



First Lutheran Caller

LIVING CONNECTED

LIVIN'
ON A
prayer

Stewardship Appeal
November, 2020

SENIOR PASTOR COLUMN

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Worship Hours:
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Pastoral Staff:

Bonnie Wilcox
Senior Pastor

Jill Bergman
Associate Pastor

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LIVING CONNECTED... LIVING ON A PRAYER

Consider the words of the Lord's Prayer as a wheel -- the wheel does not change, but it never touches the ground in the same place twice.

This simple sentence, written by a beloved professor and poet at Luther Seminary (Gerhard Frost) stays with me.

Where you have offered this prayer taught by Jesus? In worship, at home, at the bedside of a loved one who is seriously ill or dying, at weddings, at camp. Have you prayed it near a lake, or on a mountaintop, or as you gazed on a place in nature that literally took your breath away?

I have been able to visit places where it has been prayed with me in Greek, Malay, Chinese, Swahili and Spanish. Such different kinds of churches, but all worshipping the same God!

During the pandemic, much of our lives have changed. But we continue to offer the Lord's Prayer from wherever we worship, wherever we seek a

reminder of God's presence in our daily lives-- particularly over the things which we cannot control.

We LIVE on this prayer taught by Jesus to his disciples (Luke 11:1-13) -- and it continues to be a mainstay of our faith practice 2,000 years later. Two thousand years! I can't begin to comprehend all the people, and all the places where this prayer has been offered!

God will bring us through the time of COVID-19. The ministry of our church has had to adapt and innovate, but our call to Live Connected...to God and Each Other continues.

Our theme for our appeal for support this year and into 2021, Living on a Prayer, is a call to remember the constancy of God in an inconstant world. Thank you for your faithfulness in sharing what God has given you to support the ministry of First Lutheran Church!

When life is hard, we are encouraged to seek God in prayer -- maybe on our

knees, maybe in darkness, or in a strange place. But we are also encouraged to pray in the ordinary times and places, reminded of who God is, and what God offers to our lives.

Here is an alternative version of the Lord's Prayer written by a church in England. May this English translation renew the meaning of the prayer in your life in a new way:

Alternative Lord's Prayer

Eternal Spirit, Life-Giver, Pain-bearer, Love-maker, Source of all that is and that shall be, Father and Mother of us all, Loving God, in whom is heaven: the Hallowing of your Name echoes through the universe. The Way of your Justice be followed by the people of the world. Your Heavenly Will be done by all created beings. Your commonwealth of Peace and Freedom sustain our hope and come on earth. With the bread we need for today, feed us.

Pastor's Word continues pg. 2

*In the hurts we absorb from one another, forgive us.
In times of temptation and test, strengthen us.
From trials too sharp to endure, spare us.
From the grip of all that is evil, free us.
For you reign in the glory of the power that is love, now and forever. Amen.*

— from All Saints Fulham website.
All Saints Fulham, Pryors Bank,
Bishops Park, London.

Rev. Bonnie Wilcox
Senior Pastor

First Lutheran's Mission Narrative

Living Connected...to God and Each Other

At First Lutheran Church, we are called to connection with God, each other, and our neighbors in and beyond Columbia Heights. God connects with us through the reconciling act of Jesus Christ and the daily ministry of God's Spirit.

We connect to God as a spiritual community through worship and prayer, study and the sacraments, and mutual support and service. This sacred connection calls us into relationship with our neighbors with whom God's love has knit us together.

We connect especially to the neighborhood and its youth who have been an essential part of our story from the very beginning when a rural ministry to immigrant children evolved into a long-standing and ever-present calling to love, nurture and mentor young people in our community.

As our neighborhood and world changes we commit to adjust as well, making space for growth, healing, generosity and community-building. We will honor each other's diverse stories and continue living connected to God and to each other. We rely on God's Spirit to guide us.



