

December 11, 2020

Finishing Strong for 2020

To All Members and Friends of Saint Raphael's Church:

The first thing I must do is beg for forgiveness and pray for your indulgence. Why? Because this letter will be much longer than one page and by the very title is highly important for the long-term life and survivability of this congregation known as St. Raphael's. Please read on to the end. This document highlights the many ministries we continue to offer in the name of St. Raphael's. We are proud and pleased that we have weathered this coronavirus pandemic thus far. We believe we have made valid choices about which ministries to pursue and we hope you agree. Thank you for your financial support. We will continue to pursue as much ministry as possible with your continued help.

CORONAVIRUS PANDEMIC The coronavirus pandemic through which we are currently living has affected each of us in one way or another. Here at St. Raphael's we did offer our usual worship service for the Third Sunday of Lent on the 15th of March, 2020. Thereafter, the mad scramble began for the next service(s) to be offered. To the amazement of all of us we were able to cobble together and offer services to the public on the very next days of opportunity. The next service we offered was Morning Prayer via Zoom on Wednesday. Then on the 22nd we offered a modified version of the Holy Eucharist. Of course, these services were the very basics in terms of service and technology. This is when the real challenges began.

BOOTH AND EQUIPMENT One of the major steps towards excellence in productions was the construction of an equipment booth and then the selection and installation of the professional grade equipment necessary to offer very good quality programming with a reasonable degree of flexibility. In addition to our own group of dedicated volunteers we had professional input from Mr. Chris Bertler at Pro Audio Services and from Mr. Martin Ng who has faithfully served as our IT specialist and friend for many years.

The booth was built for us by a local contractor and once completed Pro Audio came on scene and completed the installation of our equipment. The installed equipment

includes the following: a remote camera operated by an iPad and/or PC, a complete sound board controlling all the audio equipment, a streaming component that sends signals to two stations simultaneously and manages the screen programs, two independent computers controlling several functions and our electronic music programmer. All these components, when working together, provide an outstanding product. Mr. Ng has saved us more than once.

REFURBISHING OF SACRISTY The project of refurbishing the Sacristy was already underway when all this pandemic business struck. So, we just continued ahead. The walls were all painted, the existing cabinets were painted inside and out, the ceiling was entirely replaced, the wiring of both air handlers for the church was replaced and made safe. In addition, the flooring was replaced in both rooms, the sink area and counter area was also replaced. The lighting throughout the Sacristy was all replaced, together with several electrical and safety-demanded upgrades.

In addition, the countertops in both rooms were replaced. This improvement was provided by one of our Winter Worshippers. The new countertops are stunning. I am told these tops will outlast the building. The complete project is beautiful and extremely useful. Please stop in and admire these totally new spaces. We thought we had sponsors for this project but that hope did not come into fruition.

SHRIMP DINNERS Shrimp Dinners have been an important part of St. Raphael's for many years. They have been important from at least two aspects. First, they have been a real source of community involvement for our congregation. They have also been a source of pride for all of us as we have joined together and worked very hard to serve upwards of 200 people on many occasions with a nutritious, tasty and excellent meal. They have also been a major source of our operating budget for many years. During the 2019-2020 season these Shrimp Dinners contributed in excess of \$14,000 to our budget. This is close to 10% of our operating income.

Sadly, with all the precautions required by the various agencies and a lack of 25 necessary volunteer workers to prepare, serve and clean-up it was simply not possible to sponsor these dinners. We are hopeful that we will return to this ministry in the years to come. The loss of income has been painful.

BLESSING OF THE SHRIMP FLEET The "Blessing of the Shrimp Fleet" has been a special ministry of the St. Raphael's congregation for many years. This special ministry began many years ago with what was then known as the Fort Myers Deanery (which was composed of all of the congregations in the Lee County area and the congregations in Collier County, including St. Mark's on Marco Island. Although the methods and practices of blessing the Shrimp Fleet have changed substantially over the years, this very special ministry is one that St. Raphael's is pleased to organize and operate. Today, the practice is to conduct a brief public service in the dock area where the fleet is moored. Many prayers are said, thanksgivings offered and then our priest, accompanied by lay ministers, process to each and every boat in the fleet (presently

about 60 boats ranging in size from 60' to well over 100'), which is another way St. Raphael's reaches out to the Fort Myers Beach Community. At each boat we offer the members of the crew prayers for safety, blessings and the receipt of Holy Communion. All of these are very well received.

Recently the visitation of the boats has been expanded to whatever boats have been moored in port on Wednesday's. Note, however, that this practice was temporally suspended due to the pandemic. We hope to restart this ministry in the near future.

FOOD PANTRY Please note that many of you already participate in the Food Pantry offered by the people of Beach Baptist. This is a ministry of providing food for people who work on the beach and has been especially meaningful during the pandemic.

5-5-1 PROGRAM The 5-5-1 program is alive and well. This is a program where 5 worshippers join together in a group. Each contribute \$100 to the amount a group has available to allocate. Then, when a need arises that the group becomes aware of, they can decide to support that need with the money they have raised. Thus far in 2020, this plan has been used in very meaningful ways.

