



Faith Presbyterian Church

of the North Georgia Mountains



All I Really Need to Know I Learned . . . As Pastor of Faith Presbyterian Church during our New Building Project . . . Amid a Pandemic!



Likely most of us have encountered the wisdom and insights of Robert Fulghum from his 1986 book, *“All I Really Need to Know I Learned in Kindergarten.”* He pointed to some of the most essential learning that occurs in Kindergarten and which has lifelong application . . .

“These are the things I learned: Share everything. Play fair. Don’t hit people. Put things back where you found them. Clean up your own mess. Don’t take things that aren’t yours. Say you’re sorry when you hurt somebody. Wash your hands before you eat. Flush. Warm cookies and milk are good for you. Live a balanced life—learn some and think some and draw and paint and sing and dance and play and work every day some. Take a nap every afternoon. When you go out into the world, watch out for traffic, hold hands, and stick together. Be aware of wonder.”

Fulghum expresses wisdom for the ages! The attitudes and behaviors he identified are extremely helpful to people at every age and stage in life. By applying this wisdom in our daily lives, we will better appreciate life and be a blessing to everyone we meet and encounter.

Amid all the challenges and opportunities of the spring and early summer of 2020, I did find just a little time to reflect upon where we are as a church. I took note of all that has happened as our church stepped forward into a new future. Seeing our new building—designed to support and express our life as a worshiping, serving, caring, learning, and welcoming community—take shape has been exciting and encouraging. As the construction phase concluded amidst the covid19 pandemic, I want to attest that I have learned or relearned some very important truths that can help us move forward together to all that God needs us to do and be here in the North Georgia mountains and beyond.

As Pastor of Faith Presbyterian Church during our New Building Project Amid a Pandemic,
I learned or relearned....

That people do see things differently and in the community of the church, the Body of Christ, when we lay these differences aside and unite our hearts and efforts, great things happen!

That God loves us and is fully faithful toward us and all people and keeps on inviting us to deepen our faith-relationship as people trusting God even in difficult and challenging times!

That the community that is Faith Presbyterian Church continues to do what it has always done by adjusting to new circumstances, dealing with unfolding challenges and being bold in fulfilling and supporting the mission we have from God!

That we are blessed to welcome and include within our congregation people with a wide range of gifts, skills, experiences, outlooks, and strengths who are prepared to combine their efforts for the common good!

That our focus remains not upon ourselves, not upon a new building, but upon everything that the building and our every resource will enable us to do for God's work in the world!

That the future into which we are moving will continue to ask a lot of all of us - of our commitment and generosity, our devotion and passion.

That the new phase into which we are moving will be a joy and a delight, and quite wonderful!

It has been the generosity and commitment of the members and friends of this church that enabled us to imagine, design and build our new building. As required under the terms of our offer of financing from The Presbyterian Investment and Loan program the "Growing In Faith Together" (GIFT) Campaign is now before us. Everyone's participation in this effort is invited. Your commitments to GIFT will substantially reduce our debt obligation thereby supporting all the ongoing vitality of the mission and activity of our church.

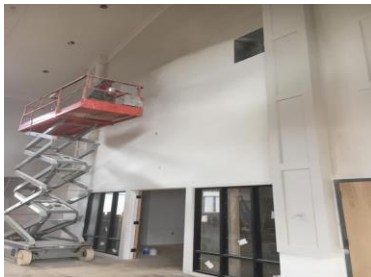
As I end my conversation with you all, I return to kindergarten for just a moment. The 2019-2020 school year was our grandson Callum's kindergarten year. Of course, like so many children his kindergarten experience was quite different. Online conferences with his teacher and class, lessons downloaded from the school website and encouragement from his parents, his older sister and yes his grandparents, saw him continue his education until he was able to announce on the day school officially ended, "I am now a first grader!" He took the lessons of kindergarten to heart and stepped forward into his next challenge. And this is where all of us at Faith find ourselves just now. Your participation in this GIFT Campaign will move us ahead into the future God has for us!

