

Grateful & Growing:



Being a Good Neighbor

Stewardship & Capital Campaign • St. Andrew's Episcopal Church

Capital Campaign 2021-2024

**St. Andrew's Episcopal Church • 111 NE 80th Street • Seattle, WA 98115
206.523.7476 • <http://www.saintandrewsseattle.org>**

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November 2021



Dear Beloved at St. Andrew's:

It has been about seventy years since a small band of faithful followers of Jesus decided it was time to ascend the hill from the shores of Green Lake and build a beautiful, modern church on the corner of First Avenue NE and NE 80th Street. We are now blessed with a notable church edifice and a significant presence in our neighborhood. Since its humble beginnings, St. Andrew's Episcopal Church has been "Grateful and Growing!"

We are especially grateful for the vision of the generations who came before us. They stepped out in faith to build an education and office wing within years of moving to the new church building. They purchased adjacent properties to provide off-street parking and expand our ministerial outreach. This was never easy and risk-free. But it was done with great faith and as an investment in our future generations.

We, the current generation of St. Andrew's parishioners, are invited to partner with the next generation to make a new investment in our future story. The **Grateful and Growing: Being a Good Neighbor** campaign encourages us to join our forebearers by investing in our future. Your faithful and courageous participation will allow us to grow and serve our neighbors with new vitality.

I commend this campaign booklet to you so you can share in the excitement of the many good things God has in store for us. With God, our future is bright. I am blessed to travel this journey with you! I am,

Your brother in Christ,

The Rev. Richard C. Weyls+
Rector

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A Word from our Campaign Co-chairs

November 2021

Dear Friends,



When we think about St. Andrew's, we realize that it's more than the building. We are a people connected to each other and with God. Being distanced for a year and a half by the pandemic has driven that home for us.

The theme of our capital campaign, **Grateful & Growing: Being a Good Neighbor**, draws us into our best future as we search for ways to serve. As we seek God's guidance, we grow closer to God. Generous giving helps us meet our financial needs, and seeking to do God's will fosters our spiritual growth.

We have enjoyed the generous legacy of prior generations at St Andrew's. We will bless our church now and for future generations through our generous financial commitments at this time. Together we can show God's love in this place, in our neighborhood, and in the world.

Sincerely,

Sharon Wilson

Sharon Wilson

Van Bobbitt

Van Bobbitt

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Capital Campaign Case Statement

We all arrived at St. Andrew's in the middle of the story. St. Andrew's was established in 1906 – long before any of us got here. But regardless of when you encountered St. Andrew's, you know that our parish is a diverse and inclusive family that values you – and every individual – as a child of God, encourages you, challenges you to practice Christ's love, and supports you in your unique ministry. Each of us is a part of the St. Andrew's story today.

Over the past 12 years, capital fund efforts have focused on addressing deferred maintenance and renovation of our church facilities, decreasing our carbon footprint, creating beautiful sacred outdoor spaces, and providing a place where ministry and service can flourish in a multitude of expressions.

In this season of the life of St. Andrew's Episcopal Church, we are called to provide for the ongoing vitality of our church. Last year, we were able to acquire the house just north of our existing tandem parking spots (7745 2nd Ave NE) which has a paved lot in the back next to the church's. This acquisition and Capital Campaign:

- Provide 10 more parking spaces, which
 - Promotes the growth of St. Andrew's and
 - Allows us to be good neighbors by alleviating parking issues on neighborhood streets;
- Increase our capacity for partnerships with social service agencies to provide affordable rental housing;
- Enable us to replace fossil-fuel heating systems and appliances with efficient alternatives;
- Allow us to install solar panels on church buildings and rental houses;
- Strengthen our partnership of generations by investing now for future growth and environmental stewardship; and
- Allow us to use one of the houses a Rectory, if needed.

Through the generosity of some of our members, the Vestry was able to obtain temporary financing to purchase the property. We are now establishing the permanent financial plan for this property which includes commitments to pay off the mortgage we are carrying with the Diocese.

In addition, after we raise enough to pay down our mortgage to a manageable level, we are devoting 50% of additional funds to environmental improvements aimed at improving energy efficiency and reducing our carbon footprint.

Our ***Grateful & Growing: Being a Good Neighbor*** capital campaign presents a challenge, but one that is within the capacity of our congregation to achieve. It takes the cooperation and generosity of the entire church membership. Every member is invited to be an important part of this endeavor. Working together we will certainly reach our goals to serve ministry programs today and enhance our capacity for positive growth in our parish and strengthened community connections in the years ahead.

Our campaign impels our mission and ministry forward. Years from now we will remember with pride that we were a vital part of this chapter of the St. Andrew's story.

