

STEWARDSHIP: Treasure



Moreover, God is able to make every grace abundant for you, so that in all things, always having all you need, you may have an abundance for every good work.

-2 Corinthians 9:8

Sacrificial Giving Guide

*Tell them to do good, to be rich in good work, to be generous, ready to share.”
- Timothy 6:17-19*

Offering financial resources to your Parish will help ensure that God's work continues. Stewards of treasure joyfully return the first portion of all God has given them. Sharing their treasure is a way to thank God for the many blessings and gifts God has given. Our Parish offers two options for your convenience, which are listed below.

Tithing

Tithing is the biblical concept of sacrificial giving that encourages 10% of all that we earn be returned to the Lord as an act of Faith. Parishioners are invited to tithe (10% of all gross household income) to the Lord - 8% to St. Thomas More and 2% to other charities of your choice. The tithe would cover the following:

- †Capital Campaign/Building Fund
- †Parish Operational Offering
- †Religious Education Fees
- †Sacrament Stipends:
(Baptisms, Weddings, Funerals, etc.)
- †Annual Catholic Appeal (ACA)
- †All National Collections:
 - Annual Lenten Appeal
 - Collection of the Holy Father (Peter's Pence)
 - Propagation of the Faith (Mission Appeal)
 - World Missions Collection
 - National Needs Collection
 - Retirement Fund for Religious Collection



The Capital Campaign would receive 62.5% of the tithe (5% of income) with the remaining 37.5% (3% of income) being distributed among the remaining items. If you choose to tithe, please complete the upper portion of the enclosed response form.

Sacrificial Giving

Sacrificial Giving is the process of consciously examining one's household income and making a decision to give a percentage of it to the Church. If the "leap of faith" of tithing seems to be too great for you, we ask that you consider the "gradual approach." Please examine and review not only the dollar amount that you presently give to the Parish, but the percentage of your gross household income that dollar amount represents.

When you add up all your gifts to St. Thomas More, what percentage is that amount of your gross household income? Is it 1/2 % or 1% or 3%, or more? You are encouraged and challenged to increase it by a percentage each year until you have made that leap of faith and are tithing.

Remember that the Lord is never outdone in generosity. Pray that more and more of us are willing to be challenged by the Biblical directive to give back to the Lord a tithe of all that we have and are. If you choose the sacrificial giving option, please complete the lower portion of the enclosed response form.

*Your commitment is made before God and is confidential.
It is not legally binding and may be changed if necessary by contacting the Parish Office.*

Sacrificial Giving Guide



*We have gifts that differ according to
the favor bestowed upon each of us.”
– 1 Timothy 6:17-19*

Amount of Weekly Gift								
Annual Income	Percentage of Income							
	10%	8%	7%	6%	5%	4%	3%	2%
\$10,000	\$19	\$15	\$13	\$12	\$10	\$8	\$6	\$4
\$20,000	\$38	\$31	\$27	\$23	\$19	\$15	\$12	\$8
\$30,000	\$58	\$46	\$40	\$35	\$29	\$23	\$17	\$12
\$40,000	\$77	\$62	\$54	\$46	\$38	\$31	\$23	\$15
\$50,000	\$96	\$77	\$67	\$58	\$48	\$38	\$29	\$19
\$60,000	\$115	\$92	\$81	\$69	\$58	\$46	\$35	\$23
\$70,000	\$135	\$108	\$94	\$81	\$67	\$54	\$40	\$27
\$80,000	\$154	\$123	\$108	\$92	\$77	\$62	\$46	\$31
\$90,000	\$173	\$138	\$121	\$104	\$87	\$69	\$52	\$35
\$100,000	\$192	\$154	\$135	\$115	\$96	\$77	\$58	\$38
Amount of weekly gift								

“Our Journey Into The Future... Together”



Dear Fellow Parishioners,

We live in a very special moment in the history of the Faith Community of St. Thomas More. We are the people privileged and challenged to be responsible for the creation and “build out” of our permanent worship space, our Church!

Two years ago we began ***“Our Journey Into The Future...Together”*** Capital Campaign to raise the necessary funds for our Church building.

Because of your very positive and generous response, we know that our future, consisting of our Church, Offices/Youth Center, the five-acre adjoining parcel of land, the retirement of our present debt, and \$1 million for the Diocesan Secondary Education Initiative, is tantalizingly close.

In this section of the Stewardship Booklet, you will find all the facts and figures of our Campaign for these past two years. It is wonderful to report that we are exceeding our original projections for the Capitol Campaign, but, sad to say, we have been lagging behind in regard to our Operational Budget.

