



*February 11, 2021*

## Presbytery News

**Homestead Presbytery has a  
NEW PHONE NUMBER!!**

**402-413-2143**

Make sure to write down the new number for Homestead Presbytery!



### IMPORTANT PRESBYTERY REMINDERS!



*Presbytery*  
**ASSEMBLY**

- **We have a Stated Presbytery Meeting via Zoom coming up on February 20th.** The Zoom invite will be set out to everyone registered the week of the meeting. Make sure you click the button below to get registered!

**Register for  
Presbytery**

**“Hope for the Journey Ahead” Church Vitality Reflection  
NWC&CV Committee of Homestead Presbytery**

Grace and Peace from the Church Vitality/New Worshiping Communities (CV/NWC) Team!

I am reminded of Matthew 6:25-34. Most notably verse 34: *"So do not worry about tomorrow, for tomorrow will bring worries of its own. Today's trouble is enough for today."* (NRSV)

In terms of the vitality of your congregation, would you honestly say you work from an attitude of scarcity or abundance? This is a foundational question that will impact how you see the world, how you interact with the Lord, how you see your congregation, and how you function as a congregation.

We would all like to say the latter, but it is so easy to work from the former. Do you lament the people who have left or do you celebrate those who are there? Do you dwell on the "the Glory Days" or do you look with anticipation at how God will bless you in this place and time? Do you spend more time wishing you had more money, or spend more time visioning, trying/risking, adapting, sacrificing, or going back to the drawing board with an open mind to new ways and possibilities? Do you dwell on past failures, or roll with it and move on (certainly learning from past experience). Are you paralyzed with the fear of failure, or are you willing to try new ways of doing ministry?

These questions are not intended to offend. For everyone the answers are probably a mixture of yes and no. In the scripture passage, the admonition is for the believer to not WORRY! Faith in the Lord hinges on trust. It does not mean you should never prepare, you should never use caution, you should forget past experiences....it should not paralyze you into inaction. Do not worry, move forward with the trust that Christ will bless you in whatever you do!

Celebrate what resources you have been given (people, money, time, anything). Use the divine imagination the Spirit has given you to work with what you have or can attain and invest it, doing the work that God guides you to do. Have an open mind, and be confident that you will be blessed in some way. TRUST!

It is a good way to start and to be. Blessings and Shalom!

Darin

Rev. Darin Bentzinger

Panama Presbyterian Church (USA) & CV/NWC Team Member

## Join in Eastridge's Inter-Presbytery Virtual Choir!



Image above: A choir of 38 International Peacemakers was gathered by the Presbyterian Peacemaking

Hello fellow Presbyterians!

My name is Brian Lew and I am the Director of Music Ministries at Eastridge Presbyterian Church in Lincoln. I would like to invite you and your choir to join in an inter-Presbytery virtual choir project. We will be coming together to sing a 3-part version (SAB) of the Hallelujah Chorus for Easter worship services. This video will be available to all churches within our Presbytery (regardless of participation) to use as they deem fit for their current mode of worship.

This project comes at zero cost for churches as Homestead Presbytery has generously and graciously funded this project. Sheet music and a recording stand (if needed) will be provided for all participating congregations.

Participants will need access to two (2) types of "screens", headphones, and internet. Screens can be any combination of smartphones, ipad, tablet, or computer. The most common combination is a computer/laptop and smartphone. One of these devices will need to have access to their email. Attached are two separate PDF's. One which contains instructions on how to record and the other explains how to send the video. If your church has a music director, organist, or someone who is willing to be a point person to help your singers it would be most appreciative so that communication is more streamlined.

I hope you will consider joining us in this unique project. If you are interested in participating or have any questions please contact me at [blew@eastridge.org](mailto:blew@eastridge.org) at your earliest convenience. I plan to distribute music ASAP in order to have recordings returned to me by early March.

Brian Lew Eastridge Presbyterian Church  
[blew@eastridge.org](mailto:blew@eastridge.org)

[Virtual Choir  
Instructions](#)

[Instructions on How to Send  
Video](#)

## Check out what's happening with Contemplate Lincoln!



**Noon-hour silent prayer Weekdays** 12:15pm-1:00pm:

<https://zoom.us/j/735301950>

A 20-minute silent prayer sit with opening prayer and closing reading. No experience necessary.

