

"BUT GROW IN THE GRACE AND KNOWLEDGE OF OUR LORD AND SAVIOR JESUS CHRIST. TO HIM BE GLORY BOTH NOW AND FOREVER! AMEN." - 2 PETER 3:18

At FaithPoint, we believe that Jesus is central to everything we do. Our Bylaws emphasize, *"The head of FaithPoint Church shall be the Lord Jesus Christ; not just symbolically, but practically. All leaders of the congregation shall seek His will through diligent prayer, listening to His Word and Spirit."* This guiding principle is woven into the fabric of our community, influencing every decision and action.

One of the most visible ways this commitment has manifested is the recent influx of young families to our church. These families have found FaithPoint a warm and welcoming place where they and their children can grow in their faith. People from all backgrounds in the south metro area have discovered that FaithPoint offers a genuine authentic community where they are welcomed and supported, no matter where they are on their spiritual journey.

The challenges that people face today are real and daunting. Many are overwhelmed by the demands of daily life, inundated with activities, and bombarded by the pressures of modern living. Despite technological advancements, deep human connections are becoming increasingly rare, leaving many feeling isolated, anxious, and struggling to find meaning.

FaithPoint's leadership recognized these struggles when designing our new building. We envisioned a space that would serve as a place of worship and a sanctuary for rest, renewal, and community.

Our building fulfills that vision, offering inspiring worship and quality educational opportunities and plenty of room for intentional community. After services, it's common to see people visiting, enjoying each other's company, and fostering connections that deepen their faith and support their emotional well-being.

Through fellowship, we strengthen bonds and minister to one another, gaining hope and renewal in a broken world. At FaithPoint, we are growing together, supporting each other, and building a strong, connected community for His glory.

"Let your roots grow down into him, and let your lives be built on him. Then your faith will grow strong in the truth you were taught, and you will overflow with thankfulness"

Colossians 2:7

# Норе

**At FaithPoint, we offer hope.** For some, this hope begins with our ministry at the local Soak Laundromat, where we provide free washing, drying, and detergent to those in need. People are often amazed by the unconditional generosity, and they soon discover that this is FaithPoint's way of helping people get back on their feet.

Every ministry is encouraged to include mission in their ministry. Some examples from last year include when JAM (3-5th grade ministry) raised \$834 towards snacks at The Well, a local youth ministry in New Prague. VBS raised \$583 to provide clean water to 117 poor children for a year in Honduras. Sunday School collected 128 Operation Christmas Child boxes to be distributed around the world. These are just three of many examples last year to bring hope to those in need.

Real hope, however, is not primarily in what we can do, but in God, who makes all things new in ways we cannot see. This hope is not dependent on world peace or personal success. It endures through the shadows of disappointment and despair, allowing us to remember yesterday's defeats, and still look forward to tomorrow.

"May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit."

Romans 15:13

True hope is not just a vague optimism or positive thinking. It is deeply connected to the work of God in Jesus and the gift that comes through Christian community.

# Life Together

"The physical presence of other Christians is a source of incomparable joy and strength to the believer." – Dietrich Bonhoeffer, Life Together

At FaithPoint, we do life together. The Bible tells us to build up, care for, and love one another. No one should be alone in times of tragedy or loss. In these difficult moments, we realize our deep need for others.

"Two people are better than one. When two people work together, they get more work done. If one person falls, the other person can reach out to help." Ecclesiastes 4:9 Faith can be personal, but it is never private. God calls us to be in community. In Holy Communion, we celebrate a sacred bond, where the life of One is shed and given for all. We are united around a common Lord who shows sacrificial love and teaches us how to forgive and live in true Christian community. The power of this shared life transforms us into a community of hope.

# **Unconditional Love**

**At FaithPoint we love unconditionally.** The good news that God shares through Jesus is too good to keep to ourselves. There is power in a community that is regularly bathed in the grace of God and rooted in the Word.

The reality of our world is that people often love poorly. Because of this, we need to forgive and be forgiven on a regular basis. This is the great work of fellowship around the Word that speaks the truth in love and dares to be real. After all, forgiveness is the name of love practiced among those who love poorly, but refuse to give up trying. Forgiveness makes us new creatures in Christ.

*"If anyone is in Christ, the new creation has come:* The old has gone, the new is here!" Corinthians 5:17

Part of coming to faith in Christ is learning that God loves us unconditionally with no strings attached. The more we internalize this incredible love, the more we are free to share that love with others generously. We love because He first loves us. And that love causes us to give to Christ and His church out of gratitude and obedience. Such love flows in the same vein from which we know God loves us. At FaithPoint, we love unconditionally.