Jim Simpson, Pastor



Faith Presbyterian Church is a blessed, growing, dynamic church, which demonstrates the best of Christian life. **We are growing in our faith together as we**

- open our **new church** building with facilities to accommodate ongoing goals.



We are growing in our faith together as we

- increase our **membership** and welcome others to our church community.



- continue to open our facility for other denominations to participate in religious activities. A recent comment from our friends:

The Jewish Congregation of Blue Ridge feels blessed and honored to be welcomed into Faith Presbyterian's new home. We look forward to joining with the Faith Family in continuing to bring G-d's love and spirit into our hearts and into this new House of G-d. The spiritual design elements and larger space provide much more flexibility for our Sabbath and Holidays worship. We are humbled by Faith's generosity and welcoming spirit for hosting our congregation.

- welcome with love and gratitude our **Pastoral Associate, Reverend Susan Haynes**, to our church community. She will focus her energies on Congregational Care and Mission and Outreach.



Furthermore, we are growing in our faith together as we expand our community and international outreach programs or, as we say, **go beyond the wood and stone**.





Steps Along the Way

Faith Presbyterian Church has experienced an exciting journey culminating in the completion of a new church building. Church charter members sought their own Presbyterian church and, with tenacity, began the necessary steps of the journey and attained their goal in 2004. As the church membership increased, others joined the journey making it clear a larger space was needed. Following a brief “request for funds” in 2016, \$135,000 was raised to purchase 9 acres of land on Bluebird Road. Over a 2-year period, church leaders met and worked with architects and contractors. The design and building of our new church evolved and became a reality. The congregation provided generous financial support for the building during our first Capital Campaign as shown below.

2018-2020 Capital Campaign Results As of 6.17.20

2018-2020 Capital Campaign Pledged Amount	\$962,047
Paid Pledges	\$845,722
Additions to Pledged Amount	\$101,818
Contributions Not Pledged	\$107,224
Total Giving	\$1,054,764

The 2018-2020 Capital Campaign donations ranged from:

Pledge Range	Number of Pledges
\$1 - \$1,000	17
\$1,101 - \$5,000	29
\$5,001 - \$15,000	11
\$15,001 - \$35,000	12
\$35,000+	7

The cost of the building is approximately \$1,985,000. Upon completion of the building process, the church will convert its construction loan into a 20-year mortgage loan of approximately \$930,000 from the Presbyterian Investment and Loan Program, Inc. (PILP). PILP’s mission is to provide low-cost loans to congregations and related entities of PC(USA). Loans through PILP have no origination fees, no points, and no prepayment penalties. The church qualified for a PILP loan of \$1,200,000 but through diligent oversight of construction costs considerably reduced the amount of the loan.

Mortgage Loan Amount:	\$930,000
Term (years):	20
Initial Interest Rate:	4.04%
Initial Monthly Payment:	\$5,655

NOTE: Mountain Street Rent is currently \$2,750 per month

The campaign will allow us to grow in faith as a church now and in the future. We are trusting God, following Jesus, and passing on what we've been given.

Mortgage Retirement Process

Beginning early September 2020, each household in the congregation will be asked to support a mortgage retirement effort by making a 3-year financial commitment—over and above ongoing operational support of the church.



GIFT Campaign

The aim of our GIFT campaign is to **reduce or eliminate the church's mortgage**. By debt reduction, we will have additional funds to expand our community and international outreach programs for the betterment of our neighbors and other individual lives. Debt reduction will allow us to more easily fund the truly important work of the church. Everything that matters most to us about Faith Church will become easier to do—and to grow—when the mortgage is not in our way.

If our response to GIFT were \$375,000 over 3 years, then our mortgage payment upon completion of the GIFT Campaign would be roughly comparable to the rent paid for our former church space at Mountain Street. Every dollar raised in this campaign will allow us to pay down our mortgage. Each dollar that reduces our mortgage releases money to support our ministry and mission.

