

Dear Brothers and Sisters in Christ,

We are God's family by grace and we will remain His family, now and forever, by grace.

The two-fold purpose of this letter: We want to share the exciting news about how we plan to return to worship in person in the sanctuary. It has been difficult being apart, so we want to gather again but in the safest way possible. Please help us do all that we can do out of love for God and for our neighbor (Matt. 22:36-40) and follow the guidelines presented now or in the future. We also want to share briefly the present financial situation, steps that have been taken so far, and some goals. This certainly is a time for St. Paul Lutheran Church to continue providing ministry and to reach beyond this pandemic to future generations. We will use all available means to communicate to members, but PLEASE see our website for the most current updates at www.stpaul-millington.org.

Our Plan to return to worship in person: The Board of Elders decided we will provide worship services in the sanctuary on Saturdays at 7 p.m. and Sundays at 10 a.m. starting May 30-31. This will be a wonderful way to celebrate Pentecost! We will continue to Live-stream the Sunday service for those who are not able to come or choose not to come at this time. Everyone attending will need to be in good health and wear a mask. Seating is limited to 100 people. More procedural information is included below.

The second purpose of this letter is to share with you how we can **continue to provide** all the important ministries of St. Paul Lutheran.

The Apostle Paul wrote in 2 Timothy 1:6-7 *"For this reason I remind you to fan into flame the gift of God, which is in you... For God did not give us a spirit of timidity, but a spirit of power, of love and of self-discipline."* Paul was referring to the faith that had been passed down to Timothy from his grandmother and mother. Paul urged Timothy to continue sharing this faith with his generation and beyond with power, love and self-discipline. These are timely words for us as well.

There is much good news to share, despite the stress caused by everything related to the COVID-19 pandemic. Remember the Good News (the Gospel) of Jesus Christ that we get to share, as you read only a small bit of the good news of how you and I can "fan into flame the gift of God" which is in us.

We are going to be honest. **Giving has been remarkable** during the shelter in place. **However, we face significant hurdles.** We passed a deficit budget of \$54,425 for this year, and our expenses have exceeded income as anticipated. We have borrowed from "Peter to pay Paul" in order to cover expenses. "Peter" is nearly broke and must be paid back, eventually. Also Childcare, which was self-supporting last year and contributed \$29,278.10 to the General Fund, has not been open due to the shelter in place. We did receive Payroll Protection Plan (PPP) funds: \$47,056 must be used for utilities and \$141,169 to help with payroll for all of our faculty and staff, including Childcare. These payroll funds will be used up on June 15th. We are concerned about making payroll and benefits payments in the very near future.

Present steps: After many hours of discussion, leadership has taken steps forward in *"a spirit of power, of love and of self-discipline."*

Our current **CEF mortgage payment** of \$14,135/month has been deferred for April, May and June. This extended the payoff date to January 2023. Since we have not had to make payments, ALL Building Fund

gifts we have received during this time period have been placed into the interest bearing contingency fund. The contingency fund is projected to be around \$40,000 by June 30th. This will be available to us if we are not able to meet our full payment amount. With that said, incoming gifts for the building fund have been averaging \$10,000-13,000, so we asked CEF if we could lower our payment from the previous \$14,135 to a lower payment of \$10,000 at the same 3.875% interest rate. This will extend our payoff date to March 2024. CEF allowed this change. We encourage everyone to continue to give at their current levels, so that we are able to make our new amount comfortably. If the full \$14,135 is received each month, we will make that payment. The goal is to pay the full previous amount, so we can pay off our mortgage by the target of January 2023. Even at \$10,000/month, we will more than likely have enough in the contingency fund to pay it off early along the way. Our current mortgage balance is now \$415,000, down from \$500,000 last August. As the banner in the Narthex shows, we are getting ever so close to the finish line.

School Registration will take place June 16-18th. This will also help us plan for the upcoming year and provide needed income to get us through the lean summer months and hopefully much longer.

Potential steps:

1. Further adjustments for personnel (See the addendum for additional information)
 - a. Cut wages by the same percentage across the board for all.¹
 - b. Have full-time personnel pay portion of their health insurance.²
 - c. Eliminate position(s).³
2. Tuition increase.
 - a. The Board of Education already made the decision to increase tuition by 3% every year, so to be consistent and not fluctuate year by year.⁴
3. “Fan into flame” the gift of God and rise to the CHALLENGE instead of reductions.

