

September 24, 2020

Dear Family,

“We exist to give away love” states our new bishop, the Rt. Rev. Craig Loya. Our mission - the mission of all Episcopalians - is to restore all people to unity with God and each other in Christ. At St. Luke's, we do this by sharing God's love with the world around us. Our parish exists to help people live their fullest, deepest lives through worship, spiritual growth, and service to others. How will we live and practice our faith in 2021? How will we give our love away in the coming year?

St. Luke's leaders are examining and determining what ministries and activities can safely be done to bear witness to God's love during these challenging days. Both the Episcopal Church in Minnesota and St. Luke's parish are committed to safe faith practices, and it is nearly certain large indoor gatherings will be unsafe for some time. The current gathering protocols will likely continue well into 2021 when the typical flu season has waned and a safe vaccine might be available.

Under the premise that our return to normal operations is postponed through at least the remainder of fall and the coming winter, St. Luke's is preparing to operate in “Pandemic Mode” until at least next spring by offering physically-distanced worship, growth, and service ministries while maintaining our community connections and church facilities for the time when we can safely be physically close. Here is a summary of our “Pandemic Mode” ministry offerings which we will build upon for 2021:

- **Worship communally** - Online gatherings for Sunday worship and music, virtual eucharists, and outdoor small gatherings and eucharists as weather permits allow us to worship together.
- **Grow spiritually** - Online bible studies and forums studying racial, social justice and other issues help develop our faith.
- **Serve others** - While some of our service efforts are on hold due to the pandemic, Community Link, Holiday Meals, Mini-library, Adopt-a-Family, Epiphany Birthday Bags, UTO and ERD are still viable opportunities to serve others.
- **Maintain our personal connections and church facilities** - Parish Care Team, online Book Club, welcome back car parade, “Wienie Roast”, prayer list, Amy Caucutt's pie ministry, and weekly online coffee hour fellowship events help us stay connected; our parish kitchen renewal and ongoing building and grounds maintenance work keeps our facility ready for our return.

Due to the uncertainty brought on by the pandemic, it will help our congregation accurately plan our ministry for 2021 if you will please share what you plan to give to St. Luke's next year. Enclosed you will find a 2021 pledge form and return envelope. **Please return your pledge in the enclosed envelope by October 14th.** Together, our pledges of support will determine how St. Luke's best continues its work and ministry in the coming year. At times like this, we need God and St. Luke's in our lives. In turn, your support is important. Please see the attached fiscal FAQs for more detail.

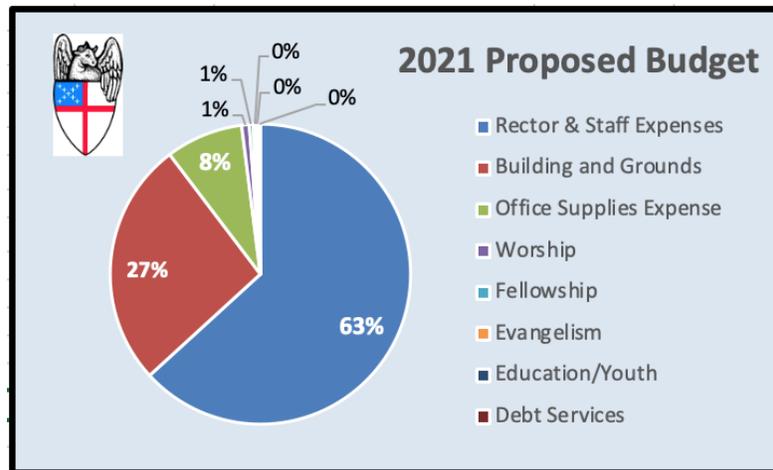
Thank you,

Your Rector and Vestry Leaders

Fiscal Frequently Asked Questions (FAQs)

How much does St. Luke's need to operate in "Pandemic Mode" in 2021?

The costs to run a streamlined, physically distanced ministry are not significantly less than in normal times. Salaries, utilities, lawn and snow care, mailings, insurance and other expenses are still incurred whether we are physically distanced or not. Where possible, expenses have been reduced. **Our 2021 expected operating cost is \$22,000 per month and represents a nearly 15% reduction in operating expenses** compared to early 2020 expense levels. We hope to have pledge support equal to this amount. A final budget will be based on the expected 2021 pledge income offered by our parish community.



How large is the St. Luke's membership today?

We currently have 74 households who made a pledge commitment for 2020. **If 74 households again pledge support for 2021, the average pledge of \$300 per month (\$3,600 per year) will maintain our current level of ministry.** There are about 150 stakeholders in St. Luke's – households who either pledge, are listed in our directory, or are on our email list. We are asking all stakeholders for a pledge of financial support in 2021. Large or small, recurring or one time; your gifts to St. Luke's matter.

Is my giving history and estimated giving confidential?

Yes. The Rector and Parish Administrator are the only people who can view amounts related to your giving history and estimated giving. Some members of the vestry and staff will know who has made an annual commitment; however, they will not know the amounts of those commitments.

2021 Pledge Card

Name:

Your pledge in 2020:

Our pledge for 2021 will be \$ _____ per week / month / year.

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Ways to Give

1. **Set up an automated bill pay** through your bank or financial institution. When you set up an automated bill pay, there are no fees for St. Luke's.
2. **Mail a physical check** to St. Luke's. When you mail (or bring in) a check, there is no fee for St. Luke's.
3. **Make your gift online** and/or set up a recurring auto-payment through on St. Luke's web site. There are card processing fees of 2.75% associated with this method. You may choose to cover those fees if you wish.
4. **Donate marketable securities**, like stock and bond assets, to St. Luke's. Please contact the Parish Administrator at stlukes@stlukeseiscopal.org for the information required to transfer your charitable donation of marketable securities to St. Luke's brokerage account.
5. **Make a Qualified Charitable Distribution**, or QCD. For those over 70 and 1/2, IRS rules allow for a tax-free transfer from an IRA to a charity. Please consult your tax advisor to learn more about this option.

A note on CARES Act Giving Incentives for 2020

- **Temporary Universal Charitable Deduction**—Taxpayers who do not itemize their deductions can take a one-time deduction of up to \$300 for gifts made to charitable organizations. The provision is intended only for the year 2020; however, in the text of the bill, it states taxable years "beginning in 2020 ..." and does not include a sunset date, thus it conceivably could extend beyond 2020. The deduction is **ONLY** for gifts of cash made in calendar year 2020 and does not cover other types of gifts or contributions made to donor-advised funds or private foundations.
- **Suspends the 60 percent adjusted gross income limitation for individuals' charitable contributions for the year 2020.** In a typical year, individuals can only take a charitable deduction of up to 60 percent of their adjusted gross income, no matter how much they give. For 2020, there is no limit, making cash contributions fully deductible.