



REFLECTING BACK AND VISIONING FORWARD

WPC's 2010

It's A Wonderful Church

Capital Campaign

A Letter from Our Pastors

Dear Faith Family,

It's quite an amazing journey - "amazing" as in "grace" - as we look back to the brave decision in 2004 to do more for God's kingdom by building a new church home. Our church family chose against the risk of complacency and for a growing ministry. We believed God had more for us to do, and stepped out of our comfort zone into a new future.

Our new building is not the end of that journey - we still have places to go at WPC. From the beginning, this has been a spiritual journey - a journey we share because we belong to one another as part of God's family. Paul described the journey to the people of Corinth, who also lived in challenging times, as one of faith, hope, and love (1 Corinthians 13:13):

-*Faith* in the living God is the foundation of who we are and what we do at WPC. We trust in the promises of God, which are "plans for good and not for evil, plans to give you a future and a hope" (Jeremiah 29:11). We are...

- enriched by the different experiences we have of the living God
- united in our common purpose to serve
- and confident in the grace, mercy, and peace of our Savior.

-*Hope* is what we live by in challenging times. The world out there is chaotic and uncertain at best. WPC is a refuge in time of trouble, an ark in the midst of the flood, an anchor in the midst of the storm. We need stability...

- a stable place, where we encounter the God we trust and people who will support and encourage one another
- a *stable* place, where Christ is born anew into our busy, challenging lives, just as he was born in Bethlehem 2000 years ago.

-*Love* is what God asks us to do; compassion is our calling. Our 2010 long-range plan celebrates our ministry with children & youth and our hands-on mission, but calls us to create even more opportunities...

- to grow in our relationship with God
- connect with each other in fellowship
- serve others in compassion, with our hands and our hearts.

It's a wonderful church - and God is calling us to new ways to be wonderful!

Our church building is the home for our faith family and the base for our mission. Thus our giving to the *It's a Wonderful Church* campaign for the church mortgage is both a financial decision and a spiritual act.

We plan to continue our giving to both the operating budget and the building fund, setting aside a significant portion of our financial blessings for the amazing things God continues to do in and through you, the people of WPC whom we are blessed to serve as pastors.

Faithfully,

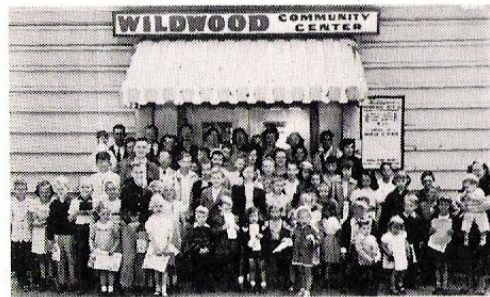
Greg and Kathy

It's a Wonderful Church Timeline...

Creative Giving Seminars	Sundays May 2 and 9, 9:15 a.m.
Commitment Sunday (Re-investors)	Sunday, May 16 (by mail or offering plate)
Commitment Sunday, (New Investors)	Fall 2010

Reflecting Back...

Wildwood Presbyterian Church began in 1954 in the Pink Beach House (community center) on Gages Lake with 66 charter members. Wildwood was originally the summer home of the Sears family, and in 1955 the old Sears barn was donated by John and Dorothy Rule to be remodeled as the first permanent sanctuary of the congregation. A new, red brick sanctuary was completed in 1975 on the same property. Despite a 1995 addition, the church's growing ministry and mission stretched the physical limits of the building, and in 2004 we made the bold decision to find a larger piece of property and build a new church home.



...Present...

The needs of a growing church led to the construction and dedication of our new home in 2007 on Old Gages Lake Road in Grayslake, on land donated to the church.



Our new building has allowed us to expand the number and size of activities within the church – a growing Sunday School, room for adult education, Vacation Bible School, the new Wednesday LOGOS program, and fellowship gatherings such as the Friday night Coffeehouse.



Since moving into the new facility, our mission program has expanded, too. PADS welcomes 33% more guests; our food pantry is three times as busy; our *ExtraCare* outreach to those with Alzheimer's has doubled in size; Tiny Treasures Preschool is thriving; Cancer Wellness Center North has found a home at WPC... and our adults have followed the youth lead and take regular mission trips.