LIVING
CONNECTED
to God and Each Other
First Lutheran Church of Columbia Heights

LIVIN'
ON A
prayer

WE CONTINUE TO ASK YOUR SUPPORT IN AT LEAST THESE TWO WAYS:

1. **Appeal for the 2021 General Fund to support day-to-day ministry.** Our annual need is about \$880,000 (General fund + the Debt Savings fund). With about \$250,000 in rent paid by the Tesfa charter school, we ask your help in the remaining \$630,000. Our goal for 2021 is for member gifts to increase by 5%.
2. **Continuing multi-year support for the Living Connected Fund --** principal and maintenance of the \$1.3 million mortgage and new ministry initiatives. Your gift to the Living Connected Fund (whether you committed already last year, or are pledging support now) will be split 80/20 -- 80% used to pay principal and interest on our mortgage, and 20% as follows:
 - a. Environmental/Safety Initiative: Resurface our parking lot and create rain gardens and other improvements to reduce water runoff to storm sewers and repair broken surfaces on the lot. Estimated expense: \$125,000.
 - b. Mission Initiative: Sponsor a refugee family through Lutheran Social Services. Estimated expense: \$5-7,000. NOTE: this project did not begin as expected as the number of refugees entering the U.S. has greatly decreased because of changes in U.S. policy.

FLC Fun Fact:

Mission in the Time of COVID

Adapt, adapt, adapt... and the mission goes on!

- Online learning is available for preschoolers through high school.
- Three propane patio heaters are extending our ministry outdoors as colder weather appears.
- The After School program has moved indoors, but food service has been re-imagined for more take-home meals. Young people participate now in groups of seven with an adult as they move through programming.
- Our 55+ Singles group went from weekly dinners at restaurants to learning Zoom for Friday night chats, to good-weather local park picnics, and now meeting at church! Talk about adaptation!
- Our Charter School in 2020: Tesfa Academy is using a hybrid model for schooling their 150 students.

THANKSGIVING--- AND PIE! Sunday, Nov. 22

*A fundraising event to benefit the
SACA food shelf in Columbia Heights
(also Commitment Sunday for 2021)*

10 AM Online Worship
11 AM SACA Donation / Pie

Join us in celebrating Thanksgiving in worship on Nov. 22. There will be no Thanksgiving Eve service this year or pie fellowship. However, when you drop off groceries and/or a cash donation for SACA between 11 AM and Noon, we will give you an apple or pumpkin pie for your holiday! *Any cash donations will go toward Christmas gifts & gift cards to be distributed by SACA. (There is no Giving Tree this year)*

We will also use this Sunday to celebrate our "Living on a Prayer" Stewardship Appeal as a day to make our 2021 commitments to support FLC with our gifts and talents, to make a difference in the lives of low income families who have lost jobs during the pandemic.

New Organ!

Jeffrey Patry recently purchased himself a small electronic organ to use at First Lutheran in the Chapel. It will afford us the option to have organ music for small funerals and weddings, and during the 8:45 AM service when it returns.



Jeffrey was excited to find this gem on Facebook Marketplace and to discover that it belonged to a dear colleague whom is delighted her beloved instrument will be put to use at FLC! ***Be sure to check out the dates for Jeffrey's Beginner Music Classes on page 6!***

LIVIN' ON A prayer

Christmas Eve Dec. 24

Watch our full candlelight service online on our website: flcch.org

YouTube channel:

First Lutheran Church

Columbia Heights, or Facebook Live: First Lutheran Church of Columbia Heights. (Time to be Announced)

DVDs will be sent to households without internet access.



Children's Christmas Program

For this year's creative Christmas program "Manger Tales," the children will join in a pre-recorded drama to retell the Christmas story through the perspective of the animals. (see page 4)

Christmas in Christ Chapel

**Saturday, Dec. 19
7:30 PM**

Healer of the Nations, Come has been recorded this fall in Christ Chapel and will broadcast at 7:30 PM on Dec 19, on the Gustavus Adolphus College website, free of charge to viewers. This performance will be like nothing Gustavus has done before as the College adapts to the COVID-19 pandemic. The artistic team has gathered information on best practices based on extensive scientific research to safely offer this Gustavus tradition. *We are a member of the Gustavus Congregation Association.*



FLC Fun Fact:
We have baptized 13 children & adults and married 3 couples during this time of Covid.



Tour Rome & the Holy Land

***We are still planning
to go in fall of 2021!***

During this Christmas season, maybe you are thinking about the birthplace of Jesus. Would you like to visit it?

You are invited to discover the beauty and splendor of our Christian roots as Pastor Jill Bergman and friends from this congregation share the life-changing experience of visiting the Holy Land and Rome.