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Frequently Asked Questions

What is the *Grateful & Growing: Being a Good Neighbor Campaign* all about?

This campaign is about extending and enhancing our stewardship of God's creation in our neighborhood. We will do this by finalizing the ownership of our newly acquired rental house, reducing the carbon footprint of our property, and increasing our ability to provide outreach services.

You are invited to learn more through a variety of virtual events including small-group informational sessions, church-wide Bible Studies and a prayer event. Additionally, you'll receive regular communications and publications about our campaign events, ways to participate, and our campaign progress.

Sunday, December 5th, will be our Commitment Sunday. On that day, each household will be invited to make a one-year pledge to our annual ministry program as well as a three-year pledge above and beyond regular offerings to support our capital campaign. The gifts received from our ***Grateful & Growing: Being a Good Neighbor*** Campaign will increase our capacity for ministry now and in the years ahead.

Why did St. Andrew's vestry choose to purchase this property last year?

This was a rare opportunity! Properties adjacent to the church seldom become available for sale. When they are sold, properties are often held for decades. It might have been many years before this property would be available again. Previous generations in our church have seized similar opportunities in acquiring the other three rental houses and securing additional off-street parking.

What are the advantages of the church owning this property?

This property acquisition:

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 - Allows us to be good neighbors by alleviating parking issues on neighborhood streets;
- Increases our capacity for partnerships with social service agencies to provide affordable rental housing;
- Enables us to replace fossil-fuel heating systems and appliances with efficient alternatives;
- Allows us to install solar panels on church buildings and rental houses;
- Strengthens our partnership of generations by investing now for future growth and environmental stewardship;
- Allows us to use one of the houses as a Rectory, if needed.

What was the cost of purchasing the property?

The purchase price of the property was \$755,000. In addition, improvements to the parking lot cost nearly \$8,000 to remove the fence between our properties, level the pavement and re-stripe the parking spaces.

What is our loan structure, and how do we plan to pay this off?

The previous owners of the property agreed to sell it to St. Andrew's off market in an all-cash deal. While an initial donation and a bequest from an estate were used to cover the earnest money and expenses of the transaction, St. Andrew's still needed to raise \$715,000 quickly to complete the purchase.

Due to the need to complete the purchase quickly and the fact that commercial banks are reluctant to lend to religious institutions, four grateful and generous funders, our "angel donors", volunteered to fund the purchase of the property with loans that were repayable within one year. The terms of these loans were very generous with low interest rates and gave us time to secure longer-term financing.

The Vestry applied for a loan from the Diocese of Olympia Capital Loan Program in December 2020. The Diocese approved the loan, which closed in February 2021. The loan amount is \$690,000 fully amortized over 10 years. The interest rate will be adjusted annually by the Diocese. Thus, the rate may well rise and increase our already high mortgage payments. The interest rate in 2021 is 2%. Whenever St. Andrew's makes a principal payment of \$10,000 or more, the loan will be re-amortized for the remaining period of the loan.

St. Andrew's has used the proceeds of the loan to pay back the angel donors and to cover expenses of the fundraising campaign.

What are the other goals of the Capital Campaign?

Jesus calls us to love our neighbors in the broad sense of the word. The campaign will fund improvements in our church building and rental houses that reduce our carbon footprint, helping us do our part to address climate disruption that impacts all of God's creation. Examples include replacing natural gas heating systems and appliances with efficient electric ones, installing solar panels, or installing electric vehicle charging stations. Once we have paid off our debt, we also hope to fund community outreach projects, such as housing for low-income families or Afghan refugees.

What is being asked of me to help meet the goals of our campaign?

To meet the financial goals of our capital campaign, each of us will be asked to commit a generous and sacrificial gift, above and beyond our regular giving.

Each of us is encouraged to prayerfully consider - and joyfully celebrate - the many blessings God has given us and the capacity we have for giving and sharing generously. The choice is ours to freely commit that which has been entrusted to us. Seek God's guidance as you consider these questions:

- To what extent does my giving truly reflect the value I have for St. Andrew's and the community?
- To what extent am I acting purposefully, intentionally, and faithfully in my giving?
- In what ways is my giving helping me to grow in faith toward God, and in service to others?

Your gift builds upon the generosity of so many who have stepped forward in support of this effort and will help St. Andrew's continue its vibrant mission in our community.

When and how do I pay my pledge? What if my financial circumstances change?

Your three-year commitment to the ***Grateful & Growing: Being a Good Neighbor*** campaign may be paid in weekly, monthly, quarterly, annual, or one-time gifts increments. You, as the donor, will decide how best to complete your pledge.

Financial pledges are not legal obligations; however, it is anticipated that members will make their pledges in good faith and will fulfill these fully. If circumstances change, you may revise your pledge by notifying the church.

