



Moving Forward

LESS DEBT, MORE LOVE



Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.

-Romans 13:8

THE VISION

Having become financially secure through the substantial reduction of debt, St. Peter will pursue a confident Vision of significant spiritual growth in families and small groups that will lead to our church and school's expanding witness of God's love in Northern Macomb County. This will start with the small group God created: The family – prepared and equipped through worship services, gathered around the kitchen table praying and reading devotions. It will bud into small groups that blossom into deep discipleship through deeper exploration of God's Word. We expect to see and hear inspiring and breathtaking stories of faith growth. The trend of families leaving our church and school after graduation will be replaced by the trend of families growing and contributing long after graduation. We expect to see over 1,000 people in Small Groups. We expect to see a school with full classrooms and a waiting list. Families will seek out our school for both the quality of education and the spiritual growth that is happening. As the faith of our people grows, it will spread God's love into the community as we meet the spiritual and physical needs of people in Northern Macomb County.



"We are very excited with the focus on family and small group studies. We've been involved in several small group and couples Bible studies. Not only has our knowledge and faith grown, but we've made some of our best friends during these studies." - Bruce and Betty Brendle

WHAT DO WE HAVE TO DO TO MAKE THIS VISION A REALITY?

As Resources are freed up from the reduction of debt, we will be able to invest more in these Vision Components:

Worship

Increased Excellence in our Worship Music Program: LCMS doctrine and Worship services form the basis for faith growth in families and small groups. We value music, traditional Lutheran worship and excellence in worship. Our worship will be enhanced by more expansive music offerings. These will include more choirs for children and adults, special music, and concerts. We believe that worship is essential to spiritual growth, and music is essential to worship. Adding a full-time Traditional Music Director would support these values, enhance our Worship and strengthen this critical piece of our Vision. Next to the Word of God, the noble art of music is the greatest treasure in the world. *-Martin Luther*

Service

Robust, Focused and Meaningful Missions and Service Ministry: We anticipate an exciting future of ministry through our church and its members and families. Since serving God and others is essential to faith growth, we will strengthen the effectiveness of our service and mission ministries by focusing our efforts. People want to serve when their work is powerful and effective. People will support strong, meaningful ministries. We are aiming to make a lasting impact in the lives of people in our community with a larger contribution of energy to fewer ministries.

Connection

Fully Developed Small Groups and Connection Ministry: Spiritual formation at St. Peter starts with worship but will be increasingly reinforced with small groups, service opportunities and of course buttressed by our excellent competencies in education. At the core of our small group program will be the original small group that God created: The Family. Families will be resourced, trained and inspired to pray together, have devotions together and grow together. Imagine a family gathered around a kitchen table, or cuddled together on the couch with the bible open or heads bowed in prayer. Each family will be growing in their faith through practicing prayer and devotion together. We will be deliberate and intentional about placing families/people into small groups and assimilating new members. We will expand our programs to better allow connection and growth between school and non-school families. Adding another Pastor or Ministry Professional to lead these efforts would be critical to the Vision becoming reality. We expect to see significant faith growth that keeps people connected for life!

Education

Strengthened Curriculum and a Fairly Paid Faculty: Our school and preschool is our primary tool for accomplishing our Mission to both create and grow disciples of Jesus Christ. Our school and preschool reaches out into the community and brings new families to us each year. As the children in the school grow in their faith and in their academics, the entire family becomes more connected and everyone grows in their faith. Our School is as much externally focused as it is internally focused. A strong school, with long term financial security, challenging curriculum that provides growth for all ages and abilities, and the highest of quality, fairly compensated faculty, is necessary for us to fulfill our Vision and Mission. It is the desire of our leadership that every member, whether they have a child or grandchild in the school or not, will see the school and preschool as a vital part of our Mission.

FREQUENTLY-ASKED QUESTIONS & ANSWERS

How did we arrive at our vision for the future?

Last Spring, our Pastors and several elected members of our Council got together for a 3-day retreat and rearticulated our most closely held convictions about the future. It is upon those ideas that the Vision is based. We gave this Vision to the congregation in June and asked for feedback in the form of a survey. Then our Pastors and leaders from Council used the feedback you gave us to refine the Vision. *In total, over 600 people had a say in the vision.*

When we asked the congregation what they wanted in the future of St. Peter, what objectives were at the top of the list in the survey results?