Join our pilgrimage October 29-November 10, 2021. Contact Pastor Jill for a brochure or with questions.



CHILDREN, YOUTH & FAMILY (CYF)



We are trying something new!
Thanking God for Grace

FLC Fun Fact:
4...Weekly classes for children and youth are meeting online via Zoom!

This year we are doing online Sunday School and Confirmation for the first time ever. We have 22 students and 6 brave teachers who are learning God's word together over ZOOM for Sunday School, as well as our middle school confirmation class.

This fall, as we study the stories of our ancestors in faith, I am reminded of all the times God called people to try new and hard things. I am thankful for the Grace of God as we make mistakes, have tech problems and work to connect over screens. A special thanks to all the parents who are facilitating this new way of faith formation.

There is still time to register! If you know a child or youth in your life who would like to join Sunday School or Confirmation, contact Rachel, rachelj@flcch.org

Family Fun Days

Sundays, 12-1 PM
Nov. 8 & Dec. 13

All Sunday School and Confirmation Families are invited to join us in the church Courtyard for these safe, in-person events. We will have hot cocoa and cookies, along with an outdoor scavenger hunt and snow painting, weather permitting.



CHILDREN'S CHRISTMAS PROGRAM: *MANGER TALES*

Kids are invited to join our cast for a pre-recorded drama. Families can record their kid's parts at home or outside at the church as we retell the Christmas story through the perspective of the animals. Kids and parents are invited to sing a Christmas song to be added into our program. More information and parts will be emailed to you this month.



FLC Fun Fact:
8...Young people affirmed their faith this year at our Rite of Confirmation.

Congratulations to our 2020 Confirmands!

Hazel Victoria Bendix, Emma Shirley Bendix, Aria Marie Bergman, Nora Elizabeth Pederson, Anna Claire Presseller, Madison Kay Ratliff, Roger Walter Rogne, Caeden Alan Shull

FLC Fun Fact:
20...Youth are attending the twice-a-month bonfires in the church Courtyard for Bible study, prayer & fun!



First Lutheran Youth (FLY)

Wednesdays, 6-8 PM
Nov. 18 & Dec. 2, 16

We will be utilizing Zoom for online meetings or outside at church as weather permits.



Contact Rachel to get added to the *Remind* text service for weekly updates on Youth Group.



After School Program: Our After School Program continues to serve healthy meals and mentorship to 30 kids per week. Throughout the fall, we enjoyed being outdoors and were blessed to have three amazing Northwestern University Education Students as Interns.



This winter, the After School program is meeting in small groups in classrooms on Tuesday & Thursday from 4:30 - 6 PM. Dinners are now served as take-home meals. *Bus rides are available in Columbia Heights upon request.* If you would like to volunteer or have a student who would like to participate in mentoring, art, and sports in the gym, please contact Nathan Roberts, nathanr@flcch.org



Sunday Community Lunch:

Led by Rock and Kari Hauser and 20 volunteers a week, this team is going strong! We see more and more community members in need, many are living in their cars and appreciate a warm, healthy meal. We continually hear how grateful people are for this important ministry. The prayers from pastors and FLC members are so appreciated by folks struggling with life during these challenging times.

FLC Fun Fact:

We're serving 150 meals per week, compared to 125/week when we ate indoors last year.



FLC Fun Fact:

Thanks to your support, our first drive-thru Pancake Breakfast raised over \$1,500 for SACA Food Shelf in Columbia Heights!

Church Family & Volunteers: We appreciate our amazing church family, ministry teams and volunteers who made this fall an inspiring and life-giving season!





If you consider yourself a novice musician, consider joining the fun of weekly music sessions at First Lutheran! These weekly sessions will be held from 1-2 PM on Thursdays, Nov. 5, 12, 19 & Dec. 3 in the Link. Classes are limited to 10 and will follow the CDC guidelines for wearing masks and social distancing. Spaces are still open! Contact Jeffrey, jeffrey@flcch.org or 763-788-9653, ext. 109.

First Lutheran Book Club

Join the book club in the church Commons on Wednesday, Nov 18 at 10:30 AM (note change of time) the book we will be reading is 'Where the Crawdads Sings' by Delia Owens. The book club group will not meet in December. Contact: Char Zarich, 763-572-1220.

