

Message from Council President Toby Schneider

March 17, 2020

Dear Sisters and Brothers in Christ,

I am writing today, during this tumultuous time of reaction and adjustment to the new way of life we are all adjusting to in a COVID19 world. While we hope and pray that our collective actions will limit to the extent possible the impacts to human life the virus will have, we must acknowledge that the emergence of our current circumstance has more or less changed everything.

Our church community is seeing many changes, with more vigilance around how we interact in a face to face way, and far fewer face to face interactions for the coming period. We are finding new ways to be a community, and while this is not easy, there is good in this as well.

Like many individuals and organizations, Holy Spirit is also experiencing financial stress. Some of this stress comes about from a revenue pattern which has grown to see near a quarter of our revenue come in at the end of the year. This leads to 11 months of deficit, cash flow management challenges, and stress for our congregation as we remain in an almost perpetual state of wondering if things will end up in the black at our year end in December.

We can all recognize that the best solution is income that is both steady and sufficient. To be financially sustainable as a church community this must be our goal. At our AGM we took the difficult step of approving the application and use of a line of credit to help our cash flow management. This is meant to fill in the gaps left by unsteady income. While a line of credit will help us cope with short term deficits that arise through the year, it is poor substitute for steady income, since it costs us interest. The line of credit is also a bit dangerous, since we cannot know while we are drawing down the credit whether we are making up for unsteady income (which is resolved by year end) or insufficient income (which is not resolved by year end). By the time we find out which it is, we are behind, in debt, and may be pushed to make more drastic changes. In short, while the congregation is going ahead with a line of credit, the best use of that line of credit is no use at all.

This is why today I'm asking you to consider how you and your family will help Holy Spirit move past our current pattern of unsteady income to a new pattern of steady income that meets our budget needs every month. Specifically, here are two aspects upon which I'd ask for your consideration, prayer and action.

To begin, as most of you know, for many years Holy Spirit has benefited from a family that offers a matching Sunday at year end to help move us past the financial goal post. Our matching family has been part of our emergent stewardship conversation and has come to the conclusion that it is time for a change. As such, the family has indicated that it will not be offering a matching Sunday going forward. Instead, they have moved to increase their PAR month remittance amount. The family would encourage you to consider building in the amount that you might put towards the matching into your monthly giving and moving to one of our automated giving programs below.

Second, the best way to become a steady giver is to automate the process. For many years Holy Spirit has offer the Pre-authorized Remittance (PAR) program, which allows a monthly withdrawal from your bank account. We have grown to over 30 participants in the program and makes up around a quarter of our budget. Holy Spirit can now also accept preauthorized credit card and debit transactions (Monthly Giving Program) as well. If this suits your giving needs, please consider this alternative form of giving. Finally, if using cheques is

still how you'd like to give, we do offer the service of receiving multiple post-dated cheques which we will hold until the posted date to deposit.

In discussions with our matching family, they were concerned that the withdrawal of their matching Sundays might be taken as a withdrawal of support for Holy Spirit. They want to stress that this couldn't be further from the truth. They believe that a change in our giving patterns is critical. To this end, the family is offering to donate \$100 for every new or increased PAR, Monthly Giving Program, or post-dated cheque Program with cheques provided through the end of 2020. They have not limited the number of \$100 donations they will support, but this offer only goes until May 31, 2020.

To conclude, at Holy Spirit it is our mission to be a place of grace-filled love, acceptance, and justice. We are inspired to live as Christ challenged us to, knowing we will strive, fail, and be forgiven for failing. Your place at Holy Spirit is assured, whether you're here three times a week, or maybe missed the last three years. Your support for Holy Spirit, be it financial, volunteer, prayers, and the positive impressions you leave in your network, are all welcome, valued, and absolutely required for our continued work and mission.

Your Brother in Christ

Toby Schneider

President