The Bible encourages us to grow in our faith, adding to it qualities like goodness, knowledge, self-control, perseverance, godliness, mutual affection, and love (2 Peter 1:5-7). Spiritual maturity is not about being better than others but about becoming the person God created you to be. Martin Luther, the great reformer, captured this journey well when he said,

"This life therefore is not righteousness, but growth in righteousness, not health, but healing, not being but becoming, not rest but exercise. We are not yet what we shall be, but we are growing toward it. The process is not yet finished, but it is going on. This is not the end, but it is the road. All does not yet gleam in glory, but all is being purified."

Our "Growing for His Glory" journey is peppered with blessings—both received and given. From excellent programming to gifted and committed leaders, and beautiful facilities, God has graced our church. The future holds exciting possibilities.

Thanks to the generous giving and careful financial management of our community, FaithPoint is in a unique position. We have the opportunity to completely pay off the remaining debt on our new building within the next three years—an exciting and blessed achievement.

The need for a new building was clear just a few years ago, but no one anticipated how quickly it would fill up. In the three years since its completion, people hungry to hear the good news of Jesus have filled our space, eager to be part of this vibrant community.

As our church continues to grow, we must plan for the future. Our children's programs have already outgrown the capacity of our education wing, and worship attendance has increased by 13% over the last two years. With the surrounding communities of New Prague, Lonsdale, Elko New Market, Jordan, and Montgomery expected to grow by 4% per year, our needs will only continue to expand.

We have already taken steps to address these challenges, like installing movable, soundproof walls in our education rooms and offering two Sunday School sessions on Sunday mornings. However, the time has come to plan for the expansion of our education wing. This means setting aside funds for the planning phase to ensure that we can continue to meet the needs of our growing congregation.

As we embrace these new horizons, we do so with faith in God's provision and a commitment to growing together as a community for God's glory.

# **Growing for His Glory Campaign**

As we celebrate the successful conclusion of the Sowing Seeds of Faith campaign, we stand on the threshold of a new chapter in our journey of faith. It's time to step boldly forward with the Growing for His Glory campaign, a movement that will not only honor the past but also prepare us for a future filled with promise and potential.

Campaign Goals:	\$550,000	To pay off existing debt on our building	
	\$200,000	To seed future building expansion	
	\$750,000	Total Goal	



Paying off the debt and setting aside funds for future expansion will be a tribute to Pastor Steve's 13 years of dedicated service at FaithPoint. This initiative not only honors his legacy but also paves the way for our new lead pastor, ensuring a solid foundation for a faithful and impactful future.

We are all invited to prayerfully consider how we can make our most generous contribution to these goals. For some, this might mean continuing or increasing automated giving to the Building Fund. Others might

consider gifts of stock, charitable distributions from their IRAs, or contributions from their Donor-Advised Funds. Whatever form your gift takes, it will be an investment in God's kingdom and a reflection of our shared commitment to His glory.

"Let us hold unswervingly to the hope we profess, for he who promised is faithful. And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another—and all the more as you see the Day approaching." Hebrews 10: 23-25

This campaign is our opportunity to come together, to spur one another on in love and good deeds, and to lay a strong foundation for the future of FaithPoint. With God's guidance and your generous support, we can achieve these goals & continue to grow for His glory. Let's step forward in faith, trusting that He who promised is faithful, and that our efforts will bear fruit for generations to come.



# FaithPoint Giving Chart

Number of Gifts	Yearly Gift	Gift Total (over 3 years)	Total
2	\$20,000	\$60,000	\$120,000
3	\$15,000	\$45,000	\$135,000
4	\$10,000	\$30,000	\$120,000
5	\$5,000	\$15,000	\$75,000
6	\$3,333	\$10,000	\$60,000
7	\$2,500	\$7,500	\$52,500
8	\$1,666	\$5,000	\$40,000
10	\$1000	\$3,000	\$30,000
12	\$600	\$1,800	\$21,600
15	\$500	\$1,500	\$22,500
Many	<\$500	<\$1,500	\$73,400
			Total: \$750,000

Gifts can be made over a 3-year period and should be above and beyond giving to the general fund.

# **Creative Ways to Give**



# IRA

Make a gift greater than you imagined and costs less than expected. Are you 70  $\frac{1}{2}$  or older? You can use your qualified retirement plan to give.

Kurt and Betty Benson are in their early 70s and want to make a significant gift to their church. They've accumulated \$800,000 in their qualified retirement plans, and must now take their required minimum distributions, despite the fact that they don't currently need the entirety of their RMD to support their lifestyle.