Since a loan is involved, is there an advantage to gifting my pledge sooner than later?

Yes. Since St. Andrew's is paying interest on the loan, the sooner we can pay off the loan, the less interest we will pay in total. Also, every time we make a payment of \$10,000 or more, the loan will be re-amortized, which means that we will begin paying the reduced interest in the next payment.

How do the rental houses support on-going ministries at St. Andrew's?

The rental houses provide an important source of income that helps to fund our operating budget. In 2020, the rental houses generated \$37,121, or 5.8% of our income. These funds help to support all the ministries at St. Andrew's.

In addition, the rental houses allow St. Andrew's to reduce our impact on our neighbors. By increasing the amount of off-street parking on our campus, we've freed up spaces in the neighborhood. And we provide four high-quality rental houses which are in great demand due to the housing shortages in Seattle. In the past, we've teamed up with a non-profit housing organization to allow one of our houses to be used in the Homestep housing program.

How has the pandemic affected St. Andrew's finances?

Due to the pandemic, several sources of income have disappeared or been greatly reduced. We haven't been able to hold fundraisers like the auction and the Celtic Fling and the group renting our Sunday School classrooms needed to terminate their lease. In addition, our open plate, Easter and Christmas donations declined because we weren't able to worship together. Even though our expenses decreased slightly, we still needed a \$71,500 federal loan (which has been forgiven) to pay our expenses last year. In 2021, we received an \$87,700 federal loan; however, we are still projected to end the year with greater expenses than income.

For 2022, we are forecasting that pledges will make up a greater share of our budget than before the pandemic. We are hoping to transition to a more stable operating model that does not rely on fundraisers to support our operating budget. As a result, our pledge income will need to increase by approximately \$100,000 from 2021 levels to support our on-going ministries at St. Andrew's.

In recent years, the average pledge has been just under \$3,000 per year. To meet our goals of funding our operating expenses without needing to use fundraisers or grants, the average pledge needs to increase to nearly \$4,000 per year.

Why is our campaign so important?

Throughout its history, our church has discerned and followed God's dream through our mission as God's people to be a place of welcome for all. Our campaign honors the commitment of all who have provided for our church over the generations, and ensures a bright future for our congregation, our community, and our ministries for years to come.

We have the privilege and opportunity to carry forward the legacy of St. Andrew's Episcopal Church, celebrate the abundance God places in our lives, and carry forward God's vision for us here.

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Capital Campaign Financial Goals (above and beyond our annual stewardship)

CELEBRATION GOAL: \$1,100,000

All funds received above our Challenge Goal will be used for greening projects designed to make our entire campus and adjacent properties carbon neutral. Having the property fully paid off also frees up additional money in our general operating budget to support additional outreach initiatives.

CHALLENGE GOAL: \$880,000

Half of all funds received above our Threshold Goal will be split evenly between projects designed to reduce the church's carbon footprint and to fully paying the mortgage on the new property. Achieving this goal not only eliminates the mortgage, it also provides \$190K for projects related to our stewardship of creation.

THRESHOLD GOAL: \$500,000

Pays down the mortgage on the property to a level that is manageable with rental income.

How will we reach our Celebration Goal? It will take Everyone!

# Gifts	Gift Amount*	Total 3-year Gift	Cumulative Total
1	\$100,000	\$100,000	\$100,000
1	\$75,000	\$75,000	\$175,000
2	\$60,000	\$120,000	\$295,000
3	\$45,000	\$135,000	\$430,000
6	\$30,000	\$180,000	\$610,000
8	\$21,000	\$168,000	\$778,000
10	\$12,000	\$120,000	\$898,000
14	\$6,000	\$84,000	\$982,000
18	\$3,000	\$54,000	\$1,036,000
Many	\$600-\$1800	\$64,000	\$1,100,000
Total Gifts			\$1,100,000

Responding to God's Call

Pray

Pray for God to guide you as you consider how to share your financial resources in our **Grateful & Growing: Being a Good Neighbor** campaign over the next three years. Remember that these gifts are above and beyond our regular offerings.

Listen

Tune your heart to discover how God wants you to give of your time, talents, and financial resources.

Commit

As God guides you, make your commitment to the **Grateful & Growing: Being a Good Neighbor** campaign. The key is not how much money is committed, but how generous each of us is for the sake of the ministry of our church. Everyone's precious gifts are needed!

Celebrate

Thank the Lord for the abundance in your life, and give thanks for the calling you have to carry out God's work in this place. "On every Lord's Day you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn." (1 Corinthians 16:2)

How your Gift adds up over 3 years: Use the chart below to easily calculate the total of a certain gift over a 3-year period to see how a smaller sacrifice results in a large contribution.

