

## Letter from Fr. Adam:

It is one of the great blessings in my priesthood to be the pastor at Divine Mercy. We have an amazing parish. We have experienced much over the years and have had some nice changes. Through all of this, God has done some amazing work to offer us healing and growth.

In the last 20 years or so we have accomplished much. We have built a beautiful church, which has allowed us to welcome the growth we have been blessed with as well as to have room for those who will join us as Gardner continues to expand. We have one of the nicest parish halls in the Archdiocese which allows us to serve many parishioners and people in our community. This also allows our brothers and sisters to come to our campus and be nearer to our Eucharistic Lord and open the doors to possible encounters with Christ.

In the last 6 years we have been able to increase the amount of these events we sponsor through an amazing staff and wonderful volunteers. The next thing we need to take care of to allow us to keep growing and serving is to take care of the debt. Paying off our debt will save our parish over \$2.25 million in interest. We will also free up roughly \$10,000 a month to use to expand our staff as needed, to keep up the buildings and grounds, to serve those in need and to be ready for whatever our next chapter will include. We are a young parish with many young families. If we tackle this debt, imagine the freedom it will give us to get things ready for those youngsters as they grow and are formed. Pope Benedict XVI saw the Church getting stronger for the difficult times ahead. This is one very important way our parish can take part in this call to fight for souls.

I ask each of our families to please prayerfully consider what you can sacrifice for our future. We are under the patronage of Our Lord's Divine Mercy, which was accomplished through the sacrifice of His life on the cross. Right now, I believe He is calling us to sacrifice with Him for those who will come after. Imagine what He will be able to do in our community through these offerings.

#### God bless,





"As parishoners for over 15 years we would like to see our debt reduced and God has been good to all of us, lets go the extra mile and make a nice donation."

> Al and Jeannie Rolf Honorary Chairs

### Our Present

Every day, people from different walks of life come to Divine Mercy Parish seeking Jesus, a parish to call home and a community to serve as their spiritual family. The Divine Mercy campus stands as our sacred space where we gather for worship, learn our faith, enjoy fellowship and serve one another.

During the past 25 years, we have conducted three capital campaigns and collected monthly envelopes specifically to help reduce our parish debt incurred to build our church and Christian Foundation Center. Through the generosity of parishioners, the church and a portion of the CFC has been paid. However, \$1.87 million of debt remains. As a result of rising interest rates, less than 15% of our monthly debt payment is applied to the actual debt. Specifically, our \$10,000 monthly payment toward the debt pays roughly \$8,500 in interest alone. The burden of debt demands our constant attention and drains our financial resources, which could be used to support parish ministries, building upkeep, our staff, faith formation and outreach programs.

While the blessings and benefits of our church and CFC are immeasurable, the cost of servicing our debt encumbers our ability to fulfil our mission and move forward as a parish.

**1917** Parishioners donate new altar, the Sacred Heart of Jesus and Blessed Virgin statues **1921** Parishioner gifts the church a bell, which has since been moved to this church in 2004

**1938** The church redecorated **1961** The rectory built and church basement used for a parish center **1974** Renovations to the interior and exterior of the church completed, along with the installation of a new HVAC and AC unit **1988** A new Parish Center built, with much of the work donated by parishioners

### Our Future

The ultimate goal of the *Our Hope, Our Future* campaign is to completely eliminate our loan by raising \$2 million over a three-year pledge period. Achieving this goal will have an immediate and significant impact on our parish.

A successful campaign will significantly reduce the life of the loan, eliminate the need for another debt-reduction campaign, and save us up to \$2.2 million in interest payments. Achieving our goal will enable us to redirect the substantial money we pay on our loan to fund the needs of our parish and the people we serve. Free from the burden of debt, we can confidently direct our attention toward *Our Hope, Our Future*.



### \$1 MILLION VICTORY GOAL

Reduces debt by 39%

Reduces payback period by more than 22 years

Pays for the creation of a prayer garden

#### \$1.5 MILLION CELEBRATION GOAL

Reduces debt by 66%

Reduces payback period by 29 years

\*All figures are based on current interest rates

### \$2 MILLION MIRACLE GOAL

Eliminates parish debt

Note that any funds received exceeding \$2 million will go toward parish projects determined by the parish



### Prayer Garden (\$10,000)

Campaign funds will also pay for our back lot to be transformed into a beautiful prayer garden. Walkways with benches, shrubbery and flowers will all be included.

In addition, by using this space, the land no longer would be a tax burden for our parish and save us over \$7,000 annually in property taxes.

### Methods of Giving

Divine Mercy is inviting parishioners to prayerfully consider making a sacrificial and meaningful gift, one that is above and beyond your annual support. Pledges are commitments made in good faith but are not legally binding. Because tax laws change and each situation is different, donors are encouraged to consult with their financial adviser to determine what method of contributing is most beneficial.

#### **Cash or Check**

Gifts made by cash or check are common. Checks should be made payable to Divine Mercy with *Our Hope, Our Future* referenced in the memo line.

### **Online Giving**

By using the Divine Mercy online giving portal accessible through the Divine Mercy webpage, you can securely access your account any time to view and make changes to your account information, preferred bank account or credit/debit card payment methods, and gift processing schedule.

### **Gifts of Securities**

Gifts of stocks, bonds or mutual funds are encouraged when supporters have the desire to make a charitable gift and avoid capital gains tax. Please reach out to Maria Lopeman in the parish office for delivery details to share with your brokerage provider to complete your gift to the *Our Hope*, *Our Future* Capital Campaign.

# Direct Qualified Charitable Distribution from a Retirement Account

Benefactors can make charitable gifts using funds from tax-deferred individual retirement accounts (IRAs). Donors may use this strategy to satisfy part, or all, of their required minimum distribution and lower overall tax liability to benefit Divine Mercy.

### **Planned Gifts**

Planned gifts provide opportunities to make a meaningful commitment to the campaign now as part of your financial and estate planning. Such gifts can allow donors to accomplish charitable giving goals and take advantage of tax laws. Opportunities may include:

- Bequests from a will or a living trust
- Life insurance
- Real estate
- Designating Divine Mercy as a beneficiary (for example, brokerage transfer on death agreement, retirement account beneficiaries or life insurance beneficiaries)
- Various trust options (for example, a charitable lead trust).

This information is not intended as legal advice. You are advised to consult your own qualified professional advisor for specific recommendations.

### Campaign Leadership

**Pastor** Fr. Adam Wilczak

Honorary Chairs Larry and Kathleen Demaree Al and Jeannie Rolf Vernon and Betty Scherer

Campaign Cabinet Steve Adamson Mark Grannell Deacon Vince Hallouer Deacon Jason Imlay Russ and Annette Lane Marci and Allan Soetaert Kelly VanGilder

**Parish Office Support** Maria Lopeman David Bremer

**Development Counsel** Steier Group

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Memorare

Remember, O most gracious Virgin Mary, that never was it known that anyone who fled to thy protection, implored thy help, or sought thine intercession was left unaided. Inspired by this confidence, I fly unto thee, O Virgin of virgins, my Mother; to thee do I come, before thee I stand, sinful and sorrowful. O Mother of the Word Incarnate, despise not my petitions, but in thy mercy hear and answer me.

Amen

Materially: This campaign will not only reduce our debt, but also the interest and taxes associated with these debts. It's a win-win action. Spiritually: This is a way for us to show our appreciation for HIS Love, Care and Attention to our Parish Home.

> Vernon and Betty Scherer Honorary Chairs

