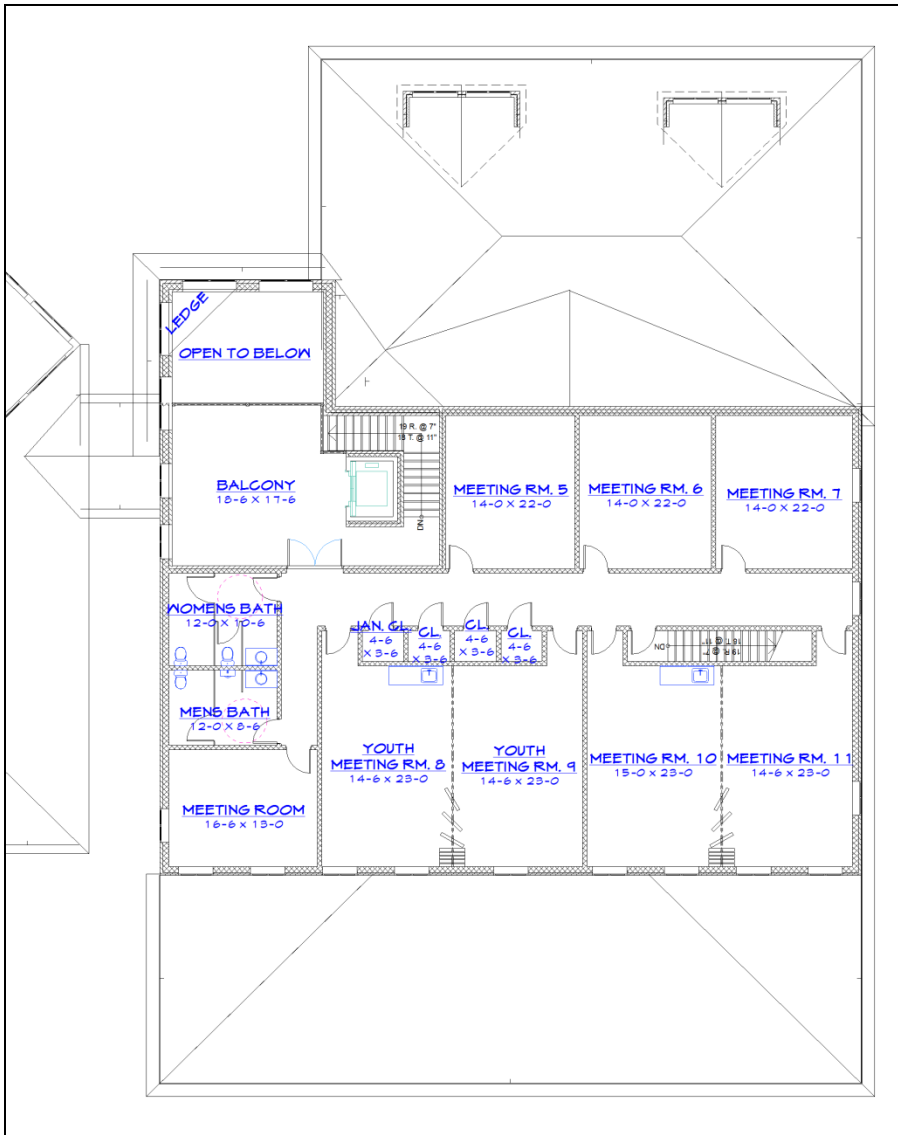
First Story: (8,580 square feet)
 Multi-purpose Fellowship Hall
 Commercial Kitchen / Storage
 Food Pantry
 Three Classrooms / Meeting Rooms
 Church Offices and Conference Room
 Handicapped Accessible Restrooms

Second Story: (3,904 square feet)
 Eight Classrooms / Meeting Rooms with Storage
 Restrooms
 Balcony over Foyer
 Elevator connecting the two stories

The estimated cost for the proposed addition is approximately \$1.8 million, and breaks down in the following way:

