

God's mission, our work...

**“The Spirit of the Lord is upon me,
because he has anointed me
to bring good news to the poor.
He has sent me to proclaim release to the captives
and recovery of sight to the blind,
to let the oppressed go free,
to proclaim the year of the Lord's favor.”
Luke 4:18-19**

ST. LUKE'S ANNUAL MEETING

January 24, 2021

St. Luke's Vestry

Class of 2021

Dianne Jung
Irv Rasmussen, *Jr. Warden*
Bill Witt, *Clerk*

Class of 2022

Greg Hankins, *Sr. Warden*
Rose Quirk
Jason Tresemer

Class of 2023

Dean Schillinger
Mary Lynn Feltes
Jan Thompson

Staff

The Rev. Elizabeth Popplewell, *Rector*
The Rev. Liane Nichols, *Deacon*
The Rev. Ruth Ratliff, *Deacon*
Sharon Anway, *Music Ministry Director and Composer in Residence*
Janet Sanders, *Organist*
Michaela Schneider, *Administrative Assistant and Bookkeeper*
Kevin Sanders, *Treasurer*
Del Turner, *Office Assistant*
John Nocero, *Building Sexton*

2020 Annual Report

CLERGY REPORTS

Rector's Report

“Now faith is confidence in what we hope for and assurance about what we do not see. This is what the ancients were commended for.”

~ Hebrews 11:1-2

The letter to the Hebrews was written to encourage an early Christian community to persevere in faith and hope in the face of hardship. In the eleventh chapter, the writer lays out a series of examples of people— including Noah, Abraham and Sarah, Moses and the children of Israel, and Rahab – who faced extraordinary challenges but whose faith empowered them to persevere. In the book's subsequent chapters readers are called to pursue peace with everyone, to let mutual love continue, to show hospitality to strangers, and to be assured of God's never-failing presence.

To say that 2020 was a year of unforeseen challenges and struggles is an understatement at best. I am confident that few, if any, of us could have imagined how the year would unfold or the ways in which we would be asked to shift and adapt most of our practices. But as weeks turned into months and to what will soon become a year, we, by faith, have continued to not only to be the church but have found ways to grow and thrive during this strange and uncertain time. Binding together in worship and in coffee hour, studying and learning together, celebrating and spotlighting our passions, and serving our neighbors in need, we have lived into God's call as individuals and a community, deepened our understanding of our roles as disciples, and grown in love and affection for one another.

By faith we have successfully transitioned our worship to a meaningful and enjoyable on-line experience. Thanks to a team of wonderfully creative people, St. Luke's was able to move into the Zoom Room in a matter of just four days. We have corrected and fine-tuned our digital offerings since then and have (mostly) managed to keep the cyber squirrels from running amok on Sunday mornings. I am grateful to Wendy Floss, Taylor Clark, Jen Rasmussen, and David O'Shields for their technical ministry and to all of you for your willingness to participate in this new way of gathering, and for your flexibility and patience when glitches occur.

By faith we have found the blessing of fellowship and formation at our weekly coffee hours. What initially began as a means to check-in during the early stages of staying at home, soon developed into an extraordinary platform for discussions about how God is active in our lives, sharing our hopes and dreams as well as the ways in which we are learning to pick ourselves back up in this ever-changing time. In the process we are learning to attend to the stirring of our hearts and lived experiences, to share honestly, and to be inspired by one another's testimony. By faith, we have become better listeners and storytellers and, yes, evangelists.

By faith we have been able to move forward in our connections with the surrounding community. Again, thanks to another team of creative and dedicated workers, led and inspired by Patty Achey-Cutts, Ken Cutts, Greg Hankins, Daryl and Sue Smith, and Jan Thompson, the St. Luke's Neighbor-to-Neighbor Food Pantry remains a vibrant hub of hospitality and care as well as a reliable source of nutritious food for folks in the Cedar Valley. Their efforts have been bolstered by the dozens of folks who join them in all kinds of weather to distribute pantry goods, personal care items, and much needed paper products. Thanks to the efforts of Mary Donegan-Ritter and her partnership with the Quota Club, St. Luke's now has an outdoor library featuring books for children and adults, which is open during pantry hours. It is heartwarming to see how this ministry also has been overwhelmingly supported by your generous financial contributions.

By faith groups who previously gathered in person for study have made the move to an online forum. The Tuesday Lectionary at Lunch group has grown in numbers as well as geographical spread. It is not unusual to have folks join us from other cities in Iowa, different states, and even from the road (hands free, eyes straight ahead at all times!). Education for Ministry (EfM) finished a year of curriculum and began another, graduating students and gaining new ones. Some studies have taken a hiatus during the pandemic but plan to resume once in-person gatherings are possible. By faith we launched the *St. Luke's Sequester Series* this summer with presentations about dream interpretation, forgiveness, and maintaining mental health in times of duress. These offerings were followed by talks about hiking and biking and road trips, and saints old and new. In Epiphany 2021 we are learning how God is revealed in art. The series has been a tremendous way to showcase the interests, expertise, passions, and gifts of many in our congregation who by faith have carried on despite the limits imposed by the pandemic.

