

# DARE TO DREAM

Freeing Ourselves to Pursue God's Vision





# A Letter From Campaign Chair People

Dear Friends:

**Suntree United Methodist Church has been our church for more than 30 years.** We were looking for a welcoming church with a children's program for our young daughter. What we found was such a loving, caring, growing church family that certainly continues today.

A few years after we became members, Suntree broke ground on this beautiful campus we now have. We are so proud that Suntree is still a loving and caring church that continues to transform lives. SUMC ministries touch so many people and have even produced a number of new pastors. Just look around at the Worship Center, the Educational building, the Sanctuary, the Cross Tower, and the Blue Sky Community Garden. With Traditional and Contemporary worship services, Bible studies, Sunday School for all ages, Wednesday night dinners and classes, Congregational Care, support meetings, the Choirs including bell choirs, Pre-school, Children and Youth ministries, Confirmation classes, Small Groups, VBS, MADD week, Mission work & trips, Community outreach and events—oh, the list is nearly endless!

**Our Pastors, staff, and faithful volunteers are truly amazing, giving of their time, talents, and prayers, hardly missing a beat even when COVID shut down most of the world. We are so grateful.**

We are also grateful for the founding members who “dared to dream” to begin our church 40 years ago. Now it's our time to Dare to Dream by eliminating our mortgage debt, enabling us to continue to grow Suntree Ministries.

The Finish Strong Campaign will wrap up at the end of February 2024 since the fulfillment of commitments is ahead of schedule. The Church Council decided that since the end of our mortgage debt is within reach, we will embark on a final campaign to eliminate our mortgage debt. Eliminating our debt enables us to move forward with our dreams for SUMC's future. The Dare to Dream Campaign will begin in March 2024. We invite you to join us in supporting this important campaign in the life of our church.

**What comes to your mind when you think about Suntree UMC; what does it mean to you, how has our church impacted your life and your journey with our Lord, and what are your dreams for SUMC? We have an opportunity to impact others the same way we have been. As you consider how you might participate in the Dare to Dream campaign, please pray, “Lord, what do you want to do through me to enable your church to realize God's dream for our future ministry?”**

Grace and Peace  
Nancy and Chuck Palmer  
Campaign Chairs

**We are also grateful for the founding members who “dared to dream” to begin our church 40 years ago. Now it's our time to Dare to Dream by eliminating our mortgage debt, enabling us to continue to grow Suntree Ministries.**





# *A Brief History of* **Suntree United Methodist Church**

**1983** — First worship service held at the Brevard Wildlife Center. Dr. Glenn Quam becomes first appointed pastor. Church chartered at Suntree Country Club.

**1984** — Ground-breaking for the first church building at 7200 N. Wickham Road.

**1993** — Rev. Gary Spencer becomes the pastor; land purchased for a new church campus.

**1995** — Moved into current Worship Center.

**1996** — Youth programs and community outreach expand. Memorial Garden consecrated.

**2001** — Groundbreaking for the new Sanctuary and Education Buildings.

**2003** — Revs. John and Terri Hill become co-senior pastors; the church holds multiple Sunday services.

**2004** — Church responds to Hurricane Frances, assisting the community.

**2011** — Launch of e3 and Celebrate Jesus initiatives.

**2015** — New pastors appointed: Rev. Annette Stiles Pendergrass, Senior Pastor and Rev. Rob Tucker, Associate Pastor.

**2017** — Sanctuary organ installation;  
— launch of the church's 4D Five Year Vision Plan.

**2018** — Arrival of new Associate Pastor, Rev. Allee Willcox Wood.

**2020** — SUMC adapts to pandemic conditions, with online services and community support initiatives.

**2022** — Initiatives formed to discern new outreach ministries in Cocoa and Viera.



# Financial Review

## 2002 New Loan (Bank of the West)

Cost of Sanctuary, 2-Story Education Building, Cross Tower and Parking*	\$3,500,000
Outstanding Loan from construction of Worship Center and 1st wing	\$1,376,000
Funds applied to the total debt	-\$376,000
Total Loan (July 1, 2001)	\$4,500,000

\*Based on public records and available minutes from Church Council  
and Finance Committee Meetings

