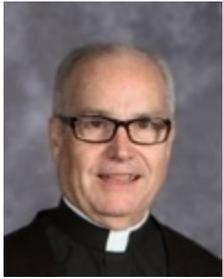


## Dear Parishioners & Friends,

Thank you for pledging to share your financial gifts with Nativity's Forward With Faith Campaign, an initiative which financially supports our vision of excellent academics in a deeply rooted Catholic environment while maintaining stable school tuition.



Although your campaign contributions primarily fund monthly mortgage payments, please know that your contributions have a far greater impact than merely reducing debt. Without your generous gifts to this campaign, parish funds would be diverted from important church ministry programs and school tuition would be significantly increased in order to meet the mortgage payment. So, your contributions directly support *all* parish programs and ministries while allowing tuition to remain stable and afford-



able. Please review the information below to see how your contributions have been used wisely and prudently to strengthen Nativity parish. With heartfelt gratitude,

Fr. Patrick Hipwell, Pastor

Kate Wollan, School Principal

## A Look Back

Since the founding of the parish in 1922, the school has been one of the parish's most important ministries. Church growth and stability throughout the decades has always included careful attention to the needs of the school and its students. More than nine years ago, after a thorough and thoughtful community discernment process, the parish launched the "Our Legacy" Initiative—a \$15.5 million project to expand and renovate the Nativity School building. **Construction was completed within the budget and on time** for the school's grand opening in Sept 2008, and from 2006 through 2011,

**our parish raised over \$10.8 million to fund that initiative.** Then, in 2011, Nativity began the Forward With Faith Capital Campaign, with the primary purpose of reducing the outstanding mortgage.



## A Vision Becomes a Reality

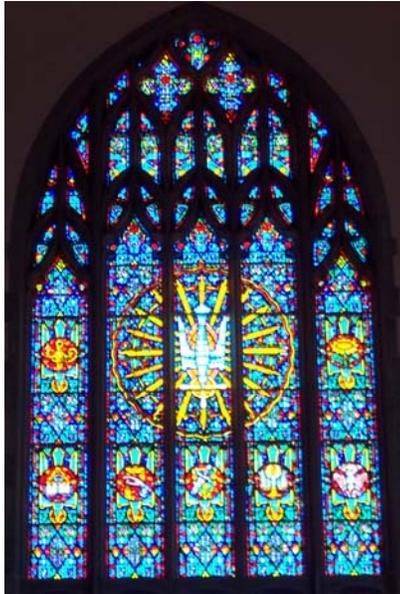


While surrounding schools experienced difficult times, Nativity leaders envisioned a strong and vibrant school for decades to come. The School Initiative brought this vision to life. Despite the project's expansiveness, school tuition has increased an average of just 2-4% per year in the last decade, while scholarship needs have been met like never before. In the same time, enrollment has hovered between 760 and 790 students, indicating remarkable stability. The facility improvements have contributed to expanded student opportunity: young scientists discover in the state of the art science labs; artists create in the enhanced fine arts center; the new computer center hums with new media; the exercise room and renovated gymnasium provide space and equipment to train budding athletes; readers are captivated by literature in the open and spacious library; Nativity's youngest can get a head start in the newly created on-site preschool before moving to half-day or full-day kindergarten in the new classrooms; and the outdoor plaza welcomes students, families, and teachers to gather in community better than ever.



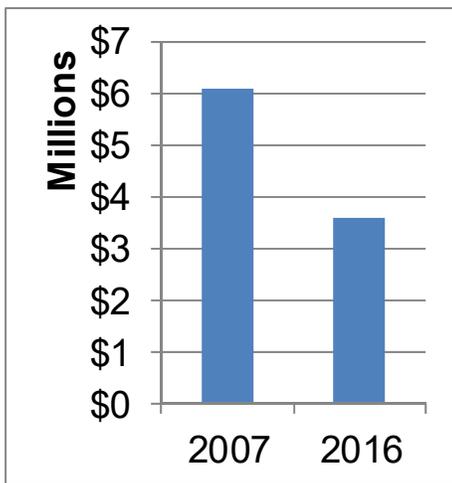
## Sustaining a Legacy

While scholastic opportunities abound, the deepest roots are planted through worship and spiritual growth. In addition to the religion curriculum, all students attend mass once during the school week and prepare for their sacraments. This past year, nearly 100 students received their First Communion and 74 students were Confirmed. This process of growth takes place in a safe building featuring audio and visual security systems and is now handicap-accessible and welcoming to all. Thank you for making this gift possible to our Catholic leaders of tomorrow. If you haven't visited the school in some time, please contact us for a tour anytime.



*One of the loveliest features of our church is the stained glass windows. As part of this campaign, a group of parishioners raised nearly \$70,000 to help fund the restoration of the deteriorating limestone window frames, work which was completed in 2013.*

## Campaign Goals



The Forward With Faith capital campaign donations fund monthly mortgage payments, while careful budget planning allows for additional principal prepayment. Together, these payments have reduced outstanding debt from \$6.8 M to \$3.5 M in the past nine years.

*Nativity carries a 20-year mortgage with a monthly payment of \$35,400, (principal \$25,400 and interest of \$10,100), and interest rate of 3.25. The interest rate resets every five years.*

## Continued Debt Reduction Strategy

**I. 100% of FWF donor gifts fund mortgage repayment -** Campaign gifts are not assessed by the Archdiocese. Instead, every penny of your campaign contribution goes directly to Nativity's needs.

**II. Continue to reduce principal through paying monthly mortgage -** In this fiscal year alone, Nativity has reduced principal by \$300,000 through monthly mortgage payments.

**III. Budget for prepayment of principal -** Prepayment reduces interest due—with no tax disadvantage. In this fiscal year, Nativity prepaid \$250,000 in principal, saving about \$100,000.

**IV. Ongoing mortgage review and negotiation -** Nativity's leadership team continues working with prudence and care to obtain the best financing terms and lowest possible interest rate.

## How can I help?

Please continue to make payments to fulfill your Forward With Faith pledge. If you have already completed your pledge, thank you! We couldn't have done it without you. If you are able to pay your pledge in advance, please do. Every advance dollar reduces Nativity interest payments on the mortgage. May God bless you for your continuing support of Nativity parish and school!

