

## “Loan Free in Three”

### Trinity’s Capital Campaign to Retire Our Entire Building Loan

Perhaps you are wondering, is eliminating our \$360,000 building loan in just three years anything more than wishful thinking? Trinity’s answer is “Yes!” and here is how, with God’s blessing and guidance, your gift can make it happen.

This chart shows how, with our 255 member units working together, we can reach our \$360,000 goal while continuing to fund our operating budget. The Gift Levels listed are suggestions designed to show how all of us could participate in this effort. With the Spirit’s guidance, please determine your participation level, as you are able and if you are able.

Gift Level	Donors Needed	Total Amount
\$ 14,400	2	\$ 28,800
10,800	3	32,400
7,200	6	43,200
3,600	12	43,200
2,880	23	66,240
1,440	54	77,760
720	80	57,600
144	75	10,800
Total		\$ 360,000

By eliminating the loan balance, Trinity can free up a sizable amount of our operating budget for the real work of the church. Think of the difference it could make to our youth and senior programs, our benevolence, our outreach, and our education and music programs, to name a few. Based on the current Thrivent best available rates\* for a 20-year fixed rate church mortgage, we would pay over \$240,000 in interest. Even without pledges for the entire amount, every \$3 we put toward this loan retirement effort will free up \$5 in our operating budget over the term of the loan. Note that our existing loan must be refinanced in April 2012.

\* <https://www.thrivent.com/churchfinancing/rates.html>

While we welcome any outright gifts you are ready to make right now, we also encourage you to consider a three-year pledge. You can make payments weekly, monthly, or annually. In fact, if you request a Simply Giving form, you can make automatic payments from your bank account.

Total Gift	Annual Gift	Monthly (36 mo.)	Approx. Weekly (156 wk.)
\$ 14,400	\$ 4,800	\$ 400	\$ 95
10,800	3,600	300	70
7,200	2,400	200	50
3,600	1,200	100	25
2,880	960	80	20
1,440	480	40	10
720	240	20	5
144	48	4	1

The second chart shows that by spreading out the payments, you may be able to make an even bigger impact than you originally thought possible. Less than \$25 a week can eliminate a full percent of our loan balance.

*We ask that Pledge Forms be submitted by Palm Sunday, April 17, 2011 in the enclosed envelope. Please place your pledge in the offering plate or mail it to the Church office.*

#### Trinity’s Building Loan Retirement Pledge

- \$ \_\_\_\_\_ enclosed. Please make checks payable to Trinity Evangelical Lutheran Church.
- Total pledge of \$ \_\_\_\_\_ to be paid as \$ \_\_\_\_\_ per  week  month  year
- Via:  Write “Bldg Loan” on Other line of regular envelopes  Simply Giving auto pay  “Loan Free in Three” envelopes
- No pledge at this time

Name \_\_\_\_\_ Envelope Number \_\_\_\_\_

Address \_\_\_\_\_ Telephone \_\_\_\_\_

This gift is  in memory of  in honor of \_\_\_\_\_