## 2011 Refinanced Loan

Florida United Methodist Foundation

Refinanced Loan	\$3,649,456
HVAC Systems*	\$324,220

\*Added to the loan in 2016

## Finish Strong Campaign

Total Commitments	\$1,112,614
Contributed to Date*	\$1,071,100
Interest Eliminated to Date*	\$84,120.10

\*Figures accurate as of December 28, 2023

## Mortgage Debt Recap

Total Borrowed since 2001	\$4,824,220
Current Mortgage Debt*	\$1,241,084.64
Current Monthly Mortgage*	\$22,169.52
Interest Rate:	6.25%

\*Figures accurate as of December 28, 2023

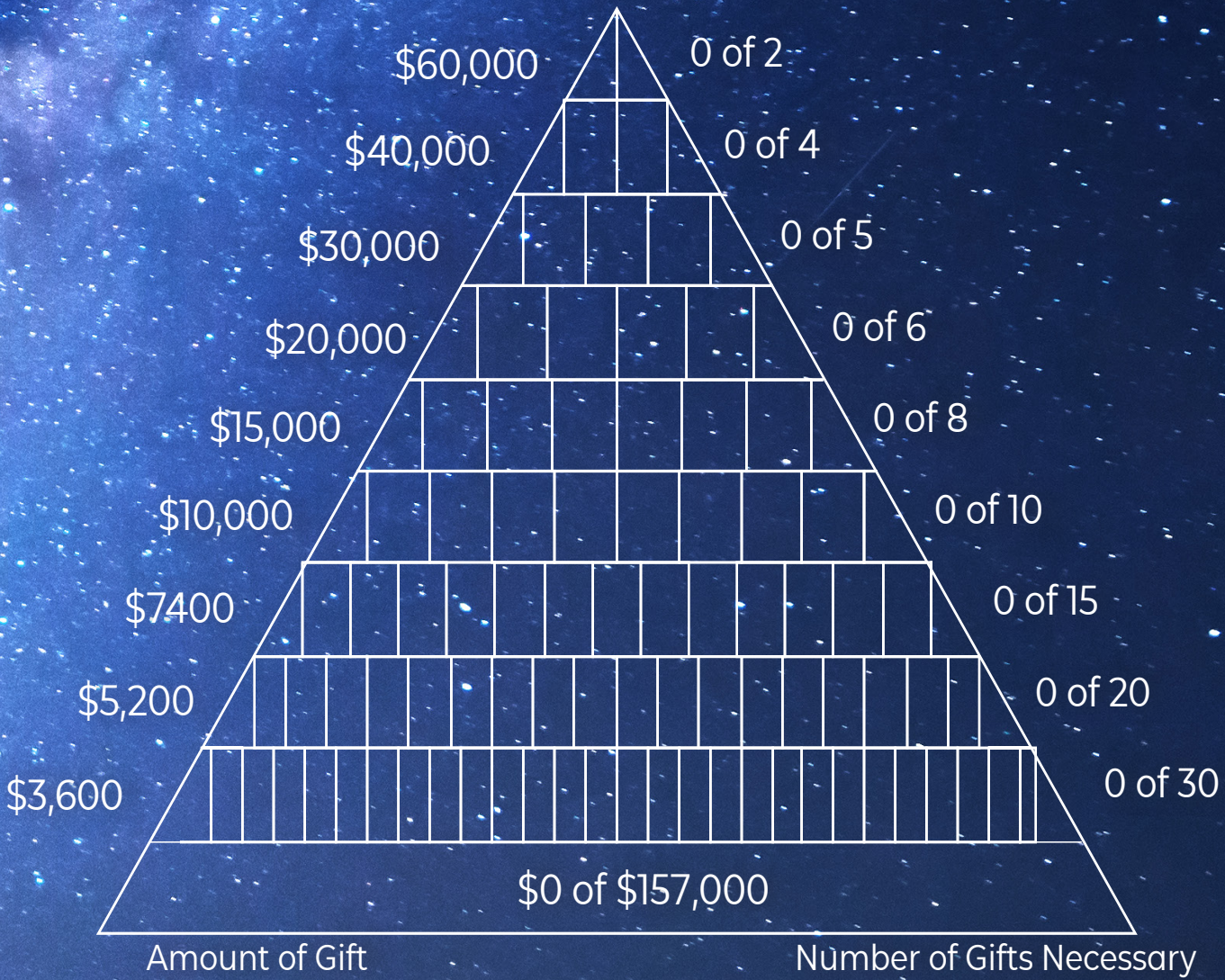




# DARE TO DREAM

Freeing Ourselves to Pursue God's Vision

**Campaign Goal: \$1.25 Million**







# Ministry Impact

Our commitment to living out our faith is evident through our Ministry's five Mission Essentials. These are the ways we live out our call to be followers of Jesus who love God, love each other, and love our neighbors in extraordinary ways.