By faith in answering God's call to serve we have an amazing and talented staff and vestry who provide wise and steady leadership while also attending to our congregation's spiritual and physical needs. I cherish being able to partner with our wonderful staff and am ever grateful for their ongoing dedication to providing exceptional pastoral care, beautiful music, and professional office administration. Liane and Ruth are both excellent preachers and worship leaders. They are compassionate and attentive in their care for the members of our St. Luke's community and beyond, and take on many and various ministries throughout the year. This year Liane took over the sending of birthday and anniversary cards while Ruth assumed primary responsibility for our prayer circle. Sharon and Janet have gone above and beyond in their efforts to continually offer outstanding and beautiful music for our worship services, both on Sundays and for midweek seasonal worship. Janet's i-movie creations continue to draw us into deeper contemplation with the powerful images she selects. All four of these wise women are exceptional and creative liturgists who inspire me every day.

Mid-year, Michaela re-joined our staff as Administrative Assistant while still maintaining her work as bookkeeper and studying for her CPA exam. Her organizational and accounting skills are a great asset to the smooth running of all things administrative at St. Luke's. Kevin Sanders remains a thoughtful and wise treasurer and advisor to me and the Vestry as we have sought to maintain a fiscally sound operation in the face of some significant losses of income in 2020; all this while serving as the chair of the Bishop Search Committee. Del Turner and Larry Cardamon continue to tend to the weekly counting and depositing of pledges and other financial offerings while John Nocero and Irv Rasmussen have worked long hours to care for and improve our building and campus.

I am especially grateful for Greg Hankins whose first venture on the Vestry and as Senior Warden no doubt was far from what he expected. By faith his leadership, "Can-do spirit," and boundless energy and enthusiasm, Greg has been and continues to be a leader for such a time as this. In fact, every member of our Vestry has demonstrated their faithfulness and commitment to serving God and this parish, making tough decisions and working long hours on our behalf. I am thankful.

There are many more stories to tell and ministries to highlight, which you will find as you read on in this report. Friends, by faith we are finding our way through this great ordeal. And while we are not yet out of the wilderness of pandemic, economic strife, political division, and racial inequality, we have made great strides in making the kingdom of God known, deepening our faith, and sharing God's love.

I am reminded of another passage of scripture, this from Isaiah 43:19... "*See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland.*" I am grateful for your commitment and flexibility; for your willingness to try new ways of being Church and sharing the Gospel. I am grateful to be your priest and rector and am thankful for the ways that God is calling us to new things. I pray, as you do, that this pandemic will reach its end in 2021, that we will soon be able to gather safely in-person, and that we will not lose sight of all that we have learned and what we have become. Thanks be to God for this faithful community!

In the peace and love of Christ,
Elizabeth +

Deacons' Reports

The Rev. Liane Nichols

What a year of blessings has descended on St. Luke's as a result of Elizabeth's leadership and those who have worked to make technology keep us connected in our worship and gathered life! I can't take credit for any of that except being able to push the Zoom button to join in.

Two areas of my ministry that were affected were the Meals-on Wheels program and the ability to have Lay Eucharistic Ministry and in-person visitations, especially in the colder months. We tried to offset the face-to-face visits with phone calls, emails, and notes. The office took on the task of sending out worship bulletins and sermon summaries.

One ministry that continued was collecting sweaters for the Knits for Kids program and sending them off to World Vision for distribution. I still formulate the Prayers of the People every Sunday and am grateful to get to preach now and then. This year I've taken on sending out birthday and anniversary greetings from the parish and am enjoying being able to focus on each person over the course of the months.

On a personal level I was grateful for the continuation of Lectionary Lunch and Women of Faith virtually and for the inauguration of the Sequester Series. For that I did a session on Julian of Norwich and also a meditation for the Advent series in November. I'm looking forward to the reactivation of Monday Night Bible Study some day.

Diocesan wise I continue to serve as chaplain to several retired clergy and/or their spouses and also attended a conference on racism, as well as the diocesan virtual convention. With the Bishop's okay I was lucky to perform the marriage ceremony of my niece and her fiancé in September.

During our worship times I look at that wonderful checkerboard display of St. Luke disciples and thank God for the blessings wrought in 2020. May we all continue to walk in the light of Christ and His wondrous love as we move out into the world in 2021.

The Rev. Ruth Ratliff

While the ongoing pandemic has kept us from meeting in person, electronic communication has enabled us to continue our life in community and has even opened new ways of being a community. Most of my work as a deacon this year was done via this means:

Receiving prayer requests and e-mailing them to the Prayer Circle. Especially during the past year, joining in prayer for family and friends has been a beautiful and powerful expression of care and community.

Organizing meetings of the interfaith group "Women of Faith," in which numerous St. Luke's women participate.

Leading a group of Cedar Valley women (including several St. Luke's members) in five discussions of "How to Be an Antiracist" for the Cedar Valley Community Book Read.

Serving on the diocesan Beloved Community Initiative which promotes antiracism.

Serving the Bishop Search Transition Committee which supports the Bishop search process by providing information, holding "meet & greets" for candidates, and planning events.

Co-chairing the Steering Committee of the Cedar Valley Interfaith Council.

Although St. Luke's worship services conducted via Zoom have been uplifting, I will take profound joy in once more being able to assist at the Eucharistic table and place its bread into upraised hands. Meanwhile, I am richly blessed and sustained by the companionship of St. Luke's people.

