



To My FBC Family of Faith,

I believe God wants us to pay off our existing debt of \$6 million over the next six years.



Before someone tells you I'm crazy, let me share my story. In recent years I've done a lot of praying and thinking about the next season in my life and that of our church. Gradually God moved me to a conviction that we need to aggressively attack our debt and free ourselves from any hindrance it might present to our ability to do whatever God might ask of us in the future.

Our Prayer Request

We are asking God to bless us with the ability to pay off our existing debt of just over six million dollars in six years. This is important because we want to do the ministry God asks, respond to the opportunities God gives, take advantage of our current low interest rate, and be good stewards by paying less in interest.

Two years ago I read Truett Cathy's autobiography, "Eat Mor Chikin." In chapter one, titled "Unexpected Opportunities," he stated that one of the most important lessons he had learned in life and business was to always be in a position to take advantage of unexpected opportunities. Doing so requires that we be available and able to respond.

The first capital campaign I led FBC through was in 1989 and the purpose was to pay off the debt on the Family Life Center the church had recently built downtown. It was a nice facility and the plans were to pay the remaining debt through the budget over the next many years. The church could afford the payments. But here was the problem. The church was growing and downtown was changing. We needed to free ourselves from the debt so we could respond to God in the future. By faith we conducted a capital campaign and paid the debt. That allowed us in the following years to purchase and pay for buildings downtown we used for our growing Sunday School and other ministries. It eventually allowed us to purchase the property on Dave Lyle Blvd. when it became available.

When we decided to pay off that original debt we didn't know the future, but we did know God had a plan for us. If we had not obeyed God's leading in those early days to pay off that debt, the debt would have made it difficult for us to move forward the way we did. *Article Continued on Back Cover*

Our Story

First Baptist Church has a long history of seizing opportunities God puts in front of us. Consider that...



In 1918, FBC relocated from the site of its original building on Hampton Street downtown to a better location on Main Street. Seizing that opportunity positioned the church for several decades of effective ministry that reached countless numbers of people with the gospel.



Eventually the land and facilities were too small for continued growth and in 1996 the church seized the opportunity to purchase 52 acres on Dave Lyle Boulevard where we now gather each Sunday. We held our first worship service in our current worship center in April 2004.



We seized another opportunity with the launch of Phase 2, which included the gym, youth center, and office building that opened in December 2007.



Just like the church's decision in 1918 provided a better future, our decision in 1996 has given our church the property and facilities to thrive for years. In both instances our church family

demonstrated the wisdom to make the most of the opportunities God had given. We now face another significant opportunity because our God has blessed us with a very low interest rate on our loan.

Our Debt & Payments

By God's grace and the generosity of our church family, our debt today is less than \$6.2 million against a total investment of nearly \$18 million.

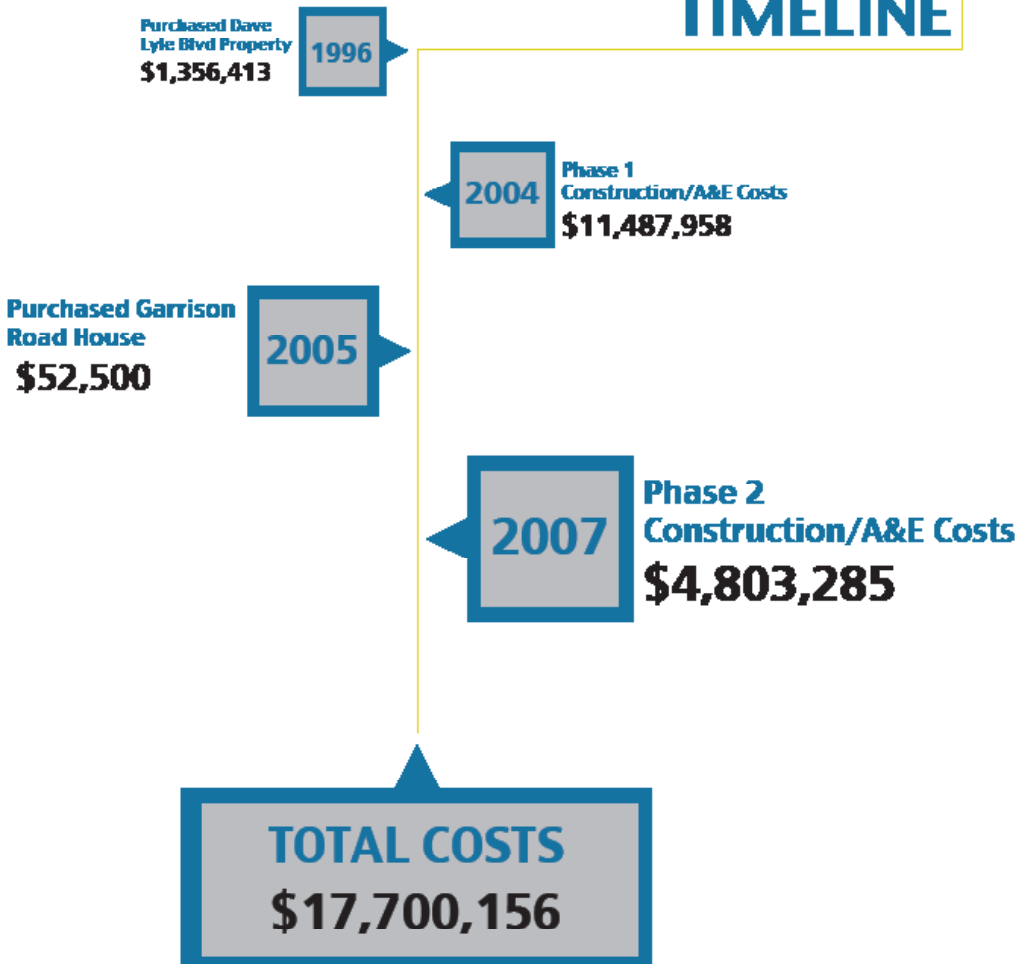
Our interest rate is 3.49% and that rate is fixed until January 5, 2020. On that date the church will need to refinance whatever debt remains at whatever interest rate is available. Our required monthly payment is \$46,219.59. That equals \$554,635 a year. We currently make those payments by combining \$180,000 from our annual ministry budget with contributions to the building fund.

