

RESTORED!

Restore to me the joy of your salvation,
and uphold me with a willing spirit. (*Psalm 51:12*)



**"DEVELOPING FULLY-DEVOTED FOLLOWERS
OF JESUS CHRIST ALONG LIFE'S JOURNEY."**

LETTER FROM PASTOR STEVE

God is all about restoration! When something is restored, it's always better than it was to begin with. The greatest example of restoration is what God in Christ has done for lost sinners. He restored the world through His Son, a cross, and an empty tomb.



God calls us to share the message of restoration with each other, our community, and the world around us. Our facility is a powerful tool that assists us to carry out this task. Every day, people of all ages are spiritually fed, equipped, and sent to share the good news right here from Cross View.

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— Pastor Steve Wheeler
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Our congregation resolved to restore our entire facility so that all of it could serve as an equipping station for generations to come. With joy, we partner together to pay off our bridge loan so that future resources will be freed to be used for the very purpose our facility was restored...to share the good news of restoration in Christ. Please prayerfully consider how God can use you to make a difference as, together, we seek to see His house restored for mission and ministry.

RESTORED! The “*Restored!*” logo is a bold proclamation of Cross View’s commitment to restore our entire facility to proper condition to better serve as an equipping station for ministry. Pieces of the letters are missing or misplaced, but as the eye moves to the top of the “T” (which also serves as a central cross), the letters are restored. Some of the corners in the logo have shifted from squared to rounded, symbolizing the inherent change in restoration. Finally, the subtle small circles (or nail holes) in the cross remind us of the ultimate restoration: our broken relationship with God being restored by the death and resurrection of Christ.

Look what we were able to accomplish together as God’s people – recently expanding His house at Cross View to further our mission of ministry to those in our local community and around the world through our “Cross View 4.0 – Building for Generations” building project!

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A bright and inviting entry, comfortable fellowship areas, spacious youth rooms, new worship space, broadcast booth, and improved Early Childhood Center facilities are already helping us to spread the Gospel in new and exciting ways!

However, shortly after our construction of the expansion project was completed, it became evident that some aspects of the older portion of the building would also need some immediate attention in order to restore our entire facility to proper condition to serve as an equipping station for conducting ministry:

- **Roof replacement (page 5)**
- **HVAC replacement (page 6)**
- **Brick and mortar repair (page 7)**

Combined, the cost of these three repair/replace capital projects was expected to be \$550,000. Following the Church Council’s recommendation, a motion was made and seconded at the May 2021 Voters’ Assembly meeting to draw \$550,000 on our bridge loan to immediately fix these three items and to initiate a capital campaign to pay back the loan. The vote passed unanimously.

With the congregational support bestowed in that vote, these three areas of concern were fully restored within two months of the vote passing! We can celebrate together that we should now be in good shape for a long time with respect to these items.

With the same dedication and unity that we came together for the recent “Cross View 4.0” building project, we now delight in the opportunity to commit our financial support toward these important capital improvement projects and, with further generosity, hopefully toward additional future projects, as well, so that we can continue to serve God at Cross View for future generations!

FINANCING APPROACH – THANKS TO CROSS VIEW 4.0

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The Cross View 4.0 building project cost about \$7.6 million. To fund it, about \$4.6 million was collected from pledges/donations from 2018 through 2021 and the remaining \$3.0 million has been financed with a 30-year mortgage, which was recently refinanced in February 2022 to lock in an even lower interest rate, saving \$2,244/month!

To pay for construction of the Cross View 4.0 expansion project in 2019 – 2020, a \$2 million interest-only bridge loan was secured from LCEF in 2018. This loan had a draw period until 2021 and a balance-due date of May 2024. As pledged dollars were received during the Cross View 4.0 – Building for Generations campaign, payments were applied to pay down the bridge loan, which restored our borrowing power. Therefore, with available credit and remaining time to draw on the loan in 2021, Cross View was able to utilize the same LCEF bridge loan that had been secured for the earlier building project. This capability provided us with numerous advantages:

- The loan was already approved and in place with no additional borrowing costs.
- We had immediate access to funds to complete these capital projects before repair costs could increase further, likely reducing our final project costs. It avoided the further risk that interest rates and borrowing costs could increase in a new and different loan.
- It is an interest-only loan for 3 years; 3.875% variable rate.

REPLACEMENT OF THE ROOF ABOVE THE OLDER SECTION OF THE BUILDING

The Need

Although the rooftop itself wasn't easily visible to most of us, members and visitors could have easily noticed the effects of the aging rooftop. The sight of wet carpet, stained and rotting ceiling tiles, and buckets trying to catch the drips in the upper hallway after a heavy rainfall was becoming progressively more frequent.

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We had been patching and repairing the rooftop above this section of the building for many years. The frequency and cost of patching the roof and the associated maintenance of the ceiling and carpet made it no longer viable to continue that approach.

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The Repair

The rooftop above the older section — from the east end (above the Chapel and old Youth room) all the way to the old Narthex adjacent to the Sanctuary — was repaired. The protective rock was temporarily removed, the old liner was stripped off, new liner was installed and sealed tight, and the rock was laid back down. New safety rails were added to the roof, as well.

