MIDDUCC

CAPITAL CAMPAIGN 2026

RAISING $555,000 TO PAY FOR REPLACING THE ROOF

Our congregation has recently undertaken two major building projects: refurbishing our historic windows and completely replacing our 100-year-old slate roof. Our endowment has been able to support these much-needed projects because of the generosity of church members who, over the past 140 years, have cared deeply about maintaining our historic Meeting House.

In March 2026, our congregation voted to move forward quickly with an urgently needed roof replacement project, making a significant withdrawal from our building endowment to do so. As stewards of endowment funds entrusted to us by many generations, we have an obligation to preserve the long-range purchasing power that these funds have provided. By raising $555,000, the maximum price of the current roof replacement project, we will ensure that we have adequate capital available to draw upon for the next projects we are called to complete.

Money raised for this priority will be reinvested in the building endowment, the interest and principal of which will be available for use for future capital projects.

- Slate shingles that cover the roof are believed to have been installed in 1923; they were installed on top of the cedar roof shingles.
- The new slate roof is expected to last 100 years, about twice as long as a metal roof.
- Work includes remediation of problems with the church's chimney.
- The quote to replace the roof is a maximum price of $555,000.

"Some slate shingles have fallen off, exposing the underlying cedar shingles, and water leaking through the roof has damaged a portion of the ceiling in the sanctuary. The roof really needed to be replaced as soon as possible."

-Robert Foster, Board of Trustees Chair

RAISING $120,000 TO REPAY TWO LOANS AND PURCHASE THE SOLAR PANELS ON OUR ROOF

In 2018, we borrowed $150,837 from the Special Funds in order to pay for badly needed steeple repairs and painting. We have been slowly paying ourselves back with income raised through renting space in the steeple to VTel (Vermont Telephone Company). Repaying the remaining loan of $46,000 to the Special Funds will immediately make $11,744 available annually for our operating budget.

In 2019, we borrowed $58,628 from the Special Funds in order to invest in solar panels through ACORN Energy Co-op at a site in Shoreham, VT. We have been slowly paying ourselves back through funds from the operating budget for electricity costs. Repaying the remaining loan of $21,000 to the Special Funds will immediately make $5,156 available annually for our operating budget.

In 2023, we engaged in a lease with the Vermont Solar Fund to install solar panels on the roof of the addition. In 2027, we will spend $8,820 from our annual operating budget for this lease; if we purchase the remaining portion of the lease for $53,000 we will relieve our annual operating budget of these costs, six years ahead of schedule.

Paying for these two solar projects outright will mean that all of the energy generated by these projects will significantly offset our church's electricity bills, generating the vast majority of our church's annual electricity needs.

"To help our church pay competitive, livable wages now and in the future, and to keep up with rising operating costs, we need to be creative in ways to help fund our annual operating budget. Paying off these debts and buying the solar panels on our roof will reduce the church's expenses by $25,720 annually."

-Erika Garner & Michele Brown, Budget Committee Co-Chairs

OUR GOAL IS TO RAISE $675,000

The success of this capital campaign depends on gifts of all amounts from our entire congregation. Gifts may be given in one lump sum or spread out over three years*. The gift pyramid below is an example of how many different gift levels can work together to reach our campaign goal.

*If a pledge fulfilled over four or five years works better for you, please indicate that on your gift commitment card.

# of Households	Gift Range
1	$75,000 & Above
4	$50,000-$74,999
5	$25,000-$49,999
6	$10,000-$24,999
8	$5,000-$9,999
115+	$1-$4,999

Please prayerfully consider the gift that is right for your circumstances knowing that every contribution has an impact.

GIVING TOGETHER

Gift Allocation

BENEFITS FOR OUR FUTURE

Budgetary Impact

$555,000 will be used to pay for the roof replacement project, replenishing the loan from the Building Care & Maintenance Endowment Account	We have funds in hand for future capital projects
$74,000 raised will be used to retire our debt for the ACORN solar project and purchase the solar panels on our roof	Electricity costs in our annual operating budget will be reduced by $13,976 each year
$46,000 raised will be used to retire our debt for the steeple painting and repair project	All $11,744 from the VTel steeple rental will go directly into our annual operating budget each year
Any funds raised in excess of $675,000 will be directed to our Fiscal Endowment for unrestricted use; this fund currently supports our annual operating budget	Provides a foundation for a thriving church community, now and in the future

Please make your Capital Campaign commitment on or before OCTOBER 25th!

- **return commitment card by mail or in the offering plate**
- **pledge online at midducc.org or scan the QR code**

FREQUENTLY ASKED QUESTIONS

How does my response to the Capital Campaign affect my annual giving to the church?

Your giving to this campaign is a totally new commitment, and is over and above your annual giving to the church. All the money received through this three-year campaign will be directly applied to the campaign goals. We pray that you will continue to support the current ministries and outreach of our congregation by undiminished, ongoing regular giving through your offerings.

How much should I give?

This is a personal decision. As you consider your commitment:

- Review the campaign materials.
- Consider your budget and whether funds can be redirected to support the campaign.
- Pray, meditate, and seek God's guidance.
- Remember that gifts of every size make a difference!

How long will my campaign commitment continue?

Campaign commitments are made over three years and are separate from regular giving. You may fulfill your commitment in the way that works best for you, whether through a one-time gift or scheduled monthly or annual contributions.

May I give gifts other than cash (stocks, IRA, etc.)?

Yes. Gifts of stocks, bonds, mutual funds, IRA QCDs, and other appreciated assets are welcome and may provide tax advantages. More information can be found in the Ways to Give section of this booklet and at midducc.org/giving

What if my financial situation changes or I move out of the area before the end of the three-year giving period?