We must “bring up” the operational income, so that we can build as soon as possible. We cannot build more, if we cannot maintain what we already have.

Your support in this effort will be most appreciated!

Please take time to review and become familiar with all the facts and figures given you in the following pages.

May our efforts continue according to God’s plans and may our present dreams soon become reality!

God’s Blessings,

Fr. Mike

Capital Campaign

We look to the future, while drawing from the strengths of the past.



The Benefits of Having Our Own Church

- Permanent worship space and home to serve and enhance the liturgical needs of our present and future parish family.
- Reception of the Sacraments — the welcome of Baptism, the peace of the Eucharist, the strength of Confirmation, the soothing of Reconciliation, the blessing of Matrimony, the comfort of the Sacrament of the Sick.
- Visible symbol of our Faith and Witness to Christ in our community which will encourage new membership in church ministries and programs.
- The beautiful Legacy of Faith will be extended to our families and to coming generations at St. Thomas More.
- Seating for 1,200 parishioners to accommodate population and parish growth.
- Eucharistic Chapel for daily celebration of the Mass.
- A central focus for parish activities to bring our faith community closer together.

The following outlines our plan of record for parish expansion and development:

• Church/Sanctuary Blessed Sacrament/Daily Chapel Reflection Garden/Stations of the Cross/Memorial area Bell Tower	\$8.5 million
• Parish Administration Building/Youth Center Choir-Meeting Room	\$1.5 million
• Five Acre Adjacent Land Acquisition (Paid in full —August 2005)	\$585,000
• Debt Retirement	\$750,000
• Secondary Education Initiative/New Catholic High Schools: Pax Christi in Oceanside, Cathedral High in Carmel Valley & Mater Dei in Otay Mesa (contributions may be directed to Pax Christi upon request)	\$1 million
TOTAL	\$12.4 million

“Our Journey Into The Future... Together” Continues to Move Forward!

Thanks to the generosity of our parishioners, we have now collected a combined total of over \$5.5 million in gifts, pledges and responses from 82% of our parish toward this campus build out.

In the fall of 2005, members of our parish leadership and Fr. Mike met with Bishop Brom and his Diocesan Officers. The plan that our Capital Campaign leadership had developed, based on Capital Campaign income and its projections for the next several years, was presented at that time. We were then given “Preliminary Approval to begin the construction of our Church.”

Our parish leadership has worked diligently ever since then with preliminary preparations for this project. Two forums hosted by our Pastor, Fr. Mike, were open to the entire Parish and drew out the preferences, concerns and desires of all those in attendance.

An Interior Design Team, chaired by Pat and Phil Goscienski, was formed and has already visited many recently-designed churches in our area. The members took detailed notes of things that worked and also things that had not worked in these churches. Regular updates will be published in the bulletin in the coming months and years. An “update page” is being designed to go on our STM website in the near future.

Our New Construction Committee is back in business. It is chaired by Brian Leahey and Phil Hermsmeyer. This committee consists of highly skilled and qualified parishioners who are donating their time and talent to the build out of our Parish Campus. Much preliminary work is being also done by this committee!

With our anticipated Capital Campaign income proceeds, we will be able to secure our loan and begin the actual construction of the Church in 2008. We remain mindful that we are operating under a “fund line” and not a “time line.” If the Operational Budget remains healthy and balanced, and the Capital Campaign income increases more than our present projections demonstrate, it would be possible to begin construction sooner.

If either the Operational Budget income or the Capital Campaign income is less than our projections, construction may be delayed.

Remember that it is never too late to pledge or contribute to this campaign! All are encouraged to join in our journey to bring this worthy cause to fruition. Response forms are enclosed with this booklet, available after all Masses at the Parish Information table and in the Parish Office during the week. ***Thank you for your generosity!***



As You Make Your Gift Please Remember

- Please make checks payable to the St. Thomas More Building Fund.
- Pledge payments may also be made by Visa, Mastercard and automatic checking or savings withdrawal.
- Indicate the payment plan that best allows you to pay your pledge balance. The parish will send you monthly reminders according to your payment preference.
- Payments should be made over a period of either 36 or 60 months.
- Pledge payments are in addition to your regular offering contributions. The Sunday offertory collection pays for the day-to-day operations of the parish, while your pledge in this campaign will be used specifically for building our parish facilities.
- Pledges are not legally binding, but rather an indication of your intention.

