This was IUCC’s first try at a socially-distanced gathering. It was a small, low key, masked event held safely and cautiously in our parking lot. We enjoyed this time together. Thank you to our MYP for organizing a great event!
What a month!

As I reflect on the beginning of our journey together on this first day of a month of gratitude, it goes without saying that I am thankful. It’s hard to believe all that has passed in this short amount of time we’ve shared together as pastor and church.

I was blessed to visit the Rev. George Johnson and dear Vivian at his bedside, to hold a few sacred moments, and reflect upon a lifetime of ministry. There was something particularly profound about my beginning here at IUCC coinciding with the ending of his ministry as he let go in his final days of life. This All Saints Day I’m particularly reflective considering that even as he could not find the words to fully articulate his wisdom, he found a way to impart a bit of his Spirit and the wisdom of decades of ministering, loving, and seeking justice. I hope that my ministry at IUCC will forever be imprinted by this experience. I will never forget the kindness as Vivian opened her home to me to invite this new minister into this most sacred time of their lives.

And while I know I’ve yet to meet all of you, this month has been filled with all sorts of gatherings, mostly virtual, but on rare and wonderful occasions I’ve seen a few of you in person! The children’s Trunk-or-Treat activity was a fun-filled afternoon that delighted my family and warmed my heart! From book group after book group, to ministry and admin meetings, to wrestling with the challenges of our preschool and laughing with our Sunday school kids, a virtual Pilgrim Pines Family camp and topped off with an Oktoberfest, I’ve gotten to experience the open hearts, wise minds, gentle souls and good humor of the people of IUCC.

Throw in a natural disaster and the evacuation of several of our members from their homes (that thankfully resulted in a return to safety), I’d say it’s been a pretty full month of ministry!

As we stand on the threshold of this new month, and all that is yet to unfold, there is so much unknown. We really are in the midst of new dimensions. I imagine you may be feeling anxiety, as there often is any time we face an election. With the polarization in our nation, complicated by the pandemic that’s completely changed our lives, there’s even more this year. While it may seem trite to return to this idea of gratitude, I want to encourage you to do so.

When we ground ourselves in gratitude, we recognize that we have more than we realize. This doesn’t discount the real pain that is present in our world, nation and lives, but in seeking out gratitude, we find that we always have more than we might initially realize. At the same time, I want to acknowledge that there is space for grief even in our gratitude. The holidays will look different than they ever have before, and we don’t have to pretend we aren’t sad about it. The challenge for us will be to live with a sense of gratitude even when things don’t go the way we wish. It’s okay to grieve. You have permission to feel your emotions. It’s possible to both grieve and find reasons to give thanks.

I’m looking forward to the IUCC tradition that always meant so much to me, as I join with Rabbi Rachlis and together with University Synagogue, we will reflect upon gratitude. Please join us on Friday, November 20th, for this beloved service as we uphold our tradition in a new way! You might know I’m the president of the Newport-Mesa-Irvine Interfaith Council, and we’ll be holding an Interfaith service of Thanksgiving on Sunday evening on November 22. I’m excited to announce that for the first time our IUCC choir is participating along with several other choirs in our council. If you’re finding it hard to catch the spirit, these intentional services will help us all embrace gratitude even in such a time as this!

Thank you, IUCC, for welcoming me into this church, into your lives, into the sacred and the mundane, into the hard work and the joyful moments! I recognize the blessings innate in all of it and I’m so grateful for the opportunity to journey with you as we continue in the midst of these new dimensions!

Your Pastor,
Sarah
Our Early Childhood Center (ECC) is a vital and important ministry of IUCC. We are closely woven together, both parts of the same body. Since the beginning of the COVID-19 pandemic in March 2020, the ECC has been negatively impacted, losing most of its enrollment in the span of a week. Even though we re-opened the ECC in July 2020 and were able to get a $96,000 PPP loan that was forgivable and has decreased some of our costs, the ECC continues to have financial problems and incur significant losses. These FAQs address the current situation, describe our turnaround efforts to date, outline possible options and steps to lessen losses, and show why the ECC is so vital to IUCC as a whole entity.

When operating at normal capacity, our preschool brings in an enormous amount of income and was on track to make $120,000 in the months before the pandemic hit. We are confident that those numbers will return. However, we do not know when that will happen, so we believe it is prudent to have a plan in place to guide us through these difficult waters until the ECC can return to its former success. Accordingly, the Admin board has reached consensus on a four point plan to guide us through this time: (1) Pursue all available options to bring the preschool to a point where its revenues cover operating costs; (2) Increase congregational giving to bridge the gap; (3) Constrain expenses; and (4) Explore loan(s). While Plan Steps 1-3 are vitally important, we think Step 4 (exploring a loan) is our best long-term option to bridge the gap and get us through the pandemic. That means either: (1) Applying for a federal Small Business Association (SBA) economic injury disaster loan (EIDL), which was set up to address the national losses incurred by the pandemic; or (2) Amending our current loan with Cornerstone, our United Church of Christ lender.

The IUCC general fund is doing much better than the ECC, as stewardship has held up relatively well during the COVID-19 pandemic and expenses related to ministries and building upkeep are naturally lower. We are fortunate to have generous members who have increased their giving through the pandemic, and we thank you for your loving and giving spirits. We are encouraged by your response to the 2021 stewardship drive and hope you will continue to prayerfully consider giving even more as you are able. Bless you for your support during these difficult days!

We understand that this is a long document, but we want to be as thorough and transparent as possible. You are thoughtful and intelligent people, and you deserve to know all the facts. We feel we owe it to you to provide as much clarity as we can so you have a full understanding of what is involved should we need to ask the congregation to approve a loan. For those who want to “dig deep” into the nuts and bolts of the situation, please read the complete FAQs, which can be found below.

1. **Why is the preschool so important to the IUCC Congregation?**
   The ECC was established in 1986 by IUCC member Ruby Fulton as an outreach ministry and service to the community of Irvine. Since then, it has become an integral component of our mission and of IUCC as a whole during this last 34 years. Ruby recognized that the ECC could provide a warm and hospitable place for preschoolers to learn and grow. She identified an opportunity for high-quality, affordable childcare, helping parents who wanted and needed to work outside the house feel good about their childcare choice. Reflecting and promoting the open, affirming, and inclusive values of IUCC, our ECC doesn’t proselytize. Instead, it teaches good social values to children, challenging them to recognize and deal with discrimination, prejudice, and stereotypes as they learn to grow, respect and understand others who are different.

   While we track performance separately between the church (or general fund) and the ECC, we are still one enterprise carrying out our combined mission. We shouldn’t look at the general fund and the ECC as different entities – we are one entity. While our preschool is an outreach ministry, helping our visibility and projecting a strong vital presence in the community, it is also important to the church as a free-cash flow generator. The general fund has at times carried the preschool financially, as some years the ECC lost money (2014), but in the past 7+ years, since the turnaround of the preschool in 2014, there have only been years when the ECC has carried the general fund – up until the pandemic this year.

   The ECC’s free-cash flow allowed us to **build our new administration building and service our debt going forward**, as well as to fund its own capital expenditures to pay for the rehab of the office space to turn it into a new preschool room.
It's hard to believe that November is here – Thanksgiving, the beginning of Advent, and Christmas soon – too soon – to follow. Of course, this year's holiday experiences will be different. But we've learned how to handle that, haven't we!

Let's start with the annual Thanksgiving service we share with University Synagogue – this will be the 32nd straight year of this powerful and inspiring event! Pastor Sarah and Rabbi Rachlis are working on a virtual version for this year, of course. It's scheduled for Friday, November 20, at 7:00 p.m., and you'll get more details as soon as they're available. You can bet Music Director Chris Peterson will contribute somehow!

Adult education has a lot of helpers this fall, and I am incredibly grateful to all of them! Ken Wyant holds court on Tuesdays, as always. Mary & Craig Repp and Terry LePage are leading the new Diversity & Inclusion book study on Thursdays. Eduardo Arismendi-Pardi and Sarah Wall facilitate conversation around work issues on the 3rd Saturday.