...Visioning Forward

To maintain our expanding worship of God and service to His people through Wildwood Presbyterian Church, we must renew our commitment to paying the building mortgage through the 2010 Capital Campaign.

Without enough commitments to the campaign, we will have to use operating funds set aside for programs like Mission and Christian Education to pay the mortgage.

The vision for WPC's future cannot however be to simply maintain the programs we have in place today. We must continue to expand the ways we serve God and His people inside and outside of our church. Ideas such as additional Worship Services, new member mentors, International mission trips, more children's programs, and expanded assistance to members and others in our area that are struggling.

Your commitment to support the Capital Campaign helps make the vision of a greater role in Lake County and around the world for WPC possible.



What do I do now?

The financial goal of our campaign is to meet our mortgage of just over \$21,000 a month, or \$260,000 a year. That means our campaign goal is \$780,000, enough to pay the mortgage.

To meet our goal, we're going to need an overall increase in giving of about 20% from our church family, including our *re-investors*, who started giving to the building fund while at the church on Sears Blvd, and our *new investors*, who have come to WPC since May 2007 when we moved into our new church home. That increase will make up for the funds that other Presbyterian churches gave to WPC in our last campaign, and gifts from people who have moved away or may not be able to give this time.

We know that every household will not be able to give 20% more than they've been giving. Some of us have already stretched our home budgets and are making personal sacrifices in order to give. Others may have to give less, due to circumstances. There will be others who are in a better place than before, who can give 50% more or even double their giving this time around. In the fall, our re-investors will be joined by the many good people who have come to our faith family since we moved to our new church building in 2007.

We can reach our goal if each of us prayerfully considers...

What would God have me do with the opportunity that is before me?

On the next page is a Chart of Gifts that shows the number of commitments that will be needed at many levels in order to reach our goal. Unlike many churches, you'll see that Wildwood does not have two or three big givers who will cover half of what's needed. WPC depends on the generous, significant and sacrificial gifts of all of us in order to do what we need to do.

How do we achieve the goal?

We are all encouraged to look at the chart of gifts and prayerfully consider what level is appropriate for the way we have been blessed financially. Our campaign consultant conducted a survey of our church family in February and found that 25% of those surveyed were prepared to increase their giving to the building fund. Those who are able, are encouraged to find your current level of giving on the chart of gifts, and consider moving up one level, or more.

We all will do what our circumstances allow. Hopefully, most of us can continue to give what we are now giving. There are those among us on fixed incomes or between jobs who may not be able to do so. And there will be those who are able, even in these challenging times, to go over and above their current giving.

All of us, together, are needed in order to keep WPC “a wonderful church” – as we reach up, reach in, and reach out for God!

Chart of Gifts - How We Get There

3-YEAR GOAL-\$780,000

# INDIVIDUAL COMMITMENTS	3-YEAR AMOUNT	ANNUAL AMOUNT	MONTHLY AMOUNT	WEEKLY AMOUNT	TOTAL 3-YEAR
1	30,000	10,000	833	192	30,000
1	24,000	8,000	667	154	24,000
2	21,000	7,000	583	135	42,000
4	15,000	5,000	417	96	60,000
4	12,000	4,000	333	77	48,000
8	9,000	3,000	250	58	72,000
11	7,500	2,500	208	48	82,500
11	6,000	2,000	167	38	66,000
20	4,500	1,500	125	29	90,000
25	3,000	1,000	83	19	75,000
25	2,400	800	67	15	60,000
40	1,500	500	42	10	60,000
79	900	300	25	6	71,100

IT'S A WONDERFUL CHURCH

Frequently Asked Questions

REACH UP, REACH IN, AND REACH OUT

1. Why is WPC such "A Wonderful Church?"

People make WPC "A Wonderful Church" by *gathering to worship God, growing in faith, and working together to help those in need*. WPC is more than a one day a week facility; we're a seven-day week *mission* where youth, homeless people, cancer patients, the aging, people of all ages and stages come to our doors to experience unconditional love. The cross, symbol of the faith that we share as Christians, is also a symbol of our vertical relationship with our Lord and our horizontal relationship with all of God's people! As we reach up to God, reach within our souls and reach out in fellowship and mission, we become "A Wonderful Church!"

