

Dear McKnight Crossings' Elders,

Thank you so much for allowing our family to be a part of this journey with you. We expected a lot from you when visiting, and you did not disappoint. Katie and I both felt that the situation there would be great for us and our family. Everyone we encountered was very kind and encouraging to us. We greatly appreciate the opportunity to have had conversations with each group and for me to be able to preach and teach on that Sunday. It was uplifting for us all.

Unfortunately, after much research and consideration, I could not move there and work for the offer as it currently stands. The housing market has seen a sharp increase in prices over the last three years, and that increase coupled with the higher interest rates form a large hurdle to cross when considering this move.

We desire to find a great school for our kids, and the school districts determine the price there. Each "lower" priced house seems to need extensive updates/repairs, is in a flood zone, is in a poorly rated school district, or has a combination of any of the previously mentioned issues. We would like to have a house we can afford in a good school district where we could host things like small group and close enough to the church to not be driving an hour to get there.

We have done our best to evaluate and estimate every part of the potential move. A move to Missouri means we will pay state income tax. This wasn't immediately apparent to me, but it was to my accountant wife! Then, self-employment tax is its own bear to deal with.

Below you will find a proposal of what I believe would allow us to move and begin the work at McKnight Crossings:

Total Package Value: \$126,800

\*This would include everything in your previous offer, but I would like to have the health insurance as an option where I either receive the insurance reimbursement, or I receive the value as salary if Katie has a better option where she works. The rest of the financial offer would remain the same in its structure and would be included in the package total above.

- Annual Salary: \$105,600
- Medical/Dental/Vision - Allowed up to \$1,200 per month for individual and/or family coverage for medical+dental+vision as needed. Costs above that limit will be withheld pre-tax from salary. = \$14,400 max. \*see above
- Retirement Match of 50% of your contribution up to 3% maximum match% = \$2,400 max.
- Long-term Disability Insurance Paid by MX = \$500 est. cost
- Annual budget for ministry resources (books, materials, etc.) = \$1,200
- Annual budget for education/training = \$1,500

- Annual budget for shepherding funds (reimbursement for meals, coffee, etc.) = \$1,200
- Relocation Expenses: The church will reimburse your actual costs up to \$5,000 in moving expenses.

I would also really like to begin with the 4<sup>th</sup> week of vacation. I may not even feel I need to take it given your 40-sermon structure, but psychologically it feels like going backward if I lose a week of vacation.

Katie and I understand that the above package is an increase from your initial offer. We have tried to research everything, and because of the sharp increase in housing costs, this package, though more than I make now, is financially comparable to our current situation. Though it would be a comparable package, and I would be adding responsibilities to my position, we really desire to be there with you all. We think you have something special, and we would love to be a part of what God is doing there.

Finally, I want to thank you for the thought you put into this offer. I believe you have created a destination for people because of this kind of care and thought. I think that plays out in how many people have stayed for so long.