Friday Laughter & Cuisine, 55+ Social. Singles, age 55+ gather in the church Commons to socialize on Fridays at 5 PM. Join them as they plan a Basket Project and visit where it is warm! Please wear your favorite mask and plan to have dinner either before or after the gathering. Beverages are permitted. Contact Faith White with any questions or to be included in the weekly email updates: 612-799-4245, whitefa@comcast.net

FLC Fun Fact: Family Fun! 50...Pumpkins were donated for youth & children to decorate and carve at our Family Fun Day & After School program.



Mission Workshop. Members of this Small Group are gathering to assemble quilts in Katie Luther Cellar each Wednesday, 9-11 AM. As a safety precaution, the number of people permitted in Katie Luther Cellar is limited, masks required. Please schedule in advance by calling Lisa Tenhoff, 763-789-4101. If no answer, leave a message with your name and preferred date. Lisa will call you back to confirm.

Prayer Shawl Ministry. Do you like to knit or crochet at home during the winter months? Consider joining this ministry group and help make baptismal and comfort shawls for people experiencing surgery, mourning, recovery or other crises. For details, contact Mona Wold, 763-442-3212, gmawold@hotmail.com

St. Timothy's Lutheran Church Dinner. 825 51st Avenue NE Columbia Heights will host a "drive thru" Community Dinner on Tuesday, Nov. 10, 5:30 - 6:30 PM (or until the food is gone). Please come to the front entrance. A menu of sloppy joes, chips, coleslaw & pumpkin bread will be served to guests in their cars.



FLC Fun Fact: Community Fun! We served over 250 children & adults at our first outdoor trick or treat festival this fall!



Blood Drive First Lutheran Church Columbia Heights

1555 40th Ave NE, Minneapolis, MN, 55421

Friday, November 20, 2020
9:00 a.m. to 3:00 p.m.

First Lutheran Blood Drive Friday, Nov. 20, 9 AM - 3 PM

First Lutheran Church and the American Red Cross are hosting an upcoming blood drive. Please join our lifesaving mission and schedule an appointment today!

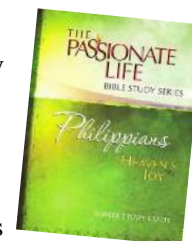
Drive Details: Site: First Lutheran Church Columbia Heights, Room: Martin Luther Hall. Date: Friday, Nov. 20, (9 AM - 3 PM)

The Red Cross follows the highest standards of safety and infection control and is also testing all blood donations for COVID-19 antibodies. There is no known end date in this fight against coronavirus, and the Red Cross needs the help of healthy blood donors and blood drive hosts to meet the needs of patient care.

If you would like to know more about being a donor at First, visit: www.redcrossblood.org/give.html/donation-time or contact Joyce, 763-788-9653, joycew@flcch.org.

Coffee Break & Bible Study Nov. 1 - Dec. 13

This Fall/Winter 2020 Study Series will be from Philippians: Heaven's Joy, of The Passionate Life Bible Study Series.



Everyone is welcome to join us for Bible studies using Zoom at 8:30 AM on Sundays. You can find the link on the church website in the calendar or contact Michelle Edwards: shell-lyn@hotmail.com

Meet the Author Event with Keith McConnell, Oct. 20, 2020



COVID-19 UPDATE

You may be sick and tired of Covid, but Covid is *not* sick and tired of you.

I carry those words with me all the time. Living under the restrictions that keep us and our family and neighbors safe is hard, tiresome, and limits our social lives, and often our employment. Church leaders continually pray, reassess and reconsider how we do ministry in this time. Pray with us, please.

The Church Office remains closed to visitors, unless a prior appointment has been made. We continue to encourage staff to work from home as much as possible. Please call the church before stopping by.

Our policies for small group events at church, as well as weddings and funerals, are available on our website. Some groups are meeting in the building, but screening and masks are required.

The Church Council does not expect that we will be able to gather for worship in the Sanctuary on a regular basis until sometime in 2021.

Thank you for all the ways you are cooperating in this unusual time.

Pastor Bonnie

DON'T LET YOUR GUARD DOWN —OR YOUR MASK!