VESTRY LEADERSHIP

Senior Warden's Report

Greg Hankins

At some time during the past summer, Daryl Smith, the Sr Warden who preceded me, jokingly apologized for the baptism by fire I had experienced as I moved into the position at St. Luke's in February 2020. I had been a board member of numerous organizations in the past, and led several of them, but nothing in my past prepared me to be a Sr Warden. Not in the time of a pandemic. Our first Vestry meeting was normal, we met in Will Hall and conducted our business around the tables. By the time April rolled around we were entering the new age of business meetings via ZOOM. And I was in charge. Trust me when I say we have an amazing staff and Vestry at St. Luke's. All were helpful and kind, and we were all on the same page.

I'm not sure how to describe my duties as Sr Warden. Elizabeth and I communicate often. Probably every day, on ZOOM, via text messages and emails, and occasionally in person, always wearing masks and social distancing. I have led 12 Vestry meetings, and met with Elizabeth and our Jr Warden Irv Rasmussen in at least that many pre-Vestry meetings. I've prepared a dozen agendas, and written as many Sr Warden reports. But I soon realized I'm more of a sounding board and agent of communication.

The pandemic did not slow down church business, and presented us with many challenges and twists which needed to be addressed. Vestry and staff have been busy this year, and many of these items will be detailed in further reports. We tackled the water mitigation project in the space below Will Hall. The Food Pantry was forced to evolve several times due to the pandemic. There is new carpet in Will Hall thanks to a generous contribution by parishioners. Staff and Vestry participated in the Dismantling Racism training with the Diocese via Zoom. We made the decision to retain staff, but not apply for the federally guaranteed PPP loan. We launched a seriously low key stewardship campaign, and prepared a budget for 2021. We tackled exterior lighting issues. And the city laid sod from the summer of 2019 street project just when we entered the hottest and driest month of the year - August. And several of us attended the day long annual Diocese of Iowa meeting by ZOOM.

It was not business as usual for any of us because of the pandemic. We didn't have weekly worship, Easter or Christmas services in the nave. But we successfully launched ZOOM experiences. We didn't sit at the tables in Will Hall for coffee and conversation. But we had meaningful ZOOM coffee that is the envy of parishes across the state, and probably the country. We didn't get the bear hugs. And nothing virtual can simulate those hugs. I can only imagine how long the passing of the peace might last once we reenter the nave for worship.

I'd also like to thank Bill Witt, Dianne Jung and Irv Rasmussen for their faithful service as retiring Vestry members, serving out their terms with a smile and through good conversation and debate. And thank you to the people of our parish who have considered serving on the Vestry for the next three years.

And you, our kind and generous and loving parishioners and friends have continued to support the ministry of St Lukes, through prayer and financial support. Faithfully, and without the complaints and the rancor many churches have experienced. Thank you for your prayers, your faith in us, the directions we have been forced to take, and your unwavering faith in God.

And thank you, Elizabeth, for your steadfast love. For your support of the Vestry and the staff. For your dedication to the ministries we cherish. There are no words that can describe what you have done for us, the people of St. Luke's, for people of the Diocese of Iowa and the Cedar Valley. You've been a rock.

And now for the big question. What does 2021 hold for us, the people of St. Luke's? We don't know, but have to trust that the Lord is leading us, often kicking and screaming, into a future full of promise. But it won't be easy. There is, however, no doubt in my mind that the community of St. Luke's will emerge stronger and smarter, and with a farther reach, because of the challenges we've faced during the pandemic and these unsettled times.

Junior Warden's Report

Irv Rasmussen

It has been an unusual year to say the least, let's hope 2021 is a new beginning. The primary task addressed this year was completion of the water mitigation project for the undercroft area and installation of additional lighting for the parking area.

The approach to alleviate moisture intrusion in the lower level was correcting drainage on the outside of the building and moving it to storm sewers on the west and north sides of the church. All downspouts were connected to ridged tubing on four sides of the building. Catch basins were added to problem areas where gutters could not handle the volume of water from runoff. These catch basins were also connected to the buried tubing.

We received three bids for the work and chose the lowest cost one after reviewing the company's insurance coverage and reputation. Material shortages hampered the start of the project until early December. All tubing and catch basins have been installed, but final grading of the surface will have to wait until spring. Landscaping and grass reseeding will be done by St. Luke's after final grading and will require participation by the congregation.

In addition to the drainage work, four light poles were purchased and installed for better lighting in the main and upper parking lots. LED lights were purchased and installed on poles in the main lot. The upper parking lot light has not been installed because we are researching solar lighting to decrease the impact on the prairie. We owe a debt of gratitude to John Nocero for the many hours he spent working with the contractor during planning and installation. John also completed all wiring to the poles in the main parking area.

Treasurer's Report

Kevin Sanders

We began 2020 with a deficit budget and hopes that the year would bring favorable circumstances that would allow us to break even. No one anticipated the global pandemic and the accompanying financial challenges. We lost revenues from Karate Club building rentals, cash plate offerings and the Lasagna Dinner. But we also had lower expenses for Staff Continuing Education, Nursery Staffing, Convention Fees, Utilities and Snow Removal (we finally caught a break from Mother Nature on that last one!). We finished the year with a deficit, but a smaller deficit than we had budgeted. This was possible because of everyone's faithfulness in fulfilling their pledges. Considering the difficult times, we saw only a very small drop off in pledge revenues. Thank you for your commitment to St. Luke's!

