

San Dieguito United Methodist Church

**Edition 2
May 2010**

**San Dieguito United
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Early Pledges Approaching \$500,000

Greetings,

We have reached the midpoint of our *From Strength to Strength* capital campaign, and the response has been overwhelmingly positive. The kick-off weekend was a huge success, beginning with a well-attended prayer vigil coordinated by Cindy Fountain that has drawn rave reviews, and a Sunday morning celebration which outlined the purpose, goals and timing of the campaign. To cap it all off, we enjoyed an outstanding picnic lunch coordinated by Dave Roach.

Over the past four weeks, callers have made twenty five personal visits and eight ice cream social gatherings have been held. Attendance and enthusiasm was high at these events. Many great questions were asked and the discussions have been very informative. To help share what we have learned and gleaned from these discussions, we have included many of the most frequently asked questions inside this newsletter. If you have any additional questions, please drop me an e-mail or speak to a member of the campaign team on Sunday. We are dedicated to providing all the information necessary to help you formulate your campaign pledge.

So what's next? This week, the campaign pledge cards will be mailed to the entire congregation. We would ask that you prayerfully consider your contribution. Please keep in mind that your pledge covers a 3-year time frame. On June 13, we again bring everyone together for a single Celebration Service at 10am, during which all will be invited to dedicate their pledges at the altar. It promises to be a powerful, moving experience! A catered continental breakfast will be served after the service, where we expect to announce the results of the campaign. You will not want to miss this event!

Finally, I would like to express my thanks to everyone that I have met during the course of the campaign. It is easy to see that *From Strength to Strength* was the perfect title for this campaign. The team, all the callers and ice cream social hosts have put in tireless hours. Most of all I have been blown away by the support, encouragement and generosity of everyone I have talked to. As of May 10, we have confirmed pledges of \$410,000. Clearly, we are off to a great start towards our goal of \$1.5 million, but the success of *From Strength to Strength* will depend on everyone contributing in the congregational phase. I look forward to announcing even greater success on June 13. I hope everyone will be there to share in the celebrations.

Yours in Christ!



Rodney W. Lappe
Capital Campaign Chair

Guiding Scripture:

**Happy are those
whose strength is
in the Lord...They
go from strength
to strength...**

Psalm 84:5-7

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From Strength To Strength

IN FOCUS: THE KING AND STEWART FAMILIES



The King and Stewart families have been members here for 32 years. Their family's participation spans 4 generations. They have been active in the worship, music, study, retreat and youth ministry areas of this church. On May 2nd, Lindsay Stewart was confirmed in the same church where her mother was confirmed, where her grandparents teach and pray and where her great-grandmother worships. We asked this family to share their thoughts about the goals of the From Strength to Strength Campaign.

Mike and Ann King:

Our initial reaction to hearing about another Capital Campaign was a bit of surprise, dismay and apprehension. We see all around us the financial challenges many are experiencing. Now, taking time to prayerfully think and

listen to the challenges our Church is facing has moved us from a reactionary state to asking ourselves "How shall we respond?" It is a question of challenge and choice. We have valued the many opportunities for in-depth spiritual studies and the encouragement to maintain an open mind and open heart and to continue to grow in grace. One most valued gift that SDUMC continually offers is the message of a loving God who shows us unconditional love. The challenge is to maintain safe and inviting facilities for worship services and classes, retain our excellent Pastoral Staff and the administrative and programs support staff we now benefit from. The obligation to increasingly use more of our annual budget to cover debt payments will put us in jeopardy of not only not being able to do more, but possibly losing some staff and programs. Our family's choice is to respond with a generous heart and a generous sharing of our time and resources in gratitude for past blessings and in hope for future blessings for generations to come.

"Our family's choice is to respond with a generous heart and a generous sharing of our time and resources in gratitude for past blessings and in hope for future blessings for generations to come."

