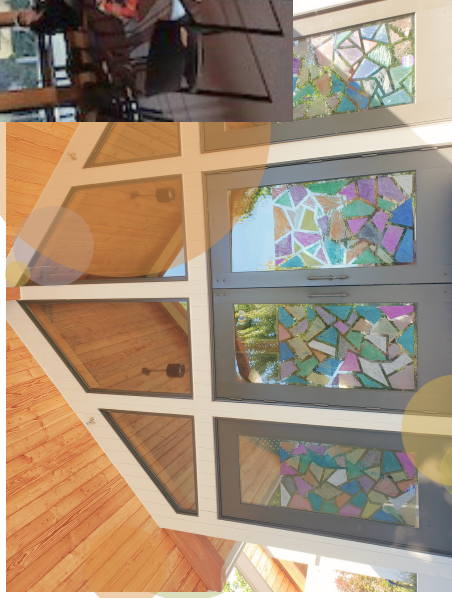
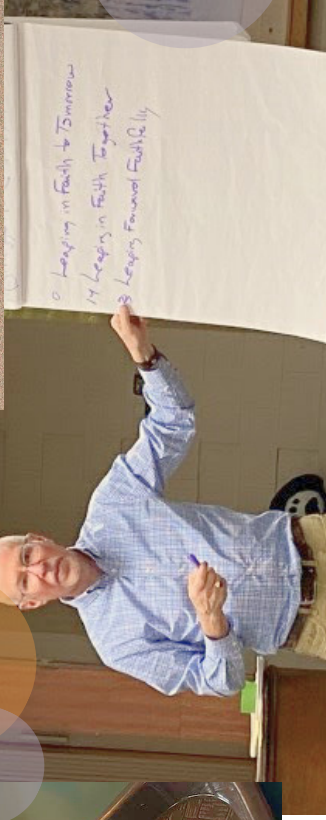


Leaping In Faith Together

Caring For Generations



St. Luke Lutheran Church
2025-2028
Capital Campaign Booklet



stlukechurch.com | 4595 SW California Street
503.246.2325 | Portland, OR 97219-1690

God’s Grace Flowing

• • •

There are two seas in Palestine. One is fresh, and the fish are in it. Splashes of green adorn its banks. Trees spread their branches over it and stretch out their roots to sip of its healing water. Along its shores the children play.

The River Jordan makes this sea with sparkling water from the hills. So it laughs in the sunshine. And people build their houses near it, birds make their nests, and every kind of life is happier because it is there.

The River Jordan flows on south into another sea. There is no splash of fish, no fluttering leaf, no song of birds, no children's laughter. Travelers choose another route unless on urgent business. The air hangs heavy about its waters, and neither humankind nor beast nor fowl will drink.

What makes this difference in these neighbor seas? Not the River Jordan. Not the soil in which they lie; nor the country round about.

This is the difference. The Sea of Galilee receives but does not keep the River Jordan. For every drop that flows into it, another flows out. The giving and receiving go on in equal measure.

The other sea is shrewder, hoarding its income jealously. It will not be tempted into any generous impulse. Every drop it gets, it keeps.

The Sea of Galilee gives and lives. The other sea gives nothing. It is named the Dead Sea.

“Two Seas” Original by Bruce Barton, adapted by Bruce Rockwell

A Letter from Our Lead Pastor

Dear Members and Friends of St. Luke,

Through the years as we have worshipped, worked, and served at St. Luke, we have always had a vision - a vision to share our Christian faith by enhancing personal spiritual growth, building generational bridges, serving our neighbors, and welcoming diversity.

In this season, as we embark on our *Leaping in Faith Together: Caring for Generations* campaign to complete necessary renovations and improve our church property, we set our sights on carrying that vision forward in ways that will enrich and strengthen the future of our church.



The theme of our campaign challenges us to be a part of something extraordinary, which for many of us, will be an opportunity for significant giving. The call for each of us is to give generously “over and above” our regular offering for the next 156 weeks, or three years. We all have a vital part to play in God’s work.

One of the ways in which we are blessed is through our giving. Jesus said, “Give and it shall be given unto you; good measure, pressed down, shaken together, and running over....” *Luke 6:38.*

I know that we, the community at St. Luke, are ready for this challenge. May God bless our efforts.

