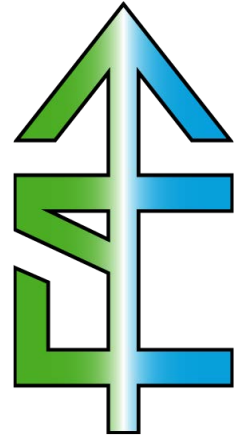




St. Andrew Lutheran Church

Lutheran Church - Missouri Synod
1005 First Street East
West Fargo, North Dakota 58078

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58078
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FAITHFULLY FORWARD
TOGETHER

FAITHFULLY FORWARD Together

PLEASE JOIN US AT CHURCH SUNDAY, SEPT 26TH
FOR THE CAMPAIGN KICK OFF!

See you there!

DEBT REDUCTION CAMPAIGN

FAITHFULLY FORWARD *Together*

Welcome to the first correspondence from a committee formed at the direction of St. Andrew Lutheran's Voter Assembly. This committee's responsibility is to coordinate a campaign to reduce or eliminate our Church's long-term debt. After an unexpected interruption due to COVID, the committee is now ready to introduce "Faithfully Forward Together".

Why Faithfully Forward Together? What does this mean?

Faithfully – responding to God's powerful, trustworthy, and enduring Word!

Forward – looking to the future and seeking opportunities to support the spiritual needs of our members and those of our community. A 2021 demographic study of our West Fargo/Fargo community revealed approximately 33% do not have a Church home. God has planted St. Andrew in the middle of a large and growing population of souls! Moving Forward will free us of the burden of this debt, allowing us to expand our ministry in new and innovative ways.

Together – as a Church family, we can accomplish our goals if our members participate with joyful and willing hearts, and in thankfulness to God's rich blessings.

What is the mission of the Faithfully Forward Together campaign?

Our goal is to provide pertinent information regarding our current long-term debt situation, and to explain the positive impacts on our Church, our annual budgets, and our future ministry if we are able to reduce the outstanding loan balances or completely retire the debt.

How will members receive this information?

- Direct mailings to provide details and the Giving/Pledge form.
- Short videos emailed to our members, posted on our Church website, and broadcast at Church.
- Signage displayed around our Church, reinforcing key points.
- Personal phone calls or visits, if desired, for further explanation.

FAITHFULLY FORWARD TOGETHER DEBT REDUCTION COMMITTEE MEMBERS:

Ken Koehler – Chair
Del Ruff, Arden Glanzer, Celeste Moltzan,
Joe Franklin & Connie Klug

KEY POINTS

FAITHFULLY FORWARD TOGETHER...

is an intentional campaign asking all St. Andrew members to joyfully and prayerfully review the blessings God has provided us and then faithfully respond to help reduce or eliminate our current long-term debts.

What are our current long-term debts?

- Remaining balance on the mortgage note for our Church expansion, renovation and geothermal heating & cooling system.
- Remaining balance of our recent Church sanctuary roof insulation and shingling replacement project.



FAITHFULLY FORWARD
TOGETHER

GOD'S WORD COMMENDS
GIVING FREELY
AND WILLINGLY,
NOT UNDER COMPULSION

2 CORINTHIANS 8:12

DID YOU KNOW...

Our mortgage loan payment is \$6,386.00/month. This equates to \$76,632 annually in principal and interest. The loan matures in June 2026, so we currently have less than 5 years remaining.

Our roof insulation and new shingles loan payment is \$819.35/month. This equates to \$9,832 annually in principal and interest. The loan matures in February of 2027, so we have just over 6 years remaining.

These two loan balances total \$375,467. Ideally, this campaign will raise enough funds to retire these debts. But whatever amount is raised, it will reduce the outstanding principal balances, saving interest and helping to pay them off earlier.

Think of the impact to our ministry and annual budget if we could eliminate over \$86,464 in annual loan payments!

BACKGROUND INFORMATION

EXPANSION, RENOVATION AND GEOTHERMAL LOAN:

- In 2005, our congregation built an 11,000+ sq ft addition to our Church building. This project blessed us with a large fellowship hall, new kitchen and bathrooms, a gathering/library area, new Church offices, additional Sunday School rooms and asphalt on our parking lot.
- As part of the new constructions, we retired our original 1960's boiler and switched to a geothermal heating/cooling system. This ground source technology HVAC system captures the year-round warmth of the water and soil approximately 150 ft under our Church building. Based on the efficiencies of this system, we can both heat and cool our facility at a substantial savings compared to conventional heating/AC systems.

What was this loan amount and what is the remaining balance?

- It was a \$1.5 million dollar project. We had raised \$500,000 going into the project and financed the remaining \$1 million dollars. The current amount outstanding on the mortgage note is \$328,261*.

SANCTUARY ROOF INSULATION AND SHINGLE REPLACEMENT LOAN:

- Several years ago, we made major improvements to the original 1975 Sanctuary roof. The 40-year-old shingles had been nailed to uninsulated plywood roof decking, and the skylight windows at the roof peak were leaking. We repaired and sealed the skylight windows, and installed new sculptured metal shingles to a 2" thick foam-insulated roof deck.
- The new shingles, insulation, and skylight repairs will provide long-lasting protection as well as savings on our annual heating/cooling bills for many years to come.

What was this loan amount and what is the remaining balance?

- We financed this project with a \$75,000 loan. We've made good progress on the note and have a remaining balance of \$47,206*.

* As of September, 2021

Visit our website (www.standrewlcms.org) and click on the tab FAITHFULLY FORWARD TOGETHER for all the information regarding this long-term debt campaign. We will be providing printed information, updates and video presentations continually throughout this fall.

FAITHFULLY
FORWARD → Together

BLESSING GIFT TO THE FAITHFULLY FORWARD TOGETHER DEBT REDUCTION CAMPAIGN

I HAVE PRAYERFULLY DECIDED TO GIVE AN
"OVER AND ABOVE"
BLESSING GIFT TO THE FOLLOWING FUNDS:

\$ _____ toward the Church's long-term debt which includes the expansion, renovations and geothermal heating & cooling system mortgage fund, as well as the Sanctuary new roof insulation and shingles fund.

THIS BLESSING GIFT IS BEING GIVEN AS:

_____ a gift at this time

_____ a pledge to be given over the next three years.

Please specify yearly gift amount _____.

_____ (other) / please comment:

_____ Please contact me to discuss gifting by means of "Required Minimum Distributions", stocks, mutual funds, or other appreciated properties.

Name(s) _____

Address _____

Phone(s) _____

Email(s) _____

Please drop off this Gift/Pledge form or mail it to:

ST. ANDREW LUTHERAN CHURCH
Attn: FAITHFULLY FORWARD TOGETHER
1005 First Street East
West Fargo, ND 58078