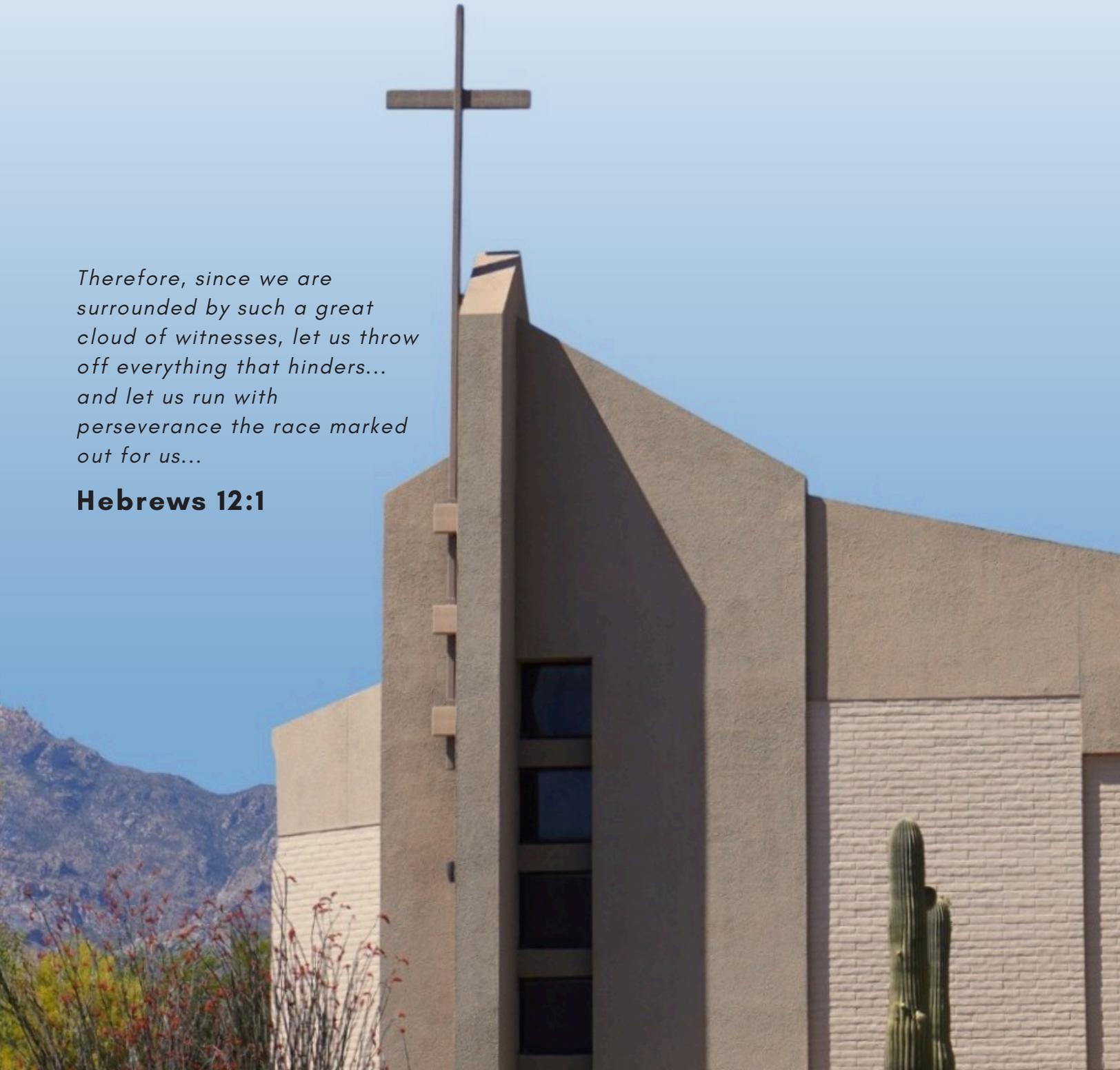


ENDURING GRACE

new horizons • growing **impact**

*Therefore, since we are
surrounded by such a great
cloud of witnesses, let us throw
off everything that hinders...
and let us run with
perseverance the race marked
out for us...*

