



Set Free to Serve

ALL SAINTS' EPISCOPAL CHURCH

CAPITAL CAMPAIGN NEWS

APRIL 3, 2018

Spiritual Life Events

This campaign is about more than raising money; it is also about inviting us to grow individually and together. There are several Spiritual Life offerings for all ages during April and the first week of May.

Prayer Labyrinth

We are blessed to have a canvas Labyrinth available to us April 15-22. It will be placed in the Parish Hall, and the Torreys will guide us through this prayer technique. Everyone is encouraged to walk and pray on the Labyrinth. Watch for dates and times.

Tree of Seasons

A beautiful white tree covered in white paper doves represents the seasons in our spiritual life. Parishioners will place the doves bearing prayers, praises, needs and desires. Deborah Monroe is overseeing the tree, doves, and prayer offerings.

More information soon!

Daily Devotional

For the 21 days leading up to Commitment Sunday, April 29, a daily devotional will be emailed to all in the congregation.

Those who do not have email will receive their copies by mail.

Bible Study

Sue Gelarden will lead a Stewardship Bible Study during the Sunday School hour for four Sunday mornings, from April 15 through May 6.

The Gospel of Luke will be the text for the discussions.

A Message From the Honorary Chairs

We are honored to serve in this role as witnesses of All Saints' rich history of giving to our community and we believe deeply in our vision of 'loving as God loves'. From the inception of CCM (Cooperative Christian Ministry Food Bank), CVAN (Cabarrus Victims Assistance Network), the Community Free Clinic started by George Liles and Dave Lockhart, and the Lockhart Early Learning Center, tens of thousands of individuals in our community have received support during times of great joy, as well as times of financial and emotional crises. We have been blessed with an opportunity to serve God in ways we have only dreamed about; to heal brokenness, to push for justice, to be truly 'present' in our community.

Take a moment next time you are at All Saints' and look around. Notice the beautiful living room space where we gather to have small meetings, enjoy coffee after services, celebrate weddings and mourn lives lost too soon. Move into the Parish Hall and let your mind recall all of the Parish dinners prepared with love in our own kitchen which can now feed hundreds of people! Think of the Women's Quiet Mornings, the contemporary worship service, baptisms, receptions, concerts, dances; the list goes on and on. These are the things that we dreamed about when we took that leap of faith many years ago. We knew it was the right thing to do. We knew we could make a difference and we did.

And now we have this incredible gift which has been offered to us. We can be free of our debt and move forward toward another phenomenal adventure of thinking 'big'. Without your full support however, this 'gift' could go unopened. It will take all of us doing our best and committing to the sacrifice just like we did before. But before, we took it on. Now, let's choose to let it go!

Jane Liles, Joe Hunter, Nancy Hunter



The All Saints' Story

All Saints' opened our doors at the current location in 1972, completing the merger of St. James Parish in Kannapolis and All Saints' Episcopal Church in Concord. From its early years, outreach and community support have been part of the identity of All Saints'.

In 1981, All Saints' was one of seven churches that formed a steering committee to establish a community-wide crisis assistance ministry. Cooperative Christian Ministry (CCM) was born of that collaboration and now sits on All Saints' property. CCM continues to serve thousands of families in crisis.

In 1983, All Saints' opened its doors to the homeless in the area and established the Winter Night Shelter. Soon, the Salvation Army joined the effort and provided a building to house the shelter. This eventually became Center of Hope night shelter, where we provide meals and volunteer support on a regular schedule.

In 1984, our church received the Governor's Volunteer Award for exemplary community involvement.

Two members of All Saints', Dr. George Liles and Dr. David Lockhart, founded the Community Free Clinic in 1994 in order to provide the un-insured residents of Cabarrus County access to free healthcare and medications. The clinic continues to meet the health care needs of Cabarrus County residents.

We actively partner with and support CCM, Cabarrus Victims Assistance Network (CVAN), Habitat for Humanity, Community Free Clinic, the Center of Hope night shelter, and many other organizations.

The facilities have grown as our ministry has expanded. The Christian Education Wing was added in 1989. It currently houses our Christian Formation classes and nursery on Sundays and the Bilingual Lockhart Early Learning Center during the week. The Bell Tower was added in 2000, the picnic shelter in 2001, and the Parish Hall and kitchen in 2007.

As we continue to strive to be a church that Loves like God Loves, our campus provides space for Alcoholics Anonymous, quarterly Red Cross Blood Drives, a growing Meditation Garden, and various board meetings, and training sessions.

Outreach, social justice and racial reconciliation, respecting and serving "the least of these," caring for those who are struggling—these are part of the DNA of All Saints' Episcopal Church.



My Story: Debby Smith

I have to actively seek places where I can cut expenses and apply those savings to my Capital Campaign pledge. I am on the lookout, and I have a spreadsheet where I list my "found" money. The total on the spreadsheet will provide me with the specific number I need for my pledge on April 29. So far, I have done the following:

- *Changed my dental insurance (which I was going to do anyway), producing \$51/month.*
- *Dropped my YMCA membership, producing \$39/month.*
- *Looked at my van payments, which will end next year, producing \$400 x 24 months remaining in the campaign.*
- *Kept track of retail rebates, and extrapolated that to estimate three years' worth.*

By doing the math and being intentional, I am able to pledge more than I thought I could, and I am confident that the money is there for me to give.