Diversity & Inclusion and Green Faith have hosted forums, Advocates for Peace & Justice sponsored their annual Ballot Issues Forum, and Women's Ministry began a new book study series with 4 groups going strong! Look for more Diversity & Inclusion programs in the new year.

Comma Groups have begun, too. We have 5 groups this year with about 50 participants, all providing support and fellowship as they study John Pavlovitz’s book A Bigger Table. Thanks to Eduardo Arismendi-Pardi, Lorraine Fox, JoAnne Mansell, Anne Rosse, and Marilyn Smith for serving as Leaders!

And with others involved in study groups and book groups, Diversity & Inclusion's weekly discussions, Virtual Coffee Hour, and even the Chancel Choir's weekly meet-ups – we have a lot of folks involved in small-group life these days!

That's one of the hallmarks of IUCC – that we support a robust adult-education program. It's a model I deeply appreciated when I was "away," and one I'm pleased to be involved in these days. I hope you'll continue to join me and those mentioned above in the weeks and months ahead!

The Fund Development Committee of IUCC has the responsibility for the planning and implementation of the annual stewardship drive. The chair of the committee is Renae Boyum and the members include Tricia Aynes, Linda Haghi, Chuck Heath, Connie Jones, Cesar Sangalang, Duane Vajgrt, and Pastor Sarah. They have incredible knowledge and commitment, coupled with a love and appreciation of this dynamic community of faith.

The committee began meeting in August. One of the first things they discussed was a possible theme for this year's stewardship campaign. They quickly settled on the idea of new beginnings and the power that lies behind all the "beginnings" in our lives -- think about the beginning of the school year, or the beginning of a new job, or the beginning of a trip or vacation, or the beginning of a relationship.

BUT then they remembered the hymn that we all sang on the Sunday back in June when we gathered together in worship (via zoom) prior to calling Pastor Sarah -- "In the Midst of New Dimensions." The powerful refrain of that hymn, God of rainbow, fiery pillar, leading where the eagles soar, We your people, ours the journey, now and ever, now and ever, now and evermore, reminds us of the power of faith and community.

So why right now, during this pandemic, during these uncertain times why do we have a committee planning a stewardship campaign, why do we have special music, special presentations, a special sermon all focused on a pledge campaign? Why? Because your individual pledges form the foundation of a sound, financial future for IUCC. There may be other actions that we need to take collectively, BUT it all starts with a pledge grounded in faith and in commitment to the mission of IUCC to make a just world for all. That strong foundation is the key to successfully dealing with the many new dimensions we are experiencing.

As of this morning (Nov. 2), we have over $216,000 in pledges from 50 households. If you have already pledged, thank you for your financial commitment to the mission of our church. If you have not yet pledged, please do so -- today, tomorrow -- as soon as you can, go to: https://www.iucc.org/giving/pledge/

Your financial gift to IUCC will help us to grow and prosper and be the church that God is calling us to be, now and ever, now and ever, now and evermore.
October and November are stewardship months at IUCC! During this time, we ask you to think of ways to share your time, talents, and yes, treasure with our beloved faith community. Our theme for this year’s stewardship campaign is based on the hymn “In the Midst of New Dimensions” and its powerful refrain - *God of rainbow, fiery pillar, leading where the eagles soar, we your people, ours the journey, now and ever, now and ever, now and ever more.* We all have stories about how and why we came to IUCC and the many ways this special place sustains and comforts us. Here is one more:

**Hello my IUCC family,**

Jon and I have been very active with the church from the start. Jon is a congregational representative and I am co-host of the Hospitality Ministry, where I provide a medium for the congregation to connect virtually through Zoom after Sunday service (feel free to join us!). So would you believe that Jon and I have only been with IUCC for less than 2 years?!! In fact, before the shutdown, I made a scrapbook with a part of the program for every Sunday we visited, and we had not missed church once since our first visit on January 13th 2019.

Even though our first visit to IUCC was at the start of 2019, the journey that lead us there started well before that. Jon was born in Palm Springs, California, to parents who are both from the Philippines, making him a first generation American. This was hard on him growing up, as he had to learn American culture while at the same time learning the version of the Filipino culture his parents exposed him to. One aspect of their culture is Catholicism, and that was his introduction to God.

The Catholic church isn’t a very accepting church for those who don’t fit their cookie cutter expectations, including those people they happen to love. Not only did the church not accept him, but his parents didn’t accept even the possibility of different being acceptable. What this did was make a child, growing up in the gay mecca of California, feel alone and isolated both physically and spiritually.

My story is different from his but, at the roots, much the same. I was born in the Midwest to a long, long line of privileged and proudly struggling white people who came over during the potato famine of Ireland. Religion wasn’t really a thing growing up. My mother had me go to Bible camp every year with my grandma’s sister, but looking back I am sure it was so she could get a week every summer without her kids. At these summer camps, I learned the generic stuff that everyone who has been exposed to Christianity knows: God created the world in 7 days (I think), Noah built an ark and took two of every animal, Jesus is the savior of mankind, Adam’s rib was used to make Eve, and God hates gays. You know, the basics.

Well, as you might be able to guess by now, neither of us had a quality connection with God. I was perfectly happy keeping it that way, but Jon…not so much. Once we moved to Irvine after I got out of the Navy, Jon really wanted to go back to church, as God was a strong part of his life growing up. Because I love him, I agreed without a second thought. Yet when that second thought came, and it did, I made sure he understood that this was for him, only him, and I was there to keep him company and wanted nothing to do with that religious junk - he better pick a church where I don’t have to hear about how horrible a person I am.

Jon agreed to my terms and conditions and even sweetened the deal by saying we only had to go every other Sunday since I worked until 5a.m. (Sunday) every other week and he wasn’t going to make me go to church with only 4 hours of sleep.

With these understandings, Jon pored through the internet and read the reviews and fell upon a church that claimed to be open and accepting and didn’t seem to engage in Bible thumping, so we decided to give it a go. We got there and felt timid as everyone seemed to know each other except us. Before we could stress out too much though, we saw a nice lady rushing all over the place, and she came up to us with a giant smile and introduced herself as Tommie. Then there was a blur of introductions I don’t remember and then there was Randy who made us feel comfortable, like the homeroom teacher when you move to a new school in the middle of a school year. He gave us the red folder and checked up on us to make sure none of the big kids were
Ingal story continued from page 5

picking on us. Everyone was so happy and friendly and we both liked that in our lives, for a change.

When the service started, a hippie fresh from the 70s stood up and, in a musically calm tone, introduced herself as Kristen Norton, our “Worship Leader,” whatever that was. She then read her poem about raindrops. See, it had rained the day before, and in 2019 we really needed it. So her poem talked about raindrops on roofs, down the gutter… and all the other places it goes. It was a nice poem but definitely NOT what either of us expected. After Kristen sat down, I looked over at Jon and asked him “What kind of cult have you dragged me to?”

We then heard Pastor Paul give everyone the devastating news that he was going to retire, but what really stood out to me was him calling out the crazy in the Bible during his sermon. I don’t remember exactly the theme or what was even said, but I remember the sermon being related to current events that just happened over the last week or so. I also remember him pointing out that if you listen to the Bible, it says this, but if you read on, it says the exact opposite. He seemed to enjoy pointing out that the book of God, written by man, was flawed and for that reason isn’t a Constitution of the Church but more like a bedtime story (if you want nightmares and want to sweat about sin).

So after that crazy, hour-long experience, that had (in my opinion) NOTHING to do with a normal, sane church, Jon asked me what I thought. Sitting in the IUCC parking lot, I said I liked it and we could go back next week. Jon asked if I meant in two weeks as next week would be when I got off work at 5a.m. on Sunday. I could see in his eyes how much he loved being reconnected with God and I loved the community aspect of IUCC, bringing reality into the service, so I reaffirmed my statement and told him we would go every week.

