

# The Presbyterian Investor

Published quarterly for investors and friends of the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc.

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*Yorba Linda's commitment to ministry will be enhanced by their expanded facility enabling more church membership and community outreach.*

## Yorba Linda Presbyterian Church Expands and Enhances Its Mission

Your investment is helping Yorba Linda Presbyterian Church double its size and open its doors to a bigger congregation. Chartered in 1992 and completing its first building in March of 1993, the church now has worship space for 150-160 members, but with the new building it will be able to welcome over three hundred. The church plans to break ground on the expansion in July and complete the project in nine to ten months.

Yorba Linda's members are supporting the growth through pledges to a three-year building campaign as well as investing in the Program to further reduce the cost of financing the expansion. With investments to date, Yorba Linda Presbyterian is earning a half point rebate on their loan through the Program.

Looking three years down the road, the church anticipates that it will be converting the building to a fellowship hall and retrofit the present facility for education and office space. The aggressive plan by the church is based on its success in serving the needs of its congregation and the community involvement that is one of the cornerstones of mission.

In addition to church activities available to members of its congregation, the church is involved with various community outreach efforts. Among them are Hot Meals Ministry, a volunteer effort to provide meals to the homeless, Habitat for Humanity, and His Picnic, an ecumenical program in which Yorba Linda Presbyterian serves up to two hundred homeless during its regular once-per-month Sunday rotation.

Church Elder and co-chairman of the Building Committee, Fred Parker, explains Yorba Linda Presbyterian's mission philosophy this way. "We're a very young, very active

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 Presbyterian Church (U.S.A.)

**INVESTMENT & LOAN**  
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## First Presbyterian Church of Albuquerque Expands Outreach to Inner City

The time, talent and financial support of members and friends keep First Presbyterian Church alive and anchored in downtown Albuquerque, New Mexico. Some years ago, the congregation made a very deliberate decision to remain in downtown Albuquerque rather than relocate to the suburbs. Church members decided their mission was to remain downtown and continue to minister in a culturally diverse neighborhood. In the words of First Presbyterian's Senior Pastor, Dr. Paul R. Debenport, "We want to remain a beacon to Christ's light in the downtown area."

It is working. In fact, the commitment to remain on Locust Street has challenged the congregation to renovate, reshape and expand their facilities. Built in the late 1950's to mid 1960's on many different grades, the church has significant accessibility problems.

"Accessible" and "inviting" were two key principles of First Presbyterian's renovation plans. "There are at least six different levels in our current space and not all of them are accessible from one building to the other", said Conrad Rocha, Church Administrator. "This presents a particular problem to our more senior members and is confusing to visitors. Right now, we are a church with many doors but no entrance." The renovations will include an additional elevator and ramps as well as a series of landings and open spaces that will not only tie the levels together, but also create inviting spaces for members and guests to gather.

Today, the fellowship hall is in the "basement". But by changing the grade and opening one wall to the outside, the fellowship hall will be opened up and flow

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## Sharing The Mission By Investing

### *Bryn Mawr Shares in St. Albans Growing Community Mission*

Bryn Mawr Presbyterian Church, located in Philadelphia suburbia, is sharing in the mission of The Presbyterian Church of St. Albans, located in Queens, New York; and they are doing so without increasing their mission budget. Rather, Bryn Mawr put a portion of their investable resources in the Presbyterian Investment & Loan Program and selected to support the mortgage of The Presbyterian Church of St. Albans with the Presbyterian Investment & Loan Program.

Part of Bryn Mawr's mission statement is to "serve and leaven the church, community, and wider world through compassionate and empowering ministries". It parallels well with Rev. Edward Davis' (Pastor of The Presbyterian Church of St. Albans) ministry philosophy "to build a caring community of faith with the church as the vehicle to redeem and restore."

How did these two churches join together in a project that mutually strengthens both churches' ministries? Ultimately, it was the Presbyterian Investment & Loan Program. Initially, however, it was the desire of each of these churches to fulfill their mission purposes.

In 1998, The Presbyterian Church of St. Albans began an exciting building expansion project in order to address the great amount of growth in membership and mission that they had experienced during the last several years. Since 1985, St. Albans has grown from 200 to over 700 members, and their role in mission has expanded to include community involvement in the areas of education, voter registration, prison ministry, neighborhood clean-up, scouts, African affairs, little league, economic empowerment and theater ministries. The growth required an expansion of their church facility.

Through the Investment & Loan Program, churches not only get a favorable interest rate up front, but also the opportunity to lower the cost further through rebates as large as one full percentage point. The rebates grow when the investments supporting a particular church's loan reach certain levels. These investments can come from anyone who wishes to support a particular church's mortgage – individual Presbyterians, churches or governing bodies.

Bryn Mawr Presbyterian Church chose to designate their investment in support of St. Albans because of their mutual mission to build communities of faith. These two congregations celebrated their mission alliance in a very special way. The youth choirs of Bryn Mawr and St. Albans were able to sing together at the Construction Dedication held at St. Albans during the summer of 1998. Two vans of enthusiastic youth traveled from Bryn Mawr to Queens (a 100 plus mile journey) in order to share in the dedication celebration.

