

A letter from the Mortgage Reduction Campaign Committee

THIS IS AN EXCITING TIME FOR THE CHURCH AS WE MOVE INTO THE NEXT CENTURY. At the turn of the millennium, Parkminster Church will proudly celebrate its rich history of 100 years of faith. As a congregation, we have shared many blessings and have faced struggles together. We've each, at one time or another, reached out for support resulting in strong and lasting bonds with God and our church family. Our history has been one with many peaks and valleys, but one where God's faithfulness and the loving fellowship of our congregation have prevailed. From Parkminster's early beginnings on Plymouth Avenue North where the Inner Loop now crosses, to our current home on the crossroads of Pixley and Chili, the church has been a place for a special community of caring people bonded together by the love of Jesus Christ our Savior.

LOOKING OVER OUR PAST, IT IS EVIDENT THAT GOD HAS BEEN AT WORK ENRICHING OUR CHURCH LIFE IN A MULTITUDE OF WAYS. Our congregation is blessed with giving people who have an undaunting dedication to sharing God's Word. From Summer's Best Two Weeks, The Music School, Flower City Work Camp, Christian Education, and Global Outreach programs, to name a few, our congregation continues to be full of active people, sharing and caring for others. *Each and every individual has played an important part in making our church a strong, loving, and sharing church family.*

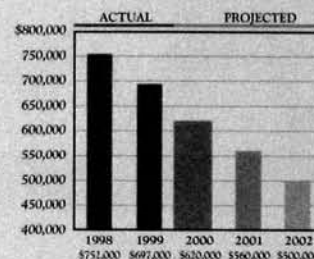
IT'S HEARTWARMING TO LOOK AT THE ROOTS OF OUR PAST AND WHAT MAKES OUR CHURCH A GREAT PLACE TO BE TODAY, but we also need to look toward the future and see what we can do in the generations to come. Until about two years ago, our small, but strong congregation had been unable to reduce our mortgage debt, and still provide for the basic ministry of the church. Our leadership wisely decided to obtain some concessions on our mortgage principal payments from the bank so the basic ministry of the church could continue. Now that God has brought us through those difficult financial times, we feel that the Lord is calling us to a greater goal that will help us to better serve our community. This goal is to reduce our mortgage debt. A reduction in our debt will enable us to lower our monthly operating costs and expand our ministries.

WE ARE ASKING FOR YOUR PARTICIPATION, AND HOPE, as you make your commitment of financial support to help reduce our mortgage debt, that you will prayerfully consider with joy and thanksgiving all of the blessings that God has given you.

The Mortgage Reduction Campaign Committee:
Ken Avery, Chairman
Beverly Evans
Margie Gartner
Paul Gluchowski
Paul Irvine
Lew Monk

It all begins with you...

Projected Mortgage Principal



REACHING OUR GOAL

Our goal is an ambitious one, but with God's faithfulness and your support, we can make it happen together as a community. Our goal is to reduce our mortgage balance to \$500,000 or less in three years. To do this, we have engaged in a three-phase campaign that began with church leaders (Session, Deacons, and Trustees) that have contributed or pledged \$87,000. We now seek your participation, and later in 1999, will ask for the assistance of former members and friends to complete the campaign.

THE BENEFITS OF A SUCCESSFUL CAMPAIGN
The mortgage reduction campaign will have measurable and immeasurable benefits. In reaching our goal, our church family will enjoy the following benefits:

- * Reduce the church mortgage principal by one-third, to \$500,000
- * Reduce mortgage payments, from 35% to less than 20% of our annual operating budget
- * Free up \$20,000 or more per year in operating budget

All this will be possible by combining our mortgage reduction campaign with refinancing of the church building mortgage at a lower interest rate than we are currently paying. Contributions of more than \$50,000 were received during the 1998 church leadership giving. These contributions were used to reduce the mortgage principal in 1998 from \$752,000 to \$697,000. Currently, the terms of our anticipated new mortgage include a sliding interest rate scale. As we reduce the outstanding balance on the mortgage principal, the interest rate is also reduced until we reach an outstanding balance of \$500,000 when the interest rate will be fixed at 7.9%. This provides additional incentive for us to reduce our church mortgage principal in the most expeditious way possible.

