

2011

DEBT ELIMINATION



PAYING FOR THE WALLS
SO WE CAN REACH BEYOND THEM.

Questions & Answers

What is the name of the campaign?

2011 Debt-Elimination Campaign: Paying for the Walls So We Can Reach Beyond Them



Is a Capital Campaign really necessary?

GMC's leadership team believes it is necessary for several reasons. One of the most compelling follows: Since 2008 we have made mortgage payments totaling \$398,615. So, in the last three years we have paid \$132,871/year, \$11,072/month, \$2555/week, \$365/day, or \$15.17/hour for the use of our building. It gets better...since 2008 we have paid \$213,199 in interest in order to buy time to pay down the principle. Again, that means that we have spent \$71,066/year, \$5,922/month, \$1,366/week, \$195/day, or \$8.11 /hour just to buy more time to pay for our building.

Can you imagine what ministry could have been done with that coin? What needs in Granger, Edwardsburg, Elkhart, Mishawaka, Osceola, and/or South Bend could we have met with the money that we used to just buy time? Where in the world could we have sent people to meet the needs of hurting people? What could we have done to eliminate need among the people of God? How much

more could we have invested in our children or youth or adult or senior ministries?

We need to pay off these walls so that we can steward the resources God is giving us in such a manner that we will be able to meet more needs for the glory of God! We need to pay off these walls so that we are slaved to no one but Christ and His mission for us!

What are the main goals of the campaign?

We have several goals for this campaign. Our financial goal is to pay off our entire debt in the next three years. However, this is not our greatest goal. GMC's leadership team is praying and believing that God wants to use this campaign to stretch us and grow us in ways that we have not experienced in a long time as a church. Our greatest goal is for GMC to experience anew God's call to sacrificial love and the unity that flows from obedience to that call.

How will the monies be prioritized and used? Who will make those decisions?

All of the monies will be paid directly to the debt. These will be over and above our regular, monthly mortgage payments. Our bookkeeper will write the checks, our Treasurer will keep the Church Board updated with our progress, and the Church Board will ensure that the rest of the church knows how our debt is decreasing.

How long is this campaign?

This is a three-year campaign, ending in May of 2014. (The high-activity portion of the campaign, however, concludes with our First Fruits offering on May 1, 2011.)

Will this campaign be it, or will there be more in the future?

Our prayer is that the commitments made in this campaign will allow us to pay off the debt by May of 2014. Should this happen, there will not be need to have further campaigns to pay-off our building.

How much money is needed and what will it be used for?

\$1 million is our outstanding debt, and all of the money raised in this campaign will be applied over and above our regular monthly mortgage payment directly to our principle.

Will money be diverted to other purposes? Will any of it be used for the General Budget?

100% of the funds are dedicated to debt-elimination. Received pledges will be applied to our mortgage over and above our regular monthly payments thereby creating a debt wrecking ball that will reduce our wall of principle debt quickly.

Why are we spending so much money on ourselves, while the world is so desperately in need?

The world is in need, and God has called us to meet those needs; however, our debt is limiting our availability and ability to meet those needs. Paying off our debt by May of 2014 will save us \$258,266.00 in interest. In a very real sense, this campaign is not about us spending money on ourselves, but about freeing up over one quarter of a million dollars that we can invest into meeting people's needs so people can meet Jesus.

Who is accountable for the disbursement of the funds raised?

The Church Board and the Church Treasurer bears the responsibility of making sure that our bookkeeper is writing the checks and sending them in.

What if we don't raise enough money?

Every dollar raised will be applied directly to our principle over and above our regular monthly payment; therefore, we will see our debt-wall begin to crumble regardless of how much money is raised.

When and how do I make a commitment?

You will have several opportunities to make your commitment, the final of which will be at our First Fruits offering on May 1, 2011. At any time between now and then, after you have prayed and listened to God to hear what HE wants you to give, you may complete a commitment card and put it in the offering plate any Sunday between now and May 1.

Must a commitment be in money or can I give "other things"?

You may give other things as the Lord moves you to do so. We would encourage you to remember that it would most often be best for you to donate money from selling items yourself because you are familiar with the value of your own items. Other items, such as stocks and bonds, may also be donated. If you are considering this option, please estimate the value and contact Rex Northcutt for details.

What is the length of my commitment?

You will be asked to make a commitment that you will fulfill over the next three years, ending in May of 2014.

How should my financial gift affect my regular giving?

Your commitment to this debt-elimination campaign should be over, above, beside, and otherwise in addition to your regular giving. Robbing from Peter (your tithes) to pay Paul (our debt elimination efforts) would be counterproductive and in violation of Scripture's call for us to tithe on all of our increase.

If you are not currently tithing, please begin doing so. After you have begun tithing, then we would encourage you to ask God what gift over and above your regular, percentage gift He would like for you to make.



Is this a "one time" gift, or do I give weekly, or monthly, etc., and for how long?

You may give your gift in any way you desire. Our commitment cards will have space for you to write in what increments you will choose to give your gift over the course of the next three years.

If I make a monetary commitment and then something unforeseen comes up and I can't keep that commitment, what happens?

You commit to seeking God's Face regarding His desire for the remainder of your commitment, and you rest secure in the knowledge that we all understand that sometimes life just happens.

Is my commitment binding? Who will know what I pledge?