Since then, we have missed only one service and that was a month ago when we went on a week trip of self-torture to visit his parents during an election year when their favorite background noise is Fox News. When joining IUCC, I decided to go bold and push the buttons of the church by letting the people there know that God isn’t my thing and I am here for Jon. I waited for the lecture about how horrible I was, but it never came. Instead they said that everyone is in a different place on life’s journey. This kind of made me mad. I wanted to be lectured to so I could reaffirm why I hated the church, but I guess it just wasn’t meant to be.

Since IUCC wasn’t going to force God down my throat, I decided that maybe IUCC wasn’t such a bad place. I expressed that my goal was to be part of a community since we didn’t really have any friends closer than a two hour drive away. I knew it was a hollow gesture, but IUCC brought a twinkle to Jon’s eye and they clearly weren’t going to force God on me so why not offhandedly suggest to be open to volunteering?

Well, as it turned out, IUCC is in LOVE with those who want to get involved. Since I have had experience in the hospitality industry, I was asked, less than 3 months later, if I wanted to head up the Hospitality ministry. I had no reason to say no, so I said sure. A year later, an opening was available for congregational representative and since they knew Jon and I didn’t have your typical story, they wanted his insight on the Admin board, so he joined that. That is how we got to where we are today with the IUCC family.

Now that we’ve been at IUCC for nearly two years, we are happy as ever and I am actually about to make pancakes, take our 12 week old puppy Daisy out, wake Jon up, and stream the service. Jon’s faith in God is as strong as ever, and I have accepted that God is not enemy number one. Is he right for me? Who knows! But that is what makes IUCC so magical; I can say everything I have said, publicly, and I am not going to get a visit from Pastor Sarah to exorcize the evil demons from my soul (I think exorcism is a Catholic thing anyways). IUCC understands that everyone is in different spots with their faith on life’s journey, and as long as I am a loving, understanding person who embodies the values of IUCC, who cares if when it comes to God, I am a bit of a skeptic? I mean, they have Jon - isn’t that good enough?

Honestly, IUCC is one of the best choices in our lives, as it bring meaning to what would have been a dull, lonely life in Irvine. I still show up every other week to service (and virtual coffee hour) with only 4 hours of sleep. I know my story is long but those who know me, know that I am long winded and this is why Jon let me write this without bothering to edit it, as he knows that I embarrassed him in every paragraph here. But that is what makes our marriage so fun - that I get to embarrass him in front of the IUCC family and they enjoy it.

We can’t wait to spend many more years with IUCC!

Sincerely,

Jon and Alex Ingal
Dear Friends,

The holidays are almost upon us, and no one knows what they will look like this year. I suspect that this year’s Thanksgiving and Christmas will be very different from anything we’ve experienced before. I’m grateful to be your Moderator - the job has given me something important and meaningful to do in the midst of so much uncertainty. In many ways, it’s keeping me sane and grounded! I love this church and its people, and I have faith that we will emerge from this experience even stronger than before.

Those of us in leadership positions are doing our absolute best to protect and sustain our beloved church through these troubled times. Ministries Board chairs have been working diligently to continue the good work that our church has always done to provide loving support for the community. Leaders of the Admin Board have been devoting much of their time to addressing the financial issues we are facing during this pandemic.

As you might imagine, the Admin Board’s primary concern is the losses suffered by our preschool. It has been a vital ministry of our church since its inception in 1986. It is an important part of who we are – a ministry as well as an investment. There have been times when the church has carried the preschool financially, but there have been many more times when the preschool has carried us. Its struggles are our struggles, and its successes are our successes. We are a single entity, each a part of the same body. When any part of the body is hurting, the whole body feels the pain.

Starting on page 3, you’ll find a FAQ (Frequently Asked Questions) article about our preschool’s finances. It’s long, but I hope you will read it thoroughly and carefully so you understand the issues we are facing. IUCC Treasurer Mark Allen and I collaborated on writing the FAQ article, and Pastor Sarah and Child Care Committee Chair Keith Boyum have also contributed to it. We are a church that loves process, and the FAQ article is part of our ongoing process to be thoughtful and transparent in addressing congregational questions. We hope it addresses any questions you may have as well.

We are fortunate that congregational giving has remained steady and even increased this year. Expenses related to ministries and building upkeep are lower than usual, which has also helped.

Many thanks to those of you who have already responded to the stewardship campaign with a pledge! We are so blessed to have a vibrant congregation filled with generous people who are willing to rise to the occasion when setbacks occur. We all contribute our time, talent, and finances as we are able. At times, we need to stretch a little to bridge the gap. This is one of those times.

In addition to meeting with both boards, I am a regular participant in the Fund Development Committee (FDC) and the Child Care Committee (CCC), so I have the privilege of working with even more devoted volunteers who are helping to steer us through some unchartered waters. Our FDC is composed of giving experts who have been willing to share their knowledge and skills. They are looking at ways to expand beyond the typical stewardship campaign to include year-round efforts to help us do a better job of strengthening relationships with one another.

Our CCC is working hard to increase preschool enrollment in a myriad of ways. I’m impressed with their focus and creativity in developing new strategies to reach out to families in the surrounding community. We hope that our efforts will soon bear fruit and result in attracting more children to our preschool.

I’ve enjoyed working with Pastor Sarah, who has taken a keen interest in the business of our church. She and Mark are researching the possibility of pursuing a loan that will tide us over through this lean time with the preschool. We remain committed to keeping it going until it can rebound.

In hope and optimism,

Tricia

Happy Thanksgiving
IUCC members and friends can help to advertise the Early Childhood Center. Just print out the flyer below; make a few copies, and hand-deliver them to businesses, offices, or other places where people congregate. It will help publicize all the great things our Early Childhood Center has to offer!

Your Child Care can be local!

What makes IUCC Early Childhood Center stand out?

- **Stimulating.** Experienced teachers provide hands-on curriculum
- **Flexible.** Multiple schedules offered to meet your needs. We offer:
  - Full Day Program 7:00 a.m. to 6:00 p.m. or Half Day Program 8:30-1:30 p.m.
  - 2, 3, and 5 day programs
- **Engaging.** Low student-to-teacher ratio
- **Affordable.** As much as 10% lower tuition than local child care centers
- **Safe.** We are limiting enrollment, wearing face masks, frequent cleaning and have daily screened admission
- **Food program included.** Hot lunch served every day
- **Potty Training.** Caring staff guide and assist younger children with mastering potty training

Address: 4915 Alton Pkwy, Irvine, CA 92604
Phone: 949-733-0228
Email: ccc@iucc.org

Mention this flyer and we will waive your registration fee!

Offer Valid through Dec 2020
MISSION & SERVICE PROJECTS

EVERY CHILD DESERVES A LITTLE CHRISTMAS
NOVEMBER TOY DRIVE

Would you like to make a difference in the life of a child and warm your heart at the same time?

IUCC has had a long standing relationship with Families Forward. This wonderful organization has received four stars from Charity Navigator and helps local OC families who are homeless or at risk. This year IUCC is again honored to host a toy drive to bring some joy to children during the holidays.

Your participation is simple and easy: just bring a few (or more) new, unwrapped toys or gift cards during November. Collection bins will be put out on the patio Monday – Thursday 9:30AM – 4:30PM. All collections will then be delivered to Families Forward on December 3 when the bins get full.

Here is a list of the most requested gift items:

Teens are the most under-served population so teen gifts are especially needed. If you are bringing gift cards, please put them in a larger envelope and indicate the amount and store name on the front.

Thank you for giving disadvantaged children a Merry Christmas!

Mission & Service Ministry

NOVEMBER FOOD DONATION
BIN COLLECTION

IUCC traditionally supports Families Forward a few times each year to support their food pantry. The harsh reality of hunger in Orange County is that 1 in 5 children are food insecure, unsure of where their next meal will come from.

Food donations are needed now more than ever. Families without housing are particularly at-risk during the COVID-19 outbreak. Let’s help to fill their shelves with the basic necessities.