# OUTCOME

Kurt and Betty request a \$25,000 qualified charitable distribution (QCD) from their IRA and direct it to their congregation, avoiding the payment of income tax on this portion of their withdrawal. They also name their church as the death beneficiary of the remaining retirement funds, leaving other assets with lesser tax consequences to heirs.

### STOCK

Do you have appreciated stock? Make a larger gift than you might imagine with your appreciated stock.

Bob and Mary Smith are in their late 50s with two young adult children who they've already put through college. They both want to increase their 2024 commitment to their church.

### OUTCOME:

Bob and Mary decide to gift \$10,000 of appreciated stock. Since the stock was inherited at cost basis of \$4,000, the Smiths will avoid paying \$900 in taxes on the \$6,000 of capital gains. The Smiths also qualify for a charitable tax deduction and have an income tax savings of \$2,800. After both tax benefits, the net cost of the gift to the Smiths is only \$6,300.

## **TAX DEDUCTIONS**

Do you itemize your tax return? Increase your gift impact without increasing your gift amount when you itemize your tax deductions.

Karl and Kathy are in their 40s with two school-age children, and they want to make their best gift from their regular income to their church in 2024. Before taking a closer look, they're imagining a one-time gift of \$7,500.

# OUTCOME:

Karl and Kathy consult with their accountant and confirm that a larger gift will make them eligible to itemize their deductions this year. They decide instead to give a \$10,000 gift, take the charitable income tax deduction, and at their income tax rate, the net cost of the gift to them will be only \$7,200.

# **CD - CERTIFICATE OF DEPOSIT**

Do you have accounts you are not utilizing? Replace or even increase your income with certain gifts.

Bob Johnson and his wife Dorothy are both 79 years old. They want to make a significant gift to church, but would like to avoid reducing their current income. They have a \$50,000 CD maturing, and though they've never needed the principal, they like the idea of receiving a guaranteed income. If renewed at the current 1% rate for another 24 months, they'll receive \$500. However, if they gift the \$50,000:

# OUTCOME #1:

\$25,000 could establish a charitable gift annuity that, at their respective ages, provides a guaranteed, fixed payment for both lives of 6% or \$1,500 per year - 3 times the CD return. They can take a charitable income tax deduction for their gift, and receive a portion of the annuity's income tax free. After the second death, the church receives the charitable gift annuity's remainder value.

# OUTCOME #2:

\$25,000 could be given as their response to the congregation's appeal, and they are eligible for a charitable deduction, effectively reducing the gift's costs.

### **MORE INFORMATION**

At no cost or obligation, you can receive more information, a personalized illustration, and a confidential consultation to help you make an informed decision. Contact: John Coldagelli, 952-212-1249 (cell) or John.Coldagelli@Thrivent.com.

#### **Instructions for Stock Donations:**

Contact Pastor Steve (prsteve@faithpointlc.org or 952-393-2717) and indicate that you will be making a stock transfer. Give the name of the security and the number of shares to be transferred. Normally, we do not receive notification from the broker. All that the church brokerage account reflects are the shares coming into the account with no indication of the donor. Please, be sure to let the church office know what you are doing (and when) so we can track the transfer and properly credit your account.

If the stock you wish to contribute is held in "Street Name", i.e., held in your brokerage account in the name of the brokerage firm, tell your broker to transfer the stock by "DTC" (Depository Trust Company). This is an electronic procedure for transferring stock, which immediately credits the shares to FaithPoint's account at Fidelity Business Brokerage Account.

To transfer stock by DTC:

Indicate to your broker that you wish to make a DTC stock transfer to FaithPoint Lutheran Church. Provide the broker with:

Fidelity's DTC Number: 0226

FaithPoint's Fidelity Account Number: Z48734684

Remember to let the Church office know when you gift the stock so they can track the transfer. (952-758-6297)

#### **Instructions for IRA Donations:**

Determine the amount of the donation you'd like to make. Note: the donation can count toward (but is not limited to) your Required Minimum Distribution.

Call the institution that holds your IRA and tell them you'd like to make a Qualified Charitable Distribution. Note: you must be at least 70½ years old at the time you make the request.

Give the church name and address: FaithPoint Lutheran Church, 1051 270th St. W., New Prague, MN 56071.

Make sure the check is made out to FaithPoint Lutheran Church. This way you will not pay taxes on the donation. Keep in mind you won't be able to deduct the gift, however.

