



Imagine the Possibilities!

April 2023

We are a church on the move! Remember the story of the tortoise and the hare? Who won the race? It wasn't the rabbit. It was the turtle who took his time, stayed on course, and stayed focused. That is what we are about at St. Christopher's. We are moving slowly, with careful planning and with love in our hearts.

From an initial mortgage of more than two million dollars, we have successfully reduced the bank note to \$535,701.05 through monthly payments and the "Save Our Church" (SOC) campaign. What a remarkable accomplishment!

When needs have been brought forth, we have addressed them faithfully and carefully. When funds are needed, God sees to it that the money is provided. It is just like the loaves and the fishes parable. People step up and are faithful in providing for **THEIR** church in order for it to continue as a house of worship for generations to come.

Here are some excellent examples of how we have multiplied the loaves and the fishes:

- ❖ The vision of one member to provide warm coats to those in need has grown exponentially. It began with one small closet and has now multiplied to include two closets, a hallway, and the library. Our Coat Closet now includes hats, scarves, mittens and even some food. This ministry has touched the hearts of members of other congregations who are actively donating items.
- ❖ A new roof (including the recent flat roof replacement) was accomplished through the generosity of our members.
- ❖ Contributions were readily offered when our boiler recently broke down, requiring us to purchase a backup boiler as well as repair our current boiler. The donations from our faithful community completely paid for the purchase, covered the repairs, and laid the foundation for the beginning of our "Building Maintenance Fund".

All of this was accomplished by your faithful generosity.

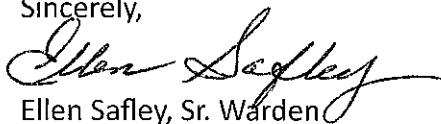
Our current mortgage of \$535,701.05 is due for a balloon payment or refinancing in January of 2024. Presently we are paying 5% interest. Our current payment is \$5,242, of which only \$3,060 is being applied to the principal. What is it going to be in the coming years? If we refinance, our interest rate may increase to 7% or even higher and we could be facing a new payment as high as \$9,000 a month. This will mean that even more of our funds will be going toward interest. Do we really want to pay money on things that have nothing to do with spreading the Gospel?

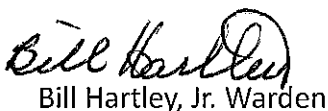
Once we are mortgage free, a portion of our monthly tithes will be used to build up our Building Maintenance Fund. These focused contributions will ideally allow us to make needed repairs and improvements without further funding requests. This is just good stewardship. How can we make any of this happen? Welcome to the **"Principal Payoff Challenge,"** also known as the **PPC**. Our desire is to have our mortgage paid off by the first Sunday in Advent, which is December 3rd.

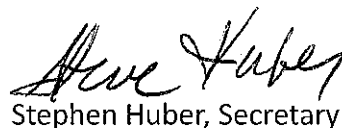
How can you help make our dream a reality? We are asking everyone to prayerfully consider what you can afford in addition to your monthly pledge. **Every penny donated to the PPC will go directly to the mortgage principal.**

Special envelopes (and slips for your giving statement) will be placed in the narthex for your convenience. You may also simply write "principal" on the memo line of your check. Cash donations must be accompanied by a slip in order for it to be credited to your giving statement. You can watch our progress on the giving chart and in the weekly bulletin. We are a church on the move. Wouldn't it be wonderful to enter into Advent mortgage free? We are a people of faith, and we must remember how far we have come. Let's see what we can accomplish together!

Sincerely,

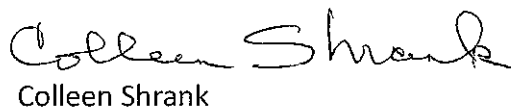

Ellen Safley, Sr. Warden

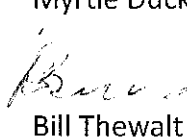

Bill Hartley, Jr. Warden

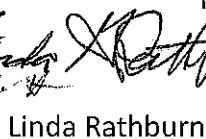

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