

# Our PARISH - Our FUTURE

A Capital Campaign for Campus Improvements



St. Mary of Mount Carmel Catholic Church Proposed Building Addition

## **Capital Campaign Prayer**

*Heavenly Father, 125 years ago fifty families built the Church where we worship You today.*

*You blessed them with the determination and the means to build a Church in which the Sacraments, most especially the Holy Mass, can be celebrated for the glory of your Name.*

*Guide us today and help us to do Your Will as we continue the mission they began to benefit generations to come.*

*We ask this with confidence through Christ Our Lord, by the intercession of Your Mother, St. Mary of Mount Carmel, and with the guidance of the Holy Spirit.*

**Amen**

## **A Message from Your Pastor**

Our Church campus has many needs, like any parish of the same age. Improvements and upgrades to our buildings and campus are part of our mission because parish life takes place in them.

Thank you so much for your past contributions which have helped maintain our precious buildings and campus!

Now we have been given the opportunity to invest in a journey of faith for this and future generations.

What ignited this campaign? A former parishioner who graduated from our school has offered a matching grant of \$800,000 of which \$100,000 has already been received.

As your pastor, I see this generous gift as a sign from God that I cannot ignore. I don't want to be an obstacle to God's plans for our parish; on the contrary, I want to do my small part the best I can.

Today, I want to ask for your support in this endeavor of love, hope, and faith. Our commitment and sacrificial giving will bring new blessings to others as we make much needed improvements to our buildings and campus in which future generations will encounter Jesus, and all of us can encounter each other as we live our lives as parishioners, friends, and followers of Christ.

We need everyone's help. Your gift of any amount is much appreciated.

**For if not you - who? ... and if not now - when?**

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## **Current Assessment of St. Mary of Mount Carmel Catholic Church and School**

In January 2022, parishioners met to discuss the needs and vision for the campus and our various ministries, and to list any limitations or problems with the existing buildings and campus that hinder that vision. These major points provided a guide for the St. Mary's Building Committee:

- Parish Business Offices – not handicap accessible; limited in space; located in the pastor's home impacting privacy; located in multiple buildings limiting communication and staff support and requiring duplication of office equipment
- Adoration Chapel – Chapel and toilet room are not handicap accessible; not visible to the parish
- Campus Gathering/Meeting Space – meetings of 15 or more people generally must take place in either the church or church hall (basement of church), neither of which is set up for meetings; no welcoming meeting space for 25-60 people; no dedicated space for youth activities or school physical education (PE); when there's a funeral, PE must often be cancelled, and school lunch is served in classrooms
- Religious Education / Faith Formation – current office in Family Center (FC); small rooms and a narrow entrance; FC needs major repairs and upgrades: wiring, insulation, roof, furnace; not handicap accessible; uses multiple church buildings so staff/students and materials must move often
- School – currently does not have classroom space that meets state requirements for all-day Montessori Children's Houses at the capacity desired (40+ students); there is no unused space, which limits the creation of a STEM room (Science, Technology, Engineering, and Math) or the possibility of adding 7<sup>th</sup> and 8<sup>th</sup> grades.
- Parking Lot – poor and unsafe traffic flow; poorly placed handicapped parking; in need of major maintenance; partially roped off during school for safety making the only entrance a narrow one-lane ramp for both in and out traffic

## **A Vision for St. Mary of Mount Carmel Catholic Church and School**

With the intent that any project must provide a benefit to all parishioners and address various deficiencies within the parish buildings and functions, the Building Committee has determined, after thoroughly researching many options of campus improvements and after much consideration and prayer, the entire Parish will best benefit from a building project that addresses the following needs:

