



**Joy for Tomorrow  
Capital Appeal**

**INFORMATION BOOKLET**

Joy for Tomorrow is the name of the capital appeal that is asking for members and friends of Joy Lutheran Church to prayerfully consider financial gifts to support the Capital Fund of the congregation for the period of March 1, 2009 to February 29, 2012, to continue to reach the goals of the Growth of Joy project.

The dates of the appeal are from January 17 – February 22, 2009

Important events and dates of the appeal are:

**January 18, 2009**

Joy for Tomorrow Kick off Worship and Celebration, Information packets available for pick up, tracking “thermometer” up

**January 18 – February 15, 2009**

Mission Information Station open to answer your questions each Saturday evening and Sunday morning

**February 15, 2009**

Joy for Tomorrow Climax Worship Service

**February 18, 2009**

Joy for Tomorrow Prayer service held as a part of Wednesday Family Faith Formation (7 pm)

**February 22, 2009**

Joy for Tomorrow Concluding Worship and Celebration, Congregational Pledges received

**February 23 – 28, 2009**

Totaling pledges and follow-up with non respondents

**March 1, 2009**

Begin receiving pledge monies

Note: Sunday dates are meant to include Saturday services

**JOY FOR TOMORROW CAPITAL APPEAL  
Joy Lutheran Church**

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## **Current State of the Church**

Joy Lutheran Church continues to grow as a community of faith dedicated to sharing God's love and making disciples of Christ through spiritual development and service to others. This is accomplished through:

- ❖ Dynamic worship services that are built on a foundation of scripture and Lutheran tradition and that offer an encounter with Christ through the preaching of the Word, the sharing of the sacraments and the praise of God in music and song. Worship is celebrated in a beautiful, flexible facility that combines traditional architecture and stained glass with modern technology.
- ❖ Support and caring fellowship with one another in a dedicated facility that builds deeper personal relationships through Wednesday Family Faith Formation, retreats and events of Women of Joy and Joy Lutheran's youth groups, Brothers and Sisters in Christ (BASIC) groups and other informal activities.
- ❖ Christian education grounded in the Bible for all ages. This includes children's ministries that nurture our youngest and give them the foundation to begin building their lives in the Christian faith; confirmation classes and activities in a dedicated facility for our young people that includes fellowship to build meaningful relationships and learn God's word, ground them in faith and give them opportunities to serve others through specific, organized projects; adult classes and studies in the Bible and a variety of subjects and settings to give people tools and support in important areas for living effective and fulfilling lives grounded in faith and service to Christ.
- ❖ Spiritual and material service to those in need, member or nonmember, directly through the congregation and ministries such as Women of Joy – support of Lutheran Family Services' projects; participation in the Parker Task Force Food Bank; contributions to World Hunger; actively working on projects for Habitat for Humanity and Joshua Station, support of Caring Association of Native Americans and the Women's Crisis Center; servant work trips; support of the Gideon's International; and through the offering of our facility to community service groups, such as Alcoholics Anonymous.

In 2003, Joy's building was expanded to accommodate many new members joining our family of faith. This has allowed us to do the following:

- ❖ Expand our sanctuary so that worship experiences are more inviting and comfortable for the growing number of people attending our church.
- ❖ Expand our Preschool by one-third with room for still more children.
- ❖ Expand our nursery to support the large number of families with small children in our congregation.

- ❖ Make our parking lot larger, safer and more inviting.
- ❖ Provide an expanded dedicated youth center that has attracted more families with young people and given them a place to build meaningful relationships with one another and with our Lord.

In 2007, Joy's building was remodeled to accommodate the need for fellowship with the many people coming to join our family of faith. This has allowed us to do the following:

- ❖ Expand our adult education program by providing more space for classes on Sunday mornings.
- ❖ Improve Sunday morning fellowship and allow a larger more inviting space for congregational meals and Youth and Family Ministry to take place.