In Christ,

Patti Welch

The Reverend Patti Welch, Lead Pastor

CREATIVE GIFT PLANNING

Most of us are experienced at stewardship to the mission and ministry of St. Luke Lutheran. Many of us provide from our current resources – checking and savings – to support the church. Often, however, gifts for capital campaigns are contributed in ways other than cash and checkbook. Let's think outside the conventional box and be creative in our giving!

Gifts of Appreciated Investments

Donations of appreciated long-term stocks, mutual funds, or other investments are an excellent way to support our church. When you donate appreciated investments, you do not pay capital gains tax, and you receive a charitable deduction for the full fair market value on the date of the donation.

Gifts from an IRA

If you are age 70 ½ or older, you can make a tax-free Qualified Charitable Distribution to the church from your IRA. The distribution must be made directly from your IRA to the church and it may be applied to your Required Minimum Distribution.

Bundling

With the significant increase of the standard deduction, there's a reduced incentive to itemize. Since you must itemize to claim a charitable deduction, consider “bundling” your charitable gift. With bundling, you simply alter the timing of your giving so that you exceed the standard deduction and reap a tax deduction. For example, instead of donating \$5,000 annually for each of three years, consider giving \$15,000 all at once. It's the same gift as before, but if you coordinate it with your other potential deductions, you may be able to take advantage of the deduction in a year you itemize.

Life Insurance

You may consider donating existing life insurance by making the church both the owner and the beneficiary of the policy. If the policy is whole (ordinary) life insurance, you will receive an immediate tax deduction for the cash value on your federal income tax, and, if you continue to pay future premiums, you can take future deductions.

Lifestyle Giving

Another way to generate gifts for our campaign is to consider lifestyle adjustments. For example, postponing the purchase of an automobile or remodeling of a home are ways to “find money” to make a generous gift.

Real Property as a Charitable Gift

There are two main methods for real estate to be given as a charitable gift. The first is an outright gift of the property. This is the simplest, most direct method resulting in the most immediate tax benefit. The second method involves bequests either through one's will or the establishment of trusts or annuities. For the latter, there are various tax benefits depending upon the specifics of the bequest and upon the individual's life circumstances and desires.

Note: St. Luke Lutheran Church cannot give legal advice. You are encouraged to consult your professional advisor before implementing any of the above plans.

A Letter from Our Campaign Chair

Dear friends at St. Luke Lutheran Church,

When we think about what a church is, we realize it is more than just buildings. A church is people, and we at St. Luke are a people who are bound together in loving fellowship with each other and inspired to serve in our community in so many ways.

Our campaign - *Leaping in Faith Together: Caring for Generations* - reminds us that together we are looking toward the future, searching for new ways to strengthen the vision we share for being a place of welcome, renewal, and inspiration for all. We want to be able to continue to do what we already do well...and do it even better!

Your generous giving is the way we will meet our financial goals, allowing us to care for our buildings now and prepare for the future. But our campaign is really about growing in spirit and in our capacity to serve. Generations of people will be blessed by our responses to this campaign.

Join me in *Leaping in Faith Together*. As God's people at St. Luke, we will continue to achieve amazing things!

With you in the Lord's service,



Dan Swan, Campaign Chair



St. Luke’s History Before Current Location

October 24, 1943

A small group of people met at the American Legion hall in Multnomah for the first worship of a mission congregation that was to become St. Luke Lutheran Church.

1944

The first chapel was built at SW 45th and Garden Home Road.

January 17, 1945

The first service in the chapel – and the official day of organization for St. Luke Lutheran Church – was held. 76 charter members were accepted that day.

1946

The first parsonage was purchased and an annex was added to the church to accommodate the Sunday School.

Early 1950’s

A new parsonage was built, and an education unit.

1956-1957

A capital campaign was launched toward the construction of a new church. 2.9 acres was purchased for \$8,000 at our current location, and construction began in February 1960.



Guidance for Giving

Discern

Pray for a spirit of discernment to guide you as you consider how to share your financial resources in our Leaping in Faith Together – Caring for Generations campaign. The call is to offer a generous gift above and beyond annual stewardship to our capital campaign. Tune your heart to discover new ways to share.

Commit

As you feel called, make your commitment. More than the dollar amount, the key is the level of generosity each of us expresses. Everyone’s precious gifts are needed!

Celebrate

Give thanks for the abundance in your life and for the calling you have to carry out God’s work in this place.

You may use the chart below to easily calculate the total of a certain weekly or monthly gift over a 3-year period. Any amount over a period of time results in a large contribution!