- Parish Offices – common location for Parish Offices, Faith Formation (FF) and Religious Education (RE), and parish meeting space; easily accessed from parking lot
- Adoration Chapel – accessible place of prominence near building main entrance; seating for up to 25 people; toilet room
- Fellowship Hall / Religious Education / Recreation Space – multi-purpose room; seating for up to 200 people; serving kitchen and storage; operable partitions to subdivide room into smaller meeting for FF and RE or parish meetings; student recreation
- Gathering Space – socializing before and after Masses; coat area; available for RE/FF
- Gathering Space and Fellowship Hall - Funeral visitation; wedding preparation
- Church East Entrance – welcoming entrance from Gathering Space; larger elevator; access to current Parish Hall
- Montessori Rooms – Two rooms to meet demand; compliant with current standards; all-day childcare in Montessori Children's Houses; direct access to secure outdoor play area
- Meeting Rooms – for RE/FF and church groups (Knights of Columbus, Catholic Women, St. Ann's Mission Group, choir practice, Grieving with Grace, Jesus Helps, etc.)
- School Building Reconfiguration – minor changes to accommodate Catechesis of Good Shepherd and 7<sup>th</sup>/8<sup>th</sup> Grade
- Handicap Accessibility – throughout building additions and campus improvements
- Parking Lot – improved traffic flow; straight drive-thru drive with drop-off at building south entrance; more and safer handicap accessible parking; additional parking lot stalls (approximately 20 percent more stalls); reconfigured 4<sup>th</sup> Street parking for additional stalls; improved nighttime lighting
- Playground – relocated across the street to the open field

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*From St. Mary's School Principal:*

Educating the young child is a unique endeavor. Years of experience have taught us that at this age, what a child is ready to receive, and when they are ready to receive it, cannot follow the same schedule for every child. The question becomes, how do we create an environment where each child is given the freedom to learn at their own pace? Montessori has an answer for that:

- Capitalize on the child's natural interest in learning new things
- Focus on individual learning that is self-paced with the teacher as observer and guide
- Provide attractive materials that build curiosity and inspire exploration

With the blessing of a private donation for Montessori expansion, we've created our first "Children's House" for 3 through 6-year-olds, fully equipped with Montessori materials. Something amazing happens when we combine preschool and kindergarten children into one group. Those same twenty children work more diligently and quietly than when they're only with their own age group! The youngest are watching how the "big kids" behave, and the oldest are suddenly the ones who know the most and want to behave that way. It's truly remarkable.



These past two years have confirmed what an exceptional academic start Montessori gives our students, and the word is spreading! We already have parents inquiring about next year. If we are to reach our goal of expanding the Montessori Program to include all day childcare for up to 40 children, and to open space for a STEM lab and/or 7th and 8th grade, we need more space. The changes we have made are bearing fruit for the children and families of St. Mary's School, and we can't wait to see how God will use our efforts for this vision for the future of our parish and school!

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*"If we really aspire to better things, at spreading the light of civilization more widely in a given populace, it is to the children that we must turn to achieve these ends." Maria Montessori*

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*From St. Mary of Mt. Carmel's Director of Religious Education:*

A thriving parish engages people of all ages to learn, grow, and serve in the faith, and our church has a wide variety of groups that all need places to meet – from children and youth to young adults and adults of all ages. This proposed building project will benefit not only the parochial school, but also the parish at large, through spaces that will support our important ministries and programs for lifelong faith formation of all parishioners. Unfortunately, our current facilities present many challenges to provide quality faith formation. The vision of this capital campaign, as presented in the attached architectural drawings, provides space to meet the current and future needs of ministry-related groups and classes for all ages. Much needed improvements include:



- A larger and more usable parking lot that will provide for safe pick-up and drop-off of students.
- Staff offices housed together in the same building to enhance communication between staff and parishioners. Also, visitors will be able to more clearly locate and interact with staff.
- Parish classrooms, meeting, and storage space all in the same building, eliminating the extra burden of prep-time for Faith Formation staff, volunteers, and ministries. People will also have an easier time finding their meeting or class space.
- Multi-purpose gathering spaces to accommodate a variety of sizes of classes, meetings, and groups, with sound-proof and easy-to-move partitions.
- An adoration chapel that is more accessible to parishioners.

