

First Presbyterian Church of McAllen, Texas

Thoughts from Treasurer Dana Friedman regarding our financial situation

November 16, 2025

I am sorry that I have a family activity today and cannot be with you as we discuss our church's long-term planning. I have included some ideas for our discussion.

As you are probably aware, we have been at a point in our church finances where the ministries that we become accustomed to in our church cannot be paid for by the tithes and offerings which we have been generating. This leaves our congregation with three choices as to how to address this situation. Each choice has its benefits and drawbacks. We as a congregation should prayerfully consider our options and come up with a plan that we all can get behind.

REDUCE EXPENSES

Our largest expense is our building. The cost to keep the building in repair, provide utilities, provide insurance and other costs are our largest expense. If we could sell the building, we would have to find a new building to either buy or rent. We would lose our organ and the great acoustics. Members would go through the experience of being in a new location of worship. We would probably lose much of our wonderful music program.

Our second largest expense is our staff. We have a full-time minister, full-time office administrator, two part-time custodians, a choir director, organist, pianist, and section leaders. We could go to a less than full-time minister and have some of the other paid staff replaced by volunteers. The type of worship services done by a part-time minister would be new to us. And the quality of the work done by volunteers may not be to the standard that we have been accustomed. That is if we can find sufficient volunteers.

INCREASE TITHES AND OFFERINGS

It would appear that those of us who are supporting the church would need to increase their annual giving by around forty percent. That means if someone is giving \$5,000 annually, they would have to raise that amount to \$7,000. This would not be for one year but ongoing. Then to that amount they would have to increase it to cover inflation 2-3% per year. But also our trend has been to lose supporting members rather than increase supporting members. So if that continues then the contributions would again have to be increased. These increases would only see that our church maintains its level of ministries and does not account for growth.

SPEND DOWN WHAT WE HAVE UNTIL IT IS GONE

Thanks to special contributions that have been placed in investment funds and successful investment returns, we have money that we can draw on to keep the church going for some time. To be honest, most of us are in the later stages of our lives and one of our goals for our church is to keep the place going long enough to have our funerals here. This would be the easiest choice and if we are honest with ourselves, this may be what we want to do. If we make this choice, we would have a difficult time attracting new members and keeping the younger members that we do have. Also someone would be responsible for closing up the building.

Some of you may have better or at least different ideas to address our future. The main goal is to come up with a plan on how to address our church's future and to get the congregation to support the plan as we go forward.

Dana Friedman, Treasurer