



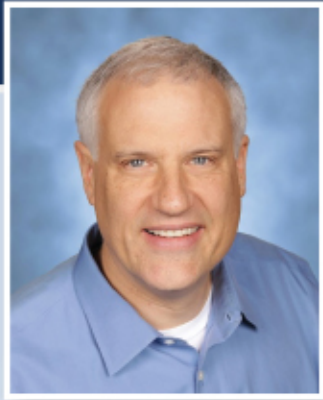
Moving Forward

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



Dear Brothers and Sisters in Christ,

The moving Forward Campaign is all about Love. God's Love for us in His Son, Jesus Christ, The love we have for God, the love we have for each other, and the love we have for people in our community and the world. In love we submit to Christ and his command to "Go and make disciples, baptizing them in the name of the Father, the Son and the Holy Spirit." (Matthew 28:19) The thing I love most about our Vision for the Future is the potential our large church and school has for doing exactly what He has commanded us to do, and to do it in a big way. Yet the debt we have keeps us from realizing that Vision in a big way. I want to fulfill this command, the mission, in a big way. I think you do to. We all want to be a part of something bigger than ourselves, something eternal, something that God is doing. This is our opportunity. Please join me in this effort to let no debt remain outstanding except the continuing debt to love one another!

Pastor Mark

My participation on the Moving Forward stewardship campaign has been a spiritual and faith growing experience. As the campaign progresses, I cannot help but to think critically about my relationship with God and specifically whether I truly put my trust in the Lord. We have all been guilty of trusting our money to keep us safe and to provide for our needs. I have come to learn that stewardship comes down to not a financial decision but a faith decision. In other words, do I accept that my material wealth, health, and all other blessings are gifts from God? Do I accept that God has entrusted me with these blessings so that I may do his will? Finally, am I prepared to answer his call and faithfully serve his will? The answer to each of these questions is Yes! St. Peter Lutheran Church and School is answering the call to serve the Lord in ways that are unique to its members and that best exemplifies our collective talents. Our Vision is to grow our congregation's faith and strengthen our and the surrounding community's relationship with the Lord and Savior Jesus Christ. The more debt that St. Peter is able to retire, the more cash flow that it is able to be freed up to implement the vision driven programs that God has in store for our congregation. This campaign presents a unique opportunity for each of us to grow our faith through sacrificial giving. I am reminded of Luke 12:48, "From everyone who has been given much, much will be required, and from everyone who has been entrusted with much, much more will be asked." Let us pray, "God, tell me what you would have me do with the gifts that you have entrusted to me."

God Bless You,

James Sarconi

Chair, Board of Finance



"The vision is really focusing our efforts on bringing our families together, and nurturing our faith as a family so that we can share and grow and extend that to the community at large". – Kevin Zauel, President of the Congregation

BIBLICAL STEWARDSHIP PRINCIPLES

Stewardship is Spiritual. It builds faith and trust.

Imagine what would happen if every family at St. Peter got on their knees and asked what God would have us do and contribute. Imagine the spiritual victory!

“For where your treasure is, there your heart will be also.” – *Jesus (Matthew 6:21)*

Stewardship shows gratitude for everything God has given me. It makes Him my Lord.

I say that Jesus is Lord, and I say I am grateful for everything. Giving puts my money where my mouth is.

This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God. (*2 Corinthians 9:12*)

God owns everything. I am His money manager.

God, what would you have me do with what you have given me? How can I be obedient with my money?

The earth is the Lord's, and everything in it, the world, and all who live in it. (*Psalms 24:1*)

Now it is required that those who have been given a trust must prove faithful. (*1 Corinthians 4:2*)

Stewardship is Sacrificial. It causes us to reevaluate the purpose of money.

Definition of sacrificial: To set aside something you love for something you love more; for a holy purpose.

A woman came to Him with an alabaster vial of very costly perfume, and she poured it on His head as He reclined at the table. (*Matthew 26:7*)

Giving and being generous requires resurrection thinking.

When we live our lives as if this life hardly matters in comparison to the one to come, it becomes much easier to give and be generous in this life.