If our response to GIFT were \$600,000 over 3 years, then our mortgage payment upon completion of the GIFT Campaign would be roughly comparable to the rent paid for our former church space at Mountain Street, AND we would be in a position to pay off our mortgage in 10 years vs. the original 20 years. Every dollar raised in this campaign will allow us to pay down our mortgage. Each dollar that reduces our mortgage releases money to support our ministry and mission. We would also save approximately \$310,000 of interest expense.

If our response to GIFT were \$790,000 over 3 years, we would completely eliminate our mortgage debt upon completion of the GIFT Campaign. By eliminating our mortgage payment, we will be able to reach forward to the many hopes and dreams we have for our church. We would also save approximately \$350,000 of interest expense.





What Can I Do?

- **Pray.** Please pray about your response to God's abundant generosity through your gifts to support our church's mission and ministry. How might God be leading you to share a portion of that generosity in support of our goal toward debt reduction?
- **Participate in the following GIFT campaign opportunities:**
 - **Sunday, August 30th:** *A Community Celebration—GIFTS of Yesterday, Today and Tomorrow.* This will be a festive gathering for all members and friends of Faith Presbyterian Church on Zoom at 5:00 p.m.
 - **Beginning Monday, August 31st:** Scheduled In-Person Tours of New Church Building with Social Distancing.
 - **Sunday, September 6th:** Church Parking Lot, Celebratory Drive-in Event. We will have a 5:00 p.m. celebratory drive-in event in the church parking lot at which time the church will be dedicated and GIFT Commitment Cards will be presented. Our Worship Connections with Communion via Zoom will occur at the regular 10:30 a.m. time that morning.
- **Contribute to GIFT.** To accomplish our GIFT goal will take sacrifice. We ask that members and friends give in proportion to their financial situation. If each of us sacrifices, our goal will be met. Every gift, no matter how small or large, is received with great thanksgiving. And, every gift is put to work for future generations.

It is important to remember that our gifts are in proportion to our means. If you're struggling financially and cannot make a gift of income or assets, please know the church understands. If you are secure financially and have an extra margin, please respond in proportion to what you have received.

As stewards,
growing in faith
together, our
lives are
dedicated to:
Nurturing
creation,
Sharing
substance,
Offering
abundance,
Cultivating
Christ in
community,
Growing in
grace, and
Expressing
gratitude for all
God's gifts.

What we offer
today is but a
shadow of our
faithful intent,
merely a portion
of our lives
surrendered in
trust. Grant us, O
God, the courage
to see beyond
things to the
glory of true
sacrifice.

In the name of
Jesus Christ, we
pray.

Amen.

Financial Information

As you consider your financial contribution to the GIFT campaign, we hope this example of a 3-year payment schedule is useful to you.

3-Year Commitment Payment Schedule

3-Year Commitment	Annually	Monthly	Daily
\$40,000	\$13,333	\$1,111	\$36.53
\$30,000	\$10,000	\$833	\$27.40
\$20,000	\$6,667	\$556	\$18.26
\$10,000	\$3,333	\$278	\$9.13
\$5,000	\$1,667	\$139	\$4.57
\$3,000	\$1,000	\$83	\$2.74
\$2,000	\$667	\$56	\$1.83
\$1,500	\$500	\$42	\$1.37
\$1,100	\$367	\$31	\$1.00

The ministries and mission reach of Faith Church shape and change many, many lives. Our combined reach gets bigger and bigger each year. And the impact goes both ways, because the heart of the giver is also blessed. Proverbs 11:24 states, “**The world of the generous gets larger and larger . . .**” By giving generously from the abundance that God has given you, you are changing hearts and positively impacting the mission and ministry of Faith Church.



Matthew 5:14-16. Now that I've put you there on a hilltop, on a light stand—shine! Keep open house; be generous with your lives. By opening up to others, you'll prompt people to open up with God, this generous Father in heaven.

Making Your Commitment to the Campaign

Please complete and return the pledge card enclosed in the brochure.

Facts About Your Capital Campaign Contribution

Your Commitment:

- may be spread over a 3-year period.
- may be monthly, quarterly, or annually.
- reflects contributions given on or after October 1, 2020 through December 31, 2023, which are in addition to your annual Stewardship Pledge.
- is made according to individual means and circumstances.
- is not legally binding but is a good faith promise. It can be amended or changed by a note or call to the church office.
- is confidential: only the Faith Presbyterian Church Financial Secretary sees the amount of your Commitment.

Methods of Giving:

- **Pledge Commitments:** Commitments may be mailed in the enclosed envelope to our church financial secretary: Bob Goodyear, Financial Secretary of Faith Presbyterian Church, 263 Toccoa Farm Heights Road, Morganton, GA 30560. They also may be emailed to the financial secretary: finsecretary@faithpresbyterianusa.org
- **Cash or Check:** Payments, with GIFT indicated on check or envelope, may be mailed to the church financial secretary: Bob Goodyear, Financial Secretary of Faith Presbyterian Church, 263 Toccoa Farm Heights Road, Morganton, GA 30560 or deposited in the Sunday collection plate. You are, however, strongly encouraged to use electronic banking instead (e.g., On-line Bill Pay). Doing so will simplify your giving process, while providing Faith a more predictable stream of funds.
- **Appreciated Assets:** Direct donations of individual stocks, mutual funds, real estate, etc. increases your tax deduction and amount that Faith receives from your gift.*
- **IRA:** A Qualified IRA Charitable Distribution (QCD) is excluded from taxable income. This approach is only applicable to those over 72, who must take a Required Minimum Distribution (RMD).*

*For more information, see the Church Financial Secretary.

Questions and Answers

1. Is there any plan for using some of the monies from the GIFT campaign to build an addition to our new church?
 - There is not another building project in the planning stage.
 - As any church must do, we have planned for long-term growth of the congregation. This long-range planning began four years ago with the purchase of nine acres of property on Bluebird Road. During designing building plans and beginning construction, feasible space and direction for potential future expansion of the current building were considered, but no detailed concepts were developed.
2. In deciding how to allocate my financial support for our church, what is the best suggested “formula” for determining how I differentiate my giving among my annual pledge, items needed for the new building, and capital contribution to reduce the mortgage?
 - The church’s policy outlines priority in giving guidelines. The guidelines are “Generosity is encouraged among the congregation. However, the Session urges all members to make their priority in giving the continuation and fulfillment of the annual operating and missions budget and fulfillment of remaining building fund pledges. Importance should also be directed to reduction of the building mortgage to enhance the operating and missions funding for the church in future years.”
 - Additional funding opportunities have been provided for members to donate funds for items needed for opening of the new building. These donations are in addition to annual and building fund pledges.
3. How will pledge donations be used to retire our debt?
 - All GIFT pledge donations will be periodically applied to our debt to reduce the principal portion of our mortgage.
4. I have recently joined the church and was not a member or affiliate member during the GIFT campaign to retire the church’s debt. How can I contribute at this time?
 - We invite all new members to contribute to our capital campaign. You may do so by sending a contribution along with a Gift campaign card to our church treasurer. Or, you may place your donation in the Sunday collection plate with a notation on your check or on the envelope that funds are for the Gift campaign.

Faith Presbyterian Church of the North Georgia Mountains



Mission Statement:

By God's love and grace, we are **Called, Committed and Led.**

Vision Statement:

Called by God to be Faith Presbyterian Church of the North Georgia Mountains, we welcome all to join together to worship God.

Committed to following Jesus' example, we joyfully share God's love, grace and gifts with all in our church family and community.

Led by the Holy Spirit, we invite all to grow spiritually in this community of Faith.



"The new Faith Presbyterian building is a physical symbol of the Lord's grace and provision. In the nearly twenty years of Faith's existence our 'temporary housing' in two main locations created the challenges to adjust, compromise, and grow through God's love. It is a personal joy that many of our long-time members can experience the opening of our new building. Now we will have a worship center of our own and ample parking with plenty of handicap reserved spaces. We appreciate the efforts, talents, and gifts of members and friends who have graciously built Faith's church and Faith's service to the community. We are the church together!"

Tom and Pat Barrentine



Faith Presbyterian Church, Dr. Jim Simpson, Pastor

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