

The following are questions or comments made per email, personal conversations and/or scheduled zoom meetings and the respective responses provided. We felt it would be good to share this info with everyone.

Comment: As a business owner, I realize how the Covid-19 virus has affected our business. We have been forced to make adjustments as far as our finances go and have suffered the effects from the virus.

Response: Don't disagree and we have done likewise. We are down nearly 7% relative to budget this year on our expenditures and we continue to assess what and how we are providing church services, pastoral care, Christian education and facility maintenance as practical and efficiently as we can. At this point in time in our current year, due to the generosity of our members and their commitment to St. Andrews, our income has been sufficient to cover our expenses. The only place we are down on income is in our plate offerings/contributions. Pledge commitments are being fulfilled. We have and are taking what we have learned over the last 8 months in putting together the proposed preliminary budget for next year. The only negative feedback we have received has been that we have not been able to have indoor community worship and that has only come from a very few. Most are very appreciative of what and how we have tried to respond to our present very unique situation.

Comment: The Administrative Compensation allocations for the 2021 budget are much too high. I don't see where the Administrative Compensation allocations have been cut back to deal with the Covid crisis.

Response: At this time, the Finance/Budget Committee made the decision to freeze all clergy and staff compensation in the 2021 proposed budget and they have been told that's the case. The only increases are those associated with benefits out of our control that come down from the Diocese.

Comment: Additionally, the staff's hours have been cut back and the responsibilities have been cut back. Yet, we don't see where the staff have taken a pay cut like most businesses have.

Response: Staff hours have not been cut back and the Church has and will always be "open". It is our hope that we will not have to cut back on staff hours. Just like many business, there has and will always be someone in the office during regular office hours and they may be working from home. The number working in the office may vary based on the level of Covid-19 cases in Douglas County. Unfortunately, the case numbers are very high right now. The office has never been closed and the access to pastoral care by Father John or Father Bob is just a phone call, text message or email away. In fact, I would say that the staff has been putting in extra time and effort to provide worship services, pastoral care and education in new and different ways during these times. Mother LaClaire's leaving also put some additional work on our present staff as they are trying to keep some things going in the education and pastoral care areas that she was doing. I think you're selling them short. We're very proud of what we are doing, trying to do and thinking about what we can do

Comment: We have members of our Church who are finding a new place to worship due to the Church being totally closed down. These people are now considering supporting other Churches in our area.

Response: That's disappointing to hear and we understand, but I would hope and pray that they consider St. Andrews their Christian home and family. As noted above, we are far from being shut down. If there is a need or something that can be beneficial to you, such as Communion, please let us know. We are doing everything we can possibly do, from outside worship when the weather was nice, on line Facebook services, Wednesday morning service, Caring Community outreach to shut ins, providing small scale altars, bibles and prayer rugs to our youth and associated music and education tools, to Bible studies, book club meetings, ECW meetings, Nearly New shop doing all they can do, etc. I wouldn't call that being "closed". I'm as disappointed as anyone that we cannot have indoor public worship. We as a member of the Nebraska Diocese of the Episcopal Church we are to follow the lead of the Bishop. He has established the metric that we are to follow of which we have shared in the electronic newsletter. Anyone can see and follow that metric. We cannot have indoor public worship until that metric falls below 20 / 100,000 collectively in the counties we have membership. Presently, it is more than double that. We have a Community Worship reopening committee that has established everything we need to do when we can reopen and believe me we can't wait and will cherish when we can. Until that time it's important for us all to be smart, safe and respectful.

We share your concern, but we will do what we feel is the right and safe thing to do. We spend significant time at Vestry meetings and outside of those meetings talking about what and how we can support our parish family. We know that not everyone is going to be in agreement with the decisions we make, but we collectively feel comfortable with those decisions we do make. At this time, the vast majority of feedback that we have received has been very positive and encouraging.

We welcome the day we can all get back together again in community worship. Again, we would welcome any phone call from anyone to discuss the proposed 2021 Budget or anything related to what we are doing at St. Andrews.

Question: How much different will the Diocesan Assessment be for next year?

Response: The Diocesan Assessment for St. Andrews will be approximately \$7,000 less for 2021.

Question: Does St. Andrews have any outstanding loans?

Response: St. Andrews received a \$50,000 loan at 3% from the Diocese to help pay for the new Air Conditioning equipment that was installed in 2019. This is a 3% loan for up to 10 years. Very low interest, cheap money. We have the ability to pay it off when we want to.

Question: Did St. Andrews take advantage of the Paycheck Protection Program?

Response: Yes, we applied thru Security National Bank and was granted a \$54,788 loan for a 3 month period (April – June). We have subsequently filed our paperwork as required and it has been approved to move this from a loan to a grant. Therefore, we have no obligation to pay this back. This money helped offset the reduction in our Plate/Contributions line item in our income budget. We are continually looking for other opportunities like this.

Ken West

Senior Warden