Although we cannot gather on Sunday mornings, collection bins will put out on the patio Monday – Thursday 9:30AM – 4:30PM. All collections will then be delivered to Families Forward on December 3 when the bins get full.

Most Needed Food Pantry Items:

- Cereal
- Pasta Sauce & Dried Pasta
- Canned Fruits & Vegetables
- Peanut Butter
- Canned Chicken and Canned Tuna
- Canned Beans
- Canned & Dried Soup
- Diapers (Sizes 5,6 are greatest need)
- Baby Wipes
- Hand sanitizers and Disinfectant wipes
- Single use face masks

Thank you!
Mission & Service Ministry
News & Events

Ongoing
Third Saturdays at 10:30 a.m.

Facilitated by Eduardo Arismendi-Pardi and Sarah Wall, “Talking about Work” aims to explore the opportunities and challenges of our work lives through the lens of a progressive faith. Participants will have a chance to introduce issues. Some already under consideration are:

- Leadership, conflict resolution, coworker interactions, and management styles in the workplace from the perspective of an IUCC member and as a follower of Jesus.
- How our “Sunday” life and faith journey—what we learn in Sunday service and from our participation in the IUCC community and ministries (Comma groups, Bible studies, Green Faith, Advocates for Peace and Justice, etc.)—apply to our Monday–Friday secular work life.
- Balancing work, home, and faith community life.
- How to be an advocate for inclusion and justice in the workplace.

Email the church office (iucc@iucc.org) if you would like to be part of “Talking about Work”!

It is a Paradox
by Vivian Elaine Johnson

It is a paradox.
George is gone. George is not gone.
He is gone from my sight. He is not gone from my inner vision.
His energy reaches me from somewhere in the universe.
George's pale-blue eyes conveyed love and light.
The light went out last Friday. The love remains.

Memories bring sadness. Memories bring happiness.
I think of the difficult times. I savor the good times.
We lived together 60 years. Now I live alone.
I catered to his needs. May I focus on mine?
Is it okay to put the peanut butter jar where I want it?

We were a team, a two-some. Our team lost its star player.
How do I play the game as a one-some? A loner.
We were a parent-partnership.
“Mom and Dad” our children said. Now, it’s just “Mom.”

I miss his habits. I don't miss his habits.
He liked things done a certain way.
It was unnecessary to lock the doors at night, he said.
Now, I lock them.

I miss his gentleness. I don’t miss his anger.
I miss his subtle sense of humor. I don’t miss his ability to embarrass me.
I miss his soaring intellect. But not his searing intensity.

He was a man with a message:
Do justice, love kindness, walk humbly with God.
George is gone. May the message live on.
In you. In me.

George pursued bread for all.
Yet he, like I, could be selfish in his personal life.

We were two flawed people who never gave up on each other.
Our love was as deep as the ocean.
A depth greater than the hurts, the disappointments.

I surrendered “he who loves me, and he whom I love,” into the arms of his Creator.
George is gone. George is not gone.
George S. Johnson was a man of multiple names. He was known as Pastor George by many, as “Moses” by teenagers in some of his churches, as “Sonny” by his seven siblings, as “Sweetheart” by Vivian, as “Bumpa” by his grandchildren, and just plain Dad by his children. George died October 9th after living 87 years of commitment to the poor and working for social justice for all. His love of family, and of the people he served, was motivated by his being steeped in the words of the Bible, “Love God and love your neighbor as yourself.”

George was a retired Lutheran pastor who lived with his wife, Vivian, at Regents Point in Irvine, CA. After graduating from Augustana College, the Lutheran Bible Institute, and Luther Seminary (MDiv), he was ordained in 1962. Later, he earned a master of theology (ThM) from Luther Seminary in St. Paul, MN, and a doctor of ministry (DMin) degree from Claremont School of Theology, CA. George served churches in California and Minnesota for more than thirty years. He also served for seven years (1980-1987) as Director of the World Hunger Program for the former American Lutheran Church (now ELCA), that involved extensive global travel, lecturing and writing.

The Johnsons lived in Sweden for a year in 1979, where George did an independent study at the Dag Hammersjold Institute. George served as advisor to the Committee on Economic Justice at the 1984 Assembly of the Lutheran World Federation in Budapest, Hungary. He also accompanied C. Dean Freudenberger to Africa to study food, farming, and hunger issues.

After retirement, George served as an interim pastor and, later, as director of Third World Opportunities, where he took groups to Mexico for consciousness raising and service. George received distinguished alumni awards from Augustana Academy and Claremont School of Theology. He was an ardent fan of the San Francisco Giants baseball team and an equally ardent fan of maple nut ice cream.

George is survived by his wife of sixty years, Vivian Elaine, his daughters Sonja Marie Johnson-Egertson (Steve) and Joy Renee Wright (Steve) and grandchildren Todd and Marie Egertson, Matthew (Rachel), Andrew and Mackenzie Wright. George was preceded in death by his son, Todd, who died from cancer on Christmas Eve at age 15, one of the greatest sorrows of his life.

The titles of his published books reveal his concerns and interests. They include:
*Silence Is Not the Answer (Summit Run Press, 2019)
*Courage to Think Differently (Bang Printing, 2013, two printings)
*How to Start Small Groups and Keep Them Going (Augsburg Fortress, 1995)
*Following Jesus: Encouragement from the Beatitudes for a Troubled World (Augsburg Fortress, 1995)
*Critical Decisions in Following Jesus: Sermons for Sundays after Pentecost (CSS, 1992)
*Evangelism and the Poor: A Biblical Challenge for the Church, with Ana DeGarcia (Augsburg Fortress, 1986)

George and Vivian moved to Regents Point on October 7, 2016. They believed it was the right move to the right place at the right time. The first year, George enjoyed leading worship services every Sunday morning at Sunridge, the assisted living facility. George often sat on the patio of his villa, wearing a hat, and bathed in sun. He waved to residents and staff as they passed. He liked it. Perhaps they did too.

A celebration of life service will be held at a later date. Memorial suggestions are some of George's favorite organizations:
The Hunger Program of The Evangelical Lutheran Church of America (ELCA), ELCA Gift Processing Center, PO Box 1809, Merrifield, VA 22116-8009
Irvine United Congregational Church, 4915 Alton Pkwy, Irvine, CA 92604
Southern Poverty Law Center, PO Box 5604, Montgomery, AL 36177-7455
“I’ll see you in my dreams, hold you in my dreams …” so begins a song from my mother’s era. But these days, our dreams are not the stuff of romantic fairy tales, are they? Too often, they are scary nightmares that have us waking up in a cold sweat, fearing that we or a loved one are in imminent peril from some threat. It turns out that pandemic-related nightmares are all too common lately.

Most of us are accustomed to the garden-variety bad dreams of our childhoods. Who can forget the classic nightmare of standing on the beach and seeing a tsunami looming over us? That seems to be everyone’s go-to dream when we’re feeling overwhelmed with pressure. And let’s not forget another old favorite: being late for an important meeting and having a series of snafus that bring delay after delay so we can’t quite get there. That’s a straight-up anxiety dream for you. Dreams where we’re flying can mean we feel in control and confident. Dreams where we’re falling can signal a feeling of being out of control. Experts tell us that every character in our dreams represent a part of ourselves.

Dreams provide our subconscious minds with an outlet to sort through our deepest fears and anxieties. They become a child’s playground of various people, places, and events paired up in bizarre story lines that we would surely dismiss if we were wide awake. Perhaps that’s one reason why “sleeping on it” before reaching an important decision is such a time-honored tradition: things really do seem clearer in the morning because our subconscious minds have been busily working all night to resolve our warring emotions.

The COVID-19 pandemic has left us feeling frustrated, sad and angry, and those pent-up emotions have us experiencing nightmares that are emotionally intense and all too real. New studies around the globe have identified some common themes surrounding the “new normal” of COVID-19. People report having dreams where they’re panicked to find themselves maskless in a crowd of people or under attack by bugs (a recent Harvard study found that the bug theme is quite common among Americans, probably because our brains equates bugs with the virus). Around the world, it seems that COVID-related stress is making everyone’s dreams more vivid and intense than usual. Scientists think that’s because people are staying home more and sleeping longer – thus, our dream cycles are longer than normal and we’re able to remember them better.