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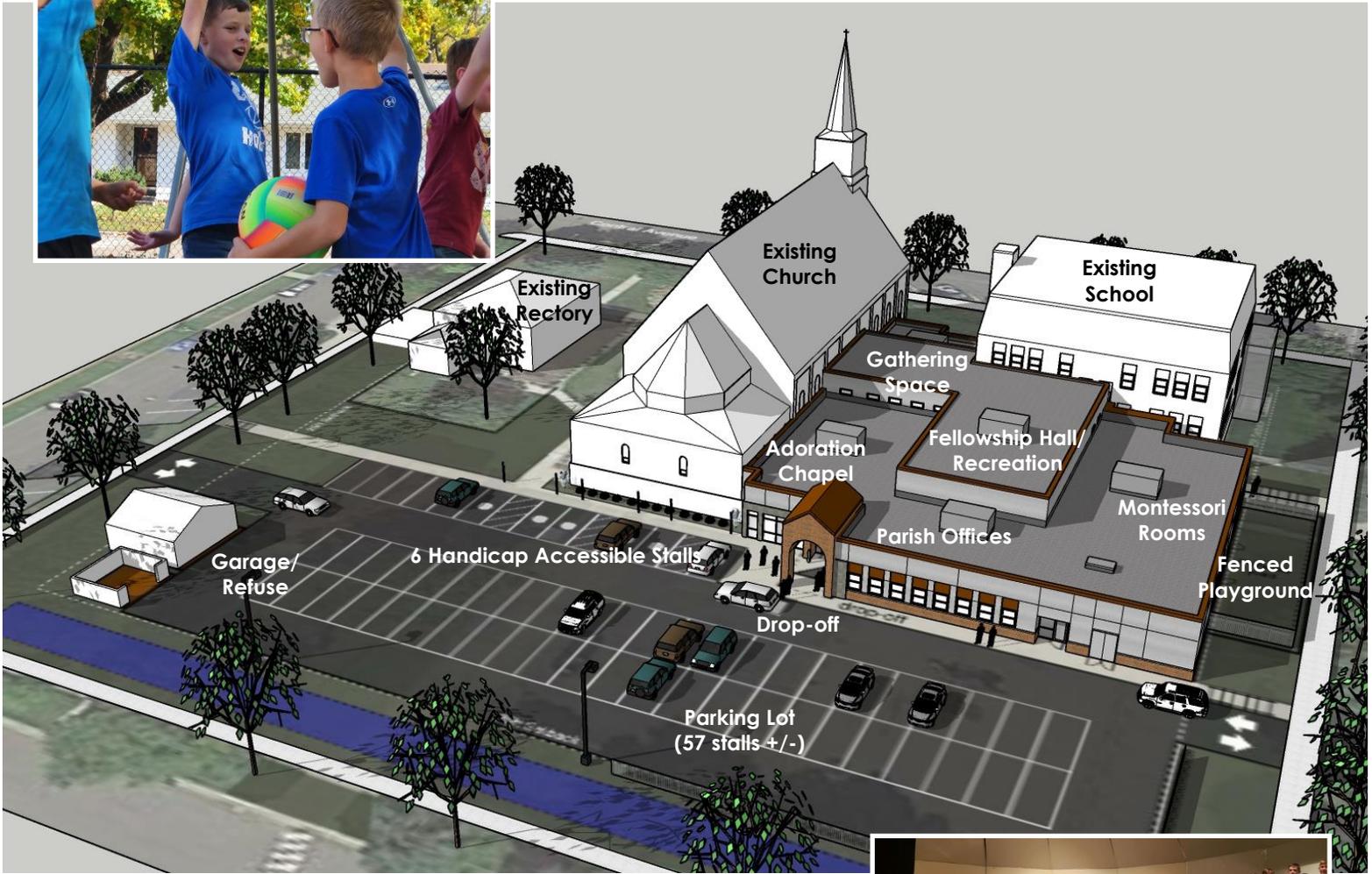
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## Proposed Building Addition and Campus Improvements Plan

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**Proposed Building Addition and Campus Improvements View**



**Gathering Space - Church and School Entrances**



**Montessori Rooms - East Entry**

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## Gifts Needed to Reach our \$8,000,000\* Capital Campaign Goal

Our capital campaign is structured on well-tested fundraising principles and strategies.