Mike Stewart: SDUMC is not just "the church we go to," it is the church family we are a part of. Over many years now, we have been with this family through exciting growth, challenges, bustling activity and quiet reflection, goodbyes and losses, new and deepening relationships. We feel very blessed that our children have been able to attend the outstanding preschool. The children's programs, Sunday school, VBS, and more, have been very important to us. We have known and admired many Sunday school teachers who have given incredibly of their time, love, and dedication.

Lindsay Stewart: My favorite memory from church is the all church retreats at Camp Cedar Glen.

Kelsey Stewart: My favorite thing about church is Sunday School and the all church retreat.

Della Stewart: When we were involved in the previous building campaigns, we were made aware of the real costs to build, expand and improve the church campus. I believed then as I do now that it was the right thing for our church to do. We needed to improve and replace the buildings to serve our current and future members. It was an act of faith to commit to the entire process. Joining the church in 1978, it was difficult for me as a youth to understand how a new sanctuary building could cost so much. Because I witnessed this congregation step out in faith, raise money,

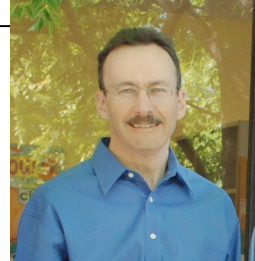
"SDUMC is not just the church we go to, it is the church family we are a part of."

and build a beautiful sanctuary, I began to understand. While the costs are high the benefits are greater. As young adults, Mike and I spent many hours in the old buildings working with the youth. We became acutely aware of the need to replace the buildings. As we approached the *Kairos Moment* campaign as a young married couple, we committed to give as much as we could, even though we didn't have much to begin with. We believe we have now been blessed many times more by our participation. We look forward to being able to contribute again in an even greater fashion as we have now been blessed with more resources to share.

From Strength To Strength



Questions and Answers: *with Rodney Lappe, Capital Campaign Chair, and Gerry Filteau, Finance Committee Chair*



1. We made a pledge to the original Building Fund Campaign in 2002 and have maintained that pledge ever since. What happens to the pledge now that we have initiated *From Strength to Strength*?

Rodney: Some faithful families have continued to give generously to the Building Fund and those donations have enabled that fund to be drawn on to help pay the debt payment through the General Fund. Though that campaign expired, some people, recognizing the need, continued to give that designated gift. The *From Strength to Strength* campaign is the current congregational effort to address our financial needs. It is a perfect time for those who have been contributing to update their gift and continue their legacy of generosity

2. Are we having this campaign because we did not raise enough in the earlier building campaign to cover the costs?

Gerry: Yes and no. In the second Building Campaign which was needed to fund construction of the education, administration and music buildings, the funds raised were insufficient to meet the construction needs. Therefore, in order to complete the project, the church decided to sell bonds which would be repaid over a 20-year period. The scheduled bond payments are \$275,000 per year. A repayment plan was developed which included use of some monies remaining in the original Building Fund to be drawn in the early years of repayment thereby, reducing the burden on our annual budget. The repayment plan called for us to “grow into” the full \$275,000 payment in the first eight years or so, at which point it was anticipated the full payment could be comfortably supported by the annual budget. However, economic conditions of the past few years have resulted in our finances deviating from some key assumptions of the repayment plan. Consequently, the leadership of our congregation recognizes that supporting the full \$275,000 payment entirely from our annual budget impacts our ability to maintain support of existing staff positions and other important church programs.

3. When does the giving begin for the *From Strength to Strength*?

Gerry: “*From Strength to Strength*” will begin on July 1, 2010 and extend for three years until June 30, 2013.

4. How do we give to this campaign?

Gerry: After Celebration Sunday on June 13, new offering envelopes will be available for the entire congregation. On that envelope will be a line for General Fund giving, *From Strength to Strength* giving and Special Offering gifts. You may pick up your box of envelopes on June 13, 20 and 27. After that date, those boxes that have not been picked up will be mailed to all households.