The top two objectives were removing debt to free up resources, and salary increases for faculty and staff. Over 600 people responded to the survey, which was an excellent response rate. The top five objectives that people responded favorably to were hiring a traditional music director, long-term financial security, and enhancing our school's curriculum. You can see how these objectives have shaped the Vision. Our church leaders have been very careful to listen to the congregation and build a Vision for our future around the opinions of our people.

Are we going to start spending more money on this Vision now?

No. We are not going to spend more money than is currently budgeted for existing programs and ministries. We will not borrow more money. We will not spend money we do not have. We are committed to sound, conservative, financial management. We faithfully expect that God will give us the blessing of long-term financial security as a result of this campaign. When we have achieved long-term financial security, we will use the resources God has given us to pursue our Vision deeply and vigorously!

What is the money to be used for?

100% of all the money donated to the campaign will go toward the debt. Every cent. We will continue to pay our bills with the money that is donated in regular plate offerings and electronic giving. None of the money pledged and donated in the campaign will be used for operating expenses.

Why are we calling this a Vision Campaign? Is it not about raising funds?

Yes, we will ask our congregation and school families to prayerfully consider giving to reduce the mortgage debt our church holds. At the same time, we believe that embracing the Vision we have for the church and school's future is a critical component of becoming all we can be. We could be a church that is debt-free and financially whole, but without people on a mission for Christ through St. Peter and its ministries, it would be bankrupt of the spiritual power to build God's Kingdom because God builds His Kingdom through His people.



“This church has always been a great place to raise a family, and this vision is exactly what I want for our family in the years to come.”

- Duane and Ruthanne Bettcher

FREQUENTLY-ASKED QUESTIONS & ANSWERS

How did we incur the debt we have?

Generations before us have done amazing things with God's help to set us up for a future with a beautiful campus, a school, classrooms and offices - all of the necessary tools to minister to our community. At the same time, the payment for this facility was spread out over time and will be paid for by individuals and families that are benefitting from the ministry but did not necessarily make the decision to go into that debt. We can deliberate on how we got here, but the reality is we are in need of functioning differently going forward.

Is our church and school doing well financially?

Our church and school are stable financially, recently emerging from years of being "in the red", but are not doing as well as we could be. We don't spend money we don't have. We manage to pay our bills and meet our payroll with the money that is donated. What we don't have is the resources to deeply pursue our Vision. We have a mortgage that ties up a significant amount of our resources. This campaign is an effort to substantially reduce that mortgage. Doing so will free up resources to more deeply pursue our Vision and participate fully in God's Mission!

How do we know that the leadership will actually do what they said?

How can I trust this? Because your pastors and lay leaders will be held accountable. There will be regular, frequent and transparent updates. Nothing will be done in secret. Our Treasurer, Finance Board and Council are all lay people (not staff) whose job it is to hold the staff and other leaders accountable. Any member may ask our treasurer any question about the church's finances at any time.

What is the purpose of the campaign?

The purpose of the campaign includes a financial goal as well as a spiritual goal. The financial goal is to raise the capital necessary to fuel the vision we feel the Lord has given us. Primarily, we need to reduce the debt that we currently have. The spiritual goal is for this time in the life of our church to be a faith-building journey. The result of this journey cannot be measured in dollars, but in the hearts of people who are experiencing the Joy of the yielding more and more of their lives to the lordship of Jesus Christ.

So are we waiting to make strategic decisions and ministry enhancements until the debt is paid off?

The absolute elimination of the debt may take a handful of years. The guarantee is that every penny given to this campaign will go to reduce the debt. You may see little changes here and there to streamline our effectiveness. But if you see any changes to staff, programs or ministries, just know that those alterations are not done by using any of the capital stewardship revenue. That is just reflective of the regular ebb and flow of church ministry. Decisions and ministry enhancements will begin as we see money freed from lower debt payments.



"This campaign is really about love. God's love for us, the love we have for God, the love we have for each other and the love we have for our community and the world." - Pastor Mark Wuggazer

FREQUENTLY-ASKED QUESTIONS & ANSWERS

How much money needs to be raised and given?

