



CENTRAL
PRESBYTERIAN CHURCH

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Dear Central family,

The purpose of this letter is to invite you to make a financial pledge commitment for our 2025 ministry year. We do this every year, but this year it feels a bit more important than usual. While we finished 2024 with an amazing December of generosity, we are incurring some unexpected and unavoidable expense pressures this year. I'd like to share some information about that with you so that you can better understand our need this year and help us to meet it.

Over the last ten years, we have worked hard to keep our ministry budget from increasing unnecessarily. Most years, we have raised the budget only modestly in the range of two percent or so. This has been made possible by the frugality of our staff team, and also by relatively predictable increases to our fixed cost items.

This year is different. As some of you may know due to the work you do, the property insurance industry has become quite volatile for a variety of reasons. As a result, we learned at the end of December that our property insurance costs would be going up by roughly \$220,000 in 2025. Our Resource Oversight Committee is actively searching for better alternatives going forward, but in the near-term we are paying more than three times what we paid in 2024. As a result of this, and in order to provide modest cost of living adjustments for our staff team, our 2025 ministry budget has been raised to \$4,693,000 (6.9% higher than 2024).

I think I speak for all of us when I say that property insurance is not an item for which we would ideally increase our ministry budget. It is, however, a necessary part of maintaining our "mission outpost" here in Clayton. Our campus is beautiful and historic. It is a vital part of our worship environment and a means by which our Lord continues to draw people to himself here at Central. But it requires all of us to be generous in an effort to fortify it for ministry.

With this information in view, enclosed is a pledge card for 2025. As you consider your pledge, I invite you to take some dedicated time to prayerfully reflect on how you might respond in a special way this year. By sharing this information with us, it will help us to plan wisely for the remainder of the year. I also recognize that some of you do not have the financial information that you need in order to declare your pledge this early in the year, but please do keep our need in mind as the year progresses.

Year after year, I continue to be amazed at how God uses all of you to make our ministry at Central possible. As Paul wrote to the Galatians in the early church, I encourage all of us today to "...not grow weary in doing good, for in due season we will reap, if we do not give up" (Galatians 6:9). Let's rally together in a special way this year and meet this next challenge together, for the good of our ministry and for the glory of the Lord God.

With deep gratitude for each of you,

Pastor Clay

Want to learn more about growing in generosity at Central? Visit www.centralpres.com/giving for resources.