<u>Weekly</u>	<u>3-Year Total</u>	<u>Monthly</u>	<u>3-Year Total</u>
\$700	\$109,200	\$3,000	\$108,000
\$500	\$78,000	\$1,500	\$54,000
\$400	\$62,400	\$1,200	\$42,200
\$300	\$46,800	\$1,000	\$36,000
\$200	\$31,200	\$800	\$28,800
\$150	\$23,400	\$600	\$21,600
\$125	\$19,500	\$500	\$18,000
\$100	\$15,600	\$400	\$14,400
\$90	\$14,040	\$360	\$12,960
\$80	\$12,480	\$320	\$11,520
\$70	\$10,920	\$280	\$10,080
\$60	\$9,360	\$240	\$8,640
\$50	\$7,800	\$200	\$7,200
\$45	\$7,020	\$180	\$6,480
\$40	\$6,240	\$160	\$5,760
\$35	\$5,460	\$140	\$5,040
\$30	\$4,680	\$120	\$4,320
\$25	\$3,900	\$100	\$3,600
\$20	\$3,120	\$80	\$2,880

Our Campaign Financial Goals

CELEBRATION GOAL = \$1,750,000

CHALLENGE GOAL = \$1,375,000

CORNERSTONE GOAL = \$1,000,000

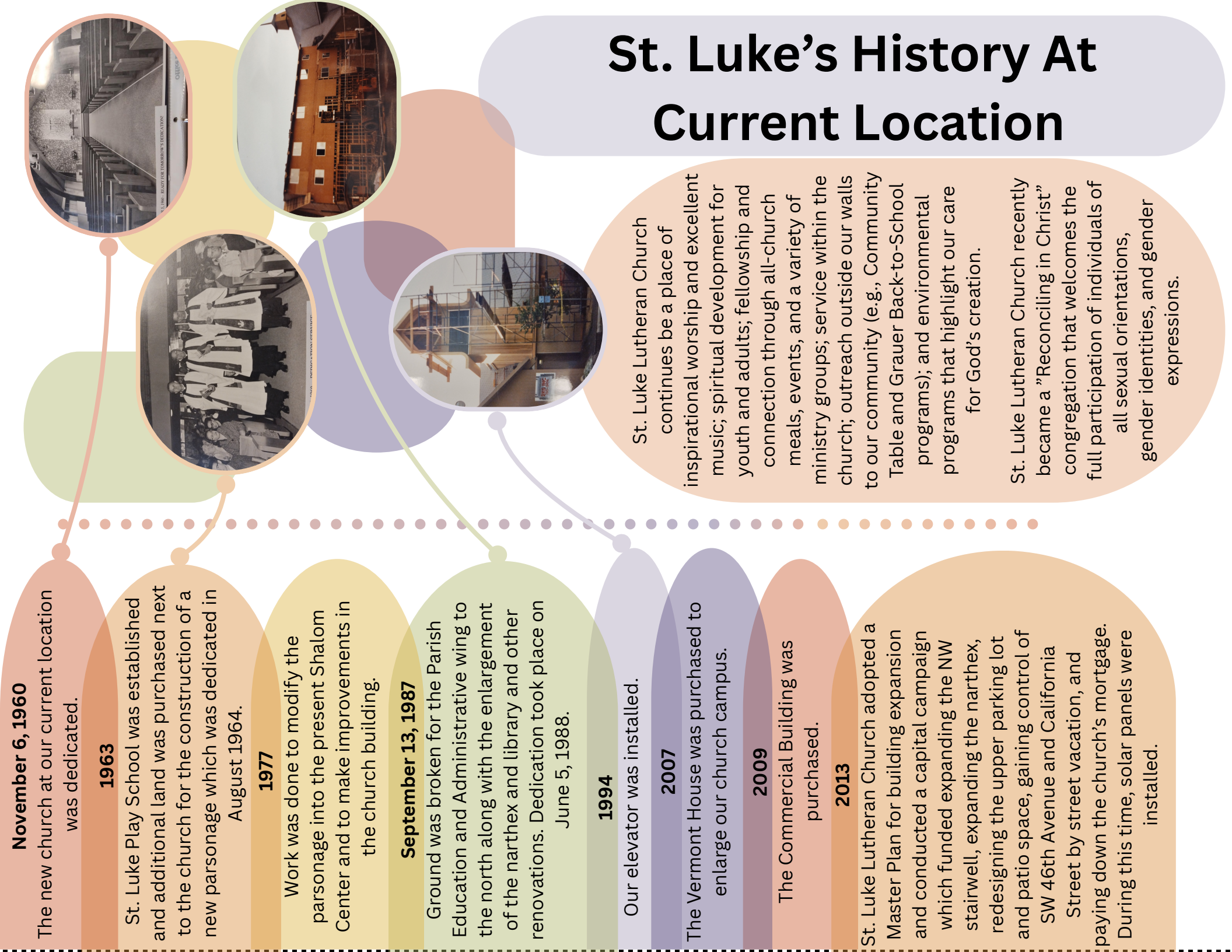
A \$500,000 matching gift from the St. Luke

Trust Fund will be added to our total pledges!