Centers for Disease Control (CDC) & World Health Organization (WHO)

I know COVID-19 has gone on long enough, we are sick of masks, we are tired of isolation and the thought of the holidays without families is unbearable. PLEASE! Do not become lax! Keep your **whole face** covered, it doesn't count if your nose is hanging out from your mask.

Warning: Nurse Jane will call you on this if she sees you!

Please don't let your guard down, keep up the good fight, think of the person next to you at the grocery store that may be autoimmune or going through chemotherapy. Below is a quick refresher on COVID prevention/precautions especially as the holidays approach:

EFFECTIVE COVID-19 PREVENTION TIPS:

Here are steps you can take to reduce your risk of infection. The World Health Organizations (WHO) and the U.S. Centers for Disease Control and Prevention (CDC) recommend following these precautions:

- Avoid large events and mass gatherings.
- Avoid close contact within 6 feet with anyone who is sick or has symptoms.
- Stay home as much as possible and keep distance between yourself and others (6 feet).
- Keep in mind some people may have COVID and spread it to others, even if they don't have symptoms or don't know they have.
- Wash your hands often with soap and water for at least 20 seconds, or use an alcohol-based hand sanitizer that contains at least 60% alcohol.
- Cover your face with a cloth face mask when out in

public spaces, such as grocery stores. Please reserve N-95 and other surgical masks for health-care providers.

- Avoid touching your eyes, nose or mouth.
- Cover your mouth or nose with your sleeve or tissue when sneezing or coughing. Throw away the tissues and wash/sanitize your hands.
- Clean and disinfect high touch areas daily, this includes your cell phone.
- Stay home from work or school if you are sick.
- Before traveling, check the websites to look for health advisories that may be in place.
- **New 10/21/20**--Avoid close contact with someone (within six feet) infected for a total of 15 minutes over a 24-hour period

This is a powerful statement from an ICU nurse--" The ills of society, of the world we live in, have exposed us once again. And there's no immunity, no vaccine for that. One day, a vaccine for COVID will be created. But that time is not today. So we must keep fighting. Keep showing up in the ways that we can. And continue to wear our masks and take care of each other. Because, guess what? Whether you wear a mask or not, whether you care about other people and take risks to "live your life," I'll be here, taking care of you (in the hospital)."

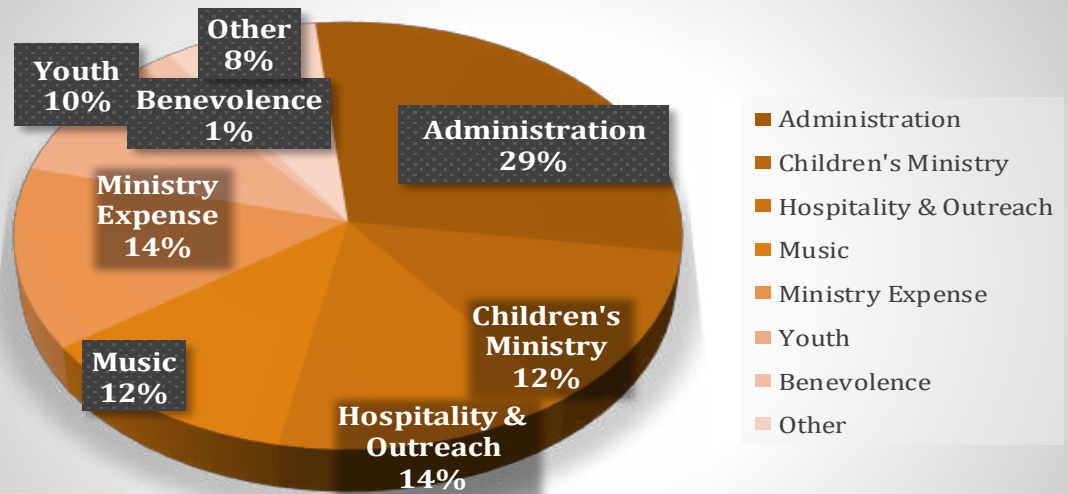
Please keep safe!!
Jane Bugbee RN, BSN
Faith Community Nurse



For more info on First Lutheran's Covid-19 protocol & updates regarding Weddings, Baptisms, Funerals & Facility usage, visit our website: flcch.org or contact joycew@flcch.org

LIVIN' ON A prayer

How are your gifts put to mission?



