

Western Hills Baptist Church
401 S.W. 44th Street
Oklahoma City, Oklahoma, 73109

CARES Act

To Western Hills Baptist Church Members, Contributors, and Supporters:

Congress has passed CARES, the Coronavirus Aid, Relief, and Economy Security act. It provides low interest rate loans (1%) through the SBA for small businesses (less than 500 employees). The loans are meant to enable businesses to retain their employees during this difficult time with the goal that they can quickly restart their businesses when the economy improves. There are several ways the loans can be used, but if 75% or more is used for salaries and wages and the remainder is used for approved purposes, the loans will be forgiven. Churches can apply for and receive these loans. The question is, will Western Hills Church apply for a loan and if so, how much—and if not, why not?

The Trustees and the Elders have made the decision, no matter how lucrative it appears, not to apply for a CARES loan for the following reasons:

First, this is God's church. God will provide for His church and we need to trust God, not the government for that provision.

Second, God frequently gives direction by providing or withholding finances. We do not want to miss God's direction.

Third, what the government finances, it can control if it chooses to do so.

Fourth, WHC has a longstanding commitment not to borrow. We are committed not to borrow, and we are committed not to judge others who have the freedom to borrow.

Most of the time, God's provision for the church is through the gifts of the members. We understand that these are difficult times and some are in a very difficult financial position. We only pray that you will give as God enables and directs.

Many Blessings,

The Board of Trustees and the Board of Elders of Western Hills Baptist Church