Fortunately, we were well-positioned to survive a lean year. Even now, the portion of our savings available to support operations, our "cushion" if you will, is enough to cover nearly six months of expenses. I am confident that, with continued stability of pledge income, we can weather another modest deficit in 2021, if necessary, without endangering our ability to pay our bills. I am thankful that we have a healthy level of reserves to fall back on.

In fact, we ended the year with significantly more money in the bank than at the end of 2019. The growth came in funds in non-operating, designated accounts. During 2020, we received a sizable donation from Jerry Raber's estate, we received quarterly payments from the diocese for our share of contributions our members have made to the GILEAD campaign, and we received over \$13,000 in donations earmarked for our Food Pantry from generous donors concerned to help feed our neighbors in difficult times. We actually received much more money for the Food Pantry than we were able to spend. As I understand it we have been able to take advantage of special programs during 2020 that have provided our pantry with food very inexpensively and often for free.

LITURGY & MUSIC

Altar Guild

Submitted by Jen Rasmussen, Sacristan

PURPOSE OF THE ALTAR GUILD MINISTRY: To the glory of God, we prepare and maintain the altar for the Holy Eucharist and other sacraments and offices of the church. We reverently and devoutly care for the bread and wine, sacred vessels, fair linens, candles, torches, hangings and other accoutrements in the sanctuary. Fulfilling these tasks is more than a service: It is a true ministry that we undertake in fellowship and with worshipful joy.

- Altar guild handbook of St. Mary's Episcopal Church in Bonita Springs, FL

St. Luke's Altar Guild kicked off 2020 by welcoming a couple of new members. We held a group (re)training session with Elizabeth and the deacons, in which we learned the purpose and process of everything our ministry does. Thanks to the organizational prowess of Greg Hankins, the Altar Guild was able to acquire some additional dedicated space to store our seasonal items, freeing up the limited space in the Sacristy.

Then, COVID-19 began taking its devastating toll.

Since we were not able to have Sunday in-person worship for most of the year, the Altar Guild has not been able to serve in its usual capacity. However, I am hopeful that we will be able to return to the physical church for worship soon and our ministry can resume its normal activities.

Amid the sadness, fear, anger and pain that many people felt in 2020, came many blessings for our ministry and the church. I want to express tremendous gratitude for Dorothy McCarville who went to the church every week to make sure that the sanctuary candle was always lit and changed the vestments according to the liturgical calendar. It was wonderful to see the church's traditions carried on throughout the year; it reminded me that God is always present, even if the members of the church cannot be.

I also want to thank the members of St. Andrew's Episcopal Church in Waverly. Sadly, they made the decision to close their church in late 2020. But the members graciously gave St. Luke's some wonderful items. We received a pair of standing candelabra that we can use to flank the altar during Christmas and Easter. As Elizabeth says, "You can never have too many candles." We were given a beautiful silver travel communion set, several silver vessels, new cassocks and surplices for the acolytes and chalice bearers, and extra linens, candles and wicks (which are not cheap to purchase!). St. Andrew's introduced me to a new tradition for the Paschal candle, one that I hope our congregation adopts. Instead of choosing a Paschal candle from a vendor, we can take a plain white candle and completely customize it to best reflect our congregation. St. Andrew's even gave us our first "blank" Paschal candle to begin the tradition. Probably the most treasured, and beautiful item given to us is a stone bust of Mary. The piece was originally given to St. Andrew's in loving memory of life-long parishioner, Margaretta Carey, for whom a Waverly elementary school was named. I have a fascinating article about her from the 1985 Bremer County History Book, if anyone would like to learn more.

Music Ministry

Submitted by Sharon Anway, Director of Music Ministry and Composer-in-Residence

Our 2020 music program started off as in previous years, with our choir singing in its usual variety of styles, faithfully leading the congregation in sung worship.

When the pandemic hit in mid-March, our St. Luke's staff met frequently to determine how to continually adapt our worship services to gathering remotely. We knew that singing together as a choir and as a congregation was dangerous, due to the real potential of spreading the coronavirus to each other. We were all keenly aware of how important music would be to our congregation during this extremely challenging time, and we were united in our commitment to strive for excellence in sound.

Early on, we determined that singing "live" on Zoom left much to be desired in sound quality and time delay. Over the next several weeks, our current process of recording music evolved.

Our organist, Janet Sanders, plays hymns on the organ or grand piano and records them using a digital recorder. She then transfers the recordings to her computer, chooses related photos (artwork, nature scenes, congregational photographs, etc.), types in the hymn lyrics, and creates "iMovies."

For my part, I arrange, play, and record a "first" (main) vocal and accompaniment (usually with guitar) on my cell phone. (Usually, multiple attempts are necessary!) Next, I play that recording through an amplifier, adjusting volume, tone, and reverb/echo accordingly. Following that, I usually play a second instrument and/or add a vocal harmony part and record the combination of all sounds on a second cell phone. Often in this process, I'm joined by Betsy Zan, who adds a soprano part and/or a percussion part. (Thanks, Betsy!) Finally, I email the final recording mix to Janet, who adds photos and lyrics to create an iMovie for each selection.

These iMovies are the songs played during our worship services.