A broad base of support from all parishioners, alumni, and others is essential to our overall success.

Commitments offered early in the campaign provide the foundation and inspiration that will enable our capital campaign to reach its ambitious goal.

The following gift table demonstrates the pattern of gifts needed to complete the Building Addition and Site Improvements. This chart invites you to consider a 10% down payment at the time you offer your commitment. The remaining 90% of your commitment can be contributed weekly, monthly, or annually. We realize this is an ambitious capital campaign and feel it best to extend the campaign over the next 60 months to raise the necessary funds.

As you determine your financial commitment consider the possibility of combining your decision with your children's and grandchildren's, to offer a larger, multi-generational, family commitment.

<u>Number of Gifts Needed</u>	<u>Total Gift</u>	<u>Initial Payment</u>	<u>260 Weekly Payments</u>	<u>60 Monthly Payments</u>	<u>5 Annual Payments</u>	<u>Total Gifts by Value</u>
1	\$1,000,000	\$100,000	\$3,462	\$15,000	\$180,000	\$1,000,000
1	\$750,000	\$75,000	\$2,596	\$11,250	\$135,000	\$750,000
1	\$500,000	\$50,000	\$1,731	\$7,500	\$90,000	\$500,000
1	\$300,000	\$30,000	\$1,038	\$4,500	\$54,000	\$300,000
1	\$200,000	\$20,000	\$692	\$3,000	\$36,000	\$200,000
3	\$100,000	\$10,000	\$346	\$1,500	\$18,000	\$300,000
5	\$75,000	\$7,500	\$260	\$1,125	\$13,500	\$375,000
5	\$60,000	\$6,000	\$208	\$900	\$10,800	\$300,000
11	\$50,000	\$5,000	\$173	\$750	\$9,000	\$550,000
15	\$40,000	\$4,000	\$138	\$600	\$7,200	\$600,000
20	\$30,000	\$3,000	\$104	\$450	\$5,400	\$600,000
30	\$25,000	\$2,500	\$87	\$375	\$4,500	\$750,000
40	\$15,000	\$1,500	\$52	\$225	\$2,700	\$600,000
50	\$10,000	\$1,000	\$35	\$150	\$1,800	\$500,000
50	\$7,500	\$750	\$26	\$113	\$1,350	\$375,000
40	\$5,000	\$500	\$17	\$75	\$900	\$200,000
40	\$2,500	\$250	\$9	\$38	\$450	\$100,000
						<b>\$8,000,000</b>

**All gifts are welcome!**

\*Capital Campaign Goal is based on the anticipated cost of construction in the year 2025, based on current costs and projected inflation.

### How Can You Offer Your Financial or Professional Support?

#### **Cash Gifts**

A contribution of cash or check given immediately or committed during the five-year pledge term (December 1, 2022 through November 30, 2027) is the most prevalent and often the simplest way to offer a financial commitment from your assets or income. If you choose to itemize deductions, your commitment to St. Mary of Mount Carmel Catholic Church could be included for each calendar year.

#### **Electronic Payment of your Commitment**

St. Mary of Mount Carmel Catholic Church provides automatic electronic funds transfer (EFT) for your convenience. Our EFT process is similar to payment programs offered by utilities and health care providers. Your contribution is automatically withdrawn from a regular checking or savings account. Nothing can be withdrawn without your authorization.

#### **Appreciated Property**

You may find that a gift of common stock, bonds, mutual funds, other securities, appreciated property, donor advised funds, real estate holdings, a personal residence, a second home, or other land, could offer a significant tax savings. You may be able to avoid the tax on gains and deduct the value as a charitable contribution.