Administration costs include charter school expenses.

FLC Fun Fact:

Grant awards help, too!

- * We have been awarded \$10,000 for planning our parking lot redesign to improve water quality for our community.
- * Anoka County has granted our church \$10,000 for technology and building upgrades to support The Gathering. This program at First gives caregivers the opportunity to have several hours' respite while offering members of faith communities the opportunity to share in the care of our community's seniors. These improvements will affect what we've traditionally called the "Youth Room," but which is now shared for both ministries.
- * We are applying for a one-year cohort through Luther Seminary to consider alternative ways to fund our ministry.

Ways to Give

First Lutheran Church (FLCCH) is funded by the generous, direct donations of its members and friends.

There are several ways you can bless this mission during this time when we are not worshipping together in the Sanctuary:

1. Mail or drop off your donation by check.
2. Electronic Funds Transfer from our website (flech.org, in the upper right hand corner). You can offer a one-time gift, or recurring donations.
3. Bill Pay. Follow your bank's

directions to create First Lutheran as a payee using our mailing address, 1555 40th Ave. NE, Columbia Heights, MN 55421, and create a regular offering that works for your financial needs (weekly, monthly, annually, etc.)

4. Stock Transfer or IRA distribution to the Church. Contact the church office for more information.

Nearly 100 households make regular gifts to the church using electronic giving or bill pay. Giving in this way helps you be consistent in supporting the church, and offers First Lutheran more predictable funding.

CHANGES JANUARY 2021 UPDATES:

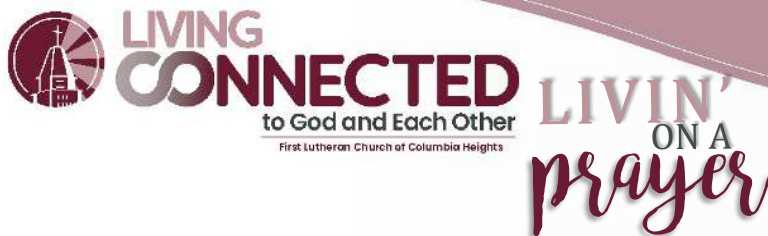
- * The Annual Meeting is scheduled for Sunday, Jan. 24, at 11 AM. We anticipate that this will be an online meeting. Further information will be available in December. The Town Hall meeting that precedes the Annual Meeting by a week will also be available online.
- * The Lutfisk-Meatball Dinner has been cancelled for 2021, with great hopes to hold it again in 2022!

2020 CONTRIBUTION STATEMENTS:

Will be mailed to your home mid January. Please email the church office with any questions.

FIRST LUTHERAN'S CALENDAR:

Did you know you can see what's happening at First Lutheran just by visiting our website's calendar? Check out our scheduled in-house and online activities at: flech.org/about/calendar/



FREQUENTLY ASKED QUESTIONS

WHEN DOES MY GIFT GIVING BEGIN?

Your gifts to both the annual fund and the building fund will begin January, 2021. We are seeking to move closer to being mortgage free while also undertaking some important initiatives to enhance our missional impact. Meeting our goals during this three-year capitol appeal will allow us to reduce our debt and acquire funds for new and renewed ministry.

HOW DO I KNOW HOW MUCH TO GIVE?

Financial Giving is spiritual and personal. There is no minimum (or maximum) that is appropriate for the church. Our church does not place requirements or expectations on any of our members' giving. The model that is taught throughout the Old and New Testament encourages the believer to give a percentage of what they receive. Most frequently, it is taught as a "tithe," which means 10%.

- A. Consider an increased-giving goal of at least 5% over your offering in 2019-2020.
- B. Decide to grow towards a 10% tithe in giving.
- C. Consider committing to a fair share gift. If expenses were divided evenly among all member households, what would be expected?
- D. Pray and ask yourself, "What amount would make me feel generous with the church?" and commit this amount.

MAY GIFTS OTHER THAN CASH BE MADE?

Absolutely! Beyond increasing your "first fruits" giving, which means setting aside a percentage of your annual or monthly income for giving, there are many different ways to give. We encourage you to think of other assets you might give. For many, giving stocks, property, jewelry, cars, or other appreciated assets as a charitable donation can be beneficial to you and to the church. Take a look at the Creative Giving Guide on next page to discover ways of giving you may not have thought about. You may be surprised by how much you can give when you think creatively.

