Ascension Lutheran Church

Q: When do my gift payments for the campaign begin?

A: Unless you prefer a different timetable, the payment period begins January 2027. You will receive an Intent Form and there is a place for you to indicate how and when you will fulfill your commitment.

Q: How long does the *Gathered in Faith, Growing in Mission* campaign last?

A: *Gathered in Faith, Growing in Mission* will last for five years: Jan 2027-Dec 2031. However, if you believe you can make a larger gift by extending the time, you are welcome to do so. You may also make a one-time gift or make payments for less than five years. Those 70.5 years old or older often find that giving through an IRA Required Minimum Distribution allows them to make a significant gift when that timing is best for them.

Q: Is it possible just to make gifts to the campaign without making a specific commitment?

A: Yes, but written responses, while never legally binding, give us an indication of what we can expect and plan for our mutual ministry, and will ultimately determine our ability to impact the world. Please fill out a response card indicating how you will respond even if you do not make a commitment. The response from the congregation will be a compelling story to tell our new disciples and to our community as we prepare for even more impactful ministry.

Q: Do all gifts to the *More Than a Roof* campaign have to be cash?

A: No, gifts of property, appreciated stock, mutual funds, in-kind gifts needed in property improvements, cash value from insurance policies or policy loan proceeds, Certificates of Deposit (CDs), bonds and annuities are just some of the ways we can give. All of these gifts may be subject to restrictions and limitations, so it is wise to consult your financial adviser or accountant.

Note: Contact the Ascension Treasurer through the church office for gifts other than cash.

There may be important tax implications. Unless you are trying to capture a capital loss, do not sell the property yourself as you may be subject to capital gains tax rules. Ascension or your financial professional can help structure transactions for mutual benefit.

Q: What is the advantage of giving appreciated stocks or property?

A: You can avoid capital gains taxes and also receive a tax deduction for making a charitable gift.

Q: How do I make a gift of appreciated stock?

A: Your broker can transfer shares from your account to the church. Contact the Ascension Treasurer through the church office for account information.

Important! Do not sell the stock or you may be unable to avoid capital gains tax yourself. The church's broker will sell the stock, and you will receive a deductible credit based on the average market value on the day the stock is transferred.

Q: Will I be asked to give a specific amount?

A: You will be asked to prayerfully consider an amount based on the *Gifts Needed Chart*, found on page 6 of the prospectus. If every gift is fulfilled, we can exceed our goal.

Q: Will we have a debt following this campaign?

A: A construction loan will be applied for with MIF once 80% of our goal is made to allow construction to begin. Our goal will entirely eliminate the balance of this short term debt.

COMMITMENT INCREMENTS OVER TIME			
AMOUNT PER WEEK	AMOUNT PER MONTH	AMOUNT PER YEAR	5-YEAR AMOUNT
$577	$2,500	$30,000	$150,000
$385	$1,667	$20,000	$100,000
$308	$1,333	$16,000	$80,000
$231	$1,000	$12,000	$60,000
$154	$667	$8,000	$40,000
$115	$500	$6,000	$30,000
$96	$417	$5,000	$25,000
$77	$333	$4,000	$20,000
$58	$250	$3,000	$15,000
$38	$167	$2,000	$10,000
$19	$83	$1,000	$5,000
$14	$60	$720	$3,600
$7.00	$30	$360	$1,800
$3.85	$17	$200	$1,000
$2.31	$10	$120	$600

GIFTS NEEDED		
NUMBER OF GIFTS	VALUE OF GIFT	CUMULATIVE RUNNING TOTAL
1	$150,000	$150,000
2	$75,000	$300,000
3	$50,000	$450,000
6	$25,000	$600,000
8	$15,000	$720,000
10	$10,000	$820,000
15	$5,000	$895,000
18	$2,500	$940,000
Many	<$1,000	$1,000,000

Step 5: Decide to Give Sacrificially

Little was ever accomplished without sacrifice. This is true in our homes, our work, our church, our country. Sacrifice is a necessary component of successful living. And so it is with the Christian life and faith. Our salvation cost God the cross. Lutheran Theologian Dietrich Bonhoeffer rightly said there is no cheap grace.

Much of church giving is only token giving, averaging about two percent of income. No wonder there is so little joy or satisfaction in it! It requires no sacrifice! We have given only what we could easily afford, what we would not really miss.

Experience has shown that giving, to be meaningful and joyful, has to be sacrificial! Each will have to determine what amount or percentage is sacrificial for his or her circumstances. But experience again suggests that for most people sacrificial giving begins at five percent of income with proportions under five percent falling into the token giving category.

Church interest is often low, studies have shown, because investment is low. There is no sacrifice. It doesn't really cost anything. Jesus said, "Where your treasure is, there will be your heart also." (Luke 12:34) Where is our treasure? Where is our heart?

Come, open your heart
And show your mercy to all those in fear
We are called to be hope for the hopeless
So all hatred and blindness will be no more
We are called to act with justice
We are called to love tenderly
We are called to serve one another
-"We Are Called"