Hebrews 12:1



A Letter From Our Pastors

Dear TVLC family,

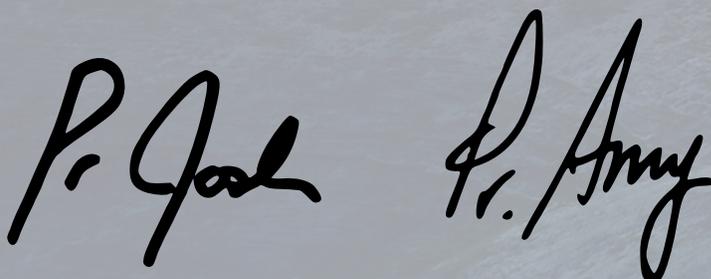
Three years ago, we asked you to look toward the future of TVLC and venture forward in faith through our Grace Upon Grace campaign. We identified four mission-critical projects that would help us live into our call to follow Jesus and share his love in the coming years by enhancing our worship spaces, strengthening our children's ministry and community outreach, and wisely stewarding our financial resources.

Thanks to your incredible generosity and faithfulness, TVLC has been able to boldly step forward into this future, and we are filled with joy at what we have accomplished together! The playground, chapel, education building, and accessible restroom projects have all been completed and have greatly enhanced TVLC's ministry on multiple levels. The renewed spaces are utilized and enjoyed daily, and have become vital parts of our ongoing ministry.

The final focus of the Grace Upon Grace effort is the elimination of our remaining mortgage debt. With the money raised to date, we have been able to significantly cut down our principal balance to the point where a debt-free future is in sight. With an additional \$160,000 in contributions, we can pay off our remaining mortgage debt by the end of 2025.

Every year, we take time in the fall to consider how we can deepen our trust in God's provision and participate in the work the Holy Spirit is doing in and among us through our annual stewardship appeal. This year, in addition to considering our ongoing giving to support TVLC's general fund, we are making a special appeal to complete our final Grace Upon Grace objective and fully eliminate our mortgage debt.

As we look to the future, we have the ability to further strengthen TVLC and position our church to be a place of refuge and a source of love and light in our community for years to come. We hope you will prayerfully consider how you can help achieve this in the coming year and beyond!



P. Joel P. Amy

Grace Upon Grace Success!



Initial Goal:	\$1,250,000
Amount Pledged:	\$1,038,000
Amount Received To Date:	\$1,022,985



Why does eliminating our mortgage debt matter?

Our final Grace Upon Grace goal is important for a couple of key reasons. First, mortgage payments currently amount to \$162,000 annually, around 15% of our operating budget. Eliminating our debt will provide financial flexibility to embrace exciting ministry opportunities and ensure TVLC is in a strong place to approach future challenges. Second, our current interest rate of 3.75% is set to expire in January 2026. Given current market conditions, we will have a much higher interest rate going forward which would increase our monthly payments and put a strain on our general fund budget.

The council and staff leadership have already identified vital facility needs, additional staffing, and expanded community outreach that would be possible with the funds freed up by eliminating our mortgage debt. The following draft budget outlines important and exciting ministry needs that could be met with the surplus.

Potential Use of Freed Up Funds

Full-time Children's and Student Ministry Director	\$31,000
Ongoing Facility Needs and Improvements	\$60,000
Non-pastoral staff salary adjustments	\$27,000
Part-time Volunteer/Outreach Coordinator (10 hours/week)	\$10,400
Part-time Visitation/Care Pastor (10 hrs/week)	\$15,600
Benevolence	\$16,000
Total	\$160,000

Full-time Children's and Student Ministry Director

Our children's and student ministries reflect our commitment to young people and our call to pass on faith to future generations. In recent years, gifted part-time leaders have served in these roles, but both positions opened in May and have been difficult to fill. Finding qualified candidates with the right gifts, passion, and cultural fit has grown increasingly challenging. With additional funds, we hope to attract a full-time leader to strengthen and grow these ministries.

Ongoing Facility Needs and Improvements

Our 50 year-old campus remains central to our ministry as we are blessed with wonderful spaces that facilitate learning, service, and community groups. Continuing to renew and maintain aging spaces and systems in the coming years will be vital for our campus to continue to be a blessing rather than a burden.