Our citizenship is in heaven. (*Philippians 3:20*)

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. (*1 Timothy 6:6-7*)



LEVELS OF GIVING TO PRODUCE \$2,500,000

_____	Gifts At	_____
1	Gift At	\$250,000
2	Gifts At	\$100,000
2	Gifts At	\$75,000
5	Gifts At	\$40,000
10	Gifts At	\$25,000
15	Gifts At	\$15,000
20	Gifts At	\$12,000
30	Gifts At	\$10,000
40	Gifts At	\$6,000
75	Gifts At	\$4,500
_____	Gifts At	_____

Giving is for 3 years over and above our regular giving.
“NOT EQUAL GIVING, BUT EQUAL SACRIFICE”

Household Giving Levels

Horizon	\$50,000+
Challenge	\$25,000+
Pacesetting	\$10,000+

After prayerful consideration, please fill out the commitment card included in this brochure. Please bring it with you to church on November 11. You will have the opportunity to bring it forward and place it on the altar as a family.



“We do not give out of pressure, guilt or shame. We give as a response to the grace, mercy and love God has given to us.” - Pastor Arendell

GENEROSITY GUIDE

The Financial Answer and the Faith Answer

Most people want to give to a Vision, but don't know how to determine how or what amount they should give. The two simple questions below are designed to help you make a healthy spiritual decision related to a three-year Stewardship Campaign pledge. Please pray about this and make it about trust and faith.

Question #1: How much can I reasonably give, above and beyond what I already give?

This is the **FINANCIAL** answer. It has to do with how much I am comfortable giving. The question becomes, how much can I increase my regular offering for the next three years? Take a moment to review the chart, "One Family's Plan for Creative Sacrificial Giving" (below). What stands out to you? What could you sacrifice? Now complete the chart, "Our Family's Plan for Creative Sacrificial Giving" (below).

I could reasonably give \$_____ a month from my personal/family budget * 36 = \$_____

Question #2: How much can I give if I really step out in faith?

This is the **FAITH** answer of how much I can give. It has to do with being uncomfortable. The amount I give stepping out in faith should make me a little (or a lot) uncomfortable. It makes me vulnerable to God's promises to take care of me. I am therefore giving \$_____.

Once you have prayed about this with your family you will want to complete the commitment card in preparation for commitment Sunday November 11th 2018.

One Family's Plan for Creative Sacrificial Giving:

Potential Resources	Weekly	Yearly	3 Years
Eliminate 1 meal out/week	\$35	\$1,820	\$5460
Eliminate 1 Starbucks/week	\$4	\$208	\$624
Eliminate 1 rented movie out/week	\$6	\$312	\$936
Reduce entertainment/shopping		\$500	\$1,500
Reduce Christmas budget		\$250	\$750
Reduce vacation budget		\$300	\$900
Garage sale income		\$200	\$600
TOTAL 3 YEARS			\$17,750

Our Family's Plan for Creative Sacrificial Giving:

Potential Resources	Weekly	Yearly	3 Years
Eliminate 1 meal out/week			
Reduce entertainment budget			
Delay car purchase			
Other:			
Other:			
Other:			
TOTAL 3 YEARS			

"The Vision St. Peter is creating at this moment is something that is exciting! It just really gets your heart pumping!" - Lisa Ventimiglio

FREQUENTLY-ASKED QUESTIONS & ANSWERS

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 about the debt structure? Can I ask more technical questions about the debt?

When our Board of Finance decided to launch this campaign, our mortgage stood at roughly \$5.5 million. Our interest rate is less than 4%. The balance has been paid down slightly by advance gifts to the campaign and our normal monthly payments. In June 2021 we have a balloon payment due (which is the standard procedure for mortgages available to LCMS churches) and we will need to refinance that debt at prevailing rates. Financial experts tell us that we can expect that rate to be 6% or more. If we had to refinance \$5.5 million at 6% rather than 4%, we would pay \$110,000 more in interest per year. This gives us another reason to reduce our debt substantially before the refinance date.

How much money needs to be raised and given?

We are praying that we secure pledges that equal at least \$2.5 million, 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.

Should I reduce my regular giving to give to the campaign?

Please do not. Our ministries depend upon the annual offering for our general operating expenses. We do not want to undermine our current ministries with reduced giving. You will notice that there is a commitment card attached to this brochure. On the commitment card, there is both a place to make a commitment to regular intentional giving for the next year (2019) and also to the Moving Forward campaign to be given over the next 36 months (2019-2021).

