

What is the Building Community - Living Our Faith Debt Reduction Appeal?

The *Building Community - Living Our Faith* Debt Reduction Appeal is focused entirely on eliminating as much of St. Paul's mortgage debt as possible. Paying off the mortgage as quickly as possible will save the parish tens of thousands of dollars over the next 15 years and free up dollars for other parish ministries. At a minimum, we hope to raise \$1,500,000 in initial kick-off gifts and three-year commitments to pay future monthly mortgage obligations and reduce the debt on our mortgage. As a stretch goal, we would like to raise \$2,200,000 and eliminate our debt completely.

How did we accumulate this debt?

In the mid 2000's a decision was made to construct the beautiful sanctuary we now worship in and in 2006 we broke ground on a new chapter in the history of St. Paul Parish. In 2007 we dedicated our new church and assumed a mortgage of \$4,017,000. Generous donations to the Living Stones Campaign in 2006, the 2009 Diocesan-wide Faith in our Future Campaign and the 2012 St. Paul Bridge Campaign have all been used to help pay down our mortgage. Those pledge payments and gifts have now come to an end and our current mortgage balance is \$2.2 million.

How did we arrive at the decision to conduct a mortgage reduction appeal?

In January 2015 every parish household was mailed a brochure that shared the history of the current debt and laid out the progress that has been made in reducing it to its current level. A series of information meetings were held after each Mass on January 17 and 18 and every household was encouraged to respond to a survey regarding the plan proposed in the brochure. Based on the results of the information meetings and surveys, our Pastoral and Finance Councils unanimously voted to move forward with a capital appeal to raise the funds needed to reduce our mortgage obligation.

What is the current status of our mortgage?

Currently we owe \$2.2 million. Our interest rate is 3.875% and our monthly mortgage payment is \$23,362. We have paid down \$1 million on the balance in the last 3 years through the generosity of many. Only 3 monthly mortgage payments are built into the current operating budget of the parish. The remaining 9 monthly payments were paid in the past through pledge payments from previous campaigns and special gifts and bequests. As mentioned earlier, the pledge payment period from previous campaigns is now over. We need to enlist your support to continue to meet our mortgage obligations.

We are scheduled to refinance our mortgage this spring. We believe we will be able to refinance at a lower interest rate, and by renewing a 15 year amortization schedule (payment period) we anticipate our current monthly payment dropping by as much as one third.

What will each Parish household be asked to do?

Through prayer and discernment we ask each household to make a financial commitment to help eliminate our mortgage obligation. The pledge period will be for three years.

How would this appeal affect the annual stewardship I already provide to the Parish?

Annual stewardship support is always our top priority. Gifts to this debt reduction appeal would be above and beyond our annual stewardship support.

How will the dollars raised be used?

The money raised through our *Building Community - Living Our Faith* appeal will be used to meet monthly mortgage obligations. Any dollars raised above and beyond these monthly obligations will be used to reduce our mortgage balance.

May I contribute gifts other than cash?

Depending on the nature of the gift, there may be ways other than cash for you to make your commitment. Gifts of stocks and mutual funds for example may generate additional tax savings while allowing you to more efficiently act on your gift intentions.

What Are You Asking Me to Consider?

1 Matching Gift - As a starting point, we ask you to pray and consider matching (doubling) your current regular giving over the next three years. For example if you are currently giving \$150 per month (\$1,800 a year) to the parish's ministry, would you pray and consider giving an additional \$100 per month to the *Building Community - Living Our Faith* Appeal for a total mortgage reduction commitment of \$5,400?

2 Leadership Gift - If you are in a position to give more, we ask you to consider making a leadership gift of \$10,000 to \$25,000 over the next three years.

3 Major Gift - For those who have the financial ability, we ask you to pray and consider making a major gift of \$25,000 or more over the three-year period. Whatever your response to this Appeal we say "Thanks be to God" for your prayerful response.

The Decision is Yours

The gifts we ask you to consider are challenging. Receiving gifts within the ranges hoped for is necessary for us to achieve our appeal goals. We believe our parishioners have the right and responsibility to make their own decision. We also know that God is at work in our lives helping us grow in our faith and generosity.

As you pray over your response to our appeal, we encourage you to consider making a kick off gift and then a three-year commitment. Kick off cash gifts are given at the time you make your commitment. You begin fulfilling your three-year commitment by making contributions every month, quarter or year starting June 2015. To make your appeal contributions, simply provide your payment during the regular collection at Mass or mail your check to the church office. You will receive quarterly statements.

The following giving table may be helpful in planning your *Building Community - Living Our Faith* gifts. Here's how a monthly gift can grow in size over a three-year period:

My Monthly Gift of:	Amounts to an Annual Gift of:	Amounts to a 3-year Gift of:
\$25.00	\$300.00	\$900.00
\$50.00	\$600.00	\$1,800.00
\$100.00	\$1,200.00	\$3,600.00
\$150.00	\$1,800.00	\$5,400.00
\$200.00	\$2,400.00	\$7,200.00
\$300.00	\$3,600.00	\$10,800.00
\$400.00	\$4,800.00	\$14,400.00
\$500.00	\$6,000.00	\$18,000.00
\$600.00	\$7,200.00	\$21,600.00
\$700.00	\$8,400.00	\$25,200.00



Q&A

How can I make this appeal a success?

- By prayerfully responding to God's gift of love with your generous gifts.
- By attending Mass on April 18th or 19th, our Invitation-to-Share Weekend to learn more about how to support our appeal.
- By returning your commitment form at Mass on Invitation-to-Commit Weekend, May 9th and 10th.
- By praying for the success of our appeal and asking God to continue to bless us as we experience the joy of giving.

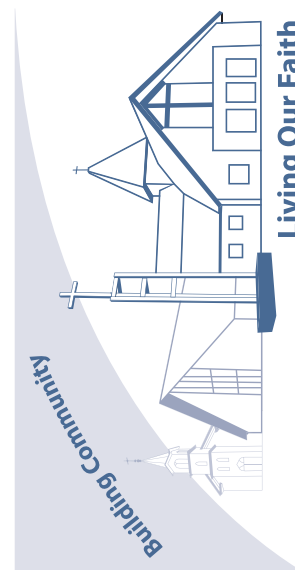
What if I would like to speak to someone privately about the Appeal and your commitment?

You may call any of the Core Team members listed below to schedule a one on one discussion.

Darrell Beauchamp	(262) 968-9299
Lori Kaari	(262) 278-6760
Mary Kay Lammers	(262) 392-9586
Pete McFadzen	(262) 951-0617
Dawn Sarandos	(262) 363-8870
Art Scheuber	(262) 968-4240
Roger Varner	(262) 392-9843
Jim Vavra	(262) 490-3779
Tim Weske	(262) 968-9170



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Q & A

Questions and Answers