Weekly Gift	3-Year Total	Monthly Gift	3-Year Total
\$300.00	\$46,800.00	\$1,000.00	\$36,000.00
\$200.00	\$31,200.00	\$800.00	\$28,800.00
\$150.00	\$23,400.00	\$600.00	\$21,600.00
\$125.00	\$19,500.00	\$500.00	\$18,000.00
\$100.00	\$15,600.00	\$400.00	\$14,400.00
\$90.00	\$14,040.00	\$360.00	\$12,960.00
\$80.00	\$12,480.00	\$320.00	\$11,520.00
\$70.00	\$10,920.00	\$280.00	\$10,080.00
\$60.00	\$9,360.00	\$240.00	\$8,640.00
\$50.00	\$7,800.00	\$200.00	\$7,200.00
\$45.00	\$7,020.00	\$180.00	\$6,480.00
\$40.00	\$6,240.00	\$160.00	\$5,760.00
\$35.00	\$5,460.00	\$140.00	\$5,040.00
\$30.00	\$4,680.00	\$120.00	\$4,320.00
\$25.00	\$3,900.00	\$100.00	\$3,600.00
\$20.00	\$3,120.00	\$80.00	\$2,880.00
\$15.00	\$2,340.00	\$60.00	\$2,160.00
\$10.00	\$1,560.00	\$40.00	\$1,440.00

Creative Gift Giving

Many of us are experienced at stewardship to the mission and ministry of St. Andrew's Episcopal Church. Some members tithe (give 10%), and some exceed the tithe in their giving. Most of us provide from our current resources – checking and savings – to supply our support of the church. Often, however, gifts for capital campaigns are contributed in ways other than cash and check. Let's think outside the box and be creative in our giving.

Gifts of Appreciated Investments

Donations of appreciated long-term stocks, mutual funds, or other investments are an excellent way to support our church. When you donate appreciated investments, you do not pay capital gains tax, and you receive a charitable deduction for the full fair market value on the date of the donation.

Gifting from an IRA

If you are over the age of 70 ½ you can make a tax free charitable contribution to the church from your IRA. The contribution must be made directly from your IRA to the church and it may be applied to your Required Minimum Distribution.

Life Insurance

You may consider donating existing life insurance by making the church both the owner and the beneficiary of the policy. If the policy is whole (ordinary) life insurance, you will receive an immediate tax deduction for the cash value on your federal income tax, and, if you continue to pay future premiums, can take future deductions.

Lifestyle Giving

Another way to generate gifts for our campaign is to consider lifestyle adjustments Postponing the purchase of an automobile or remodeling of a home, are all ways to “find money” in order to make a generous gift.

Rental Income from Real Property

Some members may own either a vacation home/condo or a time share property. Consider renting out your property and gifting all or a portion of the rental income to the church.

Real Property as a Charitable Gift

There are two main methods for real estate to be given as a charitable gift. The first is an outright gift of the property. This is the simplest, most direct method resulting in the most immediate tax benefit. The second method involves bequests either through one's will, establishment of trusts or annuities. For the latter there are various tax benefits depending upon the specifics of the bequest and upon the individual's life circumstances and desires.

Need Help with your Gift Planning?

St. Andrew's Episcopal Church has people who can assist you if you are considering making gifts using the techniques listed above. For assistance or more information, please contact the church.

God's Grace Flowing

There are two seas in Palestine. One is fresh,
and the fish are in it. Splashes of green adorn its banks.
Trees spread their branches over it and
stretch out their roots to sip of its healing water.
Along its shores the children play.

The River Jordan makes this sea with
sparkling water from the hills. So it laughs
in the sunshine. And people build their houses near it,
birds make their nests, and every kind of life
is happier because it is there.

The River Jordan flows on south into another sea.
There is no splash of fish, no fluttering leaf,
no song of birds, no children's laughter.
Travelers choose another route unless on urgent business.
The air hangs heavy about its waters, and neither
humankind nor beast nor fowl will drink.

What makes this difference in these neighbor seas?
Not the River Jordan. Not the soil in which they lie;
nor the country round about.

This is the difference. The Sea of Galilee
receives but does not keep the River Jordan.
For every drop that flows into it, another flows out.
The giving and receiving go on in equal measure.

The other sea is shrewder, hoarding its income jealously.
It will not be tempted into any generous impulse.
Every drop it gets, it keeps.

The Sea of Galilee gives and lives.
The other sea gives nothing. It is named the Dead Sea.

Two Seas

Original by Bruce Barton, adapted by Bruce Rockwell

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We are a diverse, inclusive parish family that will value you as a child of God, encourage you, challenge you to practice Christ's love, and support your unique ministry.

All are welcome!



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