

CAPITAL CAMPAIGN

NEWSLETTER



STRONG START TO PLEDGE PAYMENTS

Nearly 40% of Pledged Funds Have Already Been Received

MARK YOUR CALENDAR!

Celebration Sunday Scheduled for Sunday, June 28.

Join us on Sunday, June 28, as we celebrate God's provision and the generosity of the Salem congregation through our Foundation for the Future capital campaign. More details will be shared in the coming weeks.



SAVE OUR VOLUNTEERS A CALL

As part of our effort to personally connect with every household, volunteers will be making reminder phone calls on Monday, June 15. The purpose of these calls is simply to ensure that everyone has received a personal invitation to participate in the future of Salem. Please save our volunteers a call by making your pledge today!



As of June 8, Salem has already received more than \$1.3 million in pledge payments for the **Foundation for the Future** capital campaign. This represents nearly **40% of all pledged commitments**, providing important resources as we begin addressing our most pressing facility needs.

We are grateful for the tremendous generosity already shown by the Salem congregation. These early gifts provide flexibility to move projects forward, reduce reliance on construction loan funds, and help lower interest costs.

Our Challenge Goal of **\$3.4 million** allows us to complete the full scope of planned improvements, including the roof, HVAC systems, parking lot, worship and technology upgrades, security improvements, organ renovation, and enhancements to the west entrance.

At the same time, we continue to encourage participation because additional gifts would provide important benefits. Construction costs continue to evolve as bids are finalized, and any projects postponed today may cost significantly more in the future due to inflation.

There are also important needs that were not included in the original scope of the campaign. For example, the large floor-to-ceiling dividers in the fellowship hall have not functioned properly for years and are in need of replacement. Additional gifts may

make it possible to address some of these needs now rather than postpone them for the future.

For these reasons, gifts received beyond our Challenge Goal would not simply be "extra." They would help Salem address additional needs, provide greater financial flexibility, and strengthen our ability to complete these important improvements responsibly.

While many households have chosen to make three-year pledge commitments, one-time gifts are also an important part of the campaign. We have already received one-time gifts ranging from **\$50 to \$15,000**. Every gift—regardless of size, form, or timing—is appreciated and helps strengthen Salem's ministry. Whether given through a pledge, a one-time contribution, a gift of stock, or another asset, each gift helps us care for our church home and support the mission God has entrusted to us.

If you have not yet had an opportunity to respond, it is not too late. Every gift matters, and we want every household to have the opportunity to participate. Pledge cards are available in the Narthex, and commitments may also be submitted through the church office or online.

Thank you for your prayers, generosity, and partnership as together we preserve Salem as a home base for equipping all generations to **connect, grow, and go** as disciples of Jesus Christ. ✝

WHY WE ARE CONFIDENT ABOUT THE FUTURE

One of the questions people occasionally ask during a capital campaign is whether all of the pledged funds will actually be received.

Based on industry experience and our consultant's guidance, we expect to receive all—or even more than—all of the funds that have been pledged.

There are several reasons for this. Many pledges come from households that have already set aside resources for charitable giving. Some households choose to make one-time gifts in addition to their original commitment. Others who are unable to participate today may decide to give later in the campaign. New families who join Salem during the next three years may also choose to participate. In

addition, some households experience unexpected financial blessings—such as an inheritance, bonus, or strong investment returns—and choose to share a portion of those resources with causes they care about.

While some households may be unable to fulfill their entire pledge due to unforeseen circumstances, experience shows that these situations are often offset by additional gifts from others. For this reason, well-managed capital campaigns frequently receive more than the original amount pledged.

It is also important to remember that pledge commitments are not legally binding. They are simply good-faith expressions of a donor's intent to give.

Should economic conditions change unexpectedly or a household experience financial hardship, Salem has the flexibility to work with donors to adjust payment schedules, including extending a three-year pledge over a longer period of time if necessary.

Our goal is to encourage generous participation while remaining flexible and responsive to changing circumstances. We are grateful for the tremendous support already shown and look forward with confidence to what God will continue to do through Salem's **Foundation for the Future** campaign. ✝

OUR CHILDREN ARE PRAYING

Dear God, we worship you because you made everything and have given us everything we need.

Thank you for our church and all the people who gave money to pay for the building a long time ago.

We want Salem to keep being a place where we can worship, play, and learn about you with our family and friends.

Thank you for all of the people who take care of Salem. Please keep the construction workers safe.

Now please help us as we give money to fix all the things that are broken.

Thank you that you hear and answer our prayers!

In Jesus' name,
AMEN.



As part of Salem's commitment to seeking God's leading and blessing throughout the **Foundation for the Future** campaign, we have created a special campaign prayer card for children.