**Worship is at the core of our church's identity.** The Suntree Worship Collective has demonstrated this by producing three original songs since November 2022. Our online worship community is growing rapidly, and our traditional worship music ministry continues to be an avenue for heart-felt praise.



**Connect & Care** embodies our call to fellowship and compassion. The recent induction of our Care Ministers showcases our devotion to the well-being of congregation members. With biannual GriefShare support groups and the yearly Mental Health Fair, we are proactively addressing and supporting the emotional needs of our community.



**Grow** is essential for nurturing our spiritual journey. This is manifested in our diverse classes for children, youth, and adults. Our Dinner Church events provide both spiritual and physical nourishment. Special events, like the Abide women's gathering and Vacation Bible School, enrich our community with faith and fellowship.



**Serve** propels our outreach efforts. Through Brevard Family Promise, we provide a safe place to sleep for families in housing crises. Our reach extends internationally, supporting churches in Cuba and the precious young souls in Rwanda through Zoe Empowers. Locally, our support extends to Daily Bread, the Down Syndrome Association of Brevard, and students at Harbor City Elementary.



**Give** reminds us of our call to be generous with God's gifts. We passionately educate our congregation about the blessings of generosity, utilizing God's resources to fulfill our call to make disciples for Jesus Christ. Our dedication is clear through the support of 12 monthly missions, impacting a diverse range of ministries.

## New Ministry Initiatives

As part of fulfilling our 4D Mission Plan, Suntree leaders and pastors have been meeting to discuss new ministry initiatives in **Cocoa** and **Viera**. Currently, two task teams are meeting to discern what God has in store for our church and these communities. Part of the funds that will become available from this campaign will help these teams "Dare to Dream" of the potential for God's new presence in these areas!



# Campaign Questions

## Why are we conducting another debt reduction campaign before officially finishing the “Finish Strong” Campaign?

Because of the faithfulness of so many in giving towards their “Finish Strong” commitments, we are ahead of projections. Over \$1,000,000 has been applied to our debt in 26 months, making the possibility of becoming debt-free within reach! We will continue to receive “Finish Strong” contributions through the end of February. The generous spirit of our church has made it possible to take this step to start the “Dare to Dream” campaign a few months earlier than expected.



## How will my gift be used?

The first \$55,000 given toward this campaign will be used to pay for the costs for the “Dare to Dream” campaign itself. The Finance Committee voted to advance these campaign costs from reserve funds that we feel strongly we must replace. After that, every dollar given to the campaign will be applied towards the principal of the loan, beginning with the monthly principal payment, and then with additional principal payments as receipts allow. This not only reduces our debt more quickly over the next three years but saves significant interest costs. The interest will continue to be paid from the annual budget.

## How is our current mortgage debt being managed?

We currently pay about \$22,000 per month towards our debt, with interest between \$6,000-\$7,000. Interest is funded through our operating budget and the monthly principal payments being funded by “Finish Strong” gifts. Receipts over and above the monthly principal payments are used for additional principal costs as they come in.



## How much money could the church save in interest expense by paying the mortgage off earlier than current 2029 schedule?

Eliminating our debt in full by April 2027 could result in savings of up to \$111,000 in interest.

## What was the cost for constructing the sanctuary/education building?

Including furnishings, expanded parking and the Cross Tower, the cost for the 2002 project was about \$3.5 million.

## Who is our current lender?

The loan was refinanced in 2011 with The Florida United Methodist Foundation for \$3,649,450 and currently is scheduled to be completed in July 2029. The interest rate is currently 6.25%.



### **What else is included in our current debt?**

**Worship Center Debt:** When the 2002 building project was completed, the church still carried a debt of \$1.3 million from the construction of the Worship Center in 1994. This was rolled into the new debt from the 2002 project into a permanent loan of \$4.5 million with The Bank of the West in July of 2002.