You can still request that the check be mailed to you (as long as it's made out to FaithPoint). If you choose to have it sent directly to FaithPoint, make sure to call the church and let us know what institution it is coming from. (952-758-6297)

# Making the Most of Cash Gifts

The same principle can be applied to cash gifts to expand your giving potential. Consider combining a couple of options below:

### Intentional Spending

As we become more aware of our spending, we can choose to minimize expenses: Coffeehouse Latte \$4.85 - Skip one a week for three years and make a pledge of \$756.

Summer Vacation \$3,000 - Stay home one year and make a pledge of \$3,000 Lunch out \$15 - Brown bag it twice a week for three years and make a pledge of \$4,680.

# **Priority Budgeting**

This involves postponing a planned expenditure such as a new car, sailboat, vacation home, and applying the same monthly payments toward the capital campaign.

## **Re-Channeling a Present Expenditure**

Many families learn to budget for short-term large expenditures, e.g., while their children attend college. Same philosophy applies when budgeting to support their church's vision.

# **Unexpected Cash**

One couple decided to give an inheritance to their church to expand their gift to the building project. Other people give income tax refunds.

### Increases in Income

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

### Extra Work

One man postponed his retirement and gave the first three years of his retirement income to the church. Another woman worked an extra year beyond retirement and gave the full amount to the building project.

# Frequently Asked Questions



- 1. Q: Why are we doing this campaign? A: We have a remaining loan on our new building at a low 3.89%, but this note will balloon in 5 ½ years. It is in our best interest to pay off this loan before we would have to refinance the loan.
- 2. Q: What are the goals of Growing for His Glory Campaign? A: Our Growing for His Glory campaign is focused on two key goals:

\$550,000 to pay off our existing building debt, to free up resources for ministry and outreach. \$200,000 to fund future building expansion to meet the needs of our growing congregation. \$750,000 total to position FaithPoint for long-term growth and impact. This campaign is also a celebration of Pastor Steve's 13 years of faithful service and a tribute to the ongoing work of the church as we prepare to welcome our new lead pastor.

- 3. Q: Why **don't** we focus on the spiritual, rather than a building? A: A place of worship is spiritual, a statement of faith. Our new inviting and attractive facility has helped welcome many new families to our faith community. A building sends strong messages about who we are and what we are trying to accomplish. A building is not just a facility, but a place that facilitates the ministry God has called us to and makes people feel welcome. A building can add or detract from ministry and Christian education in powerful ways. Our current building has immensely enhanced our ability to do ministry in the surrounding area.
- 4. Q: What is the current mortgage payment? A: Our current monthly mortgage payment is about \$8500/month. If the people of FaithPoint give \$750,000 over the next three years, we will be able to completely pay off the mortgage and have \$200,000 seed money for future expansion.
- Q: What are the benefits of paying off the mortgage early?
   A: Carrying a mortgage requires us to pay interest on the note. Churches are unable to deduct interest. While the interest rate on our current loan is very favorable (3.89%), that good rate will only last about 5 ½ more years. Not paying interest frees up monies that can be used for ministry.
- 6. Q: Why do we need to expand our facilities? A: FaithPoint has experienced healthy, vibrant growth over the last three years. Sunday School, JAM (3rd-5th grade ministry), Confirmation (6th-8th grade) and worship attendance have all increased at a healthy rate. In 2024, we expanded our offering of Sunday School to two Sunday morning sessions to accommodate the growing number of children we have in the program. We also built movable divider walls in our education rooms for more flexible space. Very soon our facility will reach maximum capacity in these and other ministries. We need to start planning now how to faithfully steward this continued growth.
- Q: Why do we need seed money for expanding?
   A: Expanding requires years of careful planning. For example, our current building, completed in August 2021, was in the works for at least six years, starting when we purchased the land in April 2016. Seed money helps us take the first crucial steps, such as assessing our most urgent needs and determining the most cost-effective and efficient ways to meet those needs.

#### 8. **Q: What are the plans for new expansion?**

A: No decision has been made on what would be included in the next expansion. Early current building blueprints included sketches for a planned future expansion that might include education/large meeting room space. The \$200,000 slated for future expansion will be used as seed money to start the conversation about future needs.

#### 9. Q: What is the timeline for the leadership transition?

A: On June 16, 2024, Pastor Steve announced to the congregation that he was planning to transition out of his role as lead pastor. He and the Board of Directors also shared an expected transition plan and timeline over the next 20 months to search for and call a new lead pastor. A pastoral search team has been formed and is working on the call process. Once a new pastor is called, Pastor Steve would stay on staff an additional six months to help with the transition. We estimate this will take place in late 2025 or early 2026.

