



Meet Christ.
Be Christ.

ST. CHRISTOPHER'S EPISCOPAL CHURCH

2300 Hamline Avenue N
Roseville, MN 55113

www.stchristophers-mn.org
651-633-4589

Dear St. Christopher's community,
"Stewardship begins with love—not giving."—Unknown

The ever-reliable Google machine obligingly provided this quote, and it really resonated with me.

As we continue to work our way through this pandemic, you should be proud of yourselves for the way we, as a community, loved each other financially. Pledges continue to roll in right on schedule, thanks not only to the automatic withdrawal program, but everyone who remembered to buy some stamps and envelopes and put a check in the mail to the church office. I don't get to see those checks come in, but I do see the financial reports, and I am utterly grateful for this community's faithfulness.

We have also seen the Capital Campaign giving continue on course, and, again, I continue to be grateful for that commitment and expression of love from the St. Christopher's community.

On the other side of the ledger, your Finance Committee (led by Bruce Warkentien), the Vestry, Ruth, Fr. Randy, Mike, and I have continued to look for ways to keep our costs down and to supplement our income. It was a great disappointment to not be able to obtain a PPP loan from the federal government, and to lose the revenue from the Chinese Day Care and from the State Fair shut-down. Despite our best efforts to keep costs down, we still needed to find some extra savings. Thus, sadly, we had to ask Fr. Randy to agree to reducing his salary to half time for the remainder of 2020, and to forgo the church's health insurance. It is a measure of his great love for St. Christopher's that he agreed without even blinking.

Now, we have to look ahead to 2021. We have two major priorities:

- We need to continue funding the salaries of all our staff – including finally bringing Fr. Randy on full-time as we originally intended. Our staff has gone above and beyond in their particular spheres of influence. No raises are planned.
- Like all of us, our building is not as young as it used to be, so maintenance is an ongoing issue, including more work on the parking lot.

Enclosed is a proposed budget for 2021. The Finance Committee, Vestry, Rector and Wardens all weighed in on this budget and have concluded that this is the best and most loving use of the funds we have and the funds we might be able to receive through pledges and other income. We are seeing a need for a 3-4% increase in each pledge.

If stewardship begins with love, then we have to lead with love in our considerations of our particular financial circumstances. Also enclosed with this letter and budget is a pledge card. Let love guide your decision for giving. That is all anyone can ask. Please turn in your pledge card to the church by November 8.

In the meantime, know that you are all loved and cherished by your leadership team and by the Father, Son and Holy Spirit, and make your decisions with God's love and blessing.

Kathy Ackerman
Senior Warden