**HVAC Replacement:** In 2016, \$324,220 was added to the loan to replace the HVAC systems for all our buildings.



### **When will “Finish Strong” end and new “Dare to Dream” campaign contributions begin? What is the total giving period?**

Our “Finish Strong” Campaign will officially end February, 2024.

On that date the books will be closed and no more gifts will be accepted for this campaign. Each one of you is invited to prayerfully consider a new commitment to “Dare to Dream” beginning March 1. The giving period begins in March 2024 and will continue for three years. This giving period stretches over four tax seasons, which may be helpful as you consider the timing of your gifts. Commitments can be made on whatever timetable each family determines is best for them.

### **Is a commitment to the campaign in addition to my regular giving to the church’s annual budget?**

Yes. Your current giving is needed to maintain our current budget, which includes operational expenses, salaries, ministries, and debt service. Commitments to the “Dare to Dream” campaign should be over and above one’s regular giving. Please do not reduce your regular giving in order to make a commitment to the debt reduction campaign.



### **Are there any more building projects being planned for the future?**

No. Suntree UMC is blessed with wonderful property and facilities for ministry and there is no need for the foreseeable future to expand those facilities. Paying off our debt can also make more funds available for the regular care and maintenance of our facilities.

### **What might we be able to do once the debt is paid in full?**

Being debt-free allows us to begin to dream about the new ways God can use Suntree UMC to share God’s love in extraordinary ways. Our new outreach ministries to the Cocoa and Viera areas are just a couple of examples of the new things God is calling us to launch to reach new people in new places with the message of the gospel. It can also enable us to fund the long-term maintenance of our facilities better.



# Creative Giving Strategies

## What kind of assets should I give?

Appreciated investment property held more than one year, such as publicly traded stocks, mutual fund shares, bonds, and real estate have tremendous tax advantages.

## Why give gifts other than cash?

The tax code is very generous toward this form of giving. Giving the asset to the church, then letting the church sell, eliminates potential capital gains taxes and can increase the after-tax proceeds when giving stocks, mutual fund shares, bonds, and real estate.

## How does the tax benefit work?

**Itemized Deduction:** The individual or business is allowed to include 100% of the market value of most assets as charitable contributions for tax purposes if held more than one year.

**Capital Gains:** The transfer of property does not generate a capital gains tax.

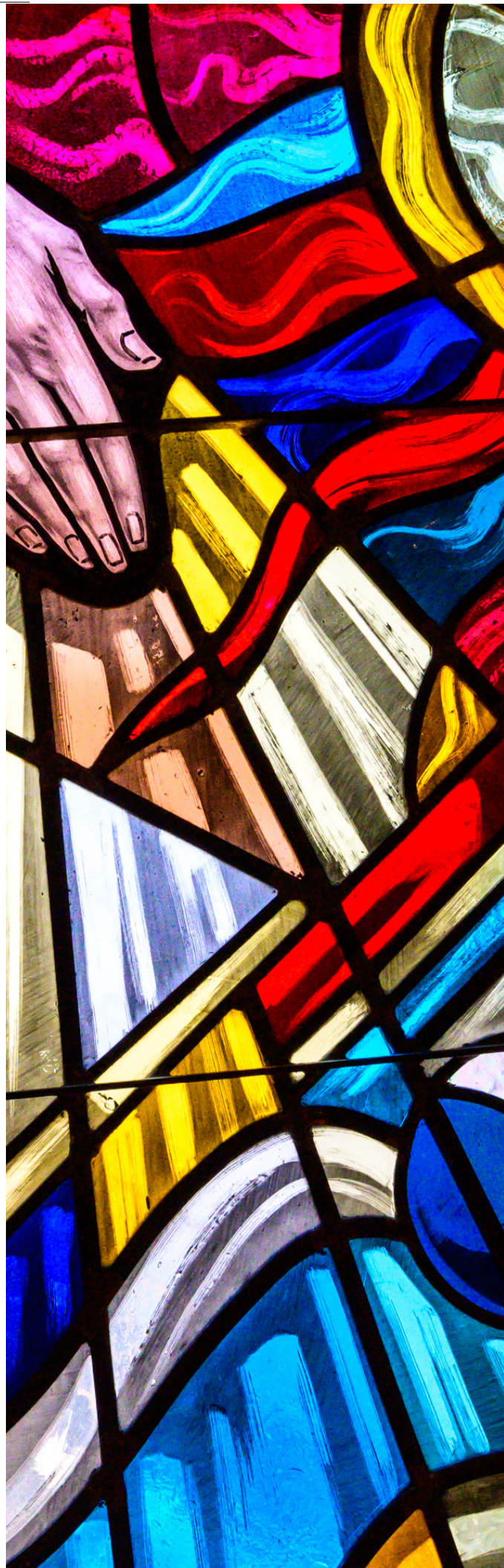
The church, as a tax-exempt entity, will realize the full market value, less transaction costs, at the time of sale without paying capital gains taxes.