SDUMC now offers several options for electronic giving as a way to automate both your weekly offering and your capital campaign giving.

- 1. Direct Debit Giving** is used to automatically transfer funds from your checking or savings account to the church’s bank account.
- 2. Credit and Debit Card Giving** lets you make offerings automatically on a pre-determined schedule using a credit or debit card, from the church website www.encinitaschurch.com. Look for “Automated Giving” on the home page.

From Strength To Strength

5. Does the Finance Committee intend to call in the bonds?

Gerry: The bonds are individually callable, meaning they can be paid off prior to their maturity date. The bonds have a broad range of maturity dates and interest rates. One benefit of the bond program at this point is the flexibility that it gives the Finance Committee to align the benefits of calling some bonds to meet our specific goals. Based on the success of the campaign, the strategy for bond repayment will be fine tuned.

6. Is refinancing the debt an option?

Gerry: The Finance Committee has looked into this and the available credit terms are not very attractive. To achieve substantial relief from the current bond payments by refinancing would result in an extension of the period of debt, a higher interest rate and ultimately far greater total interest paid. The Finance Committee has been prudent in examining options and has determined the most fiscally advantageous path to follow is to pay off the bonds as soon as possible. Considering the dynamic nature of the credit market in recent years, the option of refinancing the remaining bonds will be reassessed periodically in the future.

7. These remain difficult times economically for many people. What if we determine that we can only do a small amount this year?

Rodney: SDUMC has a very interesting history with "tough" financial times. The first church was built in 1932 during the peak of the Great Depression. Likewise, the building projects that we currently enjoy were started in 2002 during one of the strongest recessions we have seen up until 2008. During those trying times of 2000-2002, the congregation raised \$3 million dollars for the construction. So, we know that our goal of \$1.5 million is achievable. To help members meet their pledges, we are extending the contribution period for three years. Thus, it is possible to spread payments to accommodate ups and downs in the economy. In a campaign like this and in a caring congregation like ours, we believe that every gift matters, no matter how large or small, whether it is given in the first year or the last.

Non-cash Giving Options

For some people, gifts of stocks or assets may be a reasonable way to participate in the *From Strength to Strength* campaign. Acceptable non-cash donations include:

Publicly traded securities, stocks, bonds, and mutual funds may be donated to the church at their present fair market value, including any "paper profit" in the stock. In this way, one avoids the capital gains tax that would be due if the securities were sold. In most cases, an income tax deduction may be claimed for the full market value the day of the gift. Closely held stock also can be an excellent way to make a donation.

A donation of real estate to the church can be a flexible and beneficial option. One can attain a level of giving one might not have considered possible through the giving of such an asset. The giver will receive the maximum tax deduction allowed by law; and, gifts of real estate avoid capital gains tax. Deductions can be taken immediately or over a period of 5 years or for a lifetime. Types of real estate to consider as a donation include a house or condominium, an apartment building, undeveloped land, income property, or a vacation home.

IRA distributions - IRS Code Section 408(d)(8)(F) terminated the direct distributions from IRA accounts to charities for individuals over 70 ½ at the end of 2009. However, it is hoped that Congress will extend this provision through 2010 which would avoid the tax consequence of withdrawing these funds for personal use. Please watch for updates in the news or in the church bulletin or via SDUMC emails.

PLEASE NOTE: Church members who are considering these gifting options are always advised to consult with their own legal and financial advisers.

From Strength To Strength

Bible Study on Psalm 84:5-7, by Rev. Mark Feldmeir



What is it about a church sanctuary that draws us into the presence of the holy, that makes it become for us something of a spiritual home in which God is present?