A capital campaign can be a meaningful opportunity to help children learn about stewardship, generosity, and prayer. We encourage families to pray together for Salem, for wisdom in decision-making, and for the future ministry that will take place within our church home.

Extra copies of both the adult and children's campaign prayer bookmarks are available at the campaign information table in the narthex. ✝



QUESTIONS & ANSWERS:

Q: *What happens if my situation changes and I can't keep my pledge?*

A: We understand that life circumstances can change unexpectedly. If you need to adjust your pledge amount, modify your payment schedule, or discontinue your pledge, simply contact the campaign office. We want your commitment to be a blessing, not a burden.

Q: *I can't make a pledge, and I don't want a volunteer to call me.*

A: We understand that not everyone is in a position to make a financial commitment at this time. If you would prefer not to receive a reminder call, please contact the campaign office by phone or email and let us know. We will gladly remove your name from the call list.

Please know that your prayers and participation in the life of Salem are deeply appreciated.

If you have a question, we'd love to hear from you. Please look for the Q&A box at the Foundation for the Future campaign table in the Narthex. Margaret & Randy Beahrs, who are leading our communications efforts, are also available by phone or text—Margaret at 651-955-7280 and Randy at 612-670-3533.

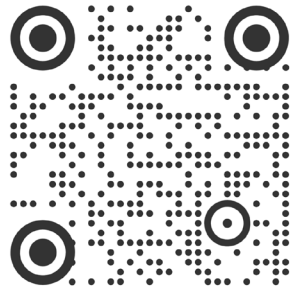
NEED TO REACH THE CAMPAIGN OFFICE?

Please reach out to Les Bauer, Campaign Assistant, at campaign@salem-covenant.church or 612-749-0695

\$3,400,000 CHALLENGE GOAL

MAKE YOUR PLEDGE ONLINE

If you have not yet had an opportunity to respond to the Foundation for the Future campaign, you may make your pledge online. You may also let us know that you will be supporting the campaign through prayer. Simply scan the QR code or visit salem-covenant.church/capitalcampaign to share your intentions.



If you prefer, you may also contact Les Bauer, Campaign Assistant, at campaign@salem-covenant.church or 612-749-0695.

HOW TO FILL OUT YOUR PLEDGE CARD

COMPLETING YOUR PLEDGE CARD

Please be sure to fill out your pledge card completely. This information is important so we can make plans not only based upon the total amount pledged, but also on the timing of those gifts. The campaign office will follow up with you personally if we have any questions about the amount or timing of your pledge.

FOUNDATION FOR THE FUTURE

NAME(S): John and Jane Sample TOTAL GIFT: \$ 25,000 **2**

ADDRESS: 123 Main Street, New Brighton MN, 55112 INITIAL PAYMENT: \$ 2,500 **3**

EMAIL(S): johnsample@email.com, janesample@email.com BALANCE: \$ 22,500 **4**

PHONE(S): 651-555-1234, 651-555-6789 PAYMENTS BEGIN: 6 1 26 **5**

6 I (we) wish to pay the three year pledge (circle one): ANNUALLY SEMI-ANNUALLY QUARTERLY MONTHLY SEMI-MONTHLY WEEKLY

7 Please contact me about: automatic withdrawal a non-cash gift bequest in will or living trust

8 OTHER SPECIAL INSTRUCTIONS: Make checks payable to Salem Covenant Church and write "Capital Campaign" in the memo.

9 I (we) will pay for the campaign I (we) understand that this pledge is not legally binding, but will do my (our) best to fulfill this commitment.

SIGNATURE(S): John Sample Jane Sample DATE: 4 / 26 26

Example pledge card

- CONTACT INFORMATION**
Please print your name(s), address, email(s), and phone number(s) neatly.
- TOTAL GIFT**
This will be the total amount you plan to pay over the next three years.
- INITIAL PAYMENT**
Consider a 10% "down payment" on your pledge. You may include a check with your pledge today or submit a payment sometime soon. For example, if you are planning to make a \$25,000 pledge to the campaign, the initial down payment would be \$2,500. If you won't be making an initial down payment, leave this blank or write "none."
- BALANCE**
This is the amount of your Total Gift minus your initial down payment. For example, if your Total Gift is \$25,000 and your Initial Payment is \$2,500, the Balance would be \$22,500.
- PAYMENTS BEGIN**
Please indicate when you wish to make your first regular payment on the balance of your pledge. Most people who make monthly payments begin in May or June.
- FREQUENCY OF PLEDGE PAYMENTS**
Please circle the frequency of your payments on the balance of your pledge. For example, if you circle "monthly," you will be making 36 equal payments. If you circle "annually," you will be making 3 equal payments.
- AUTOMATIC WITHDRAWAL; NON-CASH GIFT; BEQUEST IN WILL OR LIVING TRUST**
Please check the box if you are interested in being contacted about any of these options. You can indicate the kind of gift in the special instructions box.
- SPECIAL INSTRUCTIONS**
Use this area if there is anything special we need to know about your gift such as any non-cash gift or unusual timing for pledge payments.
- SIGN AND DATE**
Please sign and date the pledge card so that we know you approve of the information indicated on the card.