## How do I give other than cash gifts?

For more information on how to give stocks, mutual fund shares, and bonds, please contact [charlotted@suntreeumc.org](mailto:charlotted@suntreeumc.org). For specific or confidential questions, you should also contact your financial planner, CPA, or tax expert.







### **Special Tax-Free IRA Gifts**

For those aged 70 ½ and older, it is possible to make tax-favorable charitable gifts from IRA accounts. A total of up to \$100,000 per year can be transferred directly from IRAs to one or more qualified charities, such as our church, free from federal income tax. There may also be state income tax savings. For those who have begun taking their Required Minimum Distribution (RMD), donations given in this way count toward their RMD for the year of the gift. To donate from an IRA, it is important to make the donation directly from the IRA to the church. For those with check writing privileges on their accounts, this may be the most efficient way to make gifts directly from an IRA. Contact the church office or your tax advisor for more information.

NOTE: Any discussion of tax treatment is not intended and should not be considered as tax advice. Consult your personal tax professional for advice on your tax position.

**For more information contact Charlotte Donahue at [charlotted@suntreeumc.org](mailto:charlotted@suntreeumc.org) for more information about transferring stocks or other assets to the church.**







# Key Campaign Dates

Mark down these important dates over the coming months as Dare To Dream campaign milestones!

**January 21**

*Dare to Dream Churchwide Rally*

**February 11**

*Commitment Sunday & Celebration Event*

**February 18**

*First Fruits giving begins*

**March 3**

*Announcement Sunday*

**Next Three Years**

*The campaign continues!*



# God, what do you want to do through me?

**DARE TO DREAM**

\_\_\_\_\_  
Name(s)

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Address

\_\_\_\_\_  
City State

\_\_\_\_\_  
Zip

\_\_\_\_\_  
Email

**CAMPAIGN PLEDGE CARD**

*Lord, what do you want to do through me?*

After seeking God's will through prayer, I am / we are committed to the **Dare to Dream** campaign over and above my / our regular offerings.

\_\_\_\_\_/We commit to pray for Suntree UMC and its ministries

**I / We plan to give accordingly:**

\$ \_\_\_\_\_ **weekly** for 156 weeks (3 years)

\$ \_\_\_\_\_ **monthly** for 36 months (3 years)

\$ \_\_\_\_\_ **annually** for 3 years

\$ \_\_\_\_\_ **one time gift**

\$ \_\_\_\_\_ **gifts other than cash** (approx. value)

Description of Assets \_\_\_\_\_

\$ \_\_\_\_\_ **total commitment**

In the coming weeks, you will receive a Campaign Pledge Card. This will allow you to pledge your commitment to this campaign over a three year period. **Bring your Campaign Pledge Card with you to worship on February 11 for Celebration Sunday as we gather to celebrate God's vision for Suntree United Methodist Church.**

Your Campaign Pledge Card will:

- Empower Suntree UMC to operate with greater confidence.
- Ensure that there is funding for all of our ministries.
- Allow Suntree UMC to be better stewards of our funds.

You can also make a pledge online at [SuntreeUMC.org/Give/Dare-to-Dream](http://SuntreeUMC.org/Give/Dare-to-Dream).





*A Letter From Pastor Annette:*

## Greater Works Than These...

*“Very truly, I tell you, the one who believes in me will also do the works that I do and, in fact will do greater works than these....” - John 14:12*

That is the promise Jesus made to his disciples before he made the journey to the cross and the resurrection. Jesus promised that the Holy Spirit would work through them and through us to not only continue his work but to accomplish even greater things than Jesus did while he was on earth.

In 2023, Suntree UMC celebrated 40 years of transformational ministry in the name of Jesus in this community and beyond. It was a joy to remember the lives that have been blessed, the worship offered, the hope and healing shared with countless numbers of folks through the ministry of this church.