What will happen if the entire amount isn't raised?

All the funds raised in the campaign will be applied to the mortgage debt. At the end of the campaign in 2021, our mortgage will be refinanced. The resulting savings will be used to pursue our Vision more deeply. The more we raise simply means the more resources are freed up to pursue the Vision. We will not spend money we don't have.

Is there any chance that once we pay down this debt the church leadership is just going to borrow more and use it for more building projects or other pet projects?

No. The current pastors and lay leaders of the church and school are absolutely committed to long-term, conservative financial stability. We believe the debt is holding us back. We are committed to not borrowing more for building projects or anything else.

What should I give?

Good question! That's between you and God. The amount should represent something that is a heartfelt spiritual decision, and not simply an afterthought or an obligation. The Scriptures challenge us to give first to God's work and to do so with passion and joy. We will not give equally, but we can sacrifice equally. If we each pray about and then give an offering that represents true sacrifice, the cumulative effort will be amazing.



*"I'm just happy that we have a vision, a unified statement of what's important to us as a congregation and where we're going to go over the next few years."
- Bernadette VanOverbeke*

FREQUENTLY-ASKED QUESTIONS & ANSWERS

How can I give to the campaign?

There are many ways you can contribute. Cash is the most obvious way, but you can also give real estate, stocks, bonds, antiques, artworks, coin or stamp collections, trusts, jewelry, etc. Other methods would include: Paid up life insurance policies and vehicles (which can be donated to Charity Motors, Inc. and the proceeds designated to St. Peter). For assets such as real estate, please see our Business Manager to determine if St. Peter is able to accept the property. St. Peter can provide you with additional information about each of these methods. For more information call (586) 781-3434, ext. 119. Certain types of giving strategies have tax advantages.

What if I want to make a donation in my Will?

You would ask your lawyer to change your Will or Trust. Write a Codicil to add a bequest that states: "I devise \$_____00 to St. Peter Lutheran Church and School of Macomb, currently located at 24 Mile Road and Romeo Plank, Macomb, Michigan." St. Peter is not in a position to provide advice on estate or tax planning, and therefore, we encourage you to seek professional advice. Our Pastors or Business Manager recommend a discussion with you about this type of gift. An interchange of this type can help you with any questions or concerns you may have.

How do I make a special one-time gift to St. Peter in support of the Stewardship Campaign over and above my regular intentional giving?

Make check payable to St. Peter Lutheran Church and School and on the memo line, write Stewardship Campaign.

Can I give donations to St. Peter by using my smartphone?

Yes! With GivePlus Church, you can use your smartphone to give anytime, anywhere. Download the FREE app on your Apple or Android phone. Search your phone's app store for "GivePlus Church." The first time you download GivePlus you will be prompted to enter the name of the church. Please enter "St. Peter Lutheran Church and School. You can then make one-time or recurring donations using your debit/credit card or checking/savings accounts. Vanco Payment Solutions meets or exceeds all industry standards to safeguard your data. This includes leveraging technology and encryption to ensure that your data stays safe during transmission. You can manage donations using Touch ID/Fingerprint, PIN or Password. You will receive a receipt via email and will also be able to view transactions in your giving history.

What if I absolutely cannot give a sacrificial gift because I am a single-parent or on a fixed income or unemployed?

Then steward what you have: enthusiasm, influence, hope, prayer. Pray for your leaders, pastors, volunteers, members and for this campaign. In short, do your best with what you have. God knows our circumstances, so He knows what faithfulness looks like for each one of us. Please bear in mind that even the smallest donation allows you to say, "I am a part of this." Our Vision and Mission is something greater than all of us.

When do I need to make this commitment? How long is the campaign?

Commitment Sundays will be on November 11 & 18, 2018. You are asked to make your pledges during the worship service, but you can also let us know of your commitment at some other time. The payout horizon for the capital commitment is three years. You can fulfill your pledge all at once or pay it weekly, monthly, quarterly or annually.

"Vision gets rid of division." -Pastor Wuggazer



St. Peter Lutheran Church and School
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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:
586-850-9601 or KZael11@gmail.com

Betty Youngblood, Treasurer:
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James Sarconi, Chair, Board of Finance:
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Rev. Mark T. Wuggazer, Senior Pastor:
586-781-3434 or MWuggazer@splcs.net

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