The Future Our vision of the future must and should be colored by our vision of what it may be like and how our approach to ministry is tailored to fulfill the needs of the future. Our future is bright and beautiful. We have very effectively taken God's mandate and run with it! But how that phrase translates into a dollar amount may prove to be another real challenge for us. Here is the situation. We have attracted an online group of worshippers that is difficult to measure, at least for the present. We can readily account for some 50 to 60 households (we don't know if one or ten persons are worshipping with us weekly from each household). How long will it take for one or more of them to decide to financially support our mission, if ever? And yet we have attracted a very significant group of people to join us in our worship adventures.

We have worked diligently to put out a very good product. We make certain every service we share is the very best product we can offer. In a nutshell, God doesn't make junk and neither do we. We know from statistics that this group of people number from 50-65 households on a weekly basis. Again, households not individuals. But for the most part we don't know the identity of very many of them. We are constantly attempting to learn who they are but not having much success – YET. So the bottom line is we, with your help and support, have brought on an entirely new congregation comprised of 50-65 households of online worshipers that appear to be steady and loyal. This new congregation is far larger than the one we presently have. We just don't know who they are and what else they may need from us.

No Services – No Money! That is, there were to be attended services between March 15th and November 9th, but this was no longer possible once the pandemic struck. This large gap of unattended services left us well over \$16,000 behind our operating budget for the year. No "open plate offerings" and no "regular giving" hit us hard. Yes, we are participating in Resort Ministry. Resort Ministry is an area I define as one in which at

least 50% of the ASA (average Sunday attendance) changes with the season of weather. Here at St. Raphael's our ASA changes by approximately 85%. That is to say the difference between ASA in peak season (January through April) and the summer months of June through September are at least 50% or in our case 85%. So, for example if our peak season attendance is 100 people and our off-season attendance is 15, then we are 85% seasonal and thus find ourselves participating in Resort Ministry. Once a congregation finds itself in this category, several basic assumptions about congregational ministry change. These need to be specifically addressed in order for our ministry to be effective.

We used internet service and the Sony video camera for quite some time. These recorded services were then "posted" by uploading them from an SD card to both Facebook and YouTube. This continued for some time as we grappled with our ability to provide more professional results.

We hope you have found this letter interesting and helpful. We also hope that it is abundantly clear that we are facing a difficult financial year. To that end we are asking you to thoughtfully consider an end of the year, one-time gift. We can be very proud of all of these ministries we have outlined in this letter. These ministries are being offered by all of us in the name of St. Raphael's church. We are convinced that we have made good decisions to provide ministries in many areas that will survive the test of time. Now we ask for your support. Please make a year-end contribution to the ministries of St. Raphael's church.

John S. Adler

Vicar

Encs: Appendix A

Appendix B

Ross C. Miller

Senior Warden

P.S. We have added two attachments to this letter for your benefit. Please read them. If you have any questions please feel free to call or email at any time.

APPENDIX A

“Giving Platforms” St. Raphael’s offers many “giving Platforms.” Giving platforms are various means by which anyone (especially you) has the opportunity to make a contribution to the ministry of St. Raphael’s Church. Below is a list of those platforms currently in use and/or which we are willing to assist you in setting up. All of the ministries we offer cost dollars and we need all of the financial help you can provide. Please support the ministries accomplished on your behalf. Here is the list of giving platforms:

1. Mail a check in the usual way.
2. Use your credit card in conjunction with either PayPal or Vanco (see website)
3. Credit Card
4. Debit Card
5. Bank Transfer
6. Gift of Stock

Please contact us if there is some method that you wish to use other than what we have in place.

APPENDIX B

The Cares Act includes provisions to incentivize individuals and corporations to make cash contributions to public charities in 2020.

1. **Above-the-line deduction.** Under prior rules, individuals who did not itemize their deductions on their income tax returns could not take a charitable deduction for cash contributions to qualified charities. The CARES Act adds a new above-the-line deduction that allows all individuals a \$300 deduction for cash contributions to a qualified charity.
2. **Relaxed limitations on deductions for individuals.** For individuals who choose to itemize their deductions, the CARES Act increases the allowable deduction for cash contributions to a qualified charitable organization to 100% of the individual's adjusted gross income in 2020. If the contribution exceeds the limitation, the individual can still carry forward and utilize the excess amount over the following five years.
3. **Relaxed limitations on deductions for corporations.** For corporate taxpayers, the CARES Act increases the limitation for cash contributions to qualified charities to 25% of taxable income in 2020. The corporation can also carry forward and utilize any excess amount over the following five years.

Additional tax planning opportunities:

1. **Contribution of publicly traded stock.** Individuals who donate publicly traded stock, if held longer than one year, can deduct the fair market value of the stock as a charitable contribution. Additionally, if the publicly traded stock has appreciated in value, individuals do not need to report the gain as income on their tax return.
2. **Qualified Charitable Distribution from IRA's.** Individuals who are 70.5 may exclude up to \$100,000 each year of otherwise taxable IRA distributions if the distribution is paid directly from the IRA to a qualified charity.

Please seek counsel from your tax advisor. Get in touch with St. Raphael's at 239.463.6057 if you have questions.