The Cumberlander

Knoxville First Cumberland Presbyterian Church, Inc.

6900 Nubbin Ridge, Knoxville, TN 37919 ~ E-mail: firstcpc@earthlink.net ~

(865) 588-8581

Rev. Mike Wilkinson ~ Pastor

Website: www.first-cumberland.org

Our Weekly Newsletter

"Loving God, Loving People"

October 9, 2013

OUR BUILDING NOTE

To the Members and Friends of Knoxville First Cumberland Presbyterian Church:

In 2008 our church Session determined that a new roof on our building was badly needed – as was some other building repairs. At that time, our church borrowed \$200,000 from our denominational Board of Stewardship. This note was set to be amortized over 25 years; our rate of interest was initially set at 6% and our monthly payment was \$1,288.60.

In these five years we have lowered the balance of that note to \$175,728. We are currently paying 4.5% interest on the note, but that will be reviewed at the end of the year and we expect it to increase. We still owe 20 years on this note – with the rate of interest reviewable annually by the Board of Stewardship.

Now a Cumberland Presbyterian friend has stepped forward and offered to loan us \$150,000 at 3% interest for 15 years; there would be no change in interest rate for these years. The monthly payment would be reduced to \$1,035.87.

And now we need to pay down the current note to the \$150,000 available! That means we need to raise \$25,728 by Thanksgiving in order to utilize the generosity of our friend. By doing this we will lessen the term of our note by 5 years (from 20 to 15) and save slightly more than \$101,000 in interest!

The question is: are we willing to give – over and above our regular offerings – at least \$25,728 in order to lower this principle balance to \$150,000? Or, can we give enough to lower our note-needs even more?

This is not to be a prolonged fundraising campaign. We will, however, remind you of this opportunity periodically over the next few weeks and keep you posted on the progress. But we need some \$1,000, \$3,000, \$5,000 gifts – as well as any other amount you can give. Every dollar given saves us \$3 in interest (from the original note).

And we need to give it by the end of November! Mark your check "note".

Think about this – pray about this – ask questions about this. But, let's gather our money so that we can make this great offer a reality!

Gratefully Yours,

J. David Hester

Mike Wilkinson



Last Sunday's meeting with our youth and their parents/ grandparents was very encouraging. We had a great turnout. We will initially be holding youth meetings one Sunday evening each month. Watch the *Cumberlander* for the time and date of the first meeting. Our task, as a congregation, is to help our youth mature in their faith. With that in mind, I want to encourage you to keep

these young people in your prayers, as well as Stephanie and Daniel Saults and Amanda and Scott Roberts, as they lead this crucial area of ministry. I would also encourage you let our young people know that you appreciate them. Together we can accomplish our purpose of bringing God glory. God's Grace,

Pastor Mike

For the glory of God, Knoxville First Cumberland Presbyterian Church exists to worship Christ, evangelize the lost, love one another and our neighbor, and learn more about our God.



Non-Profit
Organization
U.S. Postage Paid
Permit No. 90
Knoxville,
Tennessee

Happy Birthday



October

13-Dianne Fielder 19-Brooklyn Shelley



Activities for October 13-19, 2013

Sun., 9:30 a.m. Sunday School 10:45 a.m. Worship Service Wed., 6:30 p.m. Choir Practice

(See web site for complete calendar listings)

Stewardship Report October 6, 2013 Sunday School 44 Worship 69 Offering \$3,367.75

 Offering
 \$3,367.75

 Building Fund
 \$35.00

 HandBells
 \$50.00

 Building Reimbursement
 \$800.00



FRIENDSHIP CLUB

We will be traveling to the Apple Barn on October 23 to meet at there at 11:00 a.m. This is our annual trip to see the fall colors and visit the marvelous fruit stand that is there. If all works out after our visit to the

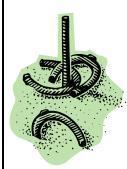
Apple Barn we hope to go to Mary Ann Haney's house in Gatlinburg for desert. Sign up form on the bulletin board near the office.

EAGLE SCOUT PROJECTS

Have you seen the Eagle Scout Project on the circle in the upper parking lot? Eagle Scout candidate Samuel Bickers, son of Michelle Bickers, the Thursday Connection Director, has been planning and working on this project for



about a year and it is coming to completion.



Devon Davis from our Troop 20 is working on another Eagle Scout Project. He is planning and developing his project, which is a horseshoe pit and possibly adding a corn hole pit also. This will be at the end of the picnic area and will be a great addition to our picnic area by adding some recreational areas to a beautiful picnic area.

October is Pastor Appreciation Month. October 13 is Pastor Appreciation Sunday.

Prayer Concerns

In the Hospital
On-going Health and Prayer Concerns

Missionaries; Mary Jane & Gordon Blaylock; Mildred Stone; Edna Fleenor; Mary Cregger; Gladys Stone; Mildred Acuff; Maxine McGuire; Ada Ladd; Nancy Anthony; Bud & Betty Hickman; Carl Overstreet (friend of Cliff Parrott); Jonathan Migas; Peggy Bradshaw (Dianne Fielder's mother); Nora Derreberry (Maxine Curtis's mother); Marlene Ritchey; Brian Migas; Taylor Ford; Mary McJunkins, (Mary Wegman's mother); Eric Nelson, (friend of the Witmer clan); Donna Wingard, (Mildred Acuff's daughter); Debbie & David Triese, (Margaret Migas's sister and husband); Steve Goodrich; Carl Ware; Allison, Hailey, Connor and Hannah Davis; Janie Beeler, (Greg Beeler's wife); Judy Gammon; Ruth McNabb (mother of Tammy Eblen); Suzan Smith, (Jewell Kerr's daughter); Richard Himes (Jin Gaston's brother-inlaw); Debbie Holloway; Mildred Gragg (friend of Mary Cregger); Kim and her family, (friends of Amanda and Scott Roberts); Rebecca Rech, mother of Justin Rech; Jack Gaston; J. David Hester; Marie Jobson, (friend of the Witmer's); Grace Flory (Lois Witmer's mother); Ken Sherwood (friend of Becky Rader); Curt Hammill (Betty's son); the family of Don Huennekens (neighbors of Scott and Amanda Roberts) Cathy and her family. Don was killed last Sunday night in a motorcycle wreck.

Please keep the Church office informed of any needed changes to our Prayer Concerns list. Call 588-8581 or email firstcpc@earthlink.net

Lay Ministry Corner

Some people will say, I will only worship God...

If the King James Bible is used.

If the message makes me feel good.

If you don't speak about condemnation and judgment.

If I approve of the music choices.

If no one else is in my pew.

Are you putting conditions on you willingness to listen and serve God as He calls you or are you humbly grateful just to have the opportunity to be His servant and point others to Him?

~Donna Walker

CPWM PRESBYTERY



The CPWM will have their Presbyterial meeting will meet this Saturday, October 12 at Virtue Church from 9 a.m. to 11 a.m. Please call Betty Ham-

mill or Dianne Pipkin for more information.