- 10. Q: What is the timeline for the Growing for His Glory Campaign? A: We anticipate the campaign will begin Nov. 1, 2024, and run until Dec. 31, 2027.
- 11. Q: What is the best way to give to the campaign?
  A: Upfront gifts are greatly appreciated. Many find that setting up automated giving (weekly, monthly, annually, etc.) from our website: <u>www.faithpointlc.org/wp/giving</u> helps them be good stewards and consistent givers. Any and all gifts are greatly appreciated.
- 12. Q: What about gifts to the General Fund? A: All gifts to the Growing for His Glory should be in addition to the gifts you currently make to the General Fund at FaithPoint.
- 13. Q: What was the outcome of the last campaign? A: After three years, generous donors gave \$672,000 to the last campaign. Many givers have continued to give into this fourth year and new givers have joined as well. The total raised over four years is \$894,000 towards the new building. FaithPoint is incredibly blessed. Combined with the amount saved prior to our breaking ground on our wonderful new facility, we need \$550,000 to pay off the total 3.4M cost of the new land and building. We are extremely grateful for all gifts that have been given in the previous campaign.
- 14. Q: Does the church have an account set up to accept stock donations? A: Yes. There are huge tax advantages to gifting appreciated stocks/annuities/land or fixed assets to FaithPoint Church. Givers gain a double benefit by avoiding capital gains taxes while still also getting full credit for the amount given. We have a brokerage account set up to receive such gifts and have received a number of gifts this way.
- 15. Q: How do we know the correct amount to contribute? A: Giving to this campaign is a personal and important decision between you, your family and God. All leaders, members and friends of FaithPoint are being challenged to make a sacrificial and generous gift. This will be required of all of us to reach our goal.
- 16. Q: How can we support the Growing for His Glory Campaign? A: We ask you to pray for FaithPoint, the campaign and all leaders, that we will seek God and His will and fulfill that which He has challenged us to do, faithfully and sacrificially. Commitments can be made by filling out a Response Card. We encourage giving an upfront gift and/or gifts over a three-year period. Confidential Response Cards will be turned in on Response Sunday, November 17, 2024. Some people are being led to give non-cash gifts such as real estate, appreciable assets, stocks, bonds, mutual funds or other transferable equity.



# **Preparing to Respond**

Your commitment to the "*Growing for His Glory*" campaign is a decision between you and God. It is an expression of faith through your finances. This guide will help prepare to make a faith-based decision.

# Step 1: Reflect on God's Word

**God's Grace.** "For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast. For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them." Ephesians 2:8-10

**God's Generosity,** *"For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many."* Mark 10:45

**God's Abundance.** *"…and to know this love that surpasses knowledge—that you may be filled to the measure of all the fullness of God. Ephesians 3:18* 

**God's Joy.** "I say these things while I am still in the world so that you may have the full measure of my joy within you." John 17:13

**God's Call.** "They devoted themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer... All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need. Every day they continued to meet together in the temple courts. They... ate together with glad and sincere hearts, praising God and enjoying the favor of all the people." Acts 2:42-46

**God's Promise.** "Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! *Amen.*" Ephesians 3:19-21

# **Step 2: Give Prayerful Consideration**

Prayer: Our Dear Heavenly Father,

We invite your presence into this discussion on stewardship and giving. Guide us, as we explore the biblical principles that shape our understanding of stewardship.

Let our words be infused with the power of your truth and wisdom as we illuminate the path to a life of generosity and abundance. Let your presence be clear in our conversation, as we learn to live a life rooted in faith, generosity and the principles of your Word.

As we begin this campaign to help pay off the mortgage and plan for the future, we thank you for how you have provided for us over these past 13 years and blessed us in so many ways.

We come to you with hearts filled with gratitude for the abundant blessings you give us each day. We acknowledge that cheerful giving is not an obligation but a joyful act of worship.

Help us understand that our giving is an expression of our deep love for you and our want to further your kingdom here on earth.

Impart a spirit of generosity, compassion and love to others. May our words and actions be a reflection of your grace, inspiring the people of FaithPoint to experience the transformative power of your love through generous giving.

We Love You Lord and pray this in your Holy Name. Amen

# Step 3: Take a Step of Faith

When you are ready, respond by trusting in God's many gifts. Please complete your commitment card and return it to the church at your earliest convenience.

"You will be enriched in every way so that you can be generous on every occasion, and through us, your generosity will result in thanksgiving to God." 2 Corinthians 9:11

"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." 2 Corinthians 9:7

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" Matthew 25:21

"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up." Galatians 6:9

When we give willingly and cheerfully, we align ourselves with God's desire for us to be generous stewards of His blessings. Our giving reflects our deep love for God and our commitment to advancing His kingdom.