Your commitment is between you and the Lord, and it is He Who will lead you in regards to your commitment when you face times of uncertainty. If God leads you to change your commitment, a simple call to the Church Treasurer will suffice to notify us that your commitment is changing. Only the Treasurer and Bookkeeper will know what you pledge.

What if I don't agree with the Capital Campaign and/or project?

Biblical unity does not mean that we all agree about everything, but that when we disagree we choose to treat each other with respect and deference. If you do not agree with our desire to pay off our debt over the next three years, we understand. We do ask that you continue to support what God is doing at GMC with your tithes, time, and talents, and that you not spread seeds of discontent. To do so would clearly be unbiblical.

What if I can't give anything?

If you have asked God what He wants you to give and He has said that you do not need to give, then you should have a clear conscience about not giving. If, however, you have not asked and listened to God, then you cannot say with certainty that you have nothing to give. Remember, our God took a 1-day supply of oil and flour and fed a widow and her son for longer than expected. Our God took 5 poor-man loaves of bread and 2 small fish and fed 5,000. It was our Savior who saw a woman put less-than-a-penny into the offering and commended her for the incredible sacrifice she had just made.

Until each of us have prayed to and listened to our Heavenly Father we really don't know what we have that we can give.

What happens if I have to move away during this next three years?

Your church family at GMC will miss you greatly.

In regards to your commitment, we would expect that you would begin tithing in your new church, and we would trust you to listen to God's Voice regarding what you need to do with the amount that you have not paid.

How can I be part of this if I have no money to contribute?

Here are a few ideas:

a) You could make yourself available to our campaign team leaders to help them with the work that needs to be done to execute this campaign.

b) You could ask God if there are any possessions that He would ask you to sell, giving the proceeds to help meet the need. (Remember, this is what the members of the early church did in Acts 2 & 4.)

c) If you are not already tithing you can make a commitment to give 10% of any money that God gives you, remembering that everything you have comes from God.

Who is our consultant?

Dr. Tom Murphy is the Director of Development and Communication for our denomination, the Missionary Church, USA. Dr. Murphy formerly served in various churches in our denomination, including Gospel Center, where he was the Senior Pastor. Dr. Murphy has done over 125 capital campaigns in his career, and is very familiar with what it takes to lead a church through challenges like those we face.

Why do we need a consultant? Can't we do it ourselves? What are we paying him?

Tackling a million dollar debt is a monumental task, and we are honored to be working with a man who has walked this road and can help us avoid some of the potholes along the way. We consider ourselves even more blessed because

Dr. Murphy has been a member of GMC for over 30 years and has a vested, personal interest in seeing us succeed. Because we are his church, he is generously donated his time and experience to us for this campaign.



Why are we having a banquet? Why is it free?

Our celebration banquet on Friday, April 15 will be a blessed opportunity for us to celebrate what God is doing in and through the ministries of GMC, and to rejoice in our unity in Christ. We will have opportunity at that banquet to express love for Him in the way He is calling each of us to in regards to this campaign.

The old adage says that nothing is free, and that is true here, too. However, the tab will be picked up through our campaign budget. This is our leadership's way of saying, "Thank you" for everything you do for GMC and for your willingness to follow God in sacrificial obedience.

What may I expect on "Celebration Sunday"?

Celebration Sunday will take place on Palm Sunday, April 17. In many ways this will be like a regular Sunday Worship Gathering: we will worship through singing, giving, and through God's Word. The choir will sing some Palm Sunday selections, and Pastor Earl will preach. Those who have not already made a commitment will have opportunity to do so, and before the conclusion of the Worship Gathering we will celebrate what commitments have been made towards our goal!

What is "First Fruits Offering Sunday?"

On Sunday, May 1 we will receive our First Fruits offering. The First Fruits offering will be your first opportunity to begin contributing towards your campaign commitment. We encourage you to make this offering the single largest cash offering you have ever given to God in your life, and to consider that the first gift towards the fulfillment of your commitment.

Several years ago we were challenged to increase our tithe by 2% in order to help strengthen the building fund. Does that commitment stop at this point, or is the new campaign on top of that?

While we have no hard and fast decision on this matter, we see several options:

- If you have been designating that increase specifically for the building fund (on your offering envelope), then simply apply that amount to your new commitment and include it in your pledged giving over the next three years.
- If you have not been in the habit of designating this 2%, then please understand that it has been a part of our General Fund, and diverting it to your new commitment would be a form of robbing Peter (our General Budget) to pay Paul (our campaign commitments). We encourage you to NOT do that, instead asking God what He would have you do in regards to a new commitment.
- Regardless of how you have handled your previous commitment, you could add it into your tithes and offerings and ask the Lord what new sacrifice He would have you make for this campaign.

Please know that whatever you choose to do your decision must be made after prayerful listening to your Heavenly Father. It is, after all, He Who we seek to honor.

What will we do with the extra money we receive over and above the debt payoff amount?

We have not yet made any binding decisions regarding funds over and above the amount needed to pay in full our debt; however, our Church Board is committed to unquestionable financial integrity, so we will navigate that issue carefully and wisely as we approach it.

Is the money given in the campaign truly dedicated to debt-reduction, or will it be diverted to other purposes?

100% of the funds are dedicated to debt-elimination. Received pledges will be applied to our mortgage over and above our regular monthly payments thereby creating a debt wrecking ball that will reduce our wall of principle debt quickly.