We stand steadfast in our commitment to excellence in music as we choose, play, and sing spiritual songs to encourage, strengthen, and support us all.

Special kudos go to Elizabeth for faithfully hiking the steep learning curve for all things Zoom, for leading us with strength and compassion, and for blessing us with her sermons, benedictions, and presence.

Thanks, too, go to our deacons Liane Nichols and Ruth Ratliff and administrative assistants Wendy Floss and Michaela Schneider, for cheerfully brainstorming ways to solve various logistical difficulties brought up in our staff meetings.

Huge thanks go to Janet Sanders, who has found her previously unknown spiritual gift (or "superpower!") of consistently choosing fantastic photos to accompany lyrics of stylistically varied songs, and taking the significant time required to initially learn about and then put all the iMovies together, week after week.

We also want to thank the congregation for your support and expressed appreciation as we journey through this pandemic together.

We long for that future day in 2021 when we can all gather safely together again! We will join in song----together-- --with all our voices, our Dobson organ, our grand piano, with trumpet and horn, with congas and cymbals, with strings, melodica, and recorders---to sing praises to God in great joy.

"Let everything that breathes praise the Lord!" (Psalm 150: 6) (But for the time being, please wear a mask!)

CHRISTIAN FORMATION

Education for Ministry

Kevin Sanders

The Education for Ministry group (or EfM) helps people to become more informed and faithful Christians in their daily life and work. Throughout this year, our group has included participants in all four years of the program. We study and discuss the Bible, Church History and theology, while group practices of worship and theological reflection encourage us to get what we're learning not only into our heads, but into our hearts and lives.

Like so many things, the EfM group made a big change in mid-March and began meeting on Zoom. Virtual meetings went better than any of us expected and we have continued in that mode through the rest of the year. For two weeks in Easter, we invited the congregation to join us as we discussed the book, *Life Together*, by Dietrich Bonhoeffer.

In May, we presented Kathy Rasmussen with a certificate for completing all four years of the program. Congratulations to Kathy.

On September 8 we began a new academic year, still via Zoom, with eight participants. Noël Neff and Kevin Sanders are once again sharing mentor duties. We will be accepting new members again in the fall of 2021. Maybe this year one of them will be you?

Lectionary at Lunch

Liane Nichols

Like every other study group, our Lectionary at Lunch bunch made the transition to the Zoom Room in March. Each Tuesday, we gather at 11:45 for an hour or so to consider the following Sunday's lectionary. The session begins with requested prayers for people being raised up and then progresses to a lively discussion of the upcoming collect, Old Testament, Psalm, New Testament, and Gospel lessons. It's a fabulous group of souls who relish in sharing observations, words of wisdom, and lots of laughter. Please feel free to join in any Tuesday, the link can be found on our website and in the parish email.

Monday Night Bible Study

Bob Dise

The Monday Night Bible Study met weekly at 7:00PM in Will Hall from January 6 until March 9, after which in-person meetings were terminated in response to the COVID-19 pandemic. We attempted to resume meeting remotely by Zoom from September 14 until October 12, but turnout was too low (four to six people) to justify continuing, so meetings were suspended and remain suspended indefinitely..

The meetings in January-March and in September-October continued to focus on exploring topics in Jesus' teachings and his mission activities, based on the traditions contained in the canonical Gospels.

Stories From Scratch

Submitted by Sue Smith

This year Stories from Scratch has been very different. Because of Covid-19, Elizabeth Popplewell and Sue Smith have been meeting with the children on Zoom. Since they get out of school early on Wednesdays, we have been meeting on Zoom with them at 2:30 on the first and third Wednesdays of each month since September. We have been reading stories from their bible and doing crafts that coincide with the story. Elizabeth usually reads the story and Miss Sue comes up with and explains the craft. We deliver the materials needed for the craft to their door on Wednesday morning along with a treat. We have eight enthusiastic participants who range in age from preschool to sixth grade. This is not the same as meeting in person with them, but it is a way to stay connected with our young ones. We continue to promote loving God, loving your neighbor, care for creation, care for each other, and service to the community. Your continued support in this endeavor is appreciated.

CARE & HEALING

Healing Prayer & Prayer Circle

Ruth Ratliff

Even though the pandemic has distanced us from one another physically, we can be united in prayer. The more than 65 members of St. Luke's Prayer Circle join in prayer each day for the well-being of friends and family members who are experiencing illness, anxiety, and sorrow, but also those enjoying times of thanksgiving and celebration. Requests for prayers may be sent to any of St. Luke's clergy. If you would like to join this ministry as a member of the Circle, contact Ruth Ratliff at Ratliff@cfu.net.

COMMUNITY OUTREACH

Mary Beckman Endowment Fund

Rose Quirk

Mary Beckman's specific directive as stated in her will for her estate gift to St. Luke's Episcopal Church is:

"This fund is to be held in perpetuity and the annual income generated from this fund shall be used for such purposes as the Vestry of said church, shall from time to time determine, provided, however, that neither this fund nor the income from this fund shall be used for ordinary operating expenses." (10-10-2006)

In 2020, a grant of \$2000 was awarded to the Nicaragua Fund for 60 Layettees. We received a payment of \$7607 this year.