It shouldn’t surprise any of us to learn that the more we feel impacted by the pandemic, the more our dreams revolve around COVID-19. Those who are sheltering alone at home may dream about being in prison, while those who are crowded together with family members may dream about feeling trapped or claustrophobic.

The big concern is that COVID-related dreams may have an adverse effect on sleep quantity and quality, leading to sleep disruption and even more stress. What to do? An article by Yale Medicine providers (see www.yalemedicine.org/stories/covid-dreams) suggests trying these strategies to help with bad dreams and nightmares:

- **Create a healthful daytime routine.** It should include exercise, healthy meals, and techniques for stress relief.

- **Do dream imagery rehearsals.** This essentially means rewrite the script of a recurring disturbing dream before you go to sleep—try adding a happy ending. For instance, says Dr. Canapari, a child who likes the Harry Potter series could imitate a spell from it that made the thing they were most scared of look ridiculous.

- **Establish a calming bedtime routine.** Dr. Won advises spending time relaxing—flipping through a magazine or doing some light reading. “Don’t watch a documentary on the Ebola virus or something like that,” Dr. Won says. “Do things that will help you feel more relaxed.”

- **Avoid alcohol before bed.** Alcoholic drinks not only disrupt sleep, they can also cause more intense dreams.

Since I’m writing for my church newsletter, I’d like to add one more tip to the list. It works for me, and it may work for you too. When I’ve done enough worrying about something and tried everything I can think of to fix it (I call it “running on the hamster wheel”), I pray about it and put it in God’s hands. I have to be at wit’s end to do this, and I have to really mean it – but lifting the burden off my own shoulders and shifting it to God’s is such a huge relief. Plus it helps me regain my usual emotional equilibrium, knowing that “whatever will be, will be.” There’s another old song for you!

Clearly, I’m not above resorting to catchy old tunes for comfort either – there’s a lot of joy and wisdom to be found there! Wishing you sweet dreams, beautiful music, and God’s peace, my friends. Stay safe out there.
After two full months of living in a hotel while the damage to my house caused by a flood was repaired, I have returned to my home. Lucky me. I am not letting myself whine about my two months away because the news keeps me appraised of all of the families whose homes have burned to the ground. They will not be going home. All of the contents of my house were put back; their contents have been destroyed. I had insurance. Not everyone does.

Being an adult is a gift in situations like this because it allows me perspective. Perspective allows me to view things in relation to other things; to give me a “mental view” of how some things fit or contrast with other things. Perspective gives me the ability to take a broad view, and put what has happened in proportion to other facts of my life. It’s a gift, but it’s not for everyone. It’s a gift of maturity and years lived. The younger one is, the harder it is to view events with a sense of perspective. They don’t refuse to; they are unable to.

Parents who are becoming weary and frustrated with the unending complaints from children whose lives have been upended by the pandemic may be tempted to provide some pithy “lectureettes” to their children about why they should stop feeling sorry for themselves. Sorry, that won’t work. We can’t “give” children the perspective that comes from accumulated experiences, or the contrast to other people’s experiences. They don’t know “how other people live” to realize “how fortunate they are.” It’s a gift that comes only from time and years and cannot be passed down.

We cannot make someone else have the experience we want them to have. We must honor their lack of broad experience and accept that they will fit their feelings and ways of “seeing” things into their accumulated years of living.

It may be helpful to think of how annoying it is for someone to try to give you their experience. Have you been told by someone else that something is “easy” when in fact it is definitely not easy for you? How much more respectful it would be for someone to tell you “it’s easy for me,” or “I find it easy,” as opposed to “it’s easy.” Because if it’s true that “it’s easy” and you find it hard, it means there is something wrong with you. Truth is, different people find different things “easy” or “hard.” Have you been told to “stop making such a big deal” of something that is, in fact, a “big deal” to you? Truth is, my mountain may be your molehill, and your molehill may be my mountain.

Listen to us adults carrying on about the news that our current situation may well extend well into the new year. This news is so discouraging that we are hearing grown people ignoring facts and retreating into fantasies that allow them to create another reality that will allow them to escape such a fate. And yet, with perspective, ask yourself how these many long months so far fit into the number of months you’ve been able to live without a pandemic. Then ask yourself to “walk humbly and love kindness” and consider how many months this has been for children compared to how many months they’ve been able live without all of the emotionally crushing conditions of today.

I’m keeping my morale up by using my perspective, and my gift of grace that I have lived this long and this well. Please do the same for yourselves. And then, please find a way to let your children know that you understand how hard it is for them to live in a situation that is inherently bad for them. Not having time away from parents to be with other adults is bad for them. Not having a variety of potential playmates to be with is bad for them. Having parents with financial stress is bad for them. Being stuck in front of a screen to learn, without a live teacher, is bad for them. And in terms of their years of life, they have not been gifted with all the years we’ve had to live differently – more freely, more happily, with so many more choices. Tell them you understand.
On September 3, 2020, Troop 602 was proud to announce that Keith Bauer, Jr. passed his Eagle Scout Board of Review and earned the rank of Eagle Scout. Keith is the first Scout in Troop 602’s six year history to earn the rank of Eagle Scout. Since the first Eagle Scout award was awarded in 1912, about 2.7 million youth have earned the rank of Eagle Scout. About 4% of all youth who enter Scouting earn the rank of Eagle Scout.

In order to earn the rank of Eagle Scout, a Scout must be active in their troop at the rank of Life Scout for six months, maintain a leadership position in their troop, earn a total of 21 merit badges (11 which are required for Eagle Scout), and plan and complete a service project that benefits their community, chartered organization, or church. For his Eagle Scout project, Keith helped his church rebuild some planters for his church’s garden. Keith and his family are members of St. John Neumann Catholic Church in Irvine.

Keith is a junior at Irvine High School and is a member of their water polo and lacrosse teams. His favorite subjects are math and science. After high school, Keith wants to go to college and study computer science. He currently has a 4.00 GPA in school.

The Bauer family is looking at holding a small, socially distanced Eagle Scout Court of Honor to honor Keith on earning the rank of Eagle Scout sometime in the next few months. Since IUCC is the sponsor (chartered organization) of Troop 602, the church will be purchasing Keith’s Eagle Scout badge and medal.

If you would like to send your congratulations to Keith, you can send your correspondence to him to the church office. I will make sure Keith and his parents get the letters.
The purpose of this reflective/experiential essay is to provide a personal perspective on the construct of unanswered prayer and prayer as a tool for divine communication with God.

Unanswered Prayer
The practice of the presence of God in prayer has led me to grapple with how to deal with unanswered prayers. I struggle with the idea that if God is omniscient, omnipotent, and omnipresent, and if God can open any closed doors, then why do I still find some closed doors in my journey of life? I only wish I could find an answer to this question.

As a mathematician, I struggle with spiritual matters because spiritual constructs seem antithetical to how I view and understand the world. My view and understanding of the world and of nature is grounded in order, logic, and mathematical proofs or demonstrations based on the principles of conformability, repeatability, and testability. This struggle led me to contemplate the verse “And to the angel of the church in Philadelphia write: ‘The words of the holy one, the true one, who has the key of David, who opens and no one shall shut, who shuts and no one opens’” (Revelation 3:7, Greek-English New Testament). In my exegesis of this verse, I found a somewhat satisfactory answer to my inquiry. The answer that I have found is a function of faith, that is, being sure of what I hope for and certain of that which is unseen (cf. Hebrews 11:1).