Members of St. Paul Lutheran have always been committed to fanning the flame. There are many important ministries at St. Paul Lutheran that help fan the flame of faith, but clearly the most significant ministry is our school. Did you know that our faculty has been super busy during the shelter in place? They immediately transitioned to provide online education. They continued to use our existing curriculum as their primary instructional material. Other online resources have been used as a supplement to the main curriculum, not as a replacement. They had to develop new lesson plans and ways to teach the curriculum. When school ends May 22nd, they will not be done. This summer is not going to be a vacation. They will continue to work over the summer preparing at least three options for the fall: 1) If we do start with students in the building or 2) If we must use online teaching again or 3) some hybrid of both. They will also need lesson plans for those who may become sick and must stay home, including themselves. Our Principal, Paul Schoenknecht, has been in regular contact with the Michigan District Superintendent and other school principals. On May 18-21, Mr. Schoenknecht, Mike LaPointe and both pastors participated in a webinar specifically focused on ministry scenarios in the coming year. With so much uncertainty, all of our faculty and staff are working on various projects and options. They are passionate about serving our Lord and the little and big people in their lives. We are blessed to have such a dedicated, creative and hardworking team.

There are many unknowns, but listen to this good news:

1. Our Preschool has had a direct impact on our overall school enrollment. We have seen an increase in enrollment for the last three years, 10% just last year^{4*}. Sadly, this is not the case for many Lutheran schools. This number is going in the right direction for St. Paul - Millington.
2. Application requests for the Grant-parent funds are coming in. This means that families are intending to send their child(ren) to our school next year.
3. A recent survey indicates that we have families wanting to come back and utilize our Childcare as soon as we can open again.
4. There is discussion at the state level about class sizes being capped. If there is a limit set, we could potentially gain students. Some of our classes may have room for students who choose to leave oversized classrooms in other schools.
5. Over the years our Faculty has been very creative and flexible in working with the unexpected. This is still true today, and we have a wonderful campus with room(s) for innovative uses.

This is what much of your support is going toward. Our church ministry is more than the school, but the school is our primary mission field.

Our long range planning team has even more to share, but here is one ministry goal that was accelerated because of the pandemic. When no one was allowed in the building, except essential personnel, we were still able to worship together via the internet. Live-streaming the worship services has been a great success and will continue to be used. We have also added an online Bible study.

While we realize the challenges are real and appear daunting, we believe that we can rise to the challenge as we fan into flame the faith God has given each of us. God has seen us through challenging times before, and He will see us through the current ones as well. With your faithful commitment to God and His ministry here at St. Paul, we will continue to spread the Good News to the current generations, as well as the generations to come.

In service to our Lord and you,

John Petzold, Congregational President

Glenn Brown, Chairman of the Elders

Paul Schoenknecht, Principal

Rev. Tim Martinal, Associate Pastor

Rev. James R. Bruner, Administrative Pastor

----- Addendum-----

Payroll Protection Plan - Total funds received was \$188,225; 75% or \$141,169 must be used for wages and 25% or \$47,056 for utilities. Any unused portion must be returned.

Information on Salaries, Benefits and the School

1. Example: If we cut wages by 10%, the congregation might save at most an estimated \$25,000 if implemented July 1, 2020; **however**, the congregation would still need to give an estimated \$25,000-\$30,000 to meet the current deficit budget. This step will also have a tremendous negative impact on morale if implemented.
2. Have personnel pay portion of their health insurance. We already switched from a PPO to an HMO, which caused health benefit reductions and changes in health care providers for some. Some call documents may also need to be reissued under this scenario, to reflect the change from the original call stating 100% of health benefits are covered by the congregation. Again, morale is suffering and will suffer more.
3. Eliminate position(s)
 - i. Faculty is already overloaded and this would add to a negative morale.
 - ii. Staff have already been cut back on hours.
 - iii. This would be the “beginning of the end” as it will require joining classes. Will families be hesitant to send their child to a school cutting rather than growing? The long range effect of cutting positions is likely to be irreversible and cause decline in enrollment and morale.
4. Tuition Information
 - i. Cost per student is \$6,300.
 - ii. *Enrollment for

	2017/18	2018/19	2019/20
K-8	103	97	107
PS	<u>37</u>	<u>51</u>	<u>48</u>
Total	140	148	155
 - iii. Tuition rates for Preschool are \$695 or \$1,004 depending on the class. K-8 tuition for the first child is \$1,288 (for members) and \$2,575 (for non-member). There is a reduction in cost for additional children. There are also costs for registration and fees ranging from \$410 on up.

