



CAMPAIGN GUIDE



LAKE TRAVIS UNITED METHODIST CHURCH



A LETTER FROM THE PASTOR

Dear Church Family,

For 36 years, Lake Travis United Methodist Church has been a place of grace and generosity. It has been a long road from meeting in a strip mall to the beautiful campus God has so richly blessed us with. We're eternally thankful, not only to God, but for the faithfulness and servant's hearts of all those who came before us.

It is now our turn to set the stage for our next generation of ministry. Over the next three years, **Free to Rise** will enable us to become debt-free, freeing thousands of dollars for ministry. By eliminating this debt, we'll repurpose more than \$200,000 per year, every year, for mission and ministry. I am already imagining how God will use those resources for His glory.

The possibilities of how, where, and what we can do in service to our Lord are endless. Not only the ways in which we reach out to Lakeway and the world — John Wesley said, “The world is my parish” — but the ways we care for our staff, campus, preschool, and worship experience, and how we connect technologically with our community and the next generation of LTUMC family. I have seen how debt can stifle creativity — it's time to get out from under it and foster new ministries so we can better share the Good News of Jesus Christ with the world.

Is this debt-free dream possible? As with most things, I go to Scripture for answers. Malachi 3:10 says, “Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the Lord of Heaven's Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!”

I believe LTUMC has the capacity to be free from debt. And I'm convinced that when we're debt-free, we'll be **Free to Rise** to the purposes God has called us to, growing not only as a church, but in our own faith and in our connection with our community.

As you reflect and pray about your role and purpose in this opportunity before us, we invite you to join us in a simple daily prayer: God, what do You want to do through me? God's answer to your prayer may place you in a new place financially, beyond your comfort zone, or past your anticipated limits. But if we individually and collectively pray together: “God, what do You want to do through me?” I believe we'll be **Free to Rise** to what and where God is calling us — to be “one in ministry to all the world.”

Shalom,
Rev. Jason Surdy
Senior Pastor



LAKE TRAVIS UNITED METHODIST CHURCH

a legacy of faith

Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.
ROMANS 13:8

Thirty-six years ago, a handful of area residents lead by Marsha Avery Kulpa, had a dream — to plant a United Methodist Church in Lakeway, Texas. By the grace of God, LTUMC was later chartered in 1989, and over the years the congregation has grown, moved, endured a global pandemic, declined, and is steadily rebuilding.

What started in a stripmall grew to a beautiful campus overlooking the Texas hill country. Our first structure — the Chesnutt Building (named after our first permanent pastor, Clyde Chesnutt) — was built in 1993; later becoming our Kids Center and Preschool. Later, the Worship Center was added, and in 2010, the Ministry Activities Center (aka the “MAC”) became our third addition. Built with ministry in mind, the

MAC has faithfully served that purpose over the years — its kitchen has served thousands of meals, its common spaces have seen thousands experience the love of Christ, and its offices support local partners in ministry, including Partners in Hope, our Wesley Nurse, and most recently, Finding Hope — a mental wellness ministry.

For almost 40 years, the people of LTUMC have remained dedicated to loving God and loving our neighbors as ourselves, evidenced in countless ways, as we act as the hands and feet of our Lord. We now have over 45 ministries taking place on or through our campus and our people. What a beautiful legacy!

As we honor our past and celebrate the present, let us look forward to the next decade and beyond as we prepare ourselves to the missions, ministries, and people that God is calling us to next. 🌟



A NOTE FROM OUR CO-CHAIRS

Dear Church Family,

What an exciting time to be part of Lake Travis United Methodist Church! Thirty-six years ago, the dream of the founding members was realized when our church was established. Since then, we've touched the lives of many in our community and world.

And now, we're taking bold steps to ensure that our ability to reach out to the Lake Travis area and beyond can continue for years to come. We want to ensure that we continue to boldly live into our mission: to make disciples of Jesus Christ for the transformation of the world.

To fund this critical mission, we're launching **Free to Rise**, a \$2 million, three-year capital campaign. As Campaign Co-Chairs of **Free to Rise**, we invite you to prayerfully consider your role in this effort by joining us in praying, "God, what do You want to do through me?" We believe with God's help and through our collective generosity, we'll eliminate our \$2 million in debt. This will free us to expand our outreach ministries, enjoy financial flexibility in supporting and maintaining our staff, and continue to serve with greater hope for a better tomorrow.

In short, funding the **Free to Rise** vision will position us well for the future and ensure the long-term viability of our spiritual community.