Joy is in the process of shifting ministry paradigms that will greatly enhance our ability to do even greater ministry. The recent reorganization and updating of the congregation's confirmation program and its inclusion in an all church, all ages Wednesday night Family Faith Formation is involving more and more people in the life of Joy in more significant ways.

Joy is blessed with a talented, dedicated and motivated staff that leads us in a variety of ministry programs. We also have lay leaders willing to lead ministries that support and extend our mission and ministry. Volunteers readily step forward with interest and drive to make our programs effective and productive. There is a true spirit of generosity within our congregation that supports all our efforts to share God's love and extend the kingdom of the Lord.

### ***“Joy for Tomorrow” Capital Appeal Hopes and Dreams***

We have made great strides in expanding and enhancing our ministries. Currently we find ourselves in a unique time with a challenging economy. In light of this, now is the time to consolidate our gains and improve our facility to better serve the ministries we conduct.

We are embarking on the third phase of the Growth of Joy Master Project that will provide:

- ❖ Reduction of our indebtedness by providing at least three years of mortgage payments.
- ❖ Upgrading the safety of the youth center through asbestos abatement.
- ❖ Upgrading the efficiency of the lower level of our facility for family ministry through an after abatement remodel of the youth center and lower level disabled accessible restrooms.

The Steering Committee for Phase 3 and the Church Council strongly advocate and recommend a prioritized approach to meeting the above items in the order listed.

If Joy for Tomorrow exceeds the funding of these goals additional projects or debt reduction can be pursued. It is the hope of the Steering Committee, Appeal Coordinating Team, Church Council and pastors that we will all prayerfully consider how we might support Joy for Tomorrow with prayers and financial gifts as God allows.

### **The Capital and General Funds of Joy Lutheran Church**

Joy Lutheran Church has two major funds from which mission and ministry are conducted: the General Fund and the Capital Fund. The General Fund covers the ongoing operating expenses of mission and ministry in the congregation. These expenses include maintenance and utilities on the facility, office administrative supplies and supplies to conduct various ministries, salaries, and benevolence gifts given to the Evangelical Lutheran Church in America and mission partners outside of Joy Lutheran Church. The Capital Fund covers major building projects, major repairs to the facility (both scheduled and unforeseen), and mortgage payments. Joy has always had a General Fund. The Capital Fund was established in 2006 as a continuing resolution in the congregation's constitution. Gifts to the General Fund are asked for yearly through a fall stewardship campaign. Gifts to the Capital Fund are asked for every three years through a capital appeal. Some of the positive reasons for a Capital Fund that covers mortgage payments are the following.

The lending agency through which Joy has its current loan, the Mission Investment Fund of the ELCA strongly recommends a fund separate from the general fund that is dedicated to pay the mortgage. This provides assurance to the lender that this commitment will remain a strong priority.

Mortgage payments through the Capital Fund are really the continuation of support for the physical infrastructure of Joy that was built in 2003. The new sanctuary, preschool, nursery and parking lot were all built as a result of the current loan. This support is vital and meaningful as gifts given to the capital fund continue to allow for a place for many of the ministries of Joy Lutheran Church to happen. Gifts given to the Capital Fund actually work in tandem with gifts given to the General Fund to directly support the ministries of Joy Lutheran Church.

The General and Capital Funds provide different avenues for people to give according to the passions that God places in their hearts.

The Capital Fund provides stability to the General Fund and prevents ministries from competing with mortgage payments. Thus, the Capital Fund is valuable even in the absence of a building project as it keeps the mortgage visible yet free from becoming an encumbrance within the General Fund.

The continuing existence of the Capital Fund provides a mechanism to resume building projects that may need to be delayed or start new future projects that at present are unforeseen.



