



Ministry and Building Mortgage Update – July 2020

The fundamental mission of our church is to be the body of Christ at work in our world. To accomplish that mission and to support our worship, education, fellowship and mission outreach ministries, we need to provide the financial resources to fund our church building mortgage.

A building is more than brick and mortar, its debt funded through a mortgage. Great things happen each day and every week inside and beyond the walls that we call our spiritual home. Here are but a few examples that come to mind:

† We don't stop. We never stopped for even one week as the COVID-19 pandemic closed churches, school, businesses, and life as we knew it. In the space of days, we moved from in-person contact to online support. Worship. Confirmation. Even our dementia program for seniors, Among Friends. We never stopped.

† We pray. We are people who pray for one another and our world. We prayed for strength, for the helpers, for the first responders, for the teachers moving to online teaching and students moving to online learning. We prayed for our parents trying to work at home while having kids underfoot, and older people staying home.

† We work. We made masks. Lots of them. One person is up to over 300 masks that she has made. Now they have moved on to making children's sized masks for our school and VBS program.

† We reach out. We divided the church into groups to reach out and make sure our members and others were known and loved. We matched people in need with others who could run errands. We matched shut-ins with pen pals. We delivered prayer shawls, handmade items and on May Day, we delivered over 125 flowers to our seniors and special friends.

† We are generous. Over \$25,000 was given to the Compassion Fund to support our church members and local families here in River Falls. We paid mortgages and rent. We spent over \$3,000 in grocery gift cards and bought medicines and gas cards.

† We love our neighbors. When violence broke out in Twin Cities over the death of George Floyd, we received a special offering to help families and small businesses in Minneapolis and St. Paul, and raised over \$7,000.

† We don't shy away from hard issues. Two years ago, we started talking about technology, teens and family life and how we can better navigate all this. Last year we talked about pornography and the devastating effect it can have on our teens. This year we are taking on the issue of race and how we can talk about it as people of God. To launch this, we are having an open, honest, and faithful conversation about race with over 50 people participating so far.

† We think outside the box. When pork processing facilities shutdown, 5 River Falls churches, including ours, worked together to rescue 17 pigs who were housed by a local farmer and found a small local family run butcher who would process the animals. All the meat was donated to the food pantry.

† **We survive.** We survived a flood in the basement nursery area and a fire in the rooftop heating/air conditioning unit.

† **We are rising again.** Resurrection. We are slowly, safely, and faithfully restarting church ministries. Yoga and Bible Study meet outside on the church lawn when they can. Youth groups and young family groups are planning outdoor, socially distant gatherings like bonfires and berry picking for July. After 15 weeks, we offered our first in-person worship service with a baptism.

† **We are creative.** We now have three ways to worship: online, radio and in person. This is a huge step forward for us as a community of faith and will stay with us in the future.

† **We are gifted.** We have seen so many people step up in so many ways. We have moved from being disciples/students of Jesus, to apostles, people sent outside the church walls in mission.

These examples (and many more) demonstrate the life and vitality of First Congregational Church.

With these blessings in mind, and with a desire for ongoing transparency, we want to update you on the progress of retiring the remaining debt from our 2011 building project.

Initial Mortgage

Original cost of Facilities Expansion Project	\$2,386,970
2011 Endowment Fund loan	\$300,000
2010 – 2013 Capital Campaign receipts	\$610,611
2014 – 2017 Capital Campaign receipts	\$446,778
2017 – 2020 Capital Campaign receipts	\$315,000

Current Mortgage Summary

Current interest rate • re-financed in March 2020	4.75%
Monthly Payment	\$3,300
Total bank mortgage remaining	\$559,978
Current Building Fund Balance	\$27,346

Over the next year, as we navigate the troubled waters of the COVID-19 pandemic, we are increasingly concerned that we will run out of funds to pay our mortgage. Therefore, for those able to offer your financial support, we urge you to offer a one-time contribution or a monthly commitment in any amount to help us bridge these troubled waters.

In the midst of this serious health and economic crisis, we recognize that we are all in the same storm and yet, due to varying circumstances, we are not all in the same boat. A “one size fits all response” is not only impractical, it is also unjust. Each household must determine how they can offer their financial support based on their own unique circumstances.

As you consider how you can help, we ask that through prayer, you invite God into the conversation. In the meantime, know that we will pray for you and your loved ones. Be well, be safe, and thank you!

Church Finance Committee

Fred Benson, Scott Jameson, Joel Larsen, Carole Mottaz, Rev. Chris Myers, Brad Williams



My/Our Contribution/Commitment In Faith

"As each one has received a gift, use it to serve one another as good stewards of God's varied grace." 1 Peter 4:10

I/We wish to help provide funding for our building project mortgage/debt.

Name _____

Address _____

City _____ State _____ Zip Code _____

Phone _____ Email _____

I/we commit and agree to pay (in cash/other assets):

TOTAL CONTRIBUTION/COMMITMENT: \$ _____

NOW ENCLOSED: \$ _____

LEAVING A BALANCE OF: \$ _____

OR: I/we wish to give stock, securities, property, or another gift (please describe).

I/we plan to offer my/our commitment: One Time Weekly Monthly

Please call me/us to arrange for automatic payment of my/our commitment.

Please call me/us to discuss a transfer of stock or securities.

Please call me/us to discuss a contribution of another gift.

Signature (s)

Date _____

- Your commitment is a declaration of intention and not legally binding.
- Your contribution may or may not be tax deductible, depending on how the newly enacted tax law impacts your circumstances.
- Make checks payable to: **First Congregational Church** and write **Building Fund** in the memo portion.
- Please complete this commitment form and return it to the church office.

Thank you for your financial commitment to help secure the future of First Congregational Church.

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