An unanswered prayer could mean that God is: protecting me from making a grave error; redirecting me on a greater journey for a higher purpose; testing my trust, my faith; teaching me spiritual endurance and perseverance; working on the right timing for God’s will; or correcting/disciplining me so that I can truly focus on the blessing I have received and which I often take for granted. When I find closed doors in my journey of life, I try not to be restless or fret, which is very difficult for me. Instead I try to look up to God as I understand God and keep my mind focused on Jesus Christ who, for me, is my guide and goal—the way, the truth, and the life.

In my own spiritual experience, I have also learned an unanswered prayer in an indirect way does become an answered prayer since prayer can be defined as a form of divine communication with God. The feeling that a prayer as a form of divine communication has not been answered, in my opinion, surpasses the petition within the prayer because unanswered prayers teach one the art of being impatiently patient in awaiting God’s response. I further believe that the feelings of unanswered prayers can occur because divine communication with God is akin to a gentle zephyr which requires one to be in communion with God. Thurman (1984) argues that if an atmosphere of divine trust can be maintained, then one can learn how to wait and be still. Finally, I believe that the feeling of an unanswered prayer does teach one to be a disciple of Jesus Christ in terms of not relying on my own understanding of things (cf. Proverbs 3:5).

Prayer as a Tool for Divine Communication with God
Prayer as a form of divine commutative communication between God and man requires one to be spiritually centered. Thurman (1984) points out that silence needs to be a prelude to prayer in relation to preparing oneself for divine communication. The ministry of silence as prerequisite for the discipline of prayer is indispensable in terms of aiding one to a place of withdrawal from secular concerns to thus be able to practice the divine presence of God with one’s spirit. From a personal perspective, I find it helpful to retreat to a sanctuary that I have created for myself where I spend time in worship and adoration of God in my intimate communication with the Creator.

My personal communication with God is only possible when I am in complete and absolute silence whereby I begin to have mental images of my own conception of the grace of God. In this intimate time of prayer I have developed a divine trust in God. Divine trust must be maintained in order to be still, develop faith, and grow spiritually (Thurman 1984). Prayer as a form of divine communication with God is a personal experience which I believe is difficult to measure, quantify, or analyze by scientific means.

Reference
and improve the ECC’s bathrooms. These latter two expenditures increased the ECC’s capacity to generate extra revenue. Currently, the general budget framework (excluding this time period due to the pandemic) is that the general fund loses cash each year and the ECC provides a healthy rent to the church (general fund), assumes a chargeback of administrative time, and provides cash to help pay for the principal and interest on the debt for the new building, as well as providing cash to the general fund.

Without the ECC, we would have never been able to undertake the new administration building as we just didn’t have the ability to make the down payment against the total project costs and also service the amount of debt necessary to even start the project. The ECC’s cash flow, once it recovers, whether in later 2021 or 2022, will be absolutely necessary to service the principal and interest on the existing building debt going forward for many years as well as the extra borrowing we will likely have to take on to fund losses to get back to breakeven for the ECC. Eventually we will make it a free cash flow positive operation again.

2. How much has the preschool contributed to IUCC as a whole over the last 5 years?
The ECC has been a substantial contributor to the general fund. Over the last five years ending Dec. 2019, in the form of rent, chargebacks for administrative time and excess free cash flow after holdbacks for working capital and capital expenditures, the ECC has contributed over $730,000. These funds were used for the items articulated above. The ECC generated free cash flow of $167,500 alone in 2018, a best by far in the last 15 years and possibly since the ECC began.

ECC budgeted 2020 free cash flow was approximately $200,000. Recently, the ECC’s capacity for students increased from 50+ students (i.e., in the timeframe from 2015 to mid-2019) to ultimately 63+ students by the first Quarter of 2020 as the new classroom was finished and the bathrooms were rehabbed to allow more students. So essentially the ECC hasn’t had a full year yet with our new capacity of 63+ children. Overall, even without normal inflation year-over-year increases, the ECC could generate between $170,000 - $200,000 per year going forward and between $850,000 - $1,000,000 for the post-pandemic 5 years starting in later 2021 to sometime in 2022. We believe these are even conservative numbers and we could beat them. This level of excess cash flow will be very critical going forward.

3. What would be the impact on the general fund without the ECC?
It is critical to understand that with the current principal and interest on the new administrative building of $43,200 annually and the heavier general fund payroll that, for the time being, until we are able to increase stewardship a good deal to above pre-capital campaign levels adjusted for time and grow it at a decent pace above inflation, that the general fund will operate cash flow negative – all else being equal.

For the 2018-2019 timeframe, the general fund had net income adjusted for depreciation of ($116,000). and the ECC had net income adjusted for depreciation of positive $201,000. Without the positive cash flow from ECC in the future, the general fund would be forced to make very significant cuts in its operating expenses or similarly to borrow to fund its operations. Borrowing just to fund the general fund operating losses would be much more difficult with a lender than funding the ECC, and with only increased stewardship as the primary source of revenue, probably more difficult to increase revenue than by fixing and growing the ECC back to its pre-pandemic levels.

Also note that while the general fund is doing better since the pandemic struck, this is almost all a function of not having live services and the resulting costs we avoided. Once we have live services again, there will be increased costs that likely would make the general fund cash flow negative again as it has been budgeted over the last few years.

4. What caused the ECC to begin losing money?
The ECC was shut down by COVID-19, as were many childcare centers in March 2020. We made the decision to close the ECC, as many other businesses did, in mid-March because of the pandemic, as within a week of the worst part of the pandemic’s onset, we had lost almost all of our students who then stayed home. By furloughing most of our ECC employees, we reduced most of the short-term losses this spring; employees received wages equal to or slightly more through enhanced government unemployment than they would have had we continued to be open albeit with almost no students. Furloughing reduced our payroll costs and reduced our early losses. The 6 foot distancing requirements for students and staff, as well as the heavier staffing levels caused by the lower teacher to student ratios, have caused the continued losses.
5. Why did we decide to reopen the ECC and what happened?
We decided to reopen in early July with new safety measures in place as the polling we did with our parents indicated that there were a stable amount of parents that would re-enroll their students and other competitors were opening up. Additionally, we gauged it important to keep our students that wanted to come back to childcare so that they didn’t go to a competitor. However, when it came to actual re-enrollment, we had fewer students re-enroll in July, August and September than we anticipated from our polling. We believe this is mostly due to the fear and uncertainty caused by the virus and the fact that local schools were reluctant in many cases to open back up.

6. What is the plan to bridge the gap and keep the preschool going?
The Admin Board has reached a consensus on the following Four Point Turnaround Plan:

1. Pursue all available options to bring the ECC to a point where its revenues cover operating costs. This involves a full court press effort to increase enrollment, which we are doing right now. However, we must assume that the preschool will not be able to provide material income to the church for the next 12-18 months, after which we anticipate it will rebound as the impact of the pandemic lessens. We raised tuition by 6% at the beginning of September, which increased revenue somewhat.

2. Increase congregational giving to bridge the gap, at least partially. Explain that the preschool has been a valued ministry and source of substantial income for decades, but it needs our support right now to recover and grow back to its full potential.

3. Constrain expenses. Look into ways to curtail or delay costs that do not impact day-to-day operations. When we made the decision to re-open the ECC, we brought back fewer teachers than we’d had before. More recently, we made the difficult decision to lay off a teacher. We have not filled the positions of other church staff who left our employ.

4. Seek additional outside financing. There are three potential outside financing sources: (i) explore a line of credit (LOC) through UCC Cornerstone Fund, Inc. our existing lender; (ii) an SBA – EIDL (Economic Injury Disaster Loan) a facility that is low interest and designed to help businesses affected by COVID-19. We are thinking we need a total credit facility up to $400,000 in total. An EIDL would lessen anxiety and serve as a bridge to tide us over until we can recover; or (iii) an additional PPP loan (i.e., should another one become available through the government) that could be in the $100,000 + range. The amount will be dependent on the rules enacted by Congress which could be different from the first PPP loan we received. So this amount is just our best guess. A solution could also involve all of these items.