## **Joy for Tomorrow Capital Appeal**

### **Questions and Answers Regarding the Joy for Tomorrow Capital Appeal**

#### **Why a third Capital Appeal?**

Joy is currently in a 3 year cycle of capital appeals to replenish the Capital Fund that was established in 2004 via a continuing resolution in the congregation's constitution that reads in part:

*12.05.01.6B05 The Joy Lutheran Capital Fund Account:*

*Will be used to pay mortgages, fund capital projects and major repairs, and make payments to reduce debt.... Capital Fund resources will come from designated contributions and from the General Fund budget... A Capital Fund Appeal will be conducted on a three year cycle with pledge goals based upon anticipated needs.*

The winter and spring of 2009 is the scheduled time for the next appeal.

#### **What has been done so far with the master site plan of the Growth of Joy?**

The Phase 1 Steering Committee for the Growth of Joy project completed:

1. Master Plan development,
2. Reasonable efforts to acquire land to the north and south of the Joy property (these efforts were unsuccessful in acquiring property),
3. Fund-raising for phase 1 development of the Master Plan, and
4. Construction of phase 1 of the Master Plan: new sanctuary, new preschool, new nursery, new parking lot.

The Phase 2 Steering Committee for the Growth of Joy project completed:

1. Modification of sprinkler system and asbestos containment for youth center,
2. Remodeling of former sanctuary into fellowship hall with new kitchen, classroom, and coat room,

3. Three years of mortgage payments.

**What has the current steering committee done?**

Steering committee 3 was formed in January of 2008 and the council adopted the charter for the committee in March of 2008. The first accomplishment was to review the terms of the current loan we have with the Mission Investment Fund of the ELCA in light of the scheduled readjustment in June 2008. It was decided to keep the current loan that adjusted to 6.5% or \$14,000 per month last June. This rate is locked for the next five years. After considerable study, surveying and discussion and in light of the changing economy this fall the following recommendation was made to council and adopted by council in December 2008:

The Steering Committee 3 of the Growth of Joy Master Site Project recommends the following goals to be undertaken at the following estimated costs\* for the years 2009-12. These goals are recommended in priority order.

1. 3 Years of mortgage payments** on current facility =	\$477,000
2. Design costs (Architect/contractors) =	\$ 21,000
3. Abatement of asbestos in ceiling of youth center =	\$ 40,000
4. After abatement remodel of youth center & lower lever restrooms =	\$165,000
5. Contingency =	<u>\$ 14,500</u>
<b>Total</b>	<b>\$717,500</b>

Should fund raising exceed this amount other projects could be addressed.

\*Estimated costs are based on recent conversations with Pirnack & Walters Construction, Eidos Architects, and RHL Engineering (asbestos abatement).

\*\* There are two months of overlap between capital appeals 2 and 3. This amount reflects Capital Appeal III paying 2 years 10 months of mortgage payments.

**Further decisions that surround the recommendation are:**

The decision to self direct fundraising for this cycle rather than engage a paid consultant. This represents a potential \$35,000 savings. Our first priority is cover the mortgage first. Begin to address the eventual need to abate the asbestos in the 1976 constructed portion of the facility. The most logical place to begin is in the basement and work up. At the same time the downstairs restrooms can be upgraded to be compliant with the Americans with Disabilities Act.

**Why are we doing a capital appeal when the current economy is struggling?**

To not conduct a capital appeal at this time would shift the payment of the mortgage to the General Fund which covers ministry expenses. If this were to happen our ministries could be severely hampered and have to be cut back. This would negatively impact our ability to accomplish the mission God has given us.

**Why address the asbestos condition of the youth center when it is currently contained?**

Although the asbestos in the 1976 constructed portion of the facility (youth center and administration area) is contained and presently is not a threat an accident could potentially change that situation. Eventually we will need to abate the asbestos in that portion of the facility. The priorities and funding of the last two phases of the Growth of Joy did not allow for this situation to be rectified. Now we do have an opportunity to begin to address this situation. The most logical place to begin is in the basement and work up. At the same time the downstairs restrooms can be upgraded to be Americans with Disabilities Act compliant.