When we made our January 2015 payment, just over \$28,000 of that payment went to principal and just over \$18,000 was interest.

If we continue making this required monthly payment, we will still owe and need to refinance about \$4.4 million in January 2020 and will have paid about \$930,000 in interest between now and then.



TIMELINE



Our Plan

HERE IS WHAT WE WILL DO:

- Pray fervently every day, asking God to bless us with six million dollars in six years.
- Conduct two capital campaigns lasting three years each. The first will begin February 2015 and the second will be in 2018.
- Inform members about the role of estate planning in stewardship and its usefulness as a tool for helping the church pay off the loan.
- Believe that God knows the future and can be trusted to provide for us when we follow His leadership.

Our Past Experience

In past capital campaigns, members have been very generous and typically given between \$1.8 and \$2.2 million during the three-year capital campaigns. Similar giving in these next two campaigns would equal about \$4 million, leaving us \$2 million short of the \$6 million that is needed.

So why ask for \$6 million? Because we believe God has placed it on our hearts to pay all the debt and position the church for ministry growth and new opportunities that we don't know anything about right now.

If we only ask God to do what we already know can be done, faith is not needed. When our church purchased this property in 1996, it required faith. When members gave over \$2 million to the campaign to pay for this land, that amount was more than double what had been given in previous campaigns.

God honors faith when we seek to follow His will. We don't know how or when God will answer our prayer, but we will trust Him always. We don't know how or when God will provide the full \$6 million, but we will pray and ask Him for it.



“without faith it is impossible to please God”
Hebrews 11:6



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Our Reasons for Aggressively Paying the Debt

1. It is good stewardship. The longer we take to repay the debt, the more we will pay in interest. Additionally, we don't know what the interest rate will be in 2020 when we would need to refinance. It is likely to be higher than what we enjoy now.
2. We will be able to direct more money towards those ministries and missions that are making a difference in people's lives.
3. It gives us the freedom and flexibility to respond to unknown opportunities God will give us in the future. Our ability to respond is limited by our current debt.
4. It's time. God has given us this great interest rate and the opportunity that comes with it for more of our payment to go to principal.



Our Heart

So far you've read a lot about dollar amounts and interest rates – about numbers. It makes sense to pay off the debt as quickly as possible. It's logical and it's the right thing to do. It will free us to do more ministry. But let's be honest. It's also hard to get excited about paying off debt. Our hearts are not touched and our passion is not ignited. We'll do it because it makes sense and it's the right thing to do, but we also would like to be excited about it. It was easy to be excited when we purchased this property or when we built these buildings.

This new step of faith is different. We can't point to something tangible other than numbers. This new step of faith requires us to see with spiritual eyes instead of our physical eyes. It requires what is described in Hebrews 11:1: "Now faith is the substance of things hoped for, the evidence of things not seen" (NKJV).

With our spiritual eyes of faith we look into the future and see that God will give us opportunities to meet needs and change lives. We know we'll want to respond when those opportunities present themselves. Imagine if God blessed us with opportunities like these:

- An additional 100 children attending on Sunday mornings
- A request to plant a new church in a foreign country or city in America with 90% lostness
- A new ministry we know nothing about right now that God puts on our hearts

Currently we spend \$1,520 a day on principal and interest. Imagine what we could do if we were investing that in ministry and missions.

Again, none of us knows what God will ask of us in the future or what opportunities He will give us. We do know that He has a plan for us and we must be ready to seize the opportunities when He gives them.

