

Building A House Where All Belong
Capital Campaign 2025
Frequently Asked Questions and Answers

1. What is the “Building a House Where All Belong” campaign?

The campaign is the initiative to fund prioritized facility repair projects, expand our Camp Westminster and Detroit community ministries and debt reduction.

2. Why are we having this campaign?

To address City of Detroit maintenance code compliance, deferred building maintenance, debt reduction, reduce utility costs, and enhance our worship experience and ministries.

Westminster Church has been a beacon of the Christian message in Detroit for 168 years. The Camp on Higgins Lake will celebrate its centennial this year. To continue our mission as a ‘Church for All People’ in the community into the next century, our building needs to be maintained, and our facilities need to be made more efficient and sustainable.

The cornerstone for our first building on Hubbell was set in 1947, which makes the facility nearly 80 years old. In 2019, the Detroit’s Property Maintenance Division issued several violation orders regarding our facility. The estimated cost of correcting the causes for these violations (such as roof leaks) far exceeds the funds available from our annual tithes and offerings income. In 2023 the Session began a comprehensive assessment of the long-term capital investments required to:

- maintain and modernize our facilities
- reduce debt
- support the Christian mission
- enhance our worship experience well into the future

Our **Building A Church Where All Belong** Capital Campaign 2025-28 is the result of that strategic initiative. Funds for such a significant investment can come from a capital campaign but it will require a special effort from the congregation, alumni, and the others in our community who feel a connection to us.

3. What about my current tithes or offerings I make to WCOD?

The most important financial gift that you give to the ministry at Westminster Church of Detroit are your gifts that support the annual ministry of the church. Do not compromise your annual ministry gifts, for the sake of this capital campaign.

4. How will we be asked to participate?

Every person who feels a connection to WCOD will be asked to do two things:

- Pray daily: “Lord, what do you want to do through me?” Seek God’s direction as you reflect on the ministry of WCOD and your possible gift to the campaign.
- After praying daily, you will be asked to make a sacrificial gift to the “Building a House Where All Belong” capital campaign on June 29, 2025. Remember the saying, “Not equal gifts...but equal sacrifice.” These capital campaign gifts will be given across a three-year period from July 2025 to June 2028.

5. We are making a commitment to the capital campaign; when do we begin to give toward that?

Commitment Sunday, when the commitment cards are turned in, is June 29, 2025. The three-year giving period for the campaign is July 2025 to June 2028. Gifts to the Campaign can be made at any time between now and June 2028.

6. How can I schedule my cash gift commitment to fit my financial situation?

It is up to the individual making the gift how they want to give. Many individuals will break up their total gift and make weekly or monthly offerings toward their commitment over the three years of the campaign. Some persons may give their gift in one or a few lump sums, due to special circumstances or for tax purposes. How the gifts are given will be varied according to your situation. You can indicate on your commitment card how you intend to make your gift.

7. What if my financial situation changes after I make my commitment?

The commitment card is a declaration of your intentions to give based on your understanding of your situation when you filled out the card. We understand that a crisis or emergency may preclude or diminish your ability to give what you intend. It could also be that an unexpected blessing may enable you to give more than you thought you could. Contact Turner Thompson in the finance office, if you need to modify your pledge or the way you would like to disburse your gift.

8. Can I give gifts other than cash like stocks, bonds, or property to take advantage of capital gains tax benefits?

Your tax advisor will be the best source of information regarding the tax implications of your gift.

9. Is a required minimum distribution directly from my IRA an acceptable gift?

Yes, however, we recommend you discuss your options and tax implications with your financial advisor. We have been advised by a certified financial planner that offerings and other charitable contributions can be sent directly to Westminster Church of Detroit by a check written from an IRA. It is called a "qualified charitable distribution". The advantage is that it is not included in income for tax purposes, which helps not only your tax rate but the taxation of your social security etc., where applicable.

10. What if I cannot afford to give anything at this time?

A monetary gift toward the capital campaign is not the only way one can help achieve the goal: volunteering to help is always welcome. The Campaign asks for equal sacrifice not equal monetary gifts from our church family and friends. But financial support of the Campaign should not be a sacrifice of your well-being.

11. Is there a dedicated account to receive Capital Campaign funds?

Yes, all capital campaign income is being tracked in the income account #49941. The first deposit was Nov. 2023, a \$40K grant Westminster Church of Detroit received from the Presbytery of Detroit.

12. How does the scope of this “Building A House Where All Belong” campaign compare to what WCOD has achieved in the past?

13. When will the projects begin?

The campaign's projects have been prioritized based on their importance for maintaining our ability to operate in accord with requirements of city code compliance, energy efficiency, safety, etc. As funds become available, we intend to address projects on the list in order of priority. We plan to hire a program manager familiar with construction to manage costs and plan so that our projects are executed efficiently and in logical order. A Power Point file and spreadsheet of prioritized projects is included elsewhere on our website.

14. What can I do next?

- Learn as much as you can about the campaign projects and ask clarifying questions. Direct any questions or comments to Louis Fisher or Leigh Gaither, co-chairs of this capital campaign.
- Pray for Westminster and this campaign, asking “Lord, how do you want to do through me?”
- Attend one of the congregational gatherings that will be held between May 18th to June 28, 2025.