And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. 2 Corinthians 9:8

Benefits of Paying Down the Debt

- We will save up to \$5,000 a month or \$60,000 a year, immediately and up to \$12,500 a month at the end of the campaign. This is money that could further ministry and mission at All Saints'.
- We will save on interest over the remaining lifetime of the loan and be able to refinance the current loan for a more favorable rate.
- For every dollar contributed, it has the effect of \$4. Every dollar is matched, making \$2, and paying the note off completely avoids spending another \$2 in interest.
- We will be modeling responsible stewardship.

Our Story: Scott and Brenda Trott

Did you know that if you are a person who is 70 1/2 years old and have a Traditional IRA, you are required to begin withdrawing money each year from the IRA? This is treated as ordinary income and is taxed as ordinary income.

You can avoid this issue by having a portion of your Required Minimum Distribution sent directly to a public charity by your Traditional IRA provider. The money transferred directly to the charity lowers your gross income and is not taxed. (You cannot do this with a 401K or a Roth IRA.) Brenda and I used part of our IRA Required Minimum Distribution this way last year, and we plan to do it again for our All Saints' Capital Campaign pledge as well as for our yearly pledge to the All Saints' operating budget.



Why Now?

Last summer, the Vestry determined, upon the counsel of the Bishop and recommendation from the Finance Committee, that a campaign was necessary to lessen the pressure of debt service on our mission and ministry budget.

Coincidentally, and independently of that decision, an anonymous donor has offered a challenge match. Our mortgage payment currently consumes more than 20% of our annual spending. A successful campaign will allow us to take the money that currently goes to the mortgage and use it to further our mission and ministry in the community.

With the assistance of the anonymous donor, the church has been given the opportunity to eliminate this debt. The donor has offered a dollar-for-dollar match up to \$850K, provided we reach a minimum of \$500K. The match will be determined by the amount of total pledges that we receive by May 20, 2018.

My Story: Alice Smith

As many people know, Don and I travel extensively, and sometimes we travel to Europe several times each year. Travel is part of who we are and how we connect with the world.

We already had our spring trip planned when the capital campaign was announced, but we decided to forgo our fall trip and apply that money to our pledge. We chose to give up something that is special to us in order to contribute to our church. To some, it might not sound like a sacrifice, but to us it was.

All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on. Luke 21:4

My Story: Ragan Kearns

My car payments will be ending before the end of the capital campaign, so I'm using my car payments as part of my pledge to the capital campaign.

It means I will continue to drive my car a little longer before I can buy a new one.

That trade-off is well worth it to do my part to reduce the debt so we may be freed to do more good.



Frequently Asked Questions

How will I know what to give?

God is gracious and generous. Begin in prayer asking, "**Gracious God, what do you want to do through me?**" God knows your situation even better than you do and can be counted on to lead you appropriately. Attend one of the gatherings to learn more about the difference your pledge can make, listen and ask questions. Continue in prayer, do not rush to a determination, allow God to lead your decision. You will know that you have received your answer when you have peace with your decision.

Every gift is important. Every dollar counts as we seek to reach the minimum match threshold. If we have pledges above the \$500k minimum, your dollar will count twice. Looking long term, every dollar put against the principal today saves two dollars in future mortgage payments. With the match, your gift today is immediately doubled, and future savings to All Saints' make it double again.

How long is my commitment and how is it paid?

Your pledge commitment will be made in April, but the payment of the pledges can be spread out over three years, to the spring of 2021. You can pay in whatever way is most convenient for you and on whatever schedule works best. Some members will pay monthly, others quarterly, others annually, and some may choose to make a one-time gift. Ideally, it would be helpful for the campaign to collect the money as early as possible.

When would I begin paying on my three-year commitment?

"First Fruits Sunday" is May 20, 2018. Initial payments are scheduled to begin that Sunday. This is also the day we will certify the total pledges we have received to the challenge match donor. If we meet or exceed the \$500K threshold, the donor will immediately send All Saints' a check for the match. As money is received it will be transferred to the loan principal.

Will any of the capital campaign money be used for expenses?

None of the money received in the capital campaign will be used for annual operating expenses. To keep the expenses of the capital campaign separate from the annual budget, a small portion of money received from the capital campaign will be used to cover capital campaign expenses. This is expected to be 4-6% of what we raise (4-6 cents per dollar pledged).

As our Honorary Chairs have so beautifully stated, it will take all of us doing our best and committing to sacrificial giving to reach our goal.



525 Lake Concord Road NE
Concord, NC 28025

704.782.2024

www.allsaintsconcord.org

**For further information about the capital campaign,
see the link on our website at
www.allsaintsconcord.org/set-free-to-serve.**