



Financial Questions

1. What is the current mortgage payment on the \$230,000 mortgage?

Our monthly payment is \$2,141.98.

2. Right now our budget is \$8145 per week. Actual offering is \$7340. In summer offerings drop. At the end of the year, the shortfall will be \$800 x 52 or \$40,000. My feeling is that people will help the renovation project by switching their normal offering to the project and the budget shortfall will be greater. We must consider all costs. The estimates presented do not seem to include both costs.

As stated in the information about the capital campaign, all contributions to the capital campaign should be over and above your regular offering. Diverting funds from the general fund offering to the capital campaign will be detrimental to the day to day operation of the church.

3. What is current mortgage balance from? Date taken out and progress made to pay off it to this point?

Our current mortgage of \$280,000 was taken out in September 2014 to refinance at a lower interest rate. The rate was reduced from 6.15% to 4.50%. The prior mortgage was primarily to finance the enlargement of the sanctuary foyer and install the covered drive under and covered walkway between the education building and the sanctuary. The payment made in April 2018 was payment number 43 of 180. The current loan balance is about \$230,000.

4. Does the current mortgage payment change while it is part of the interest only loan?

Yes, our current mortgage will be part of the interest only construction loan.

5. Are we going to get savings from savings account, IRA's,(?) etc from CFR? Lower interest rates?

CFR does offer interest rate reductions for churches with certain levels of investments from church members. We have not discussed this with them in detail at this time but will in the near future.

Questions and Answers

6. How do we regulate cost for construction materials w/o donations (Home Depot/Lowes)?

How construction materials are purchased depends on the type of contract we have with the contractor. We will discuss this with potential contractors to determine the most cost-effective approach to purchasing materials.

7. How much money do we already have in?

Through the end of April, we have about \$18,000.

8. Are you going to have a scale of the amount we need to show where the amount is to the goal?

Yes, we will have posters around the church and also provide updates in the bulletin.

9. Has a number goal been set before we borrow & or start the process to borrow balance?

Our financial partner, Christian Financial Resources, will give us a three-year interest only construction loan when we start the building program. Our current mortgage about \$230,000 will be transferred to this loan, so we will start out with a balance of \$230,000. As we incur expenses for the project, over about a one-year period, we will make draws to meet the expenses. The amount of the draws will be offset by the contributions to the capital campaign. Since the construction period is for one year and the capital campaign is for two years, the loan balance will increase for the first year and then decrease for the next year as contributions come in. In three years we will have a new fixed rate mortgage with a 15 or 20 year amortization.

10. How are we going to separate and report capital contributions different from normal tithing?

Any contribution to the capital campaign needs to be designated on your offering envelope or noted on the memo line on your check. Our treasurer will keep track of your regular capital campaign separately and provide statements showing the different amounts.

11. What is percent of budget being paid to the current mortgage? Comparison of tithe to pay off current debt?

Our current mortgage is 6.74% of our general fund budget. Second part of this question is unclear.

Questions and Answers

- 12. In the stage design, fantastic musicians require lots of fantastic equipment. That can make the stage look cluttered unless the correct color scheme and design are chosen. I think Ryan would have great ideas in this area.**

The architectural team will work with WCC members to identify all the needs in a given area. Subcommittees will be formed to address specific areas within the project and these subcommittees will have the responsibility to review the architects proposed drawings and comment thereon. Opposing opinions will be included on the teams.

- 13. Suggestions for raising money for our Capital Campaign. Our membership at this time is comprised of 2 predominate groups 1) Young families with young children on limited income and 2) Retired couples/singles on fixed incomes. Why is the very Church, we are asked to help build and grow, off limits as a source of outreach?**

The church has a written policy on fundraising which follows:

Paul tells us to "excel in this grace of giving". The "offering" which is a part of our worship is an expression of our love and appreciation to our Heavenly Father. In this act of worship, no set amount is specified, but is left to our realization of our cherished relationship with God. Those of the early Church gave to God to share in the spread of the gospel and to help the needy.

In the examples of giving by the early church, a pattern was established; the "offering" was of their own possessions or a share of the income from their labors. Individuals or groups within the church who desire to "excel in this grace of giving" certainly should be encouraged to do so, but according to the pattern established with the New Testament.

The early Christians did not go forth into the world soliciting aid on behalf of the church. The needs of the church were met by those of the church who as part of their worship came bearing gifts to God. Today a Christian or group of Christians may market goods (yard sales, bake sales, etc.) with the proceeds to be used as an offering to God, however the solicitation should not be done in the name of the church, that too would be seeking the help of the world in a responsibility given to Christians. Church property should also be excluded from use in such projects since it too invites the help of the world in God's work.