WHAT IS A FAIR SHARE GIFT?

If you do not have a practice of intentional giving to the church, consider a 'fair share.' To meet our goal for the General Fund (\$630,000), we would need 400 households to pledge an average of \$30/week for one year. For the [Church] General Fund, 400 households giving an average of \$30/week would raise our goal of \$630,000. We are not alone in this work!

1. What if I am giving less than a 'fair share'?

Praise God that other people in the church give beyond their means to support the congregation! The church is a community of grace and will continue to offer you all of its ministries even if you give nothing at all. Be glad that God and other members of the church care enough for you and about you to support the church on your behalf.

You may, however, wish to increase your giving - slowly, perhaps, but in ways that will bring you in line with what would be a reasonable expectation for a person of your means. The Bible encourages you to do this.

2. What if I am giving more than a 'fair share'?

Praise God that you are financially able and spiritually willing to do this! God has worked in your life to bring you to this point of faithfulness. Resist any temptation to boost or feel superior to others. Remember that there have no doubt been times when you benefited from the generosity of others. Now you have the privilege of moving beyond duty to delight, of making cheerful sacrifices that exceed minimal responsibilities.

WHAT IF MY FINANCIAL SITUATIONS CHANGE DURING THE GIVING COMMITMENT PERIOD?

At any time during the giving phase, your commitment may be increased, decreased, extended, or cancelled by notifying our church office. No matter your circumstances, we ask you to support First Lutheran's mission in your prayers and generous giving as you are able, and to remember that you are always welcomed and loved.

INCOME-BASED GIVING

PRIORITY BUDGETING | Some people may choose to rearrange their priorities in order to give greater gifts to an appeal. This may lead to postponing a planned expenditure such as a new car, boat, vacation home, etc. One couple delayed the purchase of a new SUV and applied the same monthly payments toward the appeal; enabling them to give an additional \$20,000.

RE-CHANNELING A PRESENT EXPENDITURE | Many families who incur short-term heavy expenditures for special needs, for example while their children attend college, learn to budget their money so they can cover those expenditures. The same philosophy applies when budgeting money to support their church's vision.

UNEXPECTED CASH | A couple who unexpectedly received an inheritance of several thousand dollars decided to give the entire inheritance to their church to expand their gift to the building project. Other people give their income tax refunds.

INCREASES IN INCOME | Many people have incremental salary increases, overtime, or bonuses which they include as part of their gift.

INCOME | Various types of investments distribute interest or dividends. If the donor is not using the distribution for current income, rather than be reinvested, the interest or dividends may be assigned, for a defined period, to the charity. The donor retains ownership of asset.

EXTRA WORK | One man in the process of retiring when the church undertook an appeal secured a new job and gave the first three years of his retirement income to the church. Another woman worked an extra year beyond retirement and gave the full amount to the building project.

Tax advantages should never be assumed. The various gifting strategies have certain tax implications which may or may not affect a specific donor's personal income tax liability. For expert assistance, consult a tax attorney or tax accountant.

ASSET-BASED GIVING

APPRECIATED ASSETS | A gift of investment assets which have appreciated in value is one of the most common gifting strategies.

STOCKS AND BONDS | Funding charitable giving with appreciated stocks or bonds can be very advantageous to both the donor and the church. The donor will avoid paying any capital gains taxes while receiving a full value charitable deduction, and the church will receive a very liquid asset. To claim all these benefits, the stocks/bonds must be transferred to the church rather than selling them and donating the proceeds, which then turns the gift into an ordinary cash gift.

LIFE INSURANCE | Some people have accumulated cash in insurance policies which they give to the church. Others purchase new policies with the church as beneficiary or name the church beneficiary of an existing policy. Donors may also give the entire policy as an outright gift.

IRA ROLLOVER | It is possible to make a gift directly from an IRA. Donors who are 70½ years or older may rollover gifts up to \$100,000/year directly from their IRA to the church. This rollover will count toward their Required Minimum Distribution, will not be taxable income, but will also not be allowed as a charitable deduction for those who itemize their deductions. Donors should contact their IRA administrator to direct their rollover gift to the church.