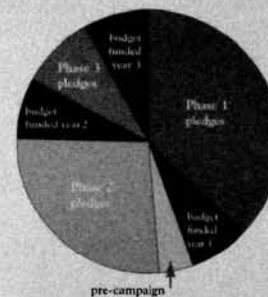
HOW CAN WE BETTER USE THE DOLLARS WE GIVE
The financial benefits of a successful campaign will also provide tangible benefits to Parkminster's ministry. As we make progress towards the mortgage reduction

*We cannot succeed
without your support!
Please help us to
reach our goal.*

goal of \$250,000, savings in the operating budget will grow to \$20,000 or more per year. This gives us the opportunity to redirect these funds to current and new ministries. The Session has identified the following areas of ministry:

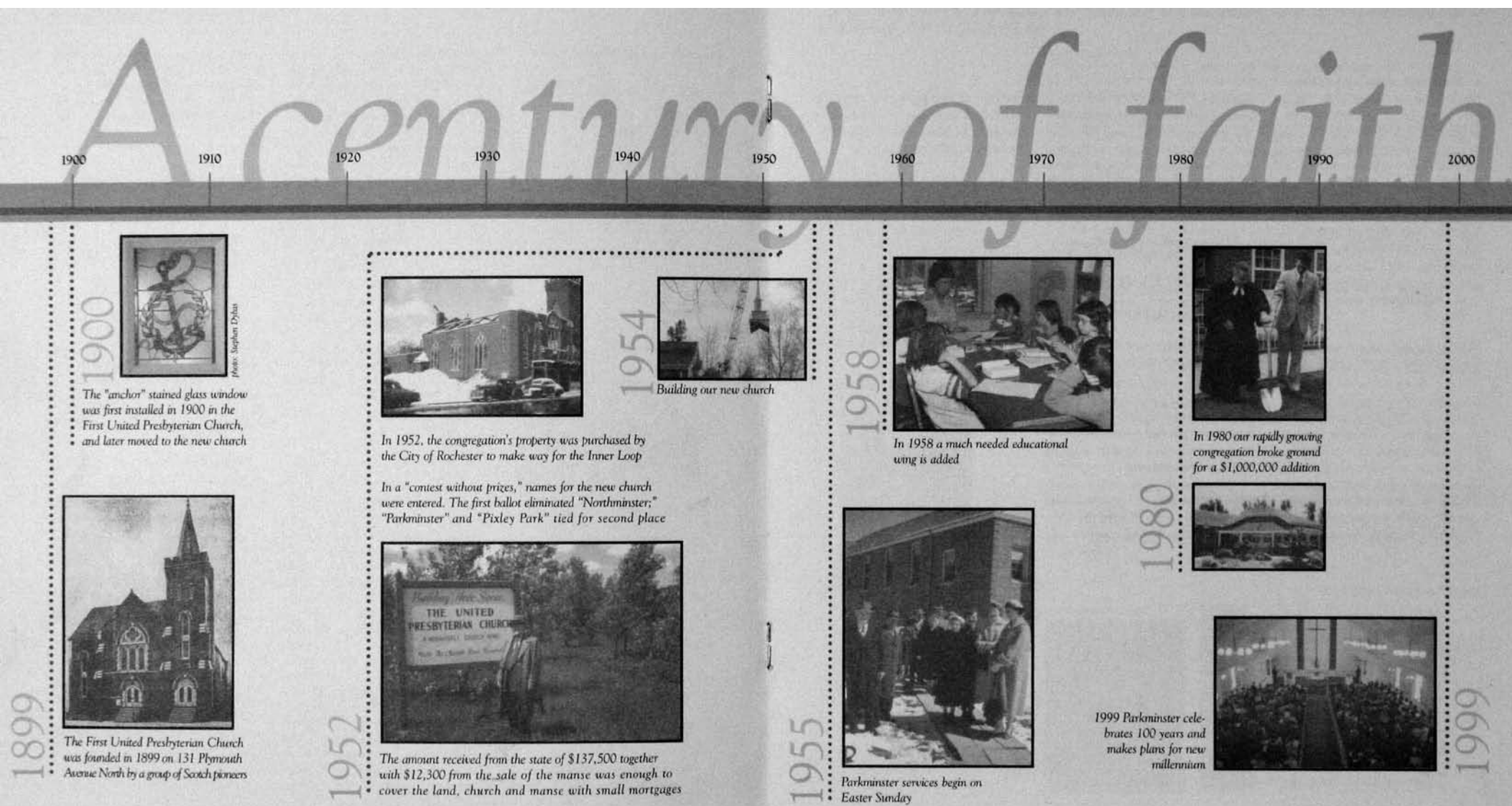
- Local & Global Outreach
 - * Direct support of local ministries
 - * Direct support of global ministries
 - * Seed money for outreach to local ministries
 - * Support for youth and adult short-term missions
- Facility Improvements
 - * Roofing repairs to the church building
 - * Social hall ceiling, lights and floor
 - * Property maintenance
 - * System improvements
- Christian Education
 - * Video subscription for adult Sunday school classes
 - * Youth ministry expenses
 - * Youth Sunday school supplies and support