Roof Repair Cost
\$199,000



Figure 1: The roof's EPDM liner was loose around roof hatch.



Figure 2: A seam patch on the roof had lifted.



Figure 3: Water leakage was causing ceiling damage.

REPLACEMENT OF THE HVAC UNITS FOR THE OLDER SECTION OF THE BUILDING

The Need

Eight old rooftop HVAC units had provided temperature control for the section of the building that predated the expansion – the Sanctuary, staff offices, classrooms, kitchen, Fellowship Hall, Fireside Room, Chapel, and Early Childhood Center, etc. The life expectancy of these units is about 15–18 years; our units were 16–30 years old. They were failing and requiring expensive maintenance at an increasing frequency.



Figure 4: Old HVAC units on roof

While we waited for repairs, some summer Sundays we had to set up fans in the Sanctuary; meanwhile, the staff had to work midweek in different zones of the building or at home to find comfort.

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Since the units were failing anyway, replacing them at the same time as the roof was replaced was logical as it provided some cost savings.

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For example, combining the projects allowed us to reduce the number of times we needed to rent a crane, cut into the roof, or lay concrete pads to stabilize the A/C units.



Figure 5: New HVAC unit being lifted to the roof

The Repair

Eight new rooftop HVAC units were installed in conjunction with the roof repair, providing reliable temperature control throughout the older part of the building.

HVAC Replacement Cost
\$172,000

BRICK AND MORTAR REPAIR

The Need

A careful inspection of our building's exterior uncovered that the brick was crumbling and the mortar was cracking in multiple areas.

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This damage allowed water to seep into the building, and especially into the walls of the ECC classrooms on the lower level.

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Any delay in making these repairs would only make the problem worse and more expensive to address, especially if we waited beyond another winter in which freeze/thaw cycles would widen or extend the cracks.

The Repair

Tuckpointing is the process of repairing or refilling mortar joints in brick, which helps prevent the entry of water. All areas of the brick exterior found to be compromised were tuckpointed to restore their condition so that water seepage was no longer a problem.

Also, areas with decayed brick near the soil line that allowed water leakage into the lower level were repaired by removing the old brick, applying a water-proofing material, and then new brick was installed.

Brick & Mortar Repair Cost

\$167,000

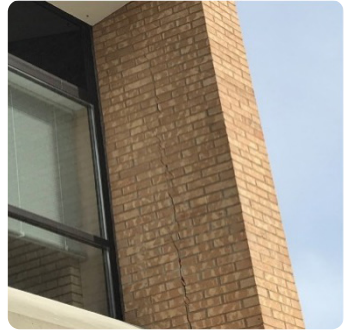


Figure 6: Cracks in the mortar of the exterior brick walls had formed and would have grown worse with additional freeze-thaw cycles.

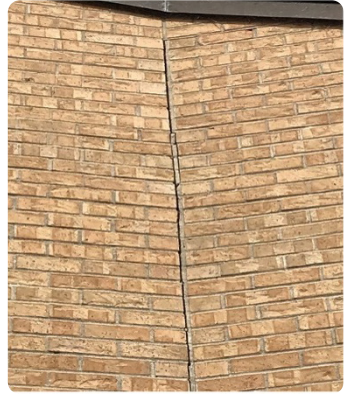


Figure 7: Decayed brick near the soil line was allowing water leakage into the ECC classrooms.

DETERMINING HOW MUCH TO GIVE

Paul wrote to the Corinthian believers that “Each one must give as he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” (2 Corinthians 9:7)

Here are five steps to help you decide how you may give:

1. Pray

“If any of you lacks wisdom, let him ask God” (James 1:5). Sacrificial giving is a spiritual decision. Ask God to stretch your faith, so that you can excel in the grace of giving (2 Corinthians 8:7). As you pray, God will give you peace about how much He wants you to give.

2. Don't rush your decision

Spend time listening to God's still, small voice in your heart. Ask God to reveal to you “how much” He wants you to give and “how” He wants you to give.

3. Have a family conference

Be sure to involve your children. This is a great opportunity to teach generosity and faith.

Read the following passages and discuss what you learn: Proverbs 3:9-10; Proverbs 11:24-25; Luke 6:37-38; 2 Corinthians 8:1-12; 2 Corinthians 9:6-12; and Matthew 6:19-21.

4. Ask yourself these questions:

- How can we decrease our expenses in order to make a larger commitment?
- Are there any expenditures that we could delay?
- What amount would stretch our faith?

5. Dedicate your gift

When you have determined what God would have you give as a family to this campaign that is over and above your annual giving commitment, say a prayer of commitment similar to this:

“Father, everything we have comes from you. Teach us to be cheerful givers and trust you to meet our needs. Thank you for the indescribable gift of eternal life that your Son provided for us on the cross. We pray that you would take our gift and use it to reach more people with the grace of Jesus Christ. Thank you for what you are doing through Cross View. In Jesus' name, Amen!”