Architectural / Engineering	\$85,000 minus 10% tithe	\$ 76,000.00
MEP		\$ 20,000.00
Civil Engineering		\$ 40,000.00
Demolition		\$ 50,000.00
Site Work		\$ 200,000.00
Building	12,484 sqft x \$100.00	\$1,248,400.00
10% Contingency		<u>\$ 150,000.00</u>
Total:		\$1,784,900.00

Second Story



There is much enthusiasm and commitment to our ministries at Peace. God has given us a vision of our church as an inviting and vibrant place of worship, of spiritual nurturing, and of genuine community and service. We have felt the hand of God leading us, and God's love supporting and uniting us, through all the joys and challenges of the last three decades. As we look forward to celebrating the 35th anniversary of our congregation in 2013, it is with joy and thanksgiving that we remember the faithfulness of God and the vision and courage of those who have gone before us.

God has built us into a strong, resilient community of faith—a tree with deep roots, many branches and the potential to bear even more fruit. Now, in the midst of the new challenge of a struggling economy, we are called to once again send forth our roots in order to live out God's mission within and beyond our walls. Like those who first planted the tree called Peace, let us step forward with courage and hope, trusting in the Lord!



Ways in which You Can Give Over and Above Gifts to Peace Lutheran Church

Priority Budgeting

Some people may choose to rearrange their priorities in order to give greater gifts to a capital campaign. Priority budgeting may lead to postponing a planned expenditure such as a new car, addition, vacation, etc. One couple delayed the purchase of a new sports utility vehicle and applied the same monthly payments toward the capital campaign.



Re-Channeling a Present Expenditure

Many families have incurred short-term heavy expenditures for special needs. An example would be while their children attend college. They learn during those years to budget their money so they can cover those expenditures. The same philosophy applies when budgeting money to support their church's vision.

Gifts of Unexpected Cash

A couple unexpectedly received an inheritance of several thousand dollars. They decided to give a tithe of this inheritance to their church to expand their gift to the building project. Other people give their income tax refunds.

Gifts from Increases in Income

Many people have incremental salary increases, overtime, or bonuses that they include as part of their gift to their church.

Gifts of Income

Various types of investments distribute interest or dividends. If the donor is not using the distribution for current income, rather than be reinvested, the interest or dividends may be assigned, for a defined period, to the church. The donor retains ownership of the asset.



Gifts from Extra Work

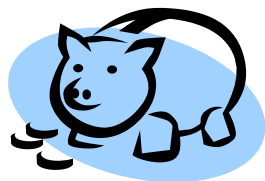
One man was in the process of retiring when the church undertook a capital campaign. He secured a new job and gave a portion of his retirement income to the church.

Gifts of Appreciated Assets

A gift of investment assets that have appreciated in value is one of the most common gifting strategies. The asset should, in relative terms, be “substantially appreciated” if the giver wishes to receive tax benefits as a result of the charitable gift.

Gifts of Stocks and Bonds

Funding charitable giving with appreciated stocks or bonds can be very advantageous to both the donor and the church. The donor will avoid paying any capital gains taxes while receiving a full value charitable deduction, and the church will receive a very liquid asset. To claim all these benefits, the stocks/bonds must be transferred to the church rather than selling the stocks/bonds and donating the proceeds, which then turns the gift into an ordinary cash gift. A tax accountant can advise you about the most advantageous way to make the transfers.



IRA Transfers

People 70-1/2 years of age and older can transfer money from their IRA directly to their church without paying any income tax on the amount transferred.

Gifts of Appreciated Real and Personal Property

Many people possess assets that could make a good gift to their church.

Gifts of Real Estate

An unencumbered piece of real estate that is readily saleable in the marketplace can be a wonderful gift.

One word of caution about real and personal property gifts: They should be discussed in advance with the church to determine the appropriateness of this action. If the market value is thought to be above \$5,000, an appraisal must be conducted prior to acceptance by the church.