There is a chart on the back of the card that gives examples of possible giving levels and what the impact of those giving levels would be on a monthly, weekly, or daily basis.

SIZE OF GIFT	GIFTS NEEDED	PLEDGES RECEIVED
\$450,000 or more	1	1
\$300,000–\$449,999	2	1
\$150,000–\$299,999	1	1
\$100,000–\$149,999	3	5
\$75,000–\$99,999	5	4
\$50,000–\$74,999	7	11
\$35,000–\$49,999	10	4
\$25,000–\$34,999	10	12
\$20,000–\$24,999	8	6
\$15,000–\$19,999	7	10
\$10,000–\$14,999	21	11
up to \$10,000	many	68



THREE WAYS TO GIVE

Giving More Than You Thought You Could

There are three great ways to give. First, you can make a **pledge over three years**. This is the way most people are able to make a significant donation. Even modest amounts become significant when given monthly or with each paycheck over three years.

All gifts are given over and above your regular giving. Pledges can be paid annually, semi-annually, quarterly, monthly, or with each paycheck. Please consider an initial payment of 10% at the time of your pledge.

Next, you can make a **non-cash gift**. This might be gifts of stock or mutual funds; gifts directly from an IRA; land or property; valuable possessions such as jewelry, automobiles and antiques; or even in-kind gifts such as supplies and labor. The ownership of these gifts will be transferred to Salem. We will sell these gifts and use the cash to fund the building campaign.

Finally, you can make a **legacy gift**. Through a charitable bequest in your will or living trust, you can leave a legacy that will continue for years to come. This thoughtful act, which has little or no current financial impact on you, may result in the largest and most lasting one-time gift you will ever make to Salem. While this legacy gift may not immediately impact our current needs, it will provide for needs in the years to come.

THREE-YEAR PAYMENT PLANS

GIFT LEVEL	TOTAL GIFT	(10%) INITIAL INVESTMENT	(36) MONTHLY	(12) QUARTERLY	(6) SEMI-ANNUALLY	(3) ANNUALLY		
PACESSETTING	\$500,000	\$50,000	\$12,500	\$37,500	\$75,000	\$150,000		
	\$450,000	\$45,000	\$11,250	\$33,750	\$67,500	\$135,000		
	\$400,000	\$40,000	\$10,000	\$30,000	\$60,000	\$120,000		
	\$300,000	\$30,000	\$7,500	\$22,500	\$45,000	\$90,000		
	\$250,000	\$25,000	\$6,250	\$18,750	\$37,500	\$75,000		
	\$200,000	\$20,000	\$5,000	\$15,000	\$30,000	\$60,000		
	\$150,000	\$15,000	\$3,750	\$11,250	\$22,500	\$45,000		
	\$100,000	\$10,000	\$2,500	\$7,500	\$15,000	\$30,000		
ADVANCED	\$75,000	\$7,500	\$1,875	\$5,625	\$11,250	\$22,500		
	\$60,000	\$6,000	\$1,500	\$4,500	\$9,000	\$18,000		
	\$50,000	\$5,000	\$1,250	\$3,750	\$7,500	\$15,000		
	\$40,000	\$4,000	\$1,000	\$3,000	\$6,000	\$12,000		
	\$30,000	\$3,000	\$750	\$2,250	\$4,500	\$9,000		
	\$25,000	\$2,500	\$625	\$1,875	\$3,750	\$7,500		
	\$20,000	\$2,000	\$500	\$1,500	\$3,000	\$6,000		
	\$15,000	\$1,500	\$375	\$1,125	\$2,250	\$4,500		
CONGREGATIONAL	\$10,000	\$1,000	\$250	\$750	\$1,500	\$3,000		
	\$7,500	\$750	\$188	\$563	\$1,125	\$2,250	DAILY	WEEKLY
	\$5,000	\$500	\$125	\$375	\$750	\$1,500	\$4.11	\$28.85
	\$4,000	\$400	\$100	\$300	\$600	\$1,200	\$3.29	\$23.08
	\$3,000	\$300	\$75	\$225	\$450	\$900	\$2.47	\$17.31