#### **Age 70.5 or Older – IRA Charitable Gifting**

Under the congressional legislation entitled Protecting Americans from Tax Hikes (PATH), anyone 70.5 or older who has a traditional Individual Retirement Account (IRA) or ROTH IRA, may directly transfer those IRA funds to St. Mary of Mount Carmel Catholic Church. Specifically, a donor may offer a direct/outright gift (per year, in any amount up to \$100,000 for an individual or \$200,000 per couple) from his/her IRA account. The distribution will be excluded from gross income for tax purposes, and the donor will not receive an income tax charitable deduction for the gift.

#### **Dairy, Grain, or Livestock**

For some farmers, offering a charitable contribution in kind, rather than cash, can increase the tax benefit of the gift. The tax consequences of the gift depend on whether the donor is an active farmer or a landlord.

#### **Contributed Labor and/or Materials**

If you are a licensed and bonded contractor, building supplier, or a skilled laborer in the construction trades, you may wish to contribute a portion or all of your labor and/or materials to help reduce the total cost of the building project. This can also help reduce the number of financial pledges needed to complete the project.

#### **Employer Matching Funds**

You may wish to consult with your employer to determine whether a matching gift from your company can double the value of your contribution to our capital campaign.

#### **Good Counsel is Essential**

The information presented is not intended to be legal advice. Your commitment may or may not be tax deductible, depending on how the tax law impacts your circumstances. We encourage you to seek the counsel of a financial planner and/or a tax advisor. He/she can help determine the most tax-wise method of offering your commitment while satisfying your financial planning.

St. Mary of Mount Carmel Catholic Church reserves the right to decline any gift that would not be in the best interest of the parish.

## **Gifting Appreciated Stock**

Consider the following examples for illustration purposes only. Be sure to consult with your tax advisor to discuss you own personal circumstances.

### **Illustration A – You MIGHT NOT Have to Pay Taxes on the Capital Gains**

- Gift 300 shares of stock to St. Mary of Mount Carmel Catholic Church at a price of \$100/share that you bought at \$50/share.
- Receive a charitable deduction of \$30,000 on Schedule A of IRS Form 1040.
- Since the stock was gifted to St. Mary of Mount Carmel Catholic Church you MIGHT NOT have to pay taxes on the \$15,000 of appreciated value.

### **Illustration B – You MIGHT Have to Pay Taxes on the Capital Gains**

- Sell 300 shares of stock at a price of \$100/share that you bought at \$50/share, yielding \$30,000.
- Gift the \$30,000 proceeds in cash to St. Mary of Mount Carmel Catholic Church.
- Receive a charitable deduction of \$30,000 on Schedule A of IRS Form 1040.
- Since you sold the stock/contributed the proceeds, you MIGHT have to pay tax on the \$15,000 of appreciated value.

### **Use the following process to maximize your tax savings!**

1. Decide the number of shares of stock to gift to St. Mary of Mount Carmel Catholic Church. Then contact Ann Edwards or Debbie Sauer at “campaign2023@stmaryslp.org” or thru the Parish Office at (320) 357-0815 to obtain the church brokerage account information and let them know the stock(s) and number of shares you wish to contribute. This is important, as St. Mary of Mount Carmel Catholic Church does not receive any donor information from any brokerage firm.
2. Call your broker and tell him/her to transfer the stock directly to the St. Mary of Mount Carmel Catholic Church account. Your broker might request written instructions from you.
3. Be certain to instruct your broker to transfer the shares of stock directly to St. Mary of Mount Carmel Catholic Church. Please do not sell the stock and then transfer the proceeds to the parish.
4. You might also note your desire to contribute stock on your Commitment Form. After receiving your form, Ann Edwards or Debbie Sauer will contact you to make the necessary arrangements.
5. The average of the high and low price on the day your stock is received by the St. Mary of Mount Carmel Catholic Church brokerage firm will be used to establish the value of your gift. You will be mailed a written receipt for your gift of stock as required by the IRS.
6. If you are interested in offering a gift of stock or securities, please contact Ann Edwards or Debbie Sauer. They will be pleased to assist you with the process in a professional and timely manner.