We do not want to hamper our ability to respond to God in the future. That is why doing less than our best today is not an option. We want to do more than make the required minimum monthly payment toward our debt. We want to pay the debt in full. That is why we are asking God to bless us with \$6 million in six years.



You

You matter. What you do matters. You can make a difference. You are part of us – part of our family of faith called First Baptist Church. We can't do this without you. You are asked to pray. You are asked to seek God on behalf of your church and God's will for your life. You are asked to give. You can be part of this miracle!

How to

Make Your Commitment

Step One - Pray

Pray individually and if you are married or have a family, pray together with the ones you love. Ask God to guide you through the process. Pray for wisdom and faith. Do your daily reading in "Draw the Circle: The 40 Day Prayer Challenge" book. Attend the February 22 prayer event at FBC. Ask God to take you on a spiritual journey which reveals His will for your commitment.

Step Two – Ask Yourself

Ask yourself what amount of money, over the next three years:

- You want to give
- You believe God could provide for you to give

After you decide on those numbers, ask yourself the following questions:

- "Am I joyous about giving this amount?"
- "Is my gift sacrificial?"
- "Am I demonstrating faith in God with this amount?"
- "Am I convinced that I can give this amount with a thankful heart and in a spirit of genuine worship?"

Step Three – Decide

If you are married: Set aside time with your spouse to discuss the amounts that each of you feels you would like to give, based on your prayers and personal time with God. If you agree, then thank God and look forward to submitting your commitment card on

March 1. If you are not able to agree on your gift amount, repeat the above process. Be patient with one another and genuinely listen to each other. If you still do not agree, then choose the lower number as your gift. Pray and give God thanks. Prepare to present your commitment card on Commitment Sunday.


If you are single: If you were able to answer "yes" to the questions above, you are ready to make your commitment on March 1. If you were not able to answer "yes" to those questions, then repeat the whole process until you are able to comfortably answer "yes". Pray and give God thanks. Prepare to present your commitment card on Commitment Sunday.

Step Four – Commitment Card

Bring your commitment card with you to worship on Commitment Sunday, March 1. Join your brothers and sisters at FBC in bringing your commitment card to the altar and placing it in the Chest of Joash when the Pastor invites the congregation to come forward.

3yr Total	Weekly	Monthly	Annually
125,000	801	3,472	41,667
100,000	641	2,778	33,333
75,000	481	2,083	25,000
50,000	320	1,389	16,667
40,000	256	1,111	13,333
30,000	192	833	10,000
25,000	160	694	8,333
20,000	128	556	6,667
18,000	115	500	6,000
15,000	96	417	5,000
12,000	77	333	4,000
10,000	64	378	3,333
9,000	58	250	3,000
8,000	51	222	2,667
7,000	45	194	2,333
6,000	38	167	2,000
5,000	32	139	1,667
4,000	26	111	1,333
3,000	19	83	1,000
2,000	13	56	667
1,000	6	28	333

GIVING CHART



The image shows a commitment card template. At the top is a circular logo with the text "SIX IN 6" and "ESTABLISHED IN SIX YEARS" around the perimeter. Below the logo, the title "COMMITMENT CARD" is written in large, bold, blue letters. The main body of the card contains a paragraph of text: "If we believe in the vision of paying our church debt so we can respond to opportunities God will give us in the future and be good stewards by paying less in interest. After prayerfully seeking the guidance of the Holy Spirit, we commit to stepping out in faith and pledging to give sacrificially to our 'Six in 6' Capital Campaign the following amount over the next three years." Below this text are two lines for "My/Our Total Three-year Gift Amount Will Be \$" and "Signature: _____ Date: _____". At the bottom, there is a small disclaimer: "Your commitment is your best understanding at this moment of God's will for your life. The amount of your pledge may be changed at any time by contacting the church finance office or during our annual campaign celebration and renewal."

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I believe we are in a similar place again. We need to pay off our debt so we can be available to follow God in the future. I don't know what that future will be. It could be new ministries we know nothing about right now. But I know God has a plan for us and He is calling us to take a step of bold faith and do something now that will shape our future.

We have two options. One, continue making the required monthly payment. More details are inside this document, but this option basically means that in 2020 we will still owe about \$4.4 million and our ability to respond to the opportunities God will give us will still be limited. Two, pay off the debt and be free to do whatever God asks of us in the future.

I believe the better option is obvious. It will require great faith and prayer. It will require all us of doing our best. It will require sacrificial giving to our capital campaigns, estate gifts, and other blessings from God we don't know about today.

Brothers and sisters, there is a reason we call ourselves a Family of Faith. We believe faith is demonstrated by action and today's faith shapes tomorrow's opportunities. If we only ask God for what we know we can do, faith is not needed. God has been faithful to us in the past and He hasn't changed. It's time for us to take a new step of faith into the future.

Pastor Steve Hogg