We trust all of you share this vision for the future and will join us in praying for, supporting, and committing to this effort.

Thank you for your love for Christ and for Lake Travis United Methodist Church. As God guides us, we will accomplish much together as one united church family.

With gratitude and hope,

Kenny Johnson
& Jamie Winters-Johnson
Myles & Chris McKemie
Campaign Co-Chairs



WHAT IS YOUR PLACE IN THIS CAMPAIGN?

***We're asking you to do three things...
Pray, Engage, and Respond***



PRAY — “God, what do You want to do through me?” Please take time to pray this prayer as you consider how God wants you to respond. It is only through seeking God’s guidance that we will successfully reach our goals through this campaign effort.

ENGAGE — We not only desire your prayers for this campaign, but we want your active engagement as well. Commit to coming to worship during this season, join a Sunday School class or small group study, participate in a mission opportunity, and attend our upcoming special Sundays...

OCT 19 Gratitude Sunday — “I’m grateful to God for my church because...” On this Sunday, we’ll all be invited to answer this question and express our gratitude as we consider the ways God has used LTUMC to make a positive impact on our lives.

NOV 2 Ministry Sunday — We’ll celebrate the life-changing ministries of our church and the inspiring stories of how individuals and families of all

generations have been blessed by God through our ministries.

NOV 9 Celebration Sunday — We’ll hear a special announcement about the **Free to Rise** campaign, receive instructions about making a three-year commitment to it, and be invited into a period of further discernment.

NOV 16 Commitment Sunday — This day marks the commencement of a two-week period during which we’ll be invited to offer our three-year commitments as an act of worship.

DEC 7 Announcement Sunday — We’ll celebrate the faithfulness of God and the collective generosity of the LTUMC family as we announce the total of three-year commitments received to date.

RESPOND — Pray earnestly about how God wants you to give above and beyond your regular offerings in giving sacrificially to help LTUMC become **Free to Rise**. Boldly and faithfully respond to God’s call for your participation. God does not call us to an equal share, but to equal sacrifice. Only God can lead you into what would be a sacrificial gift for you. ☪

*Whatever the amount, your gift matters.
Your prayers matter. Your presence matters.
You are part of what makes
this incredible church a place that is
FREE TO RISE.*

Imagine... LTU

WHO IS OUR MORTGAGE LENDER?

Our mortgage lender is Texas Methodist Foundation (TMF), the principal lender for Methodist churches in Texas, due to their flexibility and commitment to church growth and ministry success.

WHAT ARE OUR MORTGAGE TERMS?

Details of the mortgage are...

- 1—Balance: approximately \$1.99 million (at printing)
- 2—Note matures in just over 10 years (2036)
- 3—Annual interest rate will increase in 2026 from 4.15% to approximately 6%. Interest payments will increase approximately \$48,000 per year, starting in April 2026.
- 4—Our variable rate can be renegotiated periodically for the most favorable rate available.
- 5—Our annual payments will be approximately \$260,000 with principal and interest starting in April 2026.

WHY IS OUR INTEREST RATE GOING UP?

Unlike your typical home loan, TMF mortgage rates are not locked for the duration of the loan. An adjustable-rate mortgage is the industry standard for church loans. TMF offers floating, 3- and 5-year terms, as well as allowing no-cost renegotiations at the church's discretion as interest rates change. The reason our interest rate will increase is because our 5-year term will expire in a season where market rates are higher than during the end of the last 5-year term.

LTUMC Free to Rise!

\$2M

Current debt
as of Nov 2025

\$1M*

Debt reduced 50%
by end of 2026

\$240,000*

Debt reduced 88%
by end of 2027

\$0

Debt reduced 100%
by end of 2028



**Amount of annual debt paydown is approximate — based on historical giving patterns per Horizons Stewardship.*

PREPARING FOR FUTURE GENERATIONS

Since 1989, Lake Travis United Methodist Church has been a place where people have made connections, served their community, and most importantly, experienced the life-giving love of Jesus Christ. The ministries and missions of this church have impacted thousands upon thousands of lives, all done for the glory of God. Now, it is time for us to help put LTUMC on the path that God has set for us for the next 36 years and beyond.

In this new season, we know we are being called to new ministries, new areas of our community, and new connections with our neighbors.

These Christ-centered connections will not only continue to be Kingdom-building efforts, but they will also be part of building the next generation of disciples that will carry LTUMC far into the future.