**Lectio Divina Mondays** 9:30am: Register via this link on [zoom](#)

Pray the scriptures. We read a passage 4 times with short silences followed by discussion.

**Contemplative Movement Fridays** 5:30pm-6:30pm:

<https://zoom.us/j/386874404>

A fun, playful, and contemplative whole body experience.

**House Church Sunday's** 4pm-5pm: <https://zoom.us/j/993530287>

Worship, conversation, and contemplation. A house church style church service with Eucharist.

**Contemplative Conversation Sundays** at 2:30 PM (The Work of the People Short Films) Register via this link on [zoom](#)

We watch films with today's influential theologians and contemplatives gaining wisdom and finishing with a time of sharing.

**Lenten Contemplative Conversation Groups:**  
**Boundless Compassion**

We have a few spots open in our upcoming Lenten study. Join us on Zoom for a 7-week Lenten study with Joyce Rupp's Boundless Compassion: Creating a Way of Life. We will read a chapter a week, discuss, and practice together.

[Express interest in joining a group!](#)

---

## **General Assembly's Ash Wednesday service now available for congregational use**

The Presbyterian Church (U.S.A.) is providing for congregational use an online Ash Wednesday service that features liturgy and music in English, Spanish and Korean. The 40-minute pre-recorded service was filmed at the chapel in the Center's Louisville, Kentucky, office and is available on the Center's Vimeo page by clicking the button below.

[Ash Wednesday Service](#)

---

## **What the second round of PPP loans means for churches & how to secure funding:**



# What the second round of PPP loans means for churches — and how to secure funding



Joe Park

After much political drama, the Consolidated Appropriations Act of 2021 (CAA) [https://bit.ly/3NfWqRf] has been approved by Congress and signed by the President.

It includes \$284 billion dollars for a second round of Paycheck Protection Program (PPP) loans for which churches and nonprofits are eligible to apply through participating banks.

**Your banker might be slow to begin taking applications. Here's why.**  
The Small Business Administration (SBA) is charged with developing regulations related to the new application process. This sounds like a simple and straightforward process, but as we learned with the first round of PPP loans, the reality is rather simple and straightforward. Upon issuance of these regulations, the SBA got flooded with questions from banks, attorneys and accounting firms and with political pressure from the Congress and the Administration. They then began publishing a series of clarifications and new guidance that in the first round resulted in bankers repeatedly going back to their customers with new applications and/or asking for additional documentation. The same is true with the PPP forgiveness applications. Seven months have elapsed since the first PPP loan forgiveness applications were submitted, and the vast majority of those applications have yet to be processed by banks, primarily because the SBA is still actively sharing new guidance on the first round of loans with banks. In fact, the new Consolidated Appropriations Act significantly changes the loan forgiveness process for the first round of PPP loans approved in the CARES Act, which will further



**"[T]he devil is in the details — and those details are subject to change."**

**delay the forgiveness previously approved loans.** Thus, I want to caution you that the devil is in the details — and those details are subject to change.

**Limited eligibility for qualifying for a new PPP loan**

Eligibility is limited to organizations, including churches, that meet the following criteria:

- 1) **Less than 500 employees**
- 2) **Gross receipts were at least 25% less** in one or more quarters of 2020, as compared to the same quarter in 2019. This can get complicated for churches with complex sources of income. For the purposes of calculating gross receipts, churches are referred to the meaning of section 1361 of the IRC and of 1361. [www.lawcorner.com/articles/sect-1361-0055] I recommend asking your external accountant to calculate this for you.
- 3) **Current requirement:** All borrowers must be able to certify that the "current economic uncertainty makes this loan request necessary to support the ongoing operations," as of the date on which the PPP loan application is submitted. This is where it gets sticky for many churches. I believe Congress left this language "current economic uncertainty" intentionally vague to allow as many organizations as possible to apply. Most churches would agree that "uncertainty" is not synonymous with "change," given the many biblical admonitions to the above the ways of the world to what is honoring and pleasing to God. No churches would wish when better or else they should apply, I would encourage them to remember that they may return the funds at any point if they determine the loan was not necessary.