Maybe it's that we do things and say things in church that no one else out in the world is saying and doing. In the sanctuary, we pray, we confess our sins, we recite the creeds, affirming what we believe even if we do not know for sure if we believe it; we remember, give thanks, make promises in marriage, and carry in our dead while boldly singing about resurrection and eternal life. In the sanctuary, we take what the world would call ordinary bread and wine and we say, "This is the body and blood of Christ;" and we pour what looks like ordinary water on each other's heads and we say, "You are forgiven and redeemed and are now called friends of God." Where else in the world does anyone do these kinds of things, but in a church?

Maybe it's that, in the sanctuary, we have conversations and offer prayers about very real matters: like life and death; like mystery and beauty and doubt; sin and brokenness and injustice and salvation; reconciliation, forgiveness, grace, our futures and the future of the world. Where else in the world do we have honest conversations about these things?

Or perhaps it's that, in the sanctuary, we encounter beauty -- stained glass windows, images and icons and symbols and music and liturgy which tell a story that is greater and far more impressive than our own stories: about a God whom we believe set the sun and stars in the sky and put the earth to spinning and gives us life and breath and purpose. *Where else in the world could such a story be told, if not for the church?*

All of these factors seem to make a sanctuary a spiritual home. But if you ask me, a church is not a sanctuary in the world without people. Israel believed that the temple in Jerusalem was the primary place in the world in which God's presence could be found. *But for Christians, the church is not merely a building; the church is a people who become something like a portable temple in the world -- people who were sent out into the world to be the presence of God for others.* What is experienced here in the temple is carried out into the world, into what the Psalmist called the Valley of Baca, the place of tears and weeping. He says that those who have encountered God in the temple are unafraid to pass through that valley of weeping in the world; and when they go there, it is as though every dry and parched place they touch turns into springs of living water. This is the purpose of the church. That when we pass through this hardened, thirsty world, we leave pools of refreshing water behind. *The Psalmist says it's like going from strength to strength. We travel through those places that are weak, and we make them strong again; we restore the dry, parched places of the world -- one at a time -- going from strength to strength to strength.*

FROM THE HEART: WHAT MEMBERS ARE SAYING ABOUT *FROM STRENGTH TO STRENGTH.*

"Sometimes there is the tendency to take for granted that which is already nice. For those who have forgotten or those who weren't here, what we have now came out of the work and generosity of so many people." *Lynne Calkins*

"We were able to build a beautiful facility through the efforts of previous campaigns. I am pleased to make a commitment to pay off a great investment!" *Gerry Filteau*

"Our church already raised three million dollars in 2002. We can do this again."
Della Stewart



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Mark Feldmeir & Martha Wingfield | MINISTERS

CHANGE SERVICE REQUESTED

Celebration Sunday
One Worship Service
Sunday, June 13th, 10:00 am

Be sure to join us as we worship at one service at 10:00 am on June 13th. During that service, we will present and dedicate our pledges to the *From Strength to Strength* campaign. Following worship, a catered reception will be provided by Loydene Keith. Rodney Lappe, chair of the campaign, will announce the results of the campaign during the reception.

Special Thanks!

Meeting the goals of this campaign will be the result of the prayers, presence, gifts and service of so many people. Members of the steering committee wish to express appreciation to the many volunteers who have shared their gifts of hospitality in hosting the home gatherings. Gratitude is also extended to the team of callers who visited members in their homes to share the news of this campaign.

Home Gathering Hosts

Bill Robb, Coordinator

Kirk & Lynn Bachman
Willie & Manuelita Brown
Andy & Phyllis Castiglione
Bob & Willy Ginaven
Virginia Odend'hal
(La Costa Glen)
Rodney & Joy Lappe
Mike & Della Stewart
John & Beth Ward
Delores Weksler

Home Callers

Willy Ginaven, Coordinator

Cheryl Allen
Bill and Barbara Berrier
Mike and Cindy Breider
Lynne Calkins
Ann Clarke
Cal Ellisor
Willy Ginaven
Donna Johnson
Mike King
Rodney and Joy Lappe
Betty Putnam
Della Stewart
John Trexel
Dolores Welty