FINANCIAL FACTS:

2. What is the current value of the church and property?

The value of the church and property is \$7,150,000. Because of the generous giving of members in past campaigns, the sale of our church building on Sears Boulevard and LaScala (the house donated by the Scala family), and the donation of the land, WPC owns over 50% of that value. We have the benefit of a wonderful home for our church family and an effective base for our church mission – **PRICELESS!**

3. How much do we owe?

Our loan is about \$3.5 million, at 5.75% amortized over 30 years. Our monthly mortgage payment is \$21,600 (annual: \$260,000). We're in the fifth year of our loan, and as with all commercial mortgages, the terms are periodically re-negotiated. That makes this capital campaign very important, as we will be renegotiating our loan in 2012.

4. What is our campaign goal?

Our goal is \$780,000 over three years, enough to pay our mortgage. Giving over that amount will enable us to pay the mortgage down more quickly, saving valuable dollars for mission.

5. What will it take, together and individually, to reach our goal?

We need an overall increase of about 20% to meet our goal and pay our annual mortgage. Some of us will need to hold our giving even with the 2007 campaign; financial circumstances may require others to cut back. Others will be able to increase by 50% or even double their giving, in response to how they have been blessed financially. We need all who are able to continue giving at their current level, and for those who can, to increase their giving to meet the challenge. Our generous, sacrificial giving is vital!

6. What will happen if we do not meet the campaign and financial expectations?

Total giving over the last three-year campaign has paid the mortgage; however, in the last two calendar years, we have had to use money from accumulated savings to meet our obligations. Due to the terms of the loan, the bank considers annual giving to be an important factor in considering risk; thus our response to *It's a Wonderful Church* is very important in gaining favorable terms on our loan in 2012.

7. I thought we addressed this issue last fall in the "Mission from God" stewardship campaign. Doesn't my regular giving pay the mortgage?

WPC has two budgets and two separate funds that are faithfully administered by the Session, leaders elected by the congregation. *The first is for operating expenses* (salaries, utilities, Christian education etc.), funded by all of us via an annual fall stewardship campaign (2010 theme – *A Mission from God*).

IT'S A WONDERFUL CHURCH

Frequently Asked Questions

The second fund- "the building fund" - pays the mortgage, which is supported by all of us and is the focus of a capital campaign every three years (2010 theme: It's A Wonderful Church). Giving to the building fund is "over and above" our giving to the operating expenses. Giving from our church family is the only source of revenue for operating expenses and mortgage. As God's people, it's up to us to meet the ongoing financial needs of our church's mission.

8. Why don't we increase revenue by renting out the classrooms and gymnasium?

Current IRS regulations prohibit us from renting to profit-making organizations. The penalty would be loss of tax-exempt status for all or part of the building - an expensive proposition.

WHAT IS EXPECTED OF MY HOUSEHOLD?

9. What is expected of my household in making a financial commitment?

We are all asked to prayerfully consider making a generous, sacrificial three-year commitment to our giving to the building fund, which pays the mortgage. In these uncertain financial times, we are encouraged to evaluate our giving each year, and our commitments may be adjusted, up or down, as our personal circumstances require. Our overall need is a 20% increase in giving to the building fund.

10. How do I approach my decision?

Our goal is that each of us would ask "what would God have me do with the opportunity before me?"

Every household is asked to pray about its commitment. No one will be pressured. Nothing will be published. As a fellowship we want all to pray about what they believe God would want to do through them. If God owns everything and we are simply stewards of what God has given us, then we believe that God will provide everything we need to effectively do His work.

11. I already give to the operating budget and feel like that is all I can do. Am I wrong?

Only you, your family, and the Lord can determine how much you can give. This program has been designed so that everyone can give something, and gifts at every level are vitally important. If each one does as God directs, then we will achieve our goal.

12. May I give assets other than cash?

Yes! There may be tremendous tax advantages to giving assets other than cash, such as stock, insurance, etc. A member of the Creative Giving Team will be happy to discuss this with you, or you may choose to consult with your personal tax advisor. Come to a "Creative Giving Seminar" at 9:15 a.m. on Sunday, May 2 or May 9, or ask Jarrett Banwart (847-951-8248) and Paul Bernardoni (847-680-5938) for details.