Catholic Worker House

Sue Fread

St. Luke's continues to provide meals for the CWH and served 11 last year. Beginning in January, Irv Rasmussen took over as head cook for the meals with Greg Hankins serving as a substitute. The meals get rave reviews every time. 2020 was a challenging year for everyone especially for those who face food insecurity. St. Luke's was blessed with being able to serve over 300 meals to the community surrounding the CWH, on average serving 31 people per month. When COVID began in March, CWH was forced to make some operational changes. They no longer could take overnight guests or serve indoor community meals. Instead, community meals have been offered takeout style.

There continues to be no short-term overnight guests, however, there are two men who are staying long-term for now. The CWH has also undergone some major changes in addition to those made in response to COVID. It was decided to use Ernie's, the small house, for long term use by a refugee and/or immigrant family, and at the end of the year a young Cuban family moved in. Many people from St. Luke's supplied donations to help get them set up. Also, long-term volunteer Fran Fuller retired over the summer. Bryan Hubert and Chris Beebe continue to be live in volunteers.

Your commitment to support the CWH is deeply appreciated. This has been an important ministry, especially during the pandemic, as many groups put their service on hold. I look forward to the day we can volunteer in the house again, looking people in the eyes and showing them that they are valued while serving up Irv's delicious meals.

ThreeHouse

Irv Rasmussen

St. Luke's continues to support ThreeHouse, through meal preparation, ministry by Elizabeth, and direct financial support. We continue to provide a meal each Wednesday throughout the school year before their scheduled church service. Prior to the shutdown for Covid-19, food for 25 students was prepared and delivered. After the shutdown occurred some students still remained on campus and we continued to serve them by providing take-out meals. We continue to provide take-out since students can not meet in the dining area. During cold weather the meals are assembled and Three House delivers the meals to students still on campus.

Since the closing of the Lutheran campus ministries, student needs are being provided by ThreeHouse. In addition to the need to serve more students the campus ministry is receiving reduced funding from the Wesley Foundation. St. Luke's vestry recognized their need and agreed that we needed to support this valued ministry by providing \$2,000 in direct financial support.

Neighbor to Neighbor Food Pantry

Patty Achey-Cutts

The need for St. Luke's Neighbor to Neighbor Food Pantry continues grow. After a humble beginning July 10, 2019, 11 families were given 300 pounds of food. Currently, 35 - 55 families are served, and close to 3,000 pounds of food is provided at each opening.

In the tradition of St Luke's hospitality, a personal shopper approach was used initially, including a carry out service. Each family was met with a warm welcome, and accompanied by a volunteer as they filled their bags. Using shopping carts, another volunteer wheeled bagged groceries to the parking lot. Paper bags used initially, were switched to more durable plastic bags, thanks to the generosity of Menards, Hy Vee, and Farm Fleet.

As it did to the entire nation, the COVID-19 pandemic created a new norm for our pantry. Using a model suggested by the North East Iowa Food Bank, workers donned masks and gloves, maintained a social distance, and our model of service changed. Families remained in their car in the parking lot while food was transported from the basement and placed in their car. In short, client self service in the undercroft pantry, changed to volunteer delivery in the parking lot.

As usual food is picked up with volunteer trucks at the food bank. After shelving in St. Luke's pantry, food is repackaged to create meals for a family. Approximately 60 pounds of food is put in a durable tote. Then apples, oranges, milk, eggs, bread, and fresh vegetables are carried from the basement to the parking lot for distribution to families. As a result, volunteer commitment time almost doubled.

The Northeast Iowa Community Foundation provided a solution to this labor intense process. A grant provided funds for another freezer. The new freezer enabled a centralized frozen food storage. Food was in every freezer space in the building, prior to the new freezer. Sturdy metal shelves were purchased providing more vertical and useable storage space for food, and more space for workers. In addition, grant monies were used to replace boxes, used to carry food to the parking lot, with sturdy totes. New four-wheel convertible carts were purchased to facilitate unloading trucks, and moving food to the parking lot.

Continuous financial and material contributions from parish and community members have been generous. This allowed for purchasing items the Foodbank doesn't provide such as soap, toilet paper and personal hygiene items.

In true St Luke's spirit of serendipity, families are able to select items from the "Fun Cart", which has one of kind donated items. These items include Pringle's, diapers, hand sanitizers, sardines etc. Also, children and adults are offered new or gently read books as they drive through our parking lot. When available, hand made masks are also provided.

Volunteer service at our Neighbor-to-Neighbor food Pantry has attracted community members. Retired professionals, neighbors of church members, friends and relatives of church members have also joined us many times, lightening the workload.

Although our learning curve has been steep, we have proven to be resourceful, creative, flexible, and nimble as we provide a much-needed service to those who need it most. Who would have thought such hard work would be this creative, rewarding, and fun!

Nicaraguan Ministries
Helping Mothers at the Refuge Belen, Chinandega

Patty Achey-Cutts

St. Luke's partners with Downtown Waterloo Rotary to serve women visiting Refuge Belen in Chinandega, Nicaragua. Refuge Belen provides maternity care for women who are underserved and live in poverty in Chinandega, Nicaragua. Refuge Belen is a clean, safe medically supervised environment for women as they await the arrival of their child. While at Refuge Belen, most women have their first pre-natal examination. Nurses at the Refuge teach visitors how to care for their newborn, provide nutritional information for their baby as well as provide women with nutritional meals, and women are taught exercises to help with delivering their child.