Non-pastoral staff salary adjustments

While we have been blessed to be able to offer annual staff salary increases to keep up with cost-of-living adjustments, some of our non-pastoral staff positions are not compensated at a level that reflects the experience and expertise the individual brings, or the comparable market compensation of their position. This would offer us the opportunity to provide increases to retain and adequately compensate valued staff.

Part-time Volunteer/Outreach Coordinator

This is a new role identified by leadership that would help connect congregational members' gifts and passions with volunteer roles and opportunities here in our congregation and out in the community.

Part-time Visitation/Care Pastor

This is another new role identified by leadership that would supplement our ongoing care ministries. The individual would assist Pastor Josh and Pastor Amy with pastoral care and visits, and could help facilitate support groups.

Benevolence

One of the values that we embrace and model as a congregation is giving beyond ourselves. Pledging 10% of the freed up funds in support of the greater church and local ministry partners will reflect this value and help us make an even greater impact beyond our church walls.

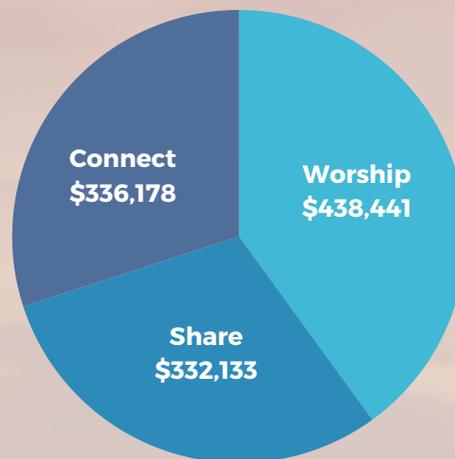


Why are your ongoing general fund gifts important?

Financial gifts given to the **TVLC General Fund** make possible the multitude of ministries that help us live into our vision to welcome all, support and care for each other, reach out to those in need, and connect the disconnected.



Annual Operating Budget



Worship We experience and celebrate God's grace each week. We are uplifted by music, encouraged by the word, and strengthened by God's spirit. Pastors, musicians, support staff, resources, and spaces for worship make this possible.



Connect We come together to build relationships and grow in our faith, share God's joy, and support and care for each other. This is realized through the work of our pastors, leaders of children's and student ministry, support staff, communications, supplies, and spaces.



Share We offer our gifts and resources to serve our community and world, making a far greater impact together than we could on our own. We support the greater church, global, regional and local ministry partners, and invest in the facilities and staff that make our sharing possible.

God's overflowing grace and abundance naturally prompts gratitude and generosity in our own lives. Please prayerfully consider how you might grow in your support of God's work at TVLC in the coming year.

What steps can I take?

Step 1: Pray

Begin with prayer. Ask God to guide you as you consider your financial commitment to TVLC for the coming year, trusting that your generosity is both a gift and a response to God's love.

Step 2: Stretch

Consider an extra gift over and above your normal giving to help us complete our final Grace Upon Grace goal and expand TVLC's ministry impact in the coming years. The following chart gives an example of the number and size of gifts we need to meet our goal:

Special Appeal Gifts Needed

Gift Amount	Number of Gifts	Level Total	Cumulative Total
\$25,000	1	\$25,000	\$25,000
\$15,000	1	\$15,000	\$40,000
\$10,000	1	\$10,000	\$50,000
\$7,500	2	\$15,000	\$65,000
\$5,000	6	\$30,000	\$95,000
\$2,500	8	\$20,000	\$115,000
\$1,000	16	\$16,000	\$131,000
\$500	25	\$12,500	\$143,500
\$250	40	\$10,000	\$153,500
\$100	50	\$5,000	\$158,500
\$50	30	\$1,500	\$160,000

Step 3: Grow

Reflect on your ongoing annual giving. Is God calling you to take a step forward in faith and generosity? Even a small increase can make a big difference for our shared ministry.

Step 4: Celebrate

Join us for our **Celebration Weekend on November 8 & 9** as we rejoice in God's abundance and offer our Estimates of Giving for 2026. Your presence and participation strengthen the whole community!