13. Do I have flexibility in making my financial commitment?

Yes, there are four general categories under which you can make the commitment:

- 1) Regular weekly or monthly gifts of a designated amount over three years.
- 2) Immediate gifts from accumulated cash.
- 3) Non-cash assets such as property, stocks, bonds, insurance, vehicles, etc.
- 4) Annual gifts, such as from an annual bonus

HOW DOES THE CAMPAIGN WORK?

14. How will commitments be made?

You may return your sealed commitment envelope by either dropping in the Sunday offering or mailing to the church office, preferably by Sunday, May 16.

IT'S A WONDERFUL CHURCH

Frequently Asked Questions

15. Why do I need to make my commitment in writing?

The total amount of commitments enables church leaders to make effective plans, and establish a realistic debt payback schedule – and our bank will be very interested in commitments to the capital campaign when we renegotiate our loan.

16. When do the commitments begin?

Our 2010 campaign has two phases, one with “re-investors,” those who came from our home on Sears Boulevard and have been supporting the building fund already, and a fall phase with “new investors,” those who have come to WPC since our move to a new home. Commitments from “re-investors” are requested by Sunday, May 16; commitments from “new investors” will be gathered in the early fall. We are all invited to invest not only in a building, but in God’s future at WPC!

17. Will I have the opportunity to revise my commitment?

Certainly! Since this is a commitment between you and the Lord, you have opportunity to revise your commitment at any time in the event your financial situation is affected, either through an increase or decrease in your income or as your situation dictates.

18. How many people do we need to make our goal?

WPC is blessed to have many individuals with an abundance of diverse gifts and talents. Unlike some congregations, we do not have 2 or 3 individuals with great financial resources who fund the majority of the mortgage. WPC depends on the generous, significant, and sacrificial giving of all of us.

Therefore, for us to meet our goals, we need everyone to participate and prayerfully consider continuing to give at the same level as the last three years, and even to increase their pledge amount in 2010 in order to meet the challenge before us.

FUTURE MINISTRY:

19. Will my commitment constitute a permanent investment?

Definitely! That which we keep for ourselves can be lost, but that which we willingly give away can never be lost. The gifts you give for the purpose of expanding God’s Kingdom here will flourish and bear fruit as God adds His blessing to your faithfulness.

20. Why focus on reducing debt when so many ministries & missions need funding?

This is somewhat like “which comes first, the chicken or the egg.” If we increase funding to mission, the debt burden will remain. However, if we aggressively reduce and/or eliminate our debt, those monies will be permanently freed up to put into productive ministry initiatives.

21. When does giving to “It’s a Wonderful Church” begin?

While “Commitment Sunday” for “re-investors” is May 16 (and not until fall for “new investors,”) the first day for giving to IAWC is May 1, so we hope our weekly and monthly givers will continue to support the building fund all through May. Gifts after May 1 will be credited to IAWC unless noted.

22. Any concluding thoughts?

In 2004 our church family made the bold decision to move from Sears Blvd. to our current home with the sole intention of expanding our ability to serve the Lord.

This building is our family home and our base for mission; *therefore, giving to the building fund is directly supporting countless deeds of love in Christ’s name.*

Let us all do our share to make sure *It’s a Wonderful Church* for generations to come!

Reach Up, Reach In, Reach Out . . .

. . .describes the mission of Wildwood Presbyterian Church. We reach UP to worship the living God, we reach IN to grow spiritually, and reach OUT to share God's love with a world in need. This IS a wonderful church God has given us, and by the grace of God, we do WONDERFUL things as God's glad and faithful people.

In 2004 our congregation decided that we could do more to serve God by moving to a new location. Like any family, we all were involved in the decision to build a new church home, and now we will work together both to fund our mortgage and to live into God's dream for our church. The participation of each WPC member household is vital. *"It's a Wonderful Church"* encourages us to remember where we have been, who we are as God's people, and where we are going as a church family with a mission!

WPC's 2010

It's A Wonderful Church

Capital Campaign

Commitment Sunday for "Re-investors" May 16, 2010
Commitment Sunday for "New Investors" Fall 2010



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