**What kind of support is being asked for this appeal?**

The first and most vital support that is asked for is prayer. The structure of the giving that is asked for is as follows:

**Goal - \$717,500 between March 1, 2009 and February 29, 2012**

**Major Donor Level** (\$100,000 - \$200,000)  
2 Gifts/Pledges = \$300,000 (\$150,000 average)

**Significant Donor Level** (\$25,000 - \$99,999)  
3 Gifts/Pledges = \$150,000 (\$50,000 average)

**Contributing Donor Level** (\$10,000 - \$24,999)  
10 Gifts/Pledges = \$150,000 (\$15,000 average)

**Supporting Donor Level** (\$1 - \$9,999)  
80 Gifts/Pledges = 117,500 (\$1,469 average)

Pledges may be filled weekly, monthly, quarterly, annually, or "fully" (sometime within the three year period)

***Gracious and generous Lord, with you all things are possible. Please help us as a congregation to walk in your ways and follow your paths in this appeal that, by your grace, we may meet the needs and challenges that are before us. We ask this humbly in Jesus' name. Amen.***

## Joy for Tomorrow Capital Appeal Coordinating Team

Appeal Coordinator – Pastor Dave Fisher

Communications Team – Todd Jacobsen

Creative Giving Team – Greg Haertling

Worship and Spiritual Support Team – Bill Frey

Celebrations and Events Team – Kasja Larson

Gratitude and Follow Up Team – Al Wiechmann

Comptroller – Larry Brutlag

Administrative office support – Gladys Danahy

I wish to thank all who are making Joy for Tomorrow a reality. I especially give thank to God and for the selfless work of the team captains listed above.

Pastor Dave Fisher

## Joy for Tomorrow Capital Appeal

### A Quick Look at Giving to Joy for Tomorrow

#### Reasons for the Appeal

- Mortgage payments
- Youth Center:
  - Design Costs
  - Abatement of Asbestos
  - Remodel of facilities
  - Contingency
- Total appeal: **\$717,500**

A gift to Joy for Tomorrow is simply a gratuitous transfer of cash & property that will support the LORD'S work at Joy Lutheran Church by supporting the physical infrastructure. In addition to providing positive religious benefits it may also help you with your income tax situation.

While gifts can be made from Trusts, Foundations, or Endowments the most common source of gifting for most people are outright gifts of cash or property. In addition to cash the best types of property gifts to make are from annuities and life insurance and highly appreciated property such as stocks, real estate, art and jewelry.

Strategies for finding resources for gifting include priority budgeting, re-channeling present expenditures, making gifts from unexpected cash (e.g., inheritances), increases in income (e.g., raises), and gifts that can be made from extra work.

A very advantageous strategy over the years has been an income tax credit from the State of Colorado called the Colorado Child Care Contribution Credit. The Credit was established to support child care facilities in the state. It allows for one half of all cash donations to be credited to your state income tax. The program is scheduled to end on January 1, 2010 unless it is extended by the state legislature. Since our mortgage covers the 2003 new construction of Joyful Mission Preschool gifts to Joy Lutheran Church's Capital Fund qualify for the Child Care Credit for the year 2009.

While all giving is a personal decision on the part of the giver some questions every member and friend of Joy can ask themselves are the following:

- Am I concerned about the future of Joy Lutheran Church?
- What share do I want to take in Joy's future?
- Can I afford not to support this appeal?
- Do I want to consider a giving plan?

- How do the needs, wants and obligations of life affect my involvement in this appeal?
- What does God want me to do?

Prayerfully considering these questions should help everyone come to answers regarding gifts and pledges to Joy for Tomorrow.

**If you would like help or have questions about giving strategies for the Joy for Tomorrow Capital Appeal please contact the captain of the appeal's Creative Giving Team Greg Haertling @ 303-805-9389. Greg is happy to help you with individual questions about the gifting process.**

**Greg will also be conducting one hour sessions on Creative Giving at Joy Lutheran Church on the following dates:**

**Sundays: January 25, February 8 and February 22 at 9:15 am**

**Wednesdays: February 11 at 6:45 pm and February 18 at 6:15 pm**