



Finish the Race | Owe Nothing But Love

St. Andrew Presbyterian Church

140 Gathering Place Lane | Iowa City, IA 52246

www.saintandrew-ic.org | 319-338-7523

"Let us run with endurance the long race set before us." – Hebrews 12:1b

"Don't owe anyone anything, with the exception of love to one another" – Romans 13:8a

July 28, 2025

Dear St. Andrew Family,

We have so much to celebrate.

Years ago, God placed a bold vision before us, and through five faithful capital campaigns, we watched it become reality. Our building—now bustling with worship, faith formation, and outreach—has already welcomed scores of new disciples who have never known another church home. Today our building mortgage, once **\$5.8 million**, is down to just **\$1.8 million**. Thanks to the generosity of our congregation, we can almost taste the freedom of being debt-free before our balloon payment is due and interest-rate adjustment happens at the end of 2027.

"Rooted in Faith | Growing to Serve" → "Finish the Race | Owe Nothing But Love"

Our 2022–25 campaign *Rooted in Faith | Growing to Serve* supplied the sturdy roots. Now our **sixth and final campaign—Finish the Race | Owe Nothing But Love (2025–28)**—actively invites us to finish what we started.

Who We Are

"St. Andrew Presbyterian Church believes we are all connected as the Body of Christ... We welcome people from all walks of life to join us in worship, develop in faith, and go beyond our walls to share that faith with others."

Every Sunday we witness that mission in action: diverse voices united in praise; children and adults learning side by side; volunteers fanning out to food pantries, shelters, and mission partners near and far. Because **every member is a minister**, your gifts, talents, and ideas have strengthened this body and multiplied our impact.

As we begin this final campaign, we pause to say: **thank you**. Whether you've contributed financially, offered your time in service, shared your talents in worship or mission, or walked alongside this journey in prayer—we are deeply grateful. **Every gift matters**. Together, they have sustained and grown the vibrant ministry that lives within these walls and reaches far beyond them.

Why Finish Now?

Paying off the mortgage will release **every future mortgage dollar** for ministry—fueling youth programs, justice initiatives, mission trips, pastoral care, and the unexpected callings God will surely reveal.

Already, **leadership pledges within the congregation total \$1,150,000**—or 64 percent of the \$1.8 million needed to eliminate our debt completely. That offers a strong foundation as we seek full participation from our entire church family.

Any funds received above and beyond what is needed to retire the debt will be set aside for long-term building maintenance and future improvements—an investment in the next generation's ministry needs.

Fueling the Final Stretch

“Reveal in us how You want us to respond.”

This prayer has guided our leadership and we now offer it to you. As you reflect on your role in this final campaign, may this be your starting place—a prayerful response rooted in gratitude, hope, and faith.

Scripture urges us: *“Use whatever gift you’ve received for the good of one another so that you can show yourselves to be good stewards of God’s grace in all its varieties”* (1 Peter 4:10). And *“May we never tire of doing what is good and right before our Lord because in (God’s) season we shall bring in a great harvest if we can just persist.”* (Galatians 6:9).

Whether you have given since the bare ground was purchased or joined us last week, you are part of this story. We invite you to:

1. **Pray:** Ask God how you can help retire the debt.
2. **Pledge:** Consider a three-year commitment that stretches your faith.
3. **Celebrate:** Share testimonies of what this place means to you; inspire others to join the harvest.

Imagine the moment—only months before our balloon payment—when we burn the mortgage note and channel every dollar “beyond our walls” to serve a world in need. That day is within reach, and it starts with each of us saying yes.

You can pledge by filling out the card included with the letter and returning it to the offering plate or the church office. Or you can submit your pledge online by:

- scanning the QR code to the right,
- visiting <https://tinyurl.com/owe-nothing-but-love>,
- or contacting Walter Sparks (finace@saintandrew-ic.org), St. Andrew’s finance administrator.



Thank you for being the Body of Christ at St. Andrew—rooted, growing, and loving together.

In Christ's love,

St. Andrew’s Stewardship Team

- *Current Session Members: Becky Benson and Jon Swearingen*
- *Congregation Members: Tim Benson, John Benson, Eric Goers, Jack Nies, and Bruce Walker*
- *Church Staff Members: Carl Anderson, Jeff Charis-Carlson, and Walter Sparks*