**Not all families can give at the same level.
We ask that each family make an equal sacrifice,
not necessarily an equal gift.
Look into your heart to find the sacrificial gift
that best fits your blessings from God.**

Gift Plan Suggestions

3 Year Gift Plan						
Gift Amount	Annually	Semi Annually	Quarterly	Monthly	Weekly	Daily Sacrifice
\$125,000	\$41,666.67	\$20,833.33	\$10,416.67	\$3,472.22	\$801.28	\$114.16
\$100,000	\$33,333.33	\$16,666.67	\$8,333.33	\$2,777.78	\$641.03	\$91.32
\$75,000	\$25,000.00	\$12,500.00	\$6,250.00	\$2,083.33	\$480.77	\$68.49
\$50,000	\$16,666.67	\$8,333.33	\$4,166.67	\$1,388.89	\$320.51	\$45.66
\$37,500	\$12,500.00	\$6,250.00	\$3,125.00	\$1,041.67	\$240.38	\$34.25
\$25,000	\$8,333.33	\$4,166.67	\$2,083.33	\$694.44	\$160.26	\$22.83
\$15,000	\$5,000.00	\$2,500.00	\$1,250.00	\$416.67	\$96.15	\$13.70
\$10,000	\$3,333.33	\$1,666.67	\$833.33	\$277.78	\$64.10	\$9.13
\$7,500	\$2,500.00	\$1,250.00	\$625.00	\$208.33	\$48.08	\$6.85
\$5,000	\$1,666.67	\$833.33	\$416.67	\$138.89	\$32.05	\$4.57



5 Year Gift Plan						
Gift Amount	Annually	Semi Annually	Quarterly	Monthly	Weekly	Daily Sacrifice
\$125,000	\$25,000.00	\$12,500.00	\$6,250.00	\$2,083.33	\$480.77	\$68.49
\$100,000	\$20,000.00	\$10,000.00	\$5,000.00	\$1,666.67	\$384.62	\$54.79
\$75,000	\$15,000.00	\$7,500.00	\$3,750.00	\$1,250.00	\$288.46	\$41.10
\$50,000	\$10,000.00	\$3,750.00	\$2,500.00	\$833.33	\$192.31	\$27.40
\$37,500	\$7,500.00	\$2,500.00	\$1,875.00	\$625.00	\$144.23	\$20.55
\$25,000	\$5,000.00	\$1,875.00	\$1,250.00	\$416.67	\$96.15	\$13.70
\$15,000	\$3,000.00	\$1,250.00	\$750.00	\$250.00	\$57.69	\$8.22
\$10,000	\$2,000.00	\$1,000.00	\$500.00	\$166.67	\$38.46	\$5.48
\$7,500	\$1,500.00	\$750.00	\$375.00	\$125.00	\$28.85	\$4.11
\$5,000	\$1,000.00	\$500.00	\$250.00	\$83.33	\$19.23	\$2.74

Response forms are enclosed with this booklet and also available after all weekend Masses and in the Parish Office during the week. For further information, please contact Chris Smith at (760) 758-4100, ext 120 or chriss@stmoside.org

Christian Stewardship and Planned Giving: A Way to Give and a Way to Receive

Our Planned Giving program is one way of helping the Parish raise the resources necessary to continue our campus build out. Planned Giving is a generic term that covers the many ways an individual can give to a charity while, in most cases, avoiding taxes. Below we are providing a brief description of several Planned Giving options.

Charitable Lead Trust

A Charitable Lead Trust is a way to reduce or eliminate taxes that would otherwise be due on assets left to your heirs. Under the terms of a lead trust, assets are transferred to a trust that pays income to the parish for a predetermined number of years. At the end of that period, the assets are returned to whomever you specified at the start.

Annuities

Annuities are investment contracts where a person deposits a sum of money with a guarantee that they will receive a specified rate of return from that investment.

A **Charitable Gift Annuity** is a generous way for a person to assist the work of the church while, at the same time, affording the giver to receive tax benefits and an attractive rate of return on the gift for the rest of his/her life. The return rate depends on the owner's age.

Example: Samantha Wellness, age 70, sets up an annuity for herself. Her rate of return is 6.1% If Samantha sets up an annuity for Steve, her 80 year old brother, Steve's rate is 7.8%.

A **Deferred Charitable Gift Annuity**, is one means to defer immediate returns in order to receive higher returns at a later date.

For example: If you are 55 years old when you set up the annuity and choose to begin receiving income at age 65, you will have an annual rate of return of 10.5% as opposed to a return of 6.0%.