The loving hands of Sew Wee Care, (women from St. Luke's & P.E.O. Chapter KL), St. Wenceslas Catholic church, Iowa City and a Cedar Falls sewing club made 115 dozen diapers or 1,380 diapers! Many of these women have contributed to this ministry for 13 years; they are dedicated to making a difference in the lives of women at Refuge Belen. In addition giving diapers to the refuge, 231 baby blankets and 300 beautifully embroidered baby undershirts were sent to Nicaragua. The Cedar Falls sewing club also included 151 sanitary panties. These allow young women to attend school when they are menstruating.

Sixty dozen diapers created by Sew Wee Care were used to fill sixty layettes. The contents of the layettes were purchased with donations from sewers, members of the St. Luke's community and an outreach grant from the Dioceses of Iowa.

A special thank you to St. Luke's community, who continues to support this sewing ministry.

CROP Walk 2020

Kevin Sanders

Because of recommendations to avoid large gatherings to prevent the spread of Covid-19, no walk was held locally in 2020. However, St. Luke's was one of eight local churches who declared October "Hunger Month" and raised money for the CROP Walk's usual beneficiaries. We raised \$360 for the CROP Walk and the members of St. Luke's also made generous donations to the Northeast Iowa Food Bank and to our own Food Pantry in October. Thank you.

Women of Faith Suppers

Ruth Ratliff, Deacon

During the past year, the pandemic forced the "Women of Faith Suppers" to become simply "Women of Faith" gatherings. But this interfaith group of women continued to meet by Zoom to share conversation and learn about one another's religions. We enjoyed presentations about the celebration of Hanukkah, adaptations for disabled persons in Judaism, and observations on racism by a Black woman pastor. In evenings of conversation, we shared our hopes and struggles. Women of Faith also participated in the Cedar Valley Book Read of How to Be an Antiracist, by hosting several groups who met throughout October to discuss the book. We look forward to the joyful time when we can break bread together once more. Until then, we will continue to meet online. Many St. Luke's women have been participating in this group and more are always welcome. For additional information, contact Ruth Ratliff.

PARISH LIFE

Dinner for Eight

Curt Ritter and Mary Donegan-Ritter, Coordinators

Our Spring 2020 group was all set to start. We had 6 groups, totaling 46 people, planning to gather for a simple meal and fellowship in one another's homes. Another group of 20 or so, led by convener Linda Robinson, were looking forward to meeting in local restaurants.

And then Covid-19 derailed all our plans. Precautions to limit the spread of the virus resulted in our in-person gatherings being put on hold for now.

We hope that by summer 2021 we can resume our gatherings with deeper appreciation for the blessings of friendships and fellowship.

FILM : TALK

Larry Cardamon

The FILM : TALK program was started as a means of gathering together individuals (hopefully from a larger audience than just within St. Luke's) who enjoy watching films and discussing them. Our selections are not just films that entertain, but films that have positive, worthwhile qualities; that ask questions, pose intriguing ideas, or challenge us on a more-than-superficial level.

As the year began, the intent was to do the normal viewing and discussing films from January to May, break from May to September, and resume monthly through December

Then the World turned upside Down on March 10 . . .

After a month of considering options and discovering the many possibilities offered by ZOOM, we met by that means for an additional two sessions in May and June. At that point, because of the difficulties of accessing appropriate films for most, if not all participants, we put the program on hold.

We did view and discuss; "Life As A House" in January, "The Imitation Game" in February, "Erin Brockovich" on the 1st of March, then "Cry Freedom" on June 28th and " and "The Boy Who Harnessed the Wind on August 2nd. "It's A Beautiful Day in the Neighborhood" was chosen, but I have no records of a discussion among the group.

We averaged between 5 and 6 participants.

2020 Profit and Loss Statement vs Budget

	2020 YTD Actual	2020 Annual Budget
OI 1 · OPERATING FUND INCOME		
Pledge	229,440.41	235,114.00
Non-Pledge	9,525.00	11,000.00
Cash and Miscellaneous	853.01	4,000.00
Building Rentals	1,310.00	8,000.00
Interest Income	2,191.38	1,080.00
Total OI 1 · OPERATING FUND INCOME	243,319.80	259,194.00
OI 2 · DESIGNATED INCOME		
Flower Fund Income	160.00	700.00
St. Martha's Fellowship Income	0.00	200.00
Food Pantry	1,312.47	0.00
Lasagna Dinner	0.00	4,000.00
Total OI 2 · DESIGNATED INCOME	1,472.47	4,900.00
Total Income	244,792.27	264,094.00
Expense		
OE 1 · RECTOR		
OE 1.1 · Rector Continuing Education	0.00	1,500.00
OE 1.2 · Rector Discretionary Fund	1,750.00	1,800.00
OE 1.3 · Rector Health Insurance	18,365.00	19,248.00
OE 1.4 · Rector Housing	56,777.00	56,777.00
OE 1.5 · Rector Pension	12,530.76	13,682.00
OE 1.6 · Rector Reimbursements	0.00	500.00
OE 1.7 · Rector Stipend	19,310.00	19,310.00
Total OE 1 · RECTOR	108,732.76	112,817.00
OE 2 · ADMINISTRATIVE		
OE 2.1 · Administrative Assistant	7,186.93	10,792.00
OE 2.4 · Bookkeeper	3,238.68	3,820.00
OE 2.5 · Deacons' Continuing Education	0.00	400.00
OE 2.6 · Deacons' Discretionary Fund	500.00	500.00
OE 2.7 · Staff Training / Continuing Education	0.00	0.00
OE 2.8 · Supply Priests	200.00	900.00
OE 2.9 · Payroll Taxes	3,032.20	3,173.00
OE 2.10 · Worker's Compensation	952.00	700.00
Total OE 2 · ADMINISTRATIVE	15,109.81	20,285.00