Mortgage Reduction Campaign



TOTAL GOAL: \$250,000

IMPORTANT DATE:
Visitation Sunday-April 11, 1999



*Each man should give what he has decided in his heart to give...for God loves a cheerful giver...
so that in all things at all times, having all that you need, you will abound in every good work...*

CORINTHIANS II 9:7,8

MORTGAGE REDUCTION CAMPAIGN DETAILS

Phase I, started during 1998, reached 95% of its goal of \$130,000 through a combination of the 1999 principal payment from the operating budget, offerings designated for mortgage reduction, and leadership giving pledges of \$87,000. Phase II includes the 2000 principal payment from the operating budget and seeks to raise \$62,000 in gifts and pledges from the congregation. Phase III includes the 2001 principal payment from the operating budget and seeks to raise \$21,000 from former members and friends.

HOW DO I PARTICIPATE?

This campaign invites you as a member of the Parkminster family to consider how you can become an even better steward of what God has provided. For some, the Parkminster Mortgage Reduction Campaign offers an opportunity to reach out and show thankfulness for the many gifts that God has provided. It may be an opportunity for you to show your appreciation of the opportunities and friendships you have experienced as a

member. Or, it may be to show lasting love and dedication to our church family and the ministries we serve. Whatever your reasons may be, your involvement is extremely important to us. We cannot reach our common goal without your individual support.

*Show thankfulness
for the many gifts
God has provided.*

Your contribution can be in the form of a financial gift, stock, property, pledge or other contribution. You can give in any combination of ways. Simply complete a gift/pledge card with your financial gift and/or monthly, quarterly, or annual commitment.

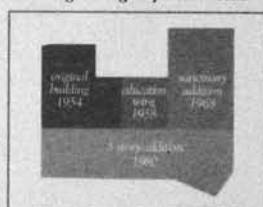
Scanning through the items on the next page reminds us of the many ministries Parkminster has participated in over the years.

Our church also needs your continued financial support to continue to maintain the many programs and activities that Parkminster participates in.

During the three-year campaign, we are asking each family to prayerfully consider a goal of approximately 3% of their annual income for three years toward reduction of the church mortgage.

A table is provided below to use as a reference in determining what these goals represent in terms of weekly commitment. Whatever is given, the important thing is that we give it freely out of our love for God.

Parkminster: growing to fit our needs



Capital Campaign Giving Scale

Annual Household Income	0.5%	0.8%	1.0%	2.0%	3.0%	4.0%
\$200,000	\$99	\$161	\$198	\$396	\$594	\$792
\$175,000	\$87	\$140	\$175	\$350	\$525	\$700
\$150,000	\$75	\$120	\$150	\$300	\$450	\$600
\$125,000	\$62	\$100	\$125	\$250	\$375	\$500
\$100,000	\$50	\$80	\$100	\$200	\$300	\$400
\$90,000	\$45	\$72	\$90	\$180	\$270	\$360
\$80,000	\$40	\$64	\$80	\$160	\$240	\$320
\$70,000	\$35	\$56	\$70	\$140	\$210	\$280
\$60,000	\$30	\$48	\$60	\$120	\$180	\$240
\$50,000	\$25	\$40	\$50	\$100	\$150	\$200
\$40,000	\$20	\$32	\$40	\$80	\$120	\$160
\$30,000	\$15	\$24	\$30	\$60	\$90	\$120
\$20,000	\$10	\$16	\$20	\$40	\$60	\$80
\$10,000	\$5	\$8	\$10	\$20	\$30	\$40