WAYS TO GIVE

Our primary motivation for generous giving is to advance the cause of Christ, but a wise steward also takes advantage of the tax and other benefits associated with charitable contributions. As you consider your campaign commitment, here are some giving options you might consider.

Cash Gifts

The simplest and easiest gift is cash. Your gift can be made through cash, personal checks, or cashier's checks. You can also give your campaign commitment through an automatic transfer from your checking or savings account by setting up a Simply Giving account.

Gifts of Appreciated Assets

Gifts of appreciated securities, stocks, and bonds could provide considerable tax advantages when transferred to Cross View before they are sold. If you have held your securities for more than one year, your gift may provide a two-fold tax benefit, creating an income tax deduction, as well as avoiding the capital-gains tax that would have been due on their sale. You also may give mutual funds, non-marketable stock, or closely held stock.

Charitable IRA Rollover

Taxpayers age 70 1/2 or older can make tax-free transfers of up to \$100,000 per year directly from their traditional or Roth IRA to Cross View. These gifts can be made without increasing your taxable income or withholding. Additionally, funds transferred from your IRA to Cross View will not subject your Social

Security income to higher tax levels, and will count toward your required minimum distribution (RMD).

Thrivent Choice Dollars®

If you have a Thrivent insurance or annuity product, you can direct your Thrivent Choice Dollars® to Cross View.

Matching Gifts

Check to see if your employer will match your gift.

Gifts and Long-Range Planning

As you consider your gift plans, please give thought to your long-range planning. Charitable gifts are often a significant part of effective retirement and estate planning. The simplest way to make a long-term gift to Cross View is to make a bequest of cash or property in your will or living trust that could help with future improvement projects. Upon your request, Cross View can provide the free services of an estate-planning consultant to help you; please contact the church office to arrange such a meeting, or to discuss making a gift to Cross View's endowment fund.

These "Ways to Give" ideas are not legal or tax advice. Please seek the advice of competent professionals before implementing any of these suggestions.

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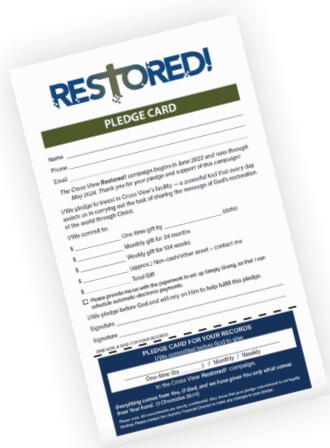
PLEASE HELP US BE *RESTORED!*

Our *Restored!* campaign minimum goal is \$550,000 – the amount already spent by drawing on the LCEF bridge loan in 2021 to: 1) replace the roof, 2) replace the eight rooftop HVAC units, and 3) to repair the brick and mortar. We are hopeful, however, for a generous response that will exceed our minimum goal, which would prepare us with the flexibility to respond to future capital projects that materialize.

Pledged funds will be collected over a 2-year period, June 2022 through May 2024. This timeline will enable us to pay off the LCEF bridge loan by its due date in May 2024. Please note that accelerated contributions will be appreciated as they help to reduce the interest cost of the bridge loan.

The following table can be referenced to visualize the monthly or weekly contributions associated with a 2-year pledge of various amounts.

| Total Pledge (over 2 years) | Monthly Contribution (over 24 months) | Weekly Contribution (over 104 weeks) |
|--------------------------------|--|---|
| \$500 | \$20.83 | \$4.81 |
| \$1,000 | \$41.67 | \$9.62 |
| \$2,000 | \$83.33 | \$19.23 |
| \$5,000 | \$208.33 | \$48.08 |
| \$10,000 | \$416.67 | \$96.15 |
| \$20,000 | \$833.33 | \$192.31 |



Please fill out your pledge card indicating your total 2-year pledge and your planned contribution schedule: one-time gift, monthly payments, or weekly payments.

Member pledges will be collected as a special act of worship during both services on Sunday, May 22. For those unable to attend that Sunday, pledge cards are requested to be hand-delivered or mailed to the church office by May 31st.

BENEFITS OF EXCEEDING OUR MINIMUM GOAL

The recommended \$550,000 draw to the bridge loan was based on the estimated cost to repair the roof, replace the HVAC units, and restore the brick and mortar, plus \$12,000 contingency. Two days after the congregation authorized drawing \$550,000 from the bridge loan, the true cost was adjusted to \$628,000. The additional \$78,000 needed to complete the work was paid for by deferring wish list items on the Cross View 4.0 expansion project and depleting the regular capital reserve fund. Any contributions pledged in excess of \$550,000 will be used to restore those funds so that we will have the financial flexibility to address other future projects as they become urgent. Thank you for a generous response!



KEY DATES

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|-----------------|---------------------------------------|
| April 24, 2022 | Campaign begins |
| May 1 & 3, 2022 | Town hall Q&A sessions |
| May 22, 2022 | Pledges collected during worship |
| June 2022 | Monthly or weekly contributions begin |
| May 2024 | Pledges are due |
| May 2024 | LCEF bridge loan is paid off |



Cross View Lutheran Church and Early Childhood Center
6645 McCauley Trail W., Edina, MN 55439 952-941-1094