ENVISION... a debt-free church that invests an extra \$21,000 *per month* – *EVERY MONTH* – in our ministries, community, and people. How can we be more effective in growing our youth and children's ministries and our commitment to feeding those who are hungry? How can we extend our missional reach, further support our educators, and share God's unconditional love with those who





have never experienced it? Consider ways we can enhance our online and social media presence utilizing the latest technology, improve our playground area to make it more inviting and kid-friendly, or allocate additional resources to support our community's mental wellness. As we know, with God, the possibilities are endless.

WHY DEBT, WHY NOW?

When our Ministry Activities Center was completed, we had \$3.5 million in outstanding debt. We've been diligently paying it off and have made great strides. Our current debt is now just below \$2 million. When we refinanced five years ago, the interest rate was a favorable 4.15%, but it resets every five years, and in March 2026, we're facing what looks like a minimum increase to 6%.

This means our current payment on that debt, which is \$17,560 per month,

will grow to at least \$21,560, representing an increase of almost \$4,000 per month or \$48,000 per year! That amount is unsustainable if we want to continue being effective in sustaining and growing our ministries.

In order to maintain our current payment level, we must reduce our loan balance to at least \$1.5 million. However, we're aiming even higher because we believe God has great plans for the resources He has blessed us with.

Over the next three years, we hope to entirely eliminate our debt so that more of your generous contributions can grow the impact of LTUMC's life-changing ministries, support the staff, and extend our church's outreach. In other words, we want to turn our annual mortgage payments of approximately \$260,000 per year into ministry and mission! ✨



CAMPAIGN LEADERSHIP TEAM

CHAIRPERSONS

Jamie Winters-Johnson
Kenny Johnson
Myles McKemie
Chris McKemie

COORDINATORS

Paulette Alexander
Charlotte Ford

COMMUNICATION LEADERS

Alyson Stringer
Isaiah Casillas

AFFINITY GROUPS LEADER

Ken Morgan
Marthe Morgan

LEAD GIFTS LEADERS

Gil Cloyd
Rob Roosa
Sharon Roosa

ADV. COMMITMENTS LEADERS

Kara Gaskamp
Mark Gaskamp
Margaret Herman
Rocky Howard
Helen Howard
Steve Cooper
Megan Cooper

PRAYER LEADERS

Phyllis Gorman
Bob Plummer
Donna Plummer
Marilyn Cobb
Cheri Stringer

GRATITUDE/MINISTRY LEADERS

Jason Surdy
Patty Highland
Jim Echels
Danielle Lair

CELEBRATION LEADERS

Bobbie Meek
Oliver Meek
Martha Glassmire
Joe Glassmire

STUDENT/CHILD LEADERS

Jason Surdy
Danielle Lair

REACH TEAM LEADERS

Paula Bryant
Sarah Ribeiro

RESPONSE TEAM LEADERS

Joan Carr
Jim Miles
Patty Miles

HORIZONS MINISTRY STRATEGIST

Don Smith

FAQs

Q Who decided to move forward with this campaign?

Our Finance Team and Leadership Team unanimously recommended and approved we undergo this campaign.

Q Where will money go and who decides how it is spent?

Money saved over time will be invested in growing our church through our children, youth, adult, missions and music programs, as well as staff care and campus maintenance. Our Finance Team, in collaboration with our Church Council, will prioritize how these funds are redirected as they are available.

Q How is this different from our regular tithing/giving?

Your regular giving funds the general budget, which allows us to operate the church.

The **Free to Rise** campaign reduces debt on our building loan in order to grow our ministry potential. We ask your **Free to Rise** gift be a gift beyond your annual stewardship pledge, not as a substitute.

Q What happens if we don't raise all the money?

No matter how much we raise, it will reduce our mortgage principal, and significantly lower our principal and interest payments going forward.

Q What are the financial expectations of the congregation?

Every household in our congregation is invited to pray, "God, what do You want to do through me?" As we each pray, discern and commit our individual part, our collected sacrifice will fulfill this campaign vision. Gift size will vary numerically by household, according to financial situation, and God's guidance.

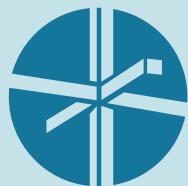
Q How will commitments be requested?

A commitment card will be mailed the week of Nov 10, and you are asked to respond by Commitment Sunday, Nov 16, offering your three-year sacrificial gift.

Q More questions? We want to answer them!

Our **Free to Rise** campaign team is ready to answer your questions. Please reach out to one of us! (See left for a list.)

Thank you for your prayerful support!



LAKE TRAVIS
UNITED METHODIST CHURCH