**Other key provisions**  
Based on the current common understanding, the following are other key provisions to consider when determining if a new loan is right for your church:

**Maximum loan amount:** Borrowers have an option to calculate the maximum loan amount by multiplying the borrower's average total monthly payroll in the one-year period prior to the date on which the loan is made, or 10 calendar year 2019, by 2.5. The maximum loan amount is \$2 million. Similar to the first round, payroll numbers for seasonal employees are calculated differently.

**Choose your own covered period:** Borrowers are able to choose the length of their covered period as long as it is at least eight weeks and is not longer than 24 weeks.

**Use of PPP funds:** Congress expanded the types of expenses — in addition to payroll, rent, covered mortgage interest, and utilities — for which these new PPP loans can be used and included in forgiveness calculations.

- **Covered operations expenditures:** payments for business software or cloud computing services that facilitate business operations; product or service delivery, the processing, payment, or tracking of payroll; expenses for and billing functions, or accounting or tracking of supplies, inventory, records, and equipment
- **Covered property damage costs:** costs related to property damaged due to public disturbances that occurred during 2020 that were not covered by insurance or other compensation.
- **Covered supplier costs:** or paid taxes to a supplier of goods that are essential to the operations of the entity at the time at which the expenditure was made and is made pursuant to a contract or order in effect at any time before the covered period or, with respect to perishable goods, in effect at any time during the covered period.
- **Covered worker protection expenditures:** operating or capital expenditures that allow borrowers to comply with requirements or guidelines issued by the CDC, HHS, USDA, or any state or local

government during the period beginning March 1, 2020 and ending on the date which the national emergency declared by the President expires or is terminated or the maintenance of standards for sanitation, social distancing or any other worker or customer safety requirements related to COVID-19. These expenses appear to include PPE, physical barriers that were put in place, expansion of indoor/outdoor space, ventilation filtration systems, and drive-thru windows.

**Forgiveness for loans under \$100,000:** Forgiveness application for loans under \$100,000 will be simplified to a single certification that includes a declaration of the number of employees the eligible recipient was able to retain because of the loan, the estimated total amount of the loan spent on payroll costs, the total loan amount, and a certification that the church complied with the PPP loan statute and regulations issued by the SBA. Borrowers should be aware that while the forgiveness application is simplified, all the rules still apply. All borrowers must retain all employees on payroll in line with the forgiveness application for a period of four years and all other records relating to PPP and the forgiveness application for a period of three years.

**PPP loan forgiveness and Economic Injury Disaster Loans (EIDL):** The new law updates the CARES Act provision that required that the amount of the PPP loan forgiveness be reduced by the amount of any EIDL proceeds. This change might increase the PPP forgiveness amount for thousands of churches.

This article is for informational purposes only and is not intended to provide tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before applying for a PPP loan. For more on the Consolidated Appropriations Act of 2021, I suggest reading the summary at the end of the Consolidated Appropriations Act of 2021, by Ted Hovde, a Capital Economics.

**Joe Park** is CEO at Economic Advisors (www.economicadvisors.net) (where he has been formerly co-owner and staff who help churches and faith-based nonprofits grow disciples and future ministry. Contact him at joe@ead.net

**READ ARTICLE HERE**

**AFTER 33 YEARS OF ORDAINED MINISTRY AND A LIFETIME IN SERVICE TO JESUS CHRIST**

**Rev. James E. Goodenberger**

*is retiring from active ministry*

**HONOR JIM BY JOINING HIS CHILDREN IN SENDING HIM CARDS AND PHOTOS REMEMBERING HIS MINISTRY**

Please send cards by March 1st to:  
113 Zenith Dr.  
Council Bluffs, Iowa 51503-0282

Jim Goodenberger was an Interim pastor in Homestead Presbytery from 2010-2013. He served at both Columbus Feberated Church and Lincoln Eastridge. You can send cards to celebrate his retirement at:

## Weekly Prayer Requests

### *Niobrara-Verdel*

Niobrara/Verdel would like prayers for our worship. We are still worshipping in our parking lot through our FM transmitter and recording the service to put on our Facebook page. Our congregation is getting a little restless of the current worship situation. Prayers for endurance, patience and grace would go a long way for moral.

---

#### **Homestead Presbytery**

840 S. 17th Street, Lincoln, NE 68508

**Monday-Thursday** 9:00am-4:00pm

**Friday** 9:00am-12:30pm

Office: 402.474.0612

Interim EP: 803.556.3355

Stated Clerk: 402.217.3684