## **Are You 70.5 or Older? Consider a Tax-Free Gift From Your IRA**

Under the congressional legislation entitled Protecting Americans from Tax Hikes (PATH), anyone that is 70.5 years of age or older who has a traditional Individual Retirement Account (IRA) or Roth IRA may directly transfer those IRA funds to St. Mary of Mount Carmel Catholic Church. The transfer may be any amount up to \$100,000 for an individual or \$200,000 per couple, per year. Specifically, you may offer a direct, outright gift to St. Mary of Mount Carmel Catholic Church from your IRA account or 401(k) plan, and the distribution will be excluded from your gross income for tax purposes. However, you will not receive an income tax charitable deduction for the gift.

### **Limitations and Restrictions**

1. You must be 70.5 years of age or older.
2. The distribution must go directly from your IRA trustee to St. Mary of Mount Carmel Catholic Church.
3. There is a limit of \$100,000 for an individual or \$200,000 per couple, per year, on the contribution.
4. You may receive no economic benefit for having made the contribution.

### **Frequently Asked Questions**

- Q. Suppose my retirement plan assets are not in an IRA but in another type of qualified plan. Can I still take advantage of this opportunity?**
- A. Yes. Let's assume, for example, that you have assets in a 401(k) plan you would like to contribute. What you will want to do is roll over the amount you want to contribute from your 401(k) to your IRA (or, if you don't already have an IRA, to a newly created IRA). Thereafter, you will request that your IRA trustee/administrator transfer directly to St. Mary of Mount Carmel Catholic Church the amount you wish to contribute.
- Q. Suppose I would like to offer a commitment to St. Mary of Mount Carmel Catholic Church for my capital campaign gift. Under the new law can I pay for my commitment from my IRA or 401(k)?**
- A. Yes. The new law gives you the opportunity to use IRA or 401(k) funds to pay for the commitment up to \$100,000 for an individual or \$200,000 per couple, per year, without having to pay income tax on the IRA or 401(k) distribution. It is an ideal way for you to pay a financial commitment from IRA funds that you would not have otherwise been able to use tax-free before the new law was enacted.

If you are interested in offering a financial commitment from your IRA distribution, please contact your financial planner and/or tax advisor. He/She will be pleased to assist you with the process in a professional and timely manner.

## A Worksheet to Help You Prayerfully Plan Your Financial Commitment

The decision you will make regarding your financial commitment is a very personal one. God can help you in the process if you ask for guidance as you pray and consider your decision. Listen for the response as you ask the following questions:

- Will this financial commitment allow me to invest myself and my family in the vision for the future of St. Mary of Mount Carmel Catholic Church?
- Am I thinking about a financial commitment that represents what I am truly capable of giving?
- Should I consider a lifestyle change to accomplish this?
- Have I accumulated cash, stocks, real estate, an IRA, or other assets that could be contributed?
- Above and beyond my regular operating support, what portion of my assets or income of the next 60 months could be contributed weekly/monthly/annually to help St. Mary of Mount Carmel Catholic Church and School improve expand its facilities?

<b>A Planned and Proportionate Commitment</b>	<b>Amount</b>	<b>Source of Funds</b> Cash, EFT (checking or savings), property, IRA, dairy/grain/livestock, materials and/or labor, matching funds
Initial Payment (at the time you offer your commitment)	\$	
December 1, 2022 thru November 30, 2023	\$	
December 1, 2023 thru November 30, 2024	\$	
December 1, 2024 thru November 30, 2025	\$	
December 1, 2025 thru November 30, 2026	\$	
December 1, 2026 thru November 30, 2027	\$	
<b>Total Financial Commitment (3, 4, or 5 years)</b>	\$	

Having reached your decision, **please complete the enclosed commitment form and return it to your Pastor in the parish office within the next 10 to 14 days** using the self-addressed CONFIDENTIAL envelope. You may also place the sealed CONFIDENTIAL envelope in the Sunday collection basket or drop it off at the parish office. Thank you for your generous support as we work together to honor our past and shape our future.