### Investing in Church Mission

Presbyterian churches have a lot of investment opportunities, but only one provides such a unique opportunity to share in mission. By participating in the Program, Bryn Mawr and St. Albans found a way to share in their mutual mission – to expand community ministry – and expand the gospel of Jesus Christ.

## Living in the Spirit of Stewardship

Two “realities” of stewardship - one empirical, one transforming.

Recently, leaders in the Synod of the Northeast gathered to consider “Spirituality and Stewardship: Plain Talk for Churches about Money”. They talked plainly about behavioral trends in giving (empirical) and God’s (transforming) invitation to covenant relationships as stewards. It was a reforming experience.

Empirical Reality - Cultural differences between generations are affecting the church’s financial future. Neil Howe and William Strauss’s *Generations: the History of American’s Future, 1584 - 2069* provided an outline to better understand how different generations in our churches respond to stewardship. Older members, Howe and Strauss call them the “Civic Generation”, tend to give and serve motivated by a sense of obligation or duty, and are strong supporters of institutions. Younger “Baby Boomers”, on the other hand, give and invest out of compassion. They tend to support visions rather than institutions.

It takes ten “Baby Boomers” to equal the average support of a “Civic” member. Certainly a part of this difference is due to the disposable income of someone in the “empty nest” years of his or her life versus the support of a person who is just now coming into the peak earning years. A portion of this gap, however, may be caused by the church’s approach to financial stewardship.

Does your church’s approach to the annual pledge campaign emphasize the need to support its budget (“institutional need”) and the “duty” of members to tithe – all of which appeal to the Civic generation but not necessarily to Boomers? There is a better way, church developers suggest. Our stewardship programs can expand to include the vision of the work of the church with specific examples and results, and opportunities to become personally and “compassionately” involved. Involvement can include actual participation in mission, financial giving and, with the Investment & Loan Program, investing.

Transforming Reality – The truth of God’s amazing love is this – by the giving of our time, talent and treasure, we are transformed. It matters not if we are Generation X or a Boomer. God invites us to join in covenant relationship, regardless of our initial, personal motivation. And in that relationship, we discover a Will for our lives other than our own will and a joy of giving that surpasses our own interest or motivation.

## Yorba Linda Presbyterian Church Expands and Enhances Its Mission

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congregation and we encourage family participation and social outreach, not just Sunday morning service. We want our congregation to be a family with a real sense of belonging. Our building plans are geared to helping us achieve the goal of being a community that spreads the Good News. People join us as members because they find that they’re not being recruited, they’re being welcomed.”

Rev. Jack G. Schutte, pastor of Yorba Linda Presbyterian, echoes Fred Parker’s comments. “The expansion is enabling us to utilize our human resources in a more effective way. It’s allowing our congregation – an open, caring group of people with a common goal – to be a part of something far greater than the local corner,” says Rev. Schutte.

## CFCS Equals Mission Funding

For the past fifty years, Church Financial Campaign Service has helped churches raise dollars for new buildings, property purchase, renovations and major maintenance projects. What you may not know is that CFCS also helps churches raise mission dollars to support their own operation budgets (local mission) as well as national and international missions.

In the last five years, CFCS has helped congregations raise more than \$5 million for mission concerns beyond the walls of their churches. When churches designate a percentage of their campaign dollars to outside mission, they deepen their members own understanding of Christian stewardship and everyone is enriched.

If your church is looking for ways to support missions locally, nationally or internationally, CFCS can organize a campaign that will rally support, generate excitement and fellowship that comes with unselfish sharing. Call John Wray at (888) 700-9797 for more details.

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## First Presbyterian Church of Albuquerque Expands Outreach

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into a new outdoor worship space. A narrow breezeway will be expanded, and serve as a clearly identifiable, central entry to the church for all visitors.

All of the renovations will allow First Presbyterian to open its arms to the neighborhood and provide a church home for Presbyterians from all over Metro Albuquerque who have a heart for inner city mission. As a congregation, they have committed to tithe 10% of the money raised in the capital campaign to local, regional and national missions. They recently distributed \$25,000 of the commitment among three downtown missions that serve the homeless, the hungry and abused.

### And Your Investment Dollars Are Helping!

"The Presbyterian Investment and Loan Program is fantastic way for church members to put their faith into practical action," says Merri Lewis, Stewardship & Finance Committee Moderator. "Everybody wins. The investors get a return on their money and are gratified that they are helping their fellow church members. The churches win because they are able to borrow at a lower rate. And the congregations win because they are able to expand and improve their ministry to the world."

Completion of the renovation and expansion is slated for Spring, 2001, in time to celebrate the rising of the Son on Easter.

*This newsletter highlights just a few examples of how Presbyterian congregations are meeting real gospel challenges. And Presbyterian investors are helping make it happen. To join the growing number of investors, call the Presbyterian Investment and Loan Program or visit our web site to request an Offering Circular.*

*If you want your investment to help a particular congregation earn Get the Point! rebates, please contact Suzi Harvey at the Program office. Through your support, congregations can reduce their effective interest rate by as much as one full percentage point.*

### Want to Know More?

Don't delay! We want to hear from you. If you have any questions or investment needs, just contact us by:



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