**But even as we celebrate the past, we look forward to the new and greater things that God longs to accomplish through God’s church going forward.** Our God is always doing new and greater things through God’s people. And living out God’s vision involves stepping out with the same bold faith as Suntree’s original 74 charter members. Now is not the time to rest, but to dream about the greater things God has in store for this church, which is why we are currently in the planning stages of two new ministry initiatives to reach new people in Cocoa and Viera.

In 2021, Suntree took the step of conducting the first debt reduction campaign in 10 years, Finish Strong. We asked for 3-year commitments that would be used to pay the monthly principal payment, (interest payments are funded through the operating budget) with additional funds being used to pay extra towards the principal.



# DARE TO DREAM

In this booklet you have seen the amazing progress we have made in paying down that debt! Because the fulfillment of those commitments is ahead of schedule, the Church Council decided to close out the Finish Strong campaign in February, 2024 (four months earlier than planned) and conduct a final debt elimination campaign, "Dare to Dream" with new commitments beginning in March, 2024. Like Finish Strong, the proceeds from this new campaign will continue to fund our monthly principal payment first, with additional funds used to pay extra towards that principal.

The end of our mortgage debt is within reach! Becoming debt-free good stewardship. But it also frees us to begin dreaming about our future as well as releasing resources to invest in our ministries. Currently, we have \$60,000 in our budget to pay interest on our debt. Imagine what we could do with that money being redirected to new ministries. Leaders are beginning to imagine what it would be like for us to be able to ask for special, second mile giving for ministry initiatives or support for community ministries rather than for debt reduction. **Suntree UMC is an incredibly generous community. Imagine what releasing all that generosity towards sharing the good news of God's love, might accomplish.**

I pray that you will read and study the contents of this brochure in a careful and prayerful manner. As you do so, ask yourself, "**Lord, what do you want to do through me to enable your church to dream God's dreams for our future ministry?**" As you pray, imagine the greater things that God might be preparing us to accomplish. With God's help, we can achieve the goal of becoming debt free to continue to pursue all the dreams and visions God has for the future of

Suntree UMC.

Grace, peace, and joy!  
Pastor Annette



Students attending Brevard Mission Week 2024 packaged 10,000 meals for people experiencing food insecurity across the world!

Place this bookmark in your Bible or devotion as a reminder to pray daily for God's guidance throughout this campaign!

## "God, what do you want to do through me?"

*As part of the "Dare to Dream" campaign, our congregation is urged to daily seek God's guidance and provision, praying for the elimination of mortgage debt, and envisioning God's future for Suntree UMC*

### Pray for Our Church Leaders

**Dear God,** may we be ever mindful of you and your presence in this endeavor. Guide our leaders and guide our hearts as we step out in faith and fulfill your mission of building your Kingdom.

### Pray for Our Church Family

**Dear God,** may we be your people and come together as a church to live through the power of Christ alone. Teach us to open our hearts and minds to become the faith community you have created us to be.

### Pray for Our Mission

**Dear God,** may you open our hearts as we seek to provide the resources that can lead to financial freedom, enabling us to reach out to our community with the love and grace of Jesus Christ. Help us to imitate the sacrificial love of Christ in the work that you have called us to.



# Dare to Pray

February 5-10

*SUMC Prayer Wall*

***“The prayer of the righteous is powerful and effective.”***

**James 5:16**

As part of our Dare to Dream campaign, in addition to your individual prayers, we invite you to share in prayer at the Suntime UMC Prayer Wall (outdoors – west side of the Sanctuary). Come any time, morning through evening, to intercede for the Dare to Dream Campaign, our church, and our community.

You may also add your personal or community prayer requests to the prayer wall.

Prayer guides will be available to guide your prayer time.

## Receive Daily Devotion Emails

Portions of *A Generous Life* by Horizons Stewardship will be sent daily to subscribers to our weekly Pastor’s E-Letter. We hope you will join us in this opportunity to ask God  
*“What do you want to do through me?”*

If you are not currently subscribed to our Pastor’s E-Letter, join the list using the QR Code below.



Physical copies of *A Generous Life* can be requested from the Church Office.

Suntime United Methodist Church  
7400 N. Wickham Rd. · Melbourne, FL 32940  
321.242.2585 [www.SuntimeUMC.org](http://www.SuntimeUMC.org)