How We'll Reach Our CELEBRATION Goal

It takes everyone ...

# of Gifts	Amount (Total Over 3 Years)	Total	Cumulative Total
1	\$150,000	\$150,000	\$150,000
2	\$100,000	\$200,000	\$350,000
3	\$75,000	\$225,000	\$575,000
4	\$60,000	\$240,000	\$815,000
6	\$36,000	\$216,000	\$1,031,000
8	\$21,000	\$168,000	\$1,199,000
10	\$15,000	\$150,000	\$1,349,000
12	\$9,000	\$108,000	\$1,457,000
18	\$6,000	\$108,000	\$1,565,000
32	\$3,000	\$96,000	\$1,661,000
Many Gifts	\$300 - \$1,800	\$89,000	\$1,750,000
275			\$1,750,000



Frequently Asked Questions and Answers

Q: What are the projects we’re seeking to fund?

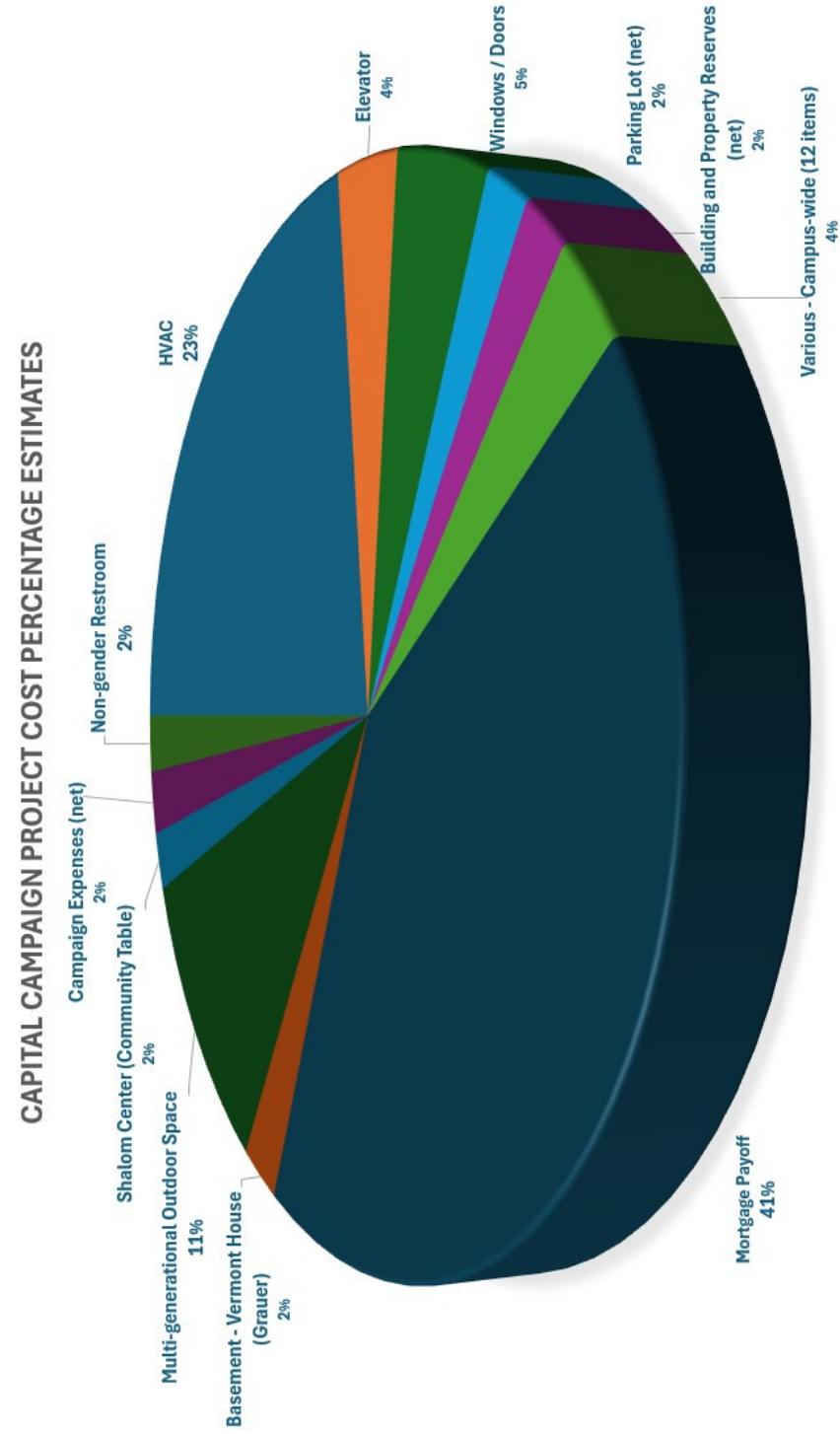
A: The campaign projects, as prioritized through our congregational survey (Fall 2024), include: replacing our heating system, repairing and upgrading our elevator, creating an outdoor intergenerational space, replacing windows for improved insulation, paying down our existing mortgage debt, renovating the Shalom Center, increasing our building reserve fund, creating an additional non-gendered restroom, renovating parts of Vermont House, and improving our parking lot and security system. The final sequencing of projects will be determined by our Campaign Continuation Committee with the Church Council once we know the financial outcome of our campaign.

Q: How were the projects on the list determined?

A: In 2023, a *Facilities Needs Assessment* was commissioned. The report created by a team of St. Luke lay leaders identified critical “must do” capital projects requiring attention (heating system, outdoor/playground area, and elevator controls) as well as other projects that had been deferred due to lack of funding. In January 2024, we ran into heating issues with our furnace due to an ice storm. In April 2024, St. Luke’s Council formed the Capital Campaign Committee, tasked with finding funding for capital projects identified in the *Facilities Needs Assessment*. In the Fall of 2024, a *Feasibility and Visioning Survey* of the congregation was completed. The survey results provided a ranking of the capital projects. The findings clearly indicated the congregation’s agreement with the need for a capital campaign and a willingness to support it.

Q: How much will these projects cost?

A: The estimated cost to complete all of our projects is \$2.25 million. The following chart provides a distribution breakdown of estimated capital campaign costs by project, expressed in percentages.



Footnotes:

- 5% of all pledged gifts will go to benevolence.
- Project cost estimates used for calculating percentages are church-internal best estimates and contractor or consultant estimates. Actual costs may differ materially from those estimates due to tariffs, inflation, or other factors.
- Most projects are pending a formal bid, except the elevator controller work.

Q: Do we have some money already committed to our campaign projects?

A: Yes! Our church’s Foundation Board (Trust Fund) has committed \$500,000 as a matching gift toward our total. This matching gift comes from unrestricted endowment funds created from many generous estate gifts dedicated by former members over the years.

Q: Will there be a benevolence donation in the capital campaign?

A: Yes. A benevolence donation of 5% of all pledged gifts is planned. The benevolence will be split between the Oregon Synod and another worthy organization that meets the guidelines of the Social Concerns Committee.

Q: What are the benefits of completing the projects to be funded by our campaign?

A: Replacing our HVAC system, fixing our elevator, developing our outdoor intergenerational space, and creating an additional non-gendered restroom enhances our capacity to welcome, include, and connect with all who enter our doors and use our spaces.

Having a more energy-efficient HVAC system and better-insulated windows saves the church money on energy and helps us be better stewards of God's creation.

Paying down the church's debt frees up money from our annual budget so those funds can be used to enhance ministry and outreach programs, and saves us from future interest payments.

Improvements in both the Shalom Center and Vermont House enhance our capacity for community outreach through programs like Grauer and Community Table.

Increasing our Building Reserve Fund helps alleviate the burden on the church budget for fixing future facilities issues.

Q: What are the spiritual benefits of this campaign?

A: By tending to the needs of our church facilities, we are tending to our spiritual needs for weekly worship, learning, fellowship, and service. Choosing to make a generous gift to our campaign allows each of us to take stock of how much we value the church and its people, its mission, and our own personal growth in faith. It fosters in us a resolve to do all we can to make our church the kind of faith community that is worthy of such investment – a church where worship, love, service, fellowship, reconciliation, and justice are practiced and multiplied.