If your circumstances change, you may adjust your commitment by notifying the Treasurer. While we are grateful for every commitment, you are under no obligation to fulfill the full amount if unforeseen circumstances arise.

How has the Building Care & Maintenance Endowment Account been used in the past to support the work of the church?

Over the past several years, it has funded projects including exterior painting of the Meeting House, restoration of the Sanctuary windows, installation of heat pumps in Fellowship Hall, and other building improvements.

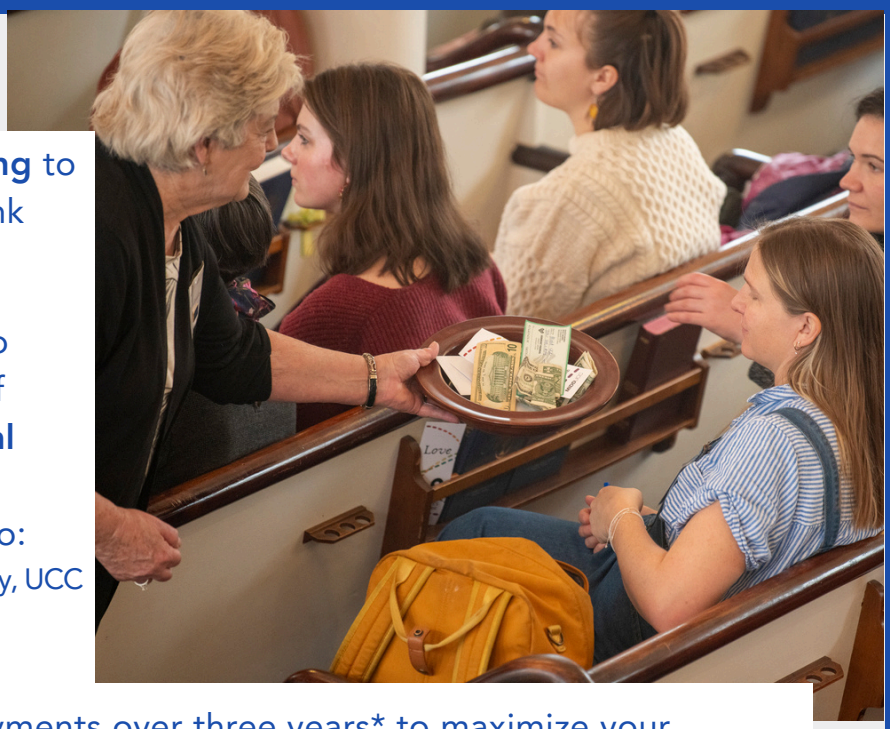
Will our electricity really be free after this campaign?

Our solar panels are expected to provide most of our electricity, but we will still incur some costs for additional power needs and ongoing utility and administrative fees.

If we exceed our goal, why would the additional funds go into the Fiscal Endowment?

The Fiscal Endowment Account is unrestricted and gives us the most flexibility to respond to the church's needs, now and in the future.

WAYS TO GIVE



→ **Online:** Visit **midducc.org/giving** to pay via credit/debit card or bank transfer.

→ **Check:** Make checks payable to "The Congregational Church of Middlebury, UCC" with "**capital campaign**" in the memo line. Place in offering plate or mail to:
The Congregational Church of Middlebury, UCC
30 North Pleasant Street
Middlebury, VT 05753

→ **Multiyear Pledges:** Spread payments over three years* to maximize your impact at a comfortable pace. Pledges are tax-deductible in the year paid.
*If a pledge fulfilled over 4 or 5 years would work better for you, please indicate that on your gift commitment card.

→ **Stocks, Bonds, & Mutual Funds:** Transfer appreciated securities (stocks, bonds, and mutual funds) directly to the church to receive a full fair-market-value tax deduction and avoid capital gains tax.

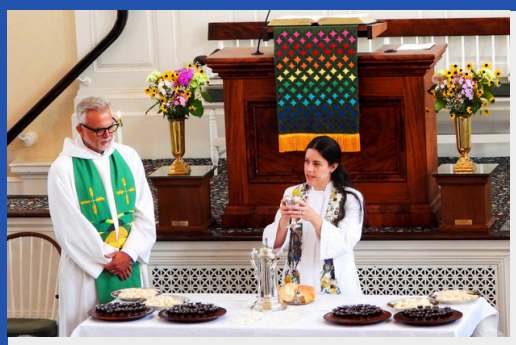
→ **IRA Gift (Qualified Charitable Distribution (QCD)):** If you are 70 and ½ or older, you can transfer directly from your IRA to the church tax-free. This can be a part of your Required Minimum Distribution (RMD) without increasing your taxable income, offering tax benefits even if you do not itemize. (For 2026, total QCD gifts cannot exceed $111,000 per donor).

→ **Donor-Advised Fund (DAF):** Give through your established DAF (Vermont Community Foundation, Fidelity, Schwab, Vanguard, etc.) for tax-free growth and immediate deductions.

→ **Gifts of Real Estate:** Donate real estate to support the campaign, save on taxes, and eliminate property management responsibilities.

Need more information?

- For details, visit **midducc.org/giving**
- For questions about securities or other gifts, contact Treasurer **Cathy Chase at treasurer@midducc.org** or **802-989-0039**
- For questions about gifts of real estate, contact **plannedgiving@midducc.org**



WE ARE GRATEFUL FOR THE OPPORTUNITY TO COME TOGETHER TO FUND OUR FUTURE, SO THAT THOSE WHO COME AFTER US WILL FIND OPEN DOORS, WELCOMING SPACES, AND A THRIVING MINISTRY.

Thank you to Caleb Kenna, David Phelps, Eric Killorin, and all those who contributed photographs of our church community.