7. Definitions of Cash & Investments (C&I) vs. Reserves/Amount of C&I required on hand.
These terms are often used interchangeably but they refer to two entirely different concepts. Let us explain. Cash and investments (C&I) are exactly what they appear to be; however, not all of the C&I can be spent. Some is illiquid and permanently reserved such as the $10,000 in the Plumer Endowment Fund (PEF) fund that is invested. Additionally, there are contributions/gifts that are restricted as to purpose and timing, so this cash cannot be spent for general corporate purposes. Other funds such as prepaid contributions are meant to be spent over time and not all at once. Some part of the C&I is for working capital or transaction cash, meaning the amount necessary for Heidi, our bookkeeper to pay bills and payroll on time and have enough available cash without stretching payables too much.

Reserves are calculated by starting with C&I in total and subtracting specific amounts required for as noted above. In general terms, the final subset of reserves is for funds held for operating and emergency purposes such as for this pandemic and for emergency capital expenditures. However, we have already used some of these operating and emergency reserves as C&I has decreased from $392,000 at year-end 2019 to $274,000 of C&I as of Sept 30. Only a part of it can be used to fund losses and some must be protected at all costs as the future right now is very difficult to predict. We are working on a more detailed calculation based on reserves that may indicate a different number, but to describe this in the simplest form now, we need to keep approximately $200,000 - $225,000 in cash and investments on hand, or about 2 – 2.5x months of cash expenditures. Most non-profit authorities indicate that non-profits should keep between 2 – 5x months of expenditures on hand in C&I up to almost 12 months. So we are nearing the bottom edge of these rules of thumb already.

8. How much net income and/or cash is the ECC losing each month?
While we did borrow $96,000 of PPP forgivable loan funds, these funds have been used up already. This is the fifth month in a row that the ECC has had at least ($20,000) per month in net losses. Total IUCC (i.e., general fund (church operations) + ECC + CIF (construction fund) /PEF started 2020 with $392,000 in total cash and investments and it is now down to
S$274,000 in cash and investments as of September 30, 2020. And this is after we received $96,000 in PPP funds. We have been using the ECC’s cash and investments to cover the gap so far, but they are rapidly decreasing and we will be forced to start using the general fund specific reserves soon. But again remember these are all our reserves ultimately as we are one entity. We expect to decrease Total IUCC cash and investments to $200,000 - $230,000 by the end of Dec. 2020, which is much lower than we would want in an ideal situation and lower than we have been in many years.

9. Why don’t we just temporarily close the ECC until the pandemic subsides?

Even if the ECC closes temporarily, it will still cost us some cash as there are some fixed costs that do not go away. Even if we furlough all the teachers, the building and other related expenses will still run about $5,000 each month that the general fund will have to pay. And as noted above, the general fund will likely need to borrow on its own as, all else being equal, it will be cash flow negative - either in the short-term or certainly by the time we go back to live services. Plus, more importantly, if we shutter the ECC’s operations for an extended period of time, we will incur tremendous costs when we re-open again. We will need to start from scratch rebuilding the relationship with our students/parents, which could potentially entail hiring new teachers and training them, building up enrollment from zero, and re-establishing our licenses, etc. It would be very difficult and costly indeed. If the ECC closes temporarily, we will lose any possibility of returning to where we were pre-pandemic in the near term (i.e., next 6–18 months). It could likely take several years to get back to our full capacity of 63+ in full restart mode. This is a large unknown.

In the meantime, if we are closed, our families will go elsewhere for childcare and may not return when we reopen. Further, it will be very difficult for the ECC to determine the right time to re-open. The ECC also risks losing the enrollment of new students currently staying at home. As the pandemic subsides, some competitors who are closed or at lower levels of children will undoubtedly fail to re-open or will fail financially, giving us opportunities to enroll their students.

We are also somewhat unique in that small to midsized childcare centers (especially for-profit) often have few avenues to borrow funds to help them through a crisis such as this. Normal for-profit lenders are reluctant to lend to childcare centers, especially in this environment as childcare centers notoriously fail easily and quickly. Currently, we are working on converting part of the original $1,177,000 credit facility that was unused for the building into a line of credit (“LOC”) with Cornerstone. As the primary UCC lender to existing churches and our lender as well, they have a vested interest in seeing that we survive and ultimately prosper. Further, we need to remember that our property is very valuable as collateral; our property is worth at least 3 - 4 times (or likely more) even the largest amount that we will need to borrow in total including our existing debt and new LOC debt. IUCC leaders are united in their desire to keep the ECC operating through this crisis so it can rebound and return to its former success in a realistic timeframe.

10. How is the church’s general fund doing financially?

The IUCC general fund is doing much better than the ECC, as stewardship has held up relatively well during the COVID-19 pandemic and expenses related to ministries and building upkeep are naturally lower. Plus we received $96,000 in PPP funds in May. We are about to apply for the forgiveness of this amount as the lender is ready for the paperwork, so while the cash is in our cash balances, the income will not be recognized in our income statement until it is formally forgiven.

Further, we are blessed to have generous members who have increased their giving through the pandemic. General fund total revenue is up over 5.6% year-to-date (YTD) for September and 4% over last year’s YTD. Our best estimate is that cash will increase for the year in the general fund by $30,000 in total vs. last year’s results which showed a total loss of cash + investments of ($63,000) YTD 2019. This improved general fund situation will only exist as long as we are not conducting full live services as the incremental costs will increase losses.

11. Can we accommodate more students at the ECC than we are currently serving?

Yes. The ECC anticipates having 30 students in November, up from 24 in September and 26 in October. In theory, we could accommodate 44 students with our space and still meet 6 foot distancing licensing requirements, but the teacher-to-student ratios cap us at about 35 students based on the teachers we have now. While we cannot breakeven at 35 students, these increases in students will reduce our losses and make them more manageable. Currently, we believe our breakeven point is in the low 40’s range in students, so in the near term we will incur losses; our goal is to cap those losses as much as we can until the pandemic lessens, more students return to childcare, and the distancing requirements are lessened.
12. What are we doing to increase enrollment?
We are working to increase enrollment at the ECC in the following ways:

a) Our ECC Director Irma Rosales has created a video tour of the facility that showcases all the efforts being made to create a clean and safe environment for our children. That video is posted on our Facebook page.
b) Our Communications Chair Cindy O’Dell has done the following: revised the banner for the IUCC Early Childhood Center Facebook page; added photos and videos on Facebook; purchased two ads on Facebook; added new language to the IUCC landing page; and added photos and videos on the preschool tab from the IUCC.org home page. She will be buying an ad on Google and seeking priority when people search for child care in Irvine.
c) Pastor Sarah has made multiple posts to her Facebook page promoting the preschool and issued several testimonials as part of online Sunday Worship.
d) We’ve written to ECC clients and alumni clients to offer finder’s fees.
e) We’ve written to parents who haven’t returned and encouraged them to return.
f) Committee members have established reciprocal relationships with other Irvine child care centers.
g) Committee Chair Keith Boyum has written articles about the ECC for our monthly newsletter.
h) We included an article in the October IUCC newsletter asking members to “like” and repost preschool items in their own Facebook accounts, and we plan to advertise in the Woodbridge Village Association newsletter.
i) ECC flyers have been printed and will be distributed to businesses and homes in the vicinity.

13. What is the forecast for the ECC for the balance of 2020 and 2021?
The ECC has had net losses per month of ($20,000) or more in the last 5 months and cash flow slightly worse than these figures for two reasons: (a) we credited back to our parents the 2nd half of March’s revenue after we had shutdown, over the time period from July – Dec. 2020 and we had to refund excess tuition deposits. The normal tuition deposits we would have to refund from exiting students normally would have been offset by deposits from new students, but that has not happened as we are still at lower levels of students.

The loss is now beginning to narrow as we think we will be at 30 students in November (up from 26 in October). Further, these credits and refunds will largely be exhausted by December 31, and additional students should lower the loss to the ($15,000– $16,000) range for the 4th Quarter of 2020. We are looking at losses in the ($10,000 - $15,000) range in the first quarter of 2021 as the number of students gradually increases.

