

Caring Enough to Share (part 2)

## **Rededication through Prayer: *21 Days of Prayer* and Prayer Vigil**

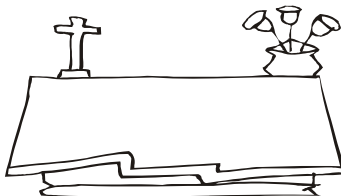
Do you have a daily prayer time? Does your family pray together daily? God is ringing your number! Answer His call and talk with Him daily during our *21 Days of Prayer*, from Sunday, March 11, through Saturday, March 31. You will develop the habit of answering His calls instead of using Caller ID to screen Him out.

During our *21 Days of Prayer*, we invite you to pray daily for God's direction in your decision making, commitments, and personal rededication. Selected Bible verses and daily meditations written by members of our congregation will help guide your individual and family prayer time during these 21 days. These three weeks will offer an ideal period to begin moving with greater dedication toward our Christian purpose.

You are invited to conclude your *21 Days of Prayer* with a 21-minute period of private meditation during a short prayer vigil in our historic and holy Chapel. Scriptures, prayer materials, hymns, and poetry will be available to help open your conversation with God. Sign-up information will be available at both services throughout March.

### **Commitment Sunday: April 1**

Sunday, April 1 is Commitment Sunday, when you will be asked to bring your pledge letter to the church altar for dedication during the worship service. Your giving can take various forms, including regular income, real property, personal property, stocks and bonds, CDs and other investments, life insurance, trusts, and bequests.





Caring Enough to Share (part 3)

## **Financial Details**

OUMC currently has a mortgage with BB&T Bank related to our building expansion and renovation.

- Our current required monthly payment is approximately \$12,150.
- The principle as of January 7, 2007 is: \$1,493,927.
- The mortgage has a 6.25% interest rate. (A higher interest rate applies to churches, which are considered commercial property.)
- Monthly payments are based on 20-year amortization.
- The loan matures May 9, 2007, when full payoff is required (balloon payment)
- The mortgage therefore must be refinanced by that time.

Currently, about 20% (\$2,500) of the monthly mortgage payment comes from our general operating budget. The remaining 80% (approximately \$9,650), however, comes from our building fund.

Without a healthy building fund, we would be forced to draw more heavily from our general operating fund. This would require us to cut programs, and the mission of Oakton UMC would certainly suffer. A new capital campaign, we believe, will help us to avoid this very real problem.