God blessed richly both the gift and the giver of the early Church. Today God will surely bless the gifts of those of His Church to further the work of His Kingdom. May we together as Christians praise God through the "offering" of our possessions and of the proceeds of our talents.

Questions and Answers

Architectural Questions

14. What's going to happen to the food bank, clothing closet and library?

The library will tentatively go into classroom 6. The food bank and clothing closet will tentatively go into the large room in the basement of the Education Building.

15. How soon will the remodeling start?

We anticipate the drawing and permitting process will take approximately 4 months and the construction will take 6 – 8 months.

16. Is it all or nothing building stages?

It all depends on the giving. If WCC raises enough money to do it all, that is what we will do. However, the stages of construction are dependent on other stages being completed first. For example, the offices need to be completed to allow the adult classrooms to be completed and then that allows the children's wing to be done.

17. Will any changes be made to the sound or AV booths?

There will be upgrades to the AV system. Any needed physical changes to the stage, sound booth, or crow's nest will be worked out with a focus group in that ministry.

18. How long will sanctuary remodel take? Will we use in meantime? If not, where will we meet?

The project as a whole will take about 6 months to construct. We should be able to continue to meet in the sanctuary during the renovation. The details will be worked out once a contractor is brought on board.

19. What about sprinkler system?

The addition will be sprinklered. We do not anticipate having to sprinkler the existing building.

20. What happens to hymnals in pews? Plaques on pews? What will we do with communion cups during service?

The chairs can have hymnal holders, communion cup holders, etc depending on WCC need. We will come up with a creative way to honor history by relocating the plaques.

21. Where will the altar and communion equipment be moved to?

There is no plan to relocate the communion table/ altar at this time. It was not shown in the renderings but will be incorporated into the design.

Questions and Answers

22. Location of AEDs, fire extinguishers, first aid kits?

Some of the life safety devices may be relocated, but most of them will remain in their current locations. There may also be some additional life safety devices added.

23. How many chairs will the sanctuary hold? How much growth will the remodel allow to seat? Is this just focused on appearance for now?

The Sanctuary will technically hold about 280 people now. But with pews only about 80% of that space will ever be used, because people spread out. The chairs will increase the usable number of seats, since each seat that is not occupied will be visibly identifiable.

24. The focus groups will be chosen by leader of ministry. I propose 1 additional person who might have a contrasting view: example - fellowship hall open vs storage area

The focus groups will be conducted such that contrasting input will be considered.

25. I heard you say more than one door to enter sanctuary from foyer to prevent bottleneck. Video shows 1.

The video shows two additional glass doors from the front lobby into the sanctuary – they are shown in the closed position. There will be one pair of doors from the education building connector addition into the sanctuary.

26. Will this remodel increase insurance premiums?

We have contacted our insurance carrier, but do not have an answer at this time.

27. I propose having a contrasting view member in each focus group.

Concur and this will be the responsibility of the elders.

28. Will there still be a few steps to the sanctuary when exiting the elevator?

The elevator will open on both floors, the education building and the sanctuary side. The elevator is made so that people with mobility issues will easily be able to go between the buildings.

29. Will stained glass windows be preserved?

Only one stained glass window is affected and it will be moved into the new construction.

30. Did I see steps? How will the wheelchair people access baptistry? Did you ever think to have things on one floor level?

See answer regarding elevator usage. If mobility impaired people cannot access the baptistry, special accommodations for baptism will be made.

Questions and Answers

31. What is the size of the elevator? Small, Medium or Large?

Medium

32. Wheelchair access from elevator to sanctuary?

See answer regarding elevator usage.

33. Will there be storage for kitchen? Yahweh's Table? What will happen to storage if fellowship hall is widened?

The focus group for this area will address this with the architectural team.

34. What will happen to the stain glass in the sanctuary and stain glass over the baptistry? Will it stay (hopefully)?

The stained-glass window over the baptistry will remain and one other stained glass window will be reused.

35. It looked like there will be a few steps from the sanctuary to the Education Building, is there any way to install a ramp? Also, if someone is unable to use steps, no matter how many there are?

No need for a ramp as the elevator will serve the function of getting people between floors.

36. Where does the elevator let off? Below the steps in between the buildings, at the top, both?

Both

37. Will the doors to the children's area be locked? or able to be locked?

Yes

38. With the elevator, have we considered maintenance and dependability?

Elevator specifications will be delineated.

Other Questions:

39. If no change is done to outside, how are folk to know inside is modern?

Painting for outside is under consideration, but it is budget dependent.

40. When will the commitment cards be given out?

5/13 and 5/20 the Commitment Cards and Commitment Envelopes will be available in the pews.