GIFT ANNUITY | The donor funds a gift annuity with an appreciated asset and gives it to the church; in turn the church distributes a lifetime (or defined period) of income to the donor (and/or spouse). This is an excellent way to convert an appreciated asset into an income source for the donor.

CHARITABLE TRUSTS | Assets are held in a trust.

1. The trust distributes income to the donor until death (or defined event) causes the asset to be distributed to the charity.
2. In a lead trust, income is distributed to the charity until death (or defined event) causes the asset to be distributed to the donor's estate or family.



COMMITMENT INVITATION FOR THE MISSION OF FIRST LUTHERAN CHURCH IN 2021.

LIVIN'
ON A
prayer

Please fill out this statement of intent (front & back) and return it in the enclosed envelope to First Lutheran Church by Commitment Sunday, November 22, 2020.

*In gratitude for how generous God has been with me/us,
I/we offer these gifts with joy and thanksgiving:*

Please Print Name(s) _____

My 2021 Total Annual Pledge will be \$ _____

1. General Fund:

\$ _____ Per Week/Month/Year (circle one)

⇒ The General Fund pays the day-to-day expenses of ministry and mission, including building utilities and staff salaries.

2. Living Connected Capital Appeal Mortgage & Maintenance Fund:

\$ _____ Per Week/Month/Year (circle one)

⇒ To pay the monthly mortgage payment, along with building repairs.

Let us know if this is a new commitment, or an extension of a pledge made one year ago by checking the box: ☐ New Commitment ☐ Extension of Pledge

Automatic Giving:

- ☐ I am currently using **Simply Giving®** and would like to continue with this program. Please adjust my giving to reflect my 2021 Pledge amount. *Provide your signature below—no further information is needed.* Signature _____
- ☐ I want to provide my gifts electronically through **Simply Giving®**. I have completed the secured, automatic giving form on the other side.
- ☐ Because I/We give electronically, please cancel the weekly giving envelopes sent to the home.

Legacy Planning:

- ☐ I/We have included First Lutheran Church of Columbia Heights in my/our estate.
- ☐ I/We would like more information on how to leave a legacy gift to First Lutheran.



First Lutheran Church
1555 40th Avenue NE / Columbia Heights, MN 55421-3195
WEB: flcch.org / PH: 763-788-9653

Non-Profit Org
U.S. Postage
PAID
Twin Cities MN
Permit No. 1813

RETURN SERVICES REQUESTED

SUNDAY ONLINE
WORSHIP 10 AM
YOUTUBE &
FACEBOOK LIVE

SUNDAY MEAL
SERVED CURBSIDE
DRIVE-THRU
11 AM—12 PM

LIVIN'
ON A
prayer

Through Simply Giving®, your gifts are made through a pre-authorized withdrawal from your bank account. You determine the amount and frequency of your automatic gift. Your gift is deposited into First Lutheran's bank account on the same day it is withdrawn from your account.

There is no cost to you for participating. **Thrivent Financial for Lutherans** offers the program to further its mission of serving Lutheran congregations and institutions. If you have any questions, please contact Joyce Weaver, joyce@flcch.org

Print Full Name: _____

Check the appropriate box: ☐ New enrollment/authorization ☐ Change in authorized amount ☐ Change in bank account

***** ATTACH EITHER A VOIDED CHECK OR A SAVINGS DEPOSIT SLIP *****

Gifts/payments should be taken from the following account:

☐ Checking ☐ Savings

Routing Number _____

Valid routing # must start with 0, 1, 2, or 3

Account Number _____

Church Donation Amount

TOTAL AMOUNT OF DONATION

\$ _____ (minimum \$5)

Note: The total amount will be transferred based on the frequency selected.

REQUIRED:

I authorize Thrivent Financial for Lutherans and Vanco Service, LLC to automatically withdraw contributions/ tuition payments/donations from my account.

I have attached a voided check or savings deposit slip. This authority will remain in effect until I give reasonable notification to terminate the authorization.

Account Holder Signature _____

Frequency of Funds Transfer (Please check only one):

☐ Weekly on Monday ☐ Weekly on Friday
☐ Monthly on the 1st ☐ Monthly on the 15th

Start Date: _____

Church Envelope Number: _____