If you are **interested in more information**, please contact Pastor Bruner, Pastor Martinal, Principal Schoenknecht, or President John Petzold.

Additional and up to date information is also available on our website at www.stpaul-millington.org.

Here are the initial procedures to return to worship in person, but some may be adjusted in the future.

1. Personal health: Do you have a fever or other symptoms? **Please stay home if you are unsure of your health.**
2. **Everyone will be required to wear masks** in keeping with the 5th Commandment to do no harm to our neighbor. Please bring your own. If you do not have one, some masks will be available. The pastors will not wear a mask when leading the liturgy and prayers, reading God's Word, and preaching. This will enable facial communication and avoid microphone issues. They will use masks and gloves during communion distribution.
3. To maintain social distancing the **seating is limited to 100 people per service**, at this time. (If more arrive, the service will be provided via an FM transmitter and a promethean screen on the porch. The parking closest to the porch will be reserved for this function. Future solutions may be to: add a service, pre-register for a time or have assigned times by alphabet.)
4. Parking lot: Please practice social distancing and use wisdom if visiting with each other. Physical contact is best saved for a later date, even though we will want to give handshakes and hugs
5. Enter through the center porch door only, which will be propped open (weather permitting).
 - a. Hand sanitizer will be available. Members can bring their own sanitizer or wipes as well. We are purchasing cleaning products that are safe for the finish of our wooden pews.
 - b. The service will be provided on the screen so a service bulletin is not needed. If a news portion of the bulletin is provided, it can be picked up from a table in the Narthex.
 - c. The offering box will be in the narthex. Passing the plates is not wise at this time.
 - d. Family groups should move immediately through the Narthex and into the church filling the front of the church first. Pews will be "roped off" to help with social distancing. We ask that everyone sit on the pulpit side first and if needed then sit on the lectern side. This will reduce cleaning afterwards. [Hint: If you like the pulpit side, then arrive early.]
 - e. The hymnals, communion cards, pencils, etc. will be removed from the pew racks.
6. Bathrooms will be available, but please try to limit their use. Exiting for bathrooms will be down the center aisle and out the doors by the piano and pulpit. Return through the Narthex and center aisle just as you entered the church. Sanitization will take place after each service. Please do not walk to any other parts of the building.
7. From time to time the live-stream camera may briefly show the congregation for those at home to see familiar faces. If you are uncomfortable with this, we suggest sitting toward the back.
8. Our first **celebration of Holy Communion** will take place the weekend of June 13-14. June 13 will also be our Confirmation and First Communion service for our 4 Confirmands. Communion will be on the 2nd and 4th weekends throughout the summer. We will use a walk through system on both pulpit and lectern sides. Distribution will be at the floor level in the front. The Elder/usher will invite family groups forward alternating sides and maintaining at least 6 feet between each family group. Members will come forward using the center aisle and return by the outside aisle.

Pastors will wear gloves and mask, to administer the wafer. An Elder, wearing a mask and gloves, will invite the people to "Take and drink..." the wine from the trays set on a table. NO common cup at this time. The individual cups will be spaced out so to avoid touching another

cup. A blessing for children can be offered but will follow social distancing. The pastor will give a corporate dismissal after all have been communed.

The pastors will provide an extension of the communion service later in the day from 1-3 p.m. to those who wish to drive to the church on the scheduled Sunday. This is for those who watched the live-stream. Please call the office to arrange to be served Communion in the parking lot.

9. Exiting the sanctuary after the service.
 - a. An Elder/usher will stand in the center aisle and dismiss each row (wedding style) from the back, so that they do not walk past others and break social distancing. Worshipers will exit the outside aisles and through the respective porch doors (East and West) that will be propped open.
10. CDs and DVDs of the service (along with devotional materials) will also be available on the front porch.
11. Graduation ceremonies: The 8th Grade ceremony will be June 7 at 1 p.m. The Preschool and Kindergarten graduations are being planned for some day in June.
12. Bible study is available online or by using your phone. See the website for the link or use this Phone Number: 1-520-800-2307 and Access Code/PIN: 793 800 073# Presently we meet at 9:00 a.m., but this will most likely change to 8:45 a.m. Updates will be posted on the website. You can call the office with questions if you don't have online access.

Reality: It is impossible to anticipate every scenario. We will evaluate and make changes when they are necessary due to circumstances and the information that we have available. We will do our best and ask that everyone extend grace to one another.