OE 3 · PARISH OFFICE		
OE 3.1 · Advertising / Website Work	0.00	1,000.00
OE 3.10 · Internet Hosting	255.00	255.00
OE 3.11 · Misc Office Expense	2,439.77	250.00
OE 3.2 · Copier Expense	5,506.20	5,500.00
OE 3.3 · Equipment Repair/Replace	96.29	200.00
OE 3.4 · Internet Service	690.00	700.00
OE 3.5 · Paper and Stationary	568.74	600.00
OE 3.6 · Postage	1,202.25	800.00
OE 3.7 · Publications/Subscriptions	902.41	1,000.00
OE 3.8 · Supplies	124.51	500.00
OE 3.9 · Telephone	874.62	1,000.00
Total OE 3 · PARISH OFFICE	12,659.79	11,805.00
OE 4 · FINANCIAL/PROFESSIONAL FEES		
OE 4.1 · Bank Service Charges	18.61	100.00
OE 4.2 · CPA Professional Fees	450.00	600.00
Total OE 4 · FINANCIAL/PROFESSIONAL FEES	468.61	700.00
OE 5 · WORSHIP & MUSIC		
OE 5.1 · Choir Director Salary	16,775.00	16,775.00
OE 5.2 · Organist Salary	10,745.00	10,745.00
OE 5.3 · Staff Training/Continuing Education	0.00	200.00
OE 5.4a · Organist Music	265.63	150.00
OE 5.4b · Supply Organist	0.00	150.00
OE 5.4c · Music Licensing Fees	309.08	200.00
OE 5.4d · Choir Music	0.00	200.00
OE 5.4e · Music Supplies	0.00	200.00
OE 5.5 · Organ & Piano Maintenance	1,286.54	1,600.00
OE 5.6 · Altar Guild Expenses	1,094.67	1,200.00
OE 5.7 · Flower Expense	212.06	1,100.00
OE 5.8 · St Martha's & Fellowship	193.53	750.00
Total OE 5 · WORSHIP & MUSIC	30,881.51	33,270.00
OE 6 · CHRISTIAN FORMATION		
OE 6.1 · Education Program	433.14	1,200.00
OE 6.2 · Nursery Staffing	250.00	700.00
Total OE 6 · CHRISTIAN FORMATION	683.14	1,900.00

OE 7 · OUTREACH & OTHER PROGRAMS		
OE 7.1 · Convention Fees	60.00	1,200.00
OE 7.2 · Diocesan Pledge	37,854.96	37,855.00
OE 7.3 · 3rd Sunday / Catholic Worker	160.36	0.00
OE 7.3a · UNI Ministries / ThreeHouse	106.24	2,000.00
OE 7.3b · Food Pantry	1,312.47	5,000.00
OE 7.6 · Parish Life	-229.12	500.00
OE 7.7 · 5th Tuesday Community Meal	0.00	260.00
OE 7.8 · Community Events / PrideFest	0.00	300.00
OE 7.10 · Misc Outreach Expenses	54.79	0.00
Total OE 7 · OUTREACH & OTHER PROGRAMS	39,319.70	47,115.00
OE 8 · PARISH PROPERTIES		
OE 8.1 · Housekeeping & Janitorial Serv.	6,120.00	7,500.00
OE 8.2 · Housekeeping Supplies	303.54	500.00
OE 8.3 · Insurance	12,848.00	10,300.00
OE 8.4 · Repairs	2,279.89	1,000.00
OE 8.5 · Lawn Care	2,145.35	2,000.00
OE 8.11 · Snow Removal	1,920.00	4,000.00
OE 8.6 · Landscaping	579.75	500.00
OE 8.7 · Utilities	5,803.50	8,000.00
OE 8.8 · Waste Disposal	696.39	600.00
OE 8.9 · Scheduled Maintenance	851.14	1,200.00
OE 8.10 · Sexton	1,440.75	3,000.00
OE 8.12 · Rental Expense	0.00	0.00
Total OE 8 · PARISH PROPERTIES	34,988.31	38,600.00
OE 10 · TRANSFERS		
OE 10.1 · Transfer to Building Reserve Fd	9,000.00	9,000.00
OE 11 · MISCELLANEOUS EXPENSE		
OE 11.1 · Loss on Sale of Stock	213.82	0.00
Total OPERATING FUND EXPENSES	252,057.45	275,492.00
Net Income	-7,265.18	-11,398.00

December 31, 2020 Balance Sheet

ASSETS

Checking/Savings

FSB Checking - 2303659

General	-118,747.30
1 · Building Reserve Fund	47,029.70
2 · Memorial Gifts Fund	14,571.98
3 · Choir/Music Fