



SAVED BY GRACE ■ ANCHORED IN HOPE  
 ■ FREED TO SERVE

Mission:

# Discovery



## GIVING A TO Z

- A** Automobiles, Acreages, Antiques
- B** Bonds, Boots, Buffalo
- C** Crops, Computers, Coins
- D** Diamonds, Dividends
- E** Estates, Endowments, Electronics
- F** Farms, Furniture
- G** Gems, Gifts in Kind
- H** Houses, Hogs, Heirlooms
- I** Interest, Insurance Policies, IRAs  
Inheritances, Income Tax Refunds
- J** Jewels, Jet
- K** Kitchen Appliances
- L** Land, Labor, Landscaping,  
Livestock
- M** Motor Homes, Mutual Funds
- N** Notes (Treasury) Necklaces
- O** Options, Office Supplies and  
Equipment
- P** Properties, Printers, Plumbing
- Q** Quartz, Quick Assets
- R** Rings, Real Estate, Retirement  
Funds
- S** Stocks, Sculptures, Savings
- T** Trusts, Tithes, Town Houses
- U** Underwriting
- V** Vacation Home
- W** Works of Art
- Y** Yearly Bonuses
- Z** Zero Coupon Bonds

## Creative Giving Guide

WAYS THAT YOU CAN EXTEND YOUR GIVING POTENTIAL  
 TO HELP SUPPORT THE MISSION OF YOUR CHURCH.

### PRIORITY BUDGETING

Some people may choose to rearrange their priorities in order to give greater gifts to a capital fund appeal. Priority budgeting may lead to postponing a planned expenditure such as a new car, sailboat, vacation home, etc. One couple delayed the purchase of a new sports utility vehicle and applied the same monthly payments toward the capital fund appeal, enabling them to give an additional \$35,000.

### RE-CHANNELING A PRESENT EXPENDITURE

Many families have incurred short-term heavy expenditures for special needs. An example would be while their children attend college. They learn during those years to budget their money so they can cover those expenditures. The same philosophy applies when budgeting money to support their church's vision.

### GIFTS OF UNEXPECTED CASH

A couple unexpectedly received an inheritance of several thousand dollars. They decided to give the entire inheritance to their church to expand their gift to the building project. Other people give their income tax refunds.

### GIFTS FROM INCREASES IN INCOME

Many people have incremental salary increases, overtime, or bonuses which they include as part of their gift to their church.

### GIFTS OF INCOME

Various types of investments distribute interest or dividends. If the donor is not using the distribution for current income, rather than be reinvested, the interest or dividends may be assigned, for a defined period, to the charity. The donor retains ownership of the asset.

### GIFTS FROM EXTRA WORK

One man was in the process of retiring when the church undertook a capital fund appeal. He secured a new job and gave the first three years of his retirement income to the church. Another woman worked an extra year beyond retirement and gave the full amount to the building project.

### HOME EQUITY

Even with the recession, many people still live in highly appreciated homes. Before taking out a home equity loan to support your church, careful study must take place for long-term implications. More likely is the possibility of refinancing your home to lower your cash outlay, thus freeing up money to support your church.





# 3-YEAR *Discovery!* GIVING GUIDE

**T**he giving guide below relates only to annual giving. The trend in annual support has been decreasing over the past several years thus limiting what Hope can accomplish in ministry and mission. We are praying that with more intentional focus this trend will be reversed.

The guide is an uncomplicated way for all to find their current level of annual giving and consider a two-step increase for 2012.

For those of you who are not currently giving to annual ministries and mission, please identify your level of support in one of the average weekly giving amounts and begin. Supporting the ongoing ministry at some level is part of church involvement for everyone!

Average Weekly Giving	1st Step Increase	2nd Step Increase
\$300+	\$30	\$50
\$200+	\$25	\$40
\$150+	\$20	\$30
\$100+	\$15	\$25
\$75+	\$12	\$20
\$50+	\$10	\$15
\$25+	\$8	\$12
\$10+	\$5	\$10
Under \$10	\$3	\$5

Please review carefully where you see your gift on this guide and then proceed through the Step-by-Step Guide on the reverse side. Keep an open mind to selecting a higher level on the Giving Guide as you pray and reflect on God's abundance in your life.

Gifts on the *Discovery!* Guide below are meant to be given over a three-year period beginning in January 2012, and continuing through December 2014. Up-front giving in 2011 is encouraged. *Discovery!* Gifts is money above and beyond ongoing annual support. The guide at the left is based on the number of giving units currently active at Hope. Our base goal of \$1.5 million is approximately 60% of the guide as printed here. Reaching the base goal will enable Hope to pay the mortgage payments for 2012, 2013, 2014 and spend matching dollars to strengthen current ministry and expand future mission.

Number of Gifts	Total Gift
1	\$ 250,000
1	\$ 150,000
1	\$ 100,000
1	\$ 75,000
2	\$ 50,000
4	\$ 35,000
15	\$ 25,000
18	\$ 15,000
22	\$ 12,000
25	\$ 10,000
32	\$ 7,500
40	\$ 5,000
52	\$ 3,000
130	\$ 1,500 or less

*The generosity of just one person can have a powerful ripple effect!*

# Frequently Asked Questions

## WHY ARE WE CONDUCTING A THREE YEAR FUNDING PROGRAM NOW?

We are raising additional money for two reasons: (1) to strengthen current ministries plus gradually implement new ministries that expand our mission and (2) to pay the mortgage payments in 2012, 2013, 2014. Another major reason is that our lender, Thrivent, requires it. Some of you may recall that to get our size loan in the first place, Thrivent required we conduct a second appeal (BOV) even before the first appeal (EOM) was concluded. We did, we did well, we got the loan. At that time Hope agreed to conduct a third, three-year funding program to assure money coming in to pay the mortgage. It should have happened last fall but because of extenuating circumstances (including that we were vague on our vision) it was delayed to this fall. Until we inform Thrivent that we have commitments in place for three more years, they are holding \$120,000 of Hope's money in reserve and will release it only when Discovery responses have been reported.

## WE HAVE CONDUCTED TWO FUND APPEALS IN THE PAST. HOW IS THE *Discovery!* APPEAL DIFFERENT?

The two previously conducted appeals were both capital appeals and raised money to build our current facility which was dedicated on November 2, 2008. Since 2007 over \$2,200,000 has been received for the building enabling us to pay down our long-term debt to 3.45 million and accumulate a sizable restricted building fund. When leaders are assured that money will be available to make debt payments for the next three years, they will use a portion of the reserve fund to pay down the loan principle.

Now the #1 financial challenge is to raise additional money to strengthen current ministries and introduce much needed new ministries in the future. Currently the only dedicated source of support for ministries is the weekly offering plate. Hope is a slightly larger congregation now than it was when it relocated yet



support for its annual mission and ministries was less in 2010 than in 2007. We simply must have greater support to strengthen and expand our mission if we are to make full use of our beautiful new facility. For that reason the *Discovery!* Appeal is a vision/mission appeal focusing on how to strengthen current ministries and expand the overall future mission of Hope as well as meet monthly mortgage payments.

## WE HEAR A LOT ABOUT VISION – WHY?

Hope is entering into a new era. We are occupying a much larger facility that is designed to accommodate more people and more ministries. We are calling a new Lead Pastor. The more we can identify and communicate our vision, the more likely we will call the right individual. Discovering expanded mission opportunities for our own family, the surrounding community and beyond requires an expanded worker base made up of both paid professionals and an expanded, energized volunteer core. To do this and do it well requires a clear understood and supported vision. According to the 257 people who completed the congregational survey conducted last fall, the most urgent need at Hope is to have a clear picture of Hope's vision. Vision is the engine that drives every organization whether it be for profit or not-for profit; secular or Christian. For Hope, discerning vision intentional review of scripture, fervent prayer and extensive people input.





# Kairos Biblical Reflection Series

## A STEWARDSHIP SCRIPTURAL STROLL THROUGH ST. PAUL'S 2ND LETTER TO THE CORINTHIANS

**R**ead the 8th and 9th chapters of 2 Corinthians. Paul is telling the privileged people of Corinth how their poverty-stricken neighbors in Macedonia have joyfully and effectively raised funds to help the Church in Jerusalem survive intense oppression from Rome. The fast-living Corinthians, on the other hand, have ceased the effort due to quarrels and distractions so Paul is sending Silas and Timothy to get them back on track. The result is a wonderful stewardship lesson that applies as well today as it did centuries ago. Your study progresses through these two chapters by centering your thoughts on these key words or phrases:

- proportionate to income
- attitude
- genuineness
- self-sacrifice
- preparation and eagerness
- a joint venture
- honest/honorable
- planning & commitment
- full of promises & joy
- an enrichment of our faith
- glorifying God by our generosity

**2 Cor.  
8:3**

***Giving is proportionate to one's income and the gifts we've received.***

*"For, as I can testify, they voluntarily gave according to their means, and even beyond their means, begging us earnestly for the privilege of sharing in this ministry to the saints..."*

***Giving includes the gift of yourself: It is an attitude.***

*"...and this, not merely as we expected; they gave themselves first to the Lord and by the will of God, to us..."*

**2 Cor. 8:5**

**2 Cor. 8:8**

***Giving is the proof of the genuineness of our love.***

*"I do not say this as a command, but I am testing the genuineness of your love against the earnestness of others."*

***Our giving is modeled for us in the selfless sacrifice of Christ.***

*"For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor; so that by his poverty you might become rich."*

**2 Cor. 8:9**

**2 Cor.  
8:10-11**

***Effective giving takes people who are ready - prepared and eager - for stewardship.***

*"...it is appropriate for you who began last year not only to do something but even to desire to do something - now finish doing it... For if the eagerness is there, the gift is acceptable according to what one has - not according to what one does not have."*



**Giving is a joint venture within the body of Christ.**

**2 Cor.  
8:14**

*“I do not mean that there should be relief for others and pressure on you, but it is a question of a fair balance between your present abundance and their need.”*

**The giving aspect of financial stewardship is honest and honorable among Christians and needs no gimmicks.**

*“...for we intend to do what is right not only in the Lord’s sight but also in the sight of others.”*

**2 Cor. 8:21**

**Giving requires planning and commitments.**

**2 Cor. 9:5**

*“So I thought it necessary to urge the brothers to go on ahead to you, and arrange in advance for this bountiful gift that you have promised, so that it may be ready as a voluntary gift and not as an extortion.”*

**Giving is full of promises and joy.**

*“The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.”*

**2 Cor. 9:6-8**

**Giving enriches our faith. We acknowledge and demonstrate our faith in the Gospel through our generosity.**

**2 Cor.  
9:11, 13**

*“You will be enriched in every way for your great generosity which will produce thanksgiving to God through us... Through the testing of this ministry you glorify God by your obedience to the confession of the gospel of Christ and by the generosity of your sharing with them and with all others...”*

**Reflection: You will never give enough to make the church rich. However, you will give enough to make YOU rich in deeds, in spirit and in truth.**

**Jesus, Companion,** You have assured me that you will never leave me. Thank you for that promise. Enable me now to turn to you in honesty and trust as I explore where the Spirit will lead me. When I am anxious, bring me your peace. When I worry, enable me to take your hand. When I doubt myself and others, give me your gift of trust. As I explore my role and my response to your invitation to give and to serve, grant me courage and wisdom to act boldly and confidently. **Amen.**

# Frequently Asked Questions

... Continued from page 3

## IF *Discovery!* IS ALL ABOUT VISION FOR THE FUTURE – WHAT IS OUR VISION?

We are in the process of discerning our vision. The Vision/Mission Team is proposing this Vision Statement, Connecting Life and Faith. They are also proposing this Mission statement, We Welcome All to Discover God at Work in the World. Much thought, scriptural review and prayer has gone into these statements which will serve as the foundation of who we are and why we are in ministry. Both statements will be brought to the congregation this fall in a variety of ways to gather input.

## HOW WILL THIS VISION BE PUT INTO PRACTICE?

Congregational input from last year's vision/mission assessment interviews and survey resulted in good guidelines for where the congregation endorses strengthening and expanding mission. These are five areas that stood out:

- Enhancement of the music program for the long-term
- Deepening our youth and family ministries
- Exploring the possibilities of early childhood education connected to MSU as an outreach to the community
- Hiring a Coordinator of Volunteers to broaden, equip and deploy our volunteer sector
- Continue to study ways to reach out to our community by welcoming all to discover God at work in the world



## WHAT ARE THE FINANCIAL GOALS OF THE *Discovery!* APPEAL?

Leadership has approved a 1.5 million dollar base goal for *Discovery!* Reaching this goal means that for every dollar spent on mortgage payments (\$734,400 over three years) a matching dollar will be spent on strengthening current ministries and expanding the future mission of Hope.

## HOW DOES OUR *Discovery!* COMMITMENT AFFECT OUR ANNUAL GIVING?

It doesn't! Your *Discovery!* gift is above and beyond your annual support of ongoing mission and ministries. If you cannot support both efforts, please continue to support and increase your regular, ongoing annual giving.

# Frequently Asked Questions

## HOW MUCH SHOULD I GIVE?

Everyone has to decide for him or herself, but here are some guidelines for you to consider:

- Reflect on your blessings from a generous God and give out of joy and gratitude
- Ask God for direction. Pray and meditate over a period of time and be open to the Spirit
- Be informed by reading all the *Discovery!* materials sent or delivered to you
- Complete all Bible Studies that are part of the materials you receive
- Participate in the many prayer opportunities offered as part of Discovery
- Give until it takes your breath away and you feel joy swelling up in your heart

## HOW WILL I BE CONTACTED FOR MY *Discovery!* GIFT?

You will be receiving a Discovery Response Packet on or near Sunday, October 9th in which will be information on how to make your Discovery response. Actual presentation of your Discovery Response Card will take place at either of the Discovery rallies on Sunday, October 16 or on Thursday, October 20th or at a special Discovery worship on Sunday, October 23rd. People who have not indicated a response by October 30th will be contacted by a Hope volunteer as part of the appeal follow-up.

## HOW LONG DOES MY *Discovery!* GIFT CONTINUE?

You have up to three-years to complete your gift. The official giving period starts in January of 2012 and continues through December of 2014. Up front giving is encouraged.

**IMPORTANT:** In addition to a written commitment in support of the *Discovery!* Fund Appeal, people will be asked to make another written commitment of support. This one is to indicate support of the 2012 Annual Ministry Plan. This could be termed as regular or ongoing giving to support Hope's mission, ministry, outreach, salaries, building costs, etc for 2012. We are converting the old budget into a narrative style Ministry Plan which will be distributed to all people as an enclosure in the *Discovery!* Response Packet on October 9th.



## MAY I GIVE STOCKS, REAL ESTATE, INSURANCE, OR OTHER GIFTS IN KIND IN ADDITION TO CASH GIFTING?

Absolutely! For many people, appreciated assets or non-cash resources are wise ways to help fund a gift to Hope Lutheran Church. For those 70 years of age and up, there may be special opportunities to give from IRA's or advancing a portion of one's estate now rather than through a Will. Our consultant Ann Bailey has expertise in this area and will be teaching a *Creative Giving* seminar on Sunday, October 9th @ 10 am to help spark innovative thinking.



# Using Assets To Fund Gifts To Your Church

— The Smart Choice —

The following is a brief list of gifting techniques which may be used. Many can be used together to structure a personal gifting plan for the donor. Excluded is a gift of cash since that needs little explanation.

## GIFTS OF APPRECIATED ASSETS

A gift of investments assets which have appreciated in value is one of the most common gifting strategies. The asset should, in relative terms, be substantially appreciated if the giver wishes to receive tax benefits as a result of the charitable gift.

## GIFTS OF STOCKS AND BONDS

Funding charitable giving with appreciated stocks or bonds can be very advantageous to both the donor and the church. The donor will avoid paying any capital gains taxes while receiving a full value charitable deduction, and the church will receive a very liquid asset. To claim all these benefits, the stocks/bonds must be transferred to the church rather than selling the stocks/bonds and donating the proceeds, which then turns the gift into an ordinary cash gift. Kairos or a tax accountant can advise you about the most advantageous way to make the transfer.

## GIFTS OF APPRECIATED REAL AND PERSONAL PROPERTY

Many people possess assets that could make a good gift to their church. This is a discussion worth having.

## GIFTS OF REAL ESTATE

An unencumbered piece of real estate that is readily saleable in the marketplace can be a wonderful gift. In fact, real estate is one of the most often given assets because it is easy to gift.

One word of caution about real and personal property gifts: they should be discussed in advance with the church to determine the appropriateness of this action. For instance, unless the gift is germane to the business of the church, the donor should sell the personal property and give the proceeds

to the church. The key word is VALUE. It should be marketable and its market value should be ascertainable. If the market value is thought to be above \$5,000, an appraisal must be conducted prior to acceptance by the church. An asset which may have value to a donor may have little market value.

## GIFTS OF LIFE INSURANCE

Some people have accumulated cash in insurance policies which they give to the church. Others purchase new policies with the church as beneficiary or name the church beneficiary of an existing policy. Donors may also give the entire policy as an outright gift. The charity may wish to

*The most important consideration of charitable giving is charitable intent.*

accept the policy ownership and continue to make premium payments in order to collect the proceeds at the time of the donor's death. Due to recent estate tax law changes, many donors may

find their insurance policies, which were purchased for estate taxes, may not be needed and may be an excellent charitable gift.

## GIFT ANNUITY

The donor funds a gift annuity with an appreciated asset and gives it to the church; in turn the church distributes a lifetime (or defined period) of income to the donor (and or spouse). This is an excellent way to convert a substantially appreciated asset into an income source for the donor.

## CHARITABLE TRUSTS

- 1) Assets are held in a trust. The trust can distribute income to the donor until death (or defined event) causes the asset to be distributed to the charity.
- 2) In a lead trust, assets are held in a trust. The trust distributes income to the charity until death (or defined event) causes the asset to be distributed to the donor's estate or family.

*Charitable intent is the personal desire and intention of the donor to make a gift of value to a charitable organization. Of secondary importance are the financial issues, which may include tax considerations, estate planning concerns, or the type and size of gift. If there is a sincere desire and intent on behalf of the donor, almost any asset of value can be gifted.*



Hope Lutheran



ELCA

2152 West Graf  
Bozeman, MT 59718

(406) 586-5572

Email: info@hopebozeman.com

www.hopebozeman.com

*Caution: Tax advantages should never be assumed. The various gifting strategies have certain tax implications which may or may not affect a specific donor's personal income tax liability. For expert assistance, consult your Kairos Consultant, and ultimately, a tax attorney or tax accountant.*