One Life		<i>Payments for the remainder of your life or lives.</i>	Two Lives	
Age	% of Return		Age	% of Return
90	11.3%		92/92	10.0%
87	10.2%		87/87	8.4%
82	8.5%		83/83	7.4%
77	7.4%		77/77	6.5%
72	6.7%		72/72	6.0%

A **Two-Life Charitable Gift Annuity**, provides a means after your death for a person of your choice to receive the same income you did for as long as that person lives. Various annuities offer multiple benefits. "At a time when interest rates are declining on my savings account, certificates of deposit, and other investments, I am excited about the return I will receive on a gift annuity with the Catholic Diocese of San Diego. Best of all, I designated my parish to benefit from my gift."

Gifts of Property

One of the ways in which individuals can contribute to their church while, in most cases, avoiding taxes is to give your home or other real estate to the church while still retaining the use of the asset. The satisfaction of giving, as well as a tax deduction, is enjoyed now rather than later. You continue to live and take care of the property but because you have made a gift of the property by deed, it does not pass through your probate estate at death.

Tax Savings

Federal tax laws make it possible to reduce or eliminate gift, estate, capital gain, and income taxes on funds you donate for charitable purposes. Following are a number of options for fulfilling your 2005 charitable goals in ways that feature tax savings and other benefits.

Gifts of Cash

Through gifts of cash, it is possible to eliminate tax on a significant amount of applicable income.

IRAs

If you intend to give to a charity as part of your estate plan, leaving an IRA to the charity may be the best way to fulfill that intent. Your charity of choice, being income tax-exempt, will pay no income tax on the IRA distributions it receives. Family members, in contrast, would have to pay income tax on any distributions they receive from an IRA they inherit from you, though they would get an income tax deduction for estate taxes, if applicable.

Gifts of Other Assets

Gifts such as stocks, bonds, and mutual funds that have increased in value since you owned them, can result in tax savings.

TOWERS OF FAITH

Many individuals are making arrangements for their future life and legacy. Wills, living trusts, charitable gift annuities, tax/estate planning, funerals and more are all a necessary part of life's big picture.

Towers of Faith offers a variety of opportunities to parishioners and other individuals who desire both to ensure their financial future and legacy, as well as to show their ongoing support of the ministry and mission of this parish. As participants in the Towers of Faith program, these people share a common bond of overt generosity and visionary leadership which nourishes the ongoing success of the Church of St. Thomas More.

On a more immediate level, a "State of the Parish" document is now being prepared for the Diocese at the recommendation of our Finance, Development and Pastoral Councils. This document will highlight four factors that demonstrate the strength of our financial future and encourage acceleration of the construction of our new church.

The document will include:

1. the parishioner census and a history of financial growth of the Church of St. Thomas More
2. the status of the Capital Campaign
3. anticipated funding from capital and operational contributions and pledges
4. a reasonable estimate of future support

Towers of Faith is our future support. Future support refers to gifts which are the result of a parishioner's Last Will and Testament, Trust, Annuity, and/or other estate planning vehicle.

In order to help generate information regarding our future support and become a member of the Towers of Faith, you are invited to check the box for "Future Support and Estate Planning Options" in this booklet, and deliver it or mail it to the Parish Office. We will then send you the appropriate informational materials.



Chris Smith, Director of Stewardship and Development
(760) 758-4100, ext. 120 or chriss@stmoside.org

Living Trusts

A Living Trust is a means of creating a legal entity that becomes the owner of your property, but allows you to maintain 100% control over the same property. This is something to consider beyond a Will because Wills are subject to probate taxes and trusts are not.

There are various kinds of trusts that provide different benefits. Basically, by establishing a trust you can avoid taxes, provide an income for yourself and your spouse, as well as give a portion of your assets to charity!

Example: Mr. Richard Steward donates a certain amount of money to a Charitable Trust. He decides to receive a specified monthly income. He then names himself and his wife as beneficiaries. The Trust is set up to terminate upon the death of both parties, at which time the Trust will pay the remaining assets in this Trust to a charity of his choosing.

Wills

Giving through your Will can be a convenient way to leave a lasting legacy for the Parish. After you provide for your loved ones, you may decide to give a specific amount, a percentage of your estate, or all or part of what remains after others have been remembered.

Example: Mrs. Janet Johnson has been a parishioner of St. Thomas More for 14 years now. In her initial Will, she included St. Thomas More as a beneficiary only if her son did not survive her. Her son is now financially independent. Mrs. Johnson now decides to amend her Will to include both St. Thomas More and her son.