NOTE: Figures shown are weekly additional giving calculated over a three year period.

Our goal is highlighted.

*How have we served
God in our Church
during our history?*

Youth Programs:

Summer's Best Two Weeks, Vacation Bible School, Munchkins VBS, Young Life Church Partnership, WYLD Youth Group, Young Life Campaigners, Parkminster Youth Group, Junior Church

Outreach:

Cephas-Attica, Flower City Work camp, AA, Parkminster Food-Coop, Parkminster Credit Union, LIFE ministries, Sudan Interior Mission, Youth With A Mission, Interserve, Campus Crusade For Christ, InterVarsity Christian Fellowship, Presbyterian Missions, Place of Promise, 30 Hour Famine, Mercy Ships, Mission Aviation Fellowship, Open Door Mission, Crisis Pregnancy Center, Missionary Athletes International, Teen Challenge, Deacon's Ministries, Parkminster Food Cupboard, Parkminster Clothing Barrel, Compassion International, Flower City Habitat for Humanity, Billy Graham Evangelistic Association and Crusades, Rochester Interfaith Jail Ministries, Celebrant Singers, Wycliffe Bible Translators, Christian Mission Hospital Bangladesh, Teen Missions, United Mission to Nepal, Teen World Outreach, Sponsoring of Refugees

Discipleship:

3-D, Discovery Groups, Parkminster's Young Marrieds Group, Martha's Circle, Rachel's Circle, Parkminster's Women's Association, Parkminster's Men's Association, Keenagers

Music:

Parkminster Music School, Elders Four, Parkminster Praise Band, Parkminster Marching Band, Parkminster Praise Orchestra, Parkminster Chancel Choir, Parkminster Hand Bell Choir

Education:

Parkminster Pre-school, Parkminster Pre-Kindergarten, Boy Scout Troop #258, Girl Scout Cadet Troop #243, Parkminster's Adult Sunday School, Parkminster's Children's Sunday School, Junior Church

Other:

Parkminster Community Garden, Stephen's Ministries

Current and Former Members Working in Missions/Ministry: Kent Aslett, Barry Belknap, Scott Caton, Russell Crabtree, Brian Davidson, Jonathan Evans, Scott Flaherty, Jeffrey Fuhrman, William Gent, Alan Hager, David Jenkins, Charlie Lowell, Tom Lynn, Robert Metzger, Ronald Mancini, Matt Odmark, Gregory Osterberg, Penny Pinneo, Harold "Cork" Rosenberger, Robert Shannon, Bill & Nancy Tribble, John VanHanehan, Bruce Wallace

*Parkminster leadership
through the years*



Reverend David Votaw
Pastor, 1996-present

Rev. J.E. Sankey, Minister 1864-1905
Rev. John Heslip, Minister 1905-1912
Rev. Marvin J. Thompson, Minister 1913-1920
Rev. Ernest B. McClellan, Minister 1921-1945
Rev. Thomas Lamont, Minister 1946-1951
Dr. Herman King, Senior Pastor 1952-1967
Rev. Robert Barcus Assistant Pastor 1966-1970, 1976-1979
Dr. William Showalter, Senior Pastor 1968-1984
Rev. William Thompson, Associate Pastor 1970-1979
Rev. Everett Sahrbeck, Assistant Pastor 1980-1992
Dr. Monty Burnham, Senior Pastor, 1987-1995



PARKMINSTER PRESBYTERIAN CHURCH • 2710 Chili Avenue • Rochester, New York 14624 • 716-247-2424 • www.parkminster.org