Losses will increase in July-August 2021 as they naturally do, as we lose a number of students over the summer and they will begin to come back in September 2021. At this point, roughly a year from now, we believe we can re-enroll up to our available space in the low 40s of students, add a modest amount of additional labor, and keep the net loss low enough to wait out the pandemic and start to rebuild, still with sufficient C&I funds to operate and remaining capacity on the LOC/term facility to fund operations until we pass breakeven and get back to the level of cash flow that we are capable of achieving.

Table 1

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<th>Actuals + Forecast for twelve months ended Dec 31, 2020 for ECC</th>
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<td>Jan-20</td>
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<table>
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<tr>
<th>Forecast for twelve months ended Dec 31, 2021 for ECC</th>
<th>2021</th>
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14. Are there other options we can consider?

Yes, but we would rather not pursue them unless absolutely necessary. Payroll for Total IUCC in a normal year is about 70-75% of our cash expenses, and the remaining 10-15% is often items like gas, electricity, garbage, and other fixed expenses that we cannot avoid. Ministries and committees together are only 10% of costs, and a big part of committees is building and grounds, which we have already tried to scale back. Because payroll is such a significant part of our expenses, we’d need to look at either cutting staff or reducing their pay. With reluctance, we recently made the difficult decision to lay off one of our ECC teachers. We’ve also been able to mitigate losses somewhat by not replacing staff that departed. Still, these measures have not been enough. Payroll cuts mean a material impact on our staff members - they would suffer the most.

There is a difference of opinion on the Admin board over when (and whether) to cut wages on both the ECC and the church staff in the general fund. A very small minority feels we must at least consider payroll cuts, but almost all the Admin board feels that reducing staff and/or reducing pay should be considered only as a last resort after all other options have been exhausted. We love and value our staff. They are hard-working and loyal members of our church family. We recognize that churches in general don’t pay their staff as much as the private sector does. Plus, instituting layoffs or pay reductions would hurt morale and lower the quality of our programs and services. We have a top-notch music program, excellent programs, and a lean and efficient office staff. No one wants to jeopardize any of that if we can avoid it.

While we could furlough more teachers from the ECC, it would involve shortening our hours of operation to get by with fewer teachers, and that could negatively impact our current parents, who count on these hours to cover their work schedules and might take their students to a competitor if we took this option. In the short-term, we could re-arrange classes to get by with fewer teachers, but re-arranging the classes to reduce teachers would severely restrict our ability to welcome new students. This is a difficult balancing act to lessen the losses in the near-term and protect revenue in the longer-term.

15. What’s the worst case scenario?

No one can predict what the future will bring. If the pandemic goes into a third, fourth, or even fifth wave without an effective vaccine, all churches and businesses will be adversely affected. There is always the possibility that we could borrow additional money to keep the ECC afloat during this time period, only to have to shutter it after all for a prolonged period of time. Then we might have to fund a rebuild almost from scratch while having to pay down the incremental loan at least in the short-term without much income from the ECC. We don’t think it will come to that, however.

Forecasting in this environment is the most difficult we’ve seen in 30 years, and the 2008 recession pales in comparison as far as uncertainty and impact to us. So unfortunately, we need to be planning for the worst and hoping for the best. That’s what we’re trying to do. Your leaders are doing their best to navigate unknown waters. But we all love this church and its people, and we are doing our absolute best to protect and nurture it properly.

16. Possible upsides in this situation.

In this type of turnaround situation, it is far too easy to focus only on those things that can go wrong or that will cost us more or take longer than we think they will. Let us focus instead for a few minutes on those things that could go right and help us recover and get the ECC back financially to the place that it needs to be.

a. Existence and possible size of 2nd PPP Loan

The 2nd PPP loan is not included in the revised financials as we do not know whether Congress will approve another program. However, there is still a lot of hope that they will re-authorize this program and that we will qualify, particularly since childcare centers across the nation have been so negatively impacted. And while a potential PPP loan could be at least $100,000, it could be much larger, possibly in the $125,000 - $150,000 range; it just depends on the exact wording on what costs are reimbursable under the forgiveness criteria and the time-period chosen by Congress to reimburse us. Even if the PPP loan is only $100,000, it will still reduce what we need to borrow and ultimately reduce the final cost of this turnaround. It would also reduce the possibility of making painful payroll cuts.

b. Possible Orange County Childcare Center grant

On October 30, IUCC applied for an Orange County Childcare Center grant. While we have no way of knowing if it will be successful or how much it might be, we think there’s every reason to hope for a good outcome.
c. Recent Article on Childcare Centers\(^1\) indicates safer than previously assumed.
Researchers found that there was no “elevated risk” of coronavirus transmission if safety practices were followed at childcare centers. See the summary of the article in the footnote below. As this is a very recent article, October 14\(^{th}\), its dissemination may help childcare centers to get their students re-enrolled over time.

d. We have faced financial uncertainty before and made it through.
Only some of our older congregants may remember this, but when we lost the synagogue as a tenant we lost $70,000 in annual rental income - income that we could not easily replace or offset. Our total income at the time was far less than it was at the beginning of this year, so a loss of that size, percentage wise, had a tremendous impact on us. Further, that loss of rental income was never coming back, so steps had to be taken to offset the impact on a semi-permanent basis. With the present situation we can eventually return to normal.

e. Upside to Forecast.
This is a very conservative forecast given the uncertainty. It is not the absolute worst case, but certainly close to that. Should a safe vaccine be discovered or should the government take more proactive steps to reduce the impact of the virus, we could very well see the distancing requirements be modified during our forecast period to allow us more space and higher teacher–student ratios that reduce the payroll necessary to safely watch over the students. A combination of any of these will reduce our breakeven level and lead us back to profitability in a shorter time frame. Please pray for us and contribute as much as you can to the 2021 Stewardship drive to help Total IUCC weather this crisis. Thank you!

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\(^1\) Child Care Centers Are Not Linked to COVID Spread, According to Large Study

Researchers found that there was no “elevated risk” of coronavirus transmission if safety practices were followed at child care centers By Claudia Harmata October 14, 2020
A new study conducted by Yale University has found that child care centers are not linked to the spread of the coronavirus, as long as safety protocols and guidelines are followed. In the study published Wednesday in Pediatrics — the peer-reviewed journal of the American Academy of Pediatrics — researchers surveyed 57,000 child care providers across all 50 states, plus Washington, D.C. and Puerto Rico, that remained open through the height of the pandemic. They then compared self-reported COVID-19 infections and hospitalizations among workers whose programs stayed open to the reports of workers whose programs had closed. Researchers found no difference in the outcomes, which suggests that there was no “elevated risk” of COVID-19 spread due to child care centers staying open — assuming that the centers follow safety procedures. “Within the context of considerable infection mitigation efforts in U.S. child care programs, exposure to child care during the early months of the U.S. pandemic was not associated with elevated risk for COVID-19 transmission to providers,” the study reads. “These findings must be interpreted only within the context of background transmission rates and the considerable infection mitigation efforts implemented in child care programs.” The study’s findings provide a new lens for child care workers moving forward, as businesses across the country continue to grapple with how to provide services while maintaining employee safety. “Until now, decision makers had no way to assess whether opening child care centers would put staff at greater risk of contracting COVID-19,” Walter Gilliam, the study’s lead author, told the Associated Press. “This study tells us that as long as there are strong on-site measures to prevent infection, providing care for young children doesn’t seem to add to the provider’s risk of getting sick.” Lynette Fraga, the CEO of Child Care Aware of America, who also participated in the study, also noted to Today that the study’s results depend on workers and centers taking the extra safety precautions. “This study shows that to be open safely, child care providers will need to practice mitigation and prevention strategies which cost money,” Fraga said. “And, at times, it may not be safe for child care to be open if community transmission rates are high. To stabilize an industry facing additional costs and ongoing, public health-related closures, significant funding is needed.” While the study provides optimism for some child care centers, Gilliam told Today that these findings do not necessarily translate to schools.