Gifts of Life Insurance

Some people have accumulated cash in insurance policies that they give to the church. Others purchase new policies with the church as beneficiary or name the church as beneficiary of an existing policy. Donors may also give the entire policy as an outright gift. The church may wish to accept the policy ownership and continue to make premium payments in order to collect the proceeds at the time of the donor’s death. Due to recent estate tax law changes, many donors may find their insurance policies, which were purchased for estate taxes, may not be needed and may be an excellent charitable gift.

Gift Annuity

The donor funds a gift annuity with an appreciated asset and gives it to the church; in turn the church distributes a lifetime (or defined period) of income to the donor (and or spouse). This is an excellent way to convert a substantially appreciated asset into an income source for the donor.

Charitable Trusts

- 1) Assets are held in a trust. The trust can distribute income to the donor until death (or defined event) causes the asset to be distributed to the church.

In a lead trust, assets are held in a trust. The trust distributes income to the church until death (or defined event) causes the asset to be distributed to the donor’s estate or family.

“Blessed are those who trust in the Lord...They shall be like a tree planted by water, sending out its roots by the stream. It shall not fear when heat comes...Its leaves shall stay green...and it does not cease to bear fruit.”

Jeremiah 17: 7-8

Most Frequently Asked Questions and Answers

1. WHAT IS A CAPITAL APPEAL?

A capital appeal is a way for congregations to raise funds for accomplishing large projects that cost more money than a congregation could generate through increases in annual giving. During a capital appeal, members are asked to consider making an additional commitment, over and above their regular giving to the congregation, in order to fund the project. The giving period for a capital appeal is typically three years.

2. WHY ARE WE CONDUCTING A CAPITAL APPEAL AT THIS TIME?

There are three main reasons for moving forward at this time with a capital appeal to raise funds for building a new fellowship/education building:

- The existing building limits our mission.
- The building limits our fellowship, education, and growth.
- This is a unique economic time when building costs are low.

3. WHY DID WE CHOOSE THE THEME, “FOUNDED IN FAITH—GROWING TO SERVE”?

We prayerfully considered the congregation’s responses to the Resource Assessment, and in spirited and spirited reflection we found consensus on our theme. **“Founded in Faith”** acknowledges our beginning as a small but powerful congregation planted in Waldorf; firmly rooted in the word and yearning to share God’s love. **“Growing to Serve”** reflects our consistent and generous outreach to our community, locally and globally, in a desire to bless others, as we have been so extravagantly blessed.

4. WHAT IS THE TOTAL ESTIMATED COST OF OUR BUILDING PROJECT AND WHAT IS INCLUDED IN THIS COST?

The total estimated cost of our project is \$1.8 Million. This includes all architectural, civil engineering and permit fees; demolition, site work and building costs; and a 10% contingency. The project includes a multi-purpose fellowship hall, commercial kitchen & storage, food pantry, three classrooms / meeting rooms, church offices & conference room on the first floor; eight classrooms / meeting rooms with storage, restrooms, and a balcony over foyer on the second floor; and handicapped accessible restrooms and an elevator.

5. HOW WILL THE ADDITION BE FINANCED?

We plan to secure a construction loan and a mortgage. The amount we are able to borrow will be based on the total of the pledges we receive in this first three-year appeal. Our current debt of about \$500,000 will be rolled into this new loan. In 2013, we will launch a second three-year appeal to help us cover the monthly mortgage payments and to reduce the principle of the mortgage.

6. HOW DOES MY RESPONSE TO THE CAPITAL APPEAL AFFECT MY REGULAR GIVING TO THE CHURCH?

Your giving to this appeal is a totally new commitment, and is over and above your regular giving to the church. All the money received through this three-year appeal will be directly applied to the building project. We pray that you will continue to support the current ministries and outreach of our congregation by undiminished, ongoing regular giving through your offerings.