We are praying that we secure pledges that equal at least \$2.75M, but any amount above that would just accelerate our ability to spend more money on ministry and less on mortgage. All of us are being asked to consider the strength of our current giving as well as commit to an over-and-above sacrificial gift—in the form of a three-year pledge—to the campaign.

This campaign seems to be all about money. Isn't stewardship about time and talent as well?

Yes! Absolutely! Our congregation is loaded with untapped time and talent, and we do indeed have many people serving in many valuable capacities. Yet the reality is that in our day and age it takes resources like money and professional staff to develop and unleash all of the time and talent potential in our congregation. For instance, there are many people in our congregation that have the desire to be small group leaders. A pastor, DCE, or other synodically trained professional would recruit them, train them, resource them and organize them. This just can't be done effectively in a church of our size by volunteers working scattered hours. Also, very importantly, as LCMS Lutherans we are very careful with our doctrine and teaching resources. We are not going to just let anyone teach anything they want at anytime they want without appropriate training and resources. A pastor or DCE would be able to equip, train and resource our people to use their time and talent effectively for the glory of God. The “chicken” of treasure stewardship in our case needs to come before the “egg” of much of our time and talent stewardship.

But what about time and talent NOW?

If each one of us brings our prayers, time and talent and financial resources, as the Holy Spirit moves each of us, to support this *Moving Forward: Less Debt, More Love campaign*, it will be an amazing success! To contribute time and talent to the campaign, talk to Pastor Wuggazer or any of the Campaign Leaders. We'd love to have your help!

Are our teachers underpaid? Why?

Our teachers, pastors and staff are underpaid when compared to their peers both in secular positions and also at other LCMS churches and schools. When the housing market crashed ten years ago, St. Peter, as well as most churches and schools, fell on hard times. Teachers and staff took pay reductions. Years passed without any raises. We have only recently become financially stable and we have been able to give our teachers and staff slight raises the last three years. Still, their salaries are behind their peers at other LCMS churches and schools and their peers in comparable secular positions. We are very grateful for the sacrificial service of our teachers and staff. They are wonderful people. We are very blessed. We do not think it is responsible on our part to continue to pay them below what they are worth.

Are we going to a totally contemporary music style at some point?

No. Currently, four out of five of our services are traditional. We value Traditional Lutheran Worship.



“We could be doing so much more in our community in terms of helping the needy and spreading the gospel of Jesus Christ. I'm excited that our pastors and leaders are putting us on that path!” - Mike and Diane Banks

FREQUENTLY-ASKED QUESTIONS & ANSWERS

There is a lot of talk about discipleship of both children and adults. What do we mean?

Discipleship literally means to follow Jesus. When we talk of discipleship we mean growing in our faith and trusting in God's promises made to us in Christ Jesus. Our pastors and elected lay leaders have identified four areas of our ministry that really help people to grow in their faith and trust: Worship, Service, Connection and Education. When we are involved in these things, our faith grows and others will come to know Jesus.

Will members be asking other members for pledges or donations?

No. You may hear testimonials of people who are willing to say, "Will you join me in making a sacrificial gift?" but this will be in worship services or in other large settings where no one individual or family is being put on the spot.

Campaigns are expensive. Where is the money for all this coming from?

An anonymous donor provided all the funds for the campaign expenses. The expenses are not coming out of offerings or even the donations toward the campaign. We are very grateful to the individual who made this generous donation.



What if I have more specific questions?

Any Pastor or Council Member would gladly talk with you about the Church, the Vision and the projects. You can contact the following Church Leaders for more information:

Kevin Zael, President of the Congregation:

Betty Youngblood, Treasurer:

James Sarconi, Chair, Board of Finance:

Rev. Mark T. Wuggazer, Senior Pastor:
586-781-3434 or MWuggazer@splcs.net

"Almost 40 years ago we joined St. Peter, initially because of the school and to purposely "get lost" in a larger congregation. God had other ideas. This family of believers has become true family members in times of great joy and a time of great heartache. The Lord knew exactly what He was doing when He placed us here!"

- Kathy Krause

Now



Ministry Vision



Debt

Future



Ministry Vision



Debt

Do More Ministry with Less Debt



Moving Forward
LESS DEBT, MORE LOVE

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"I'm excited about being more connected to God and others!"

- Bill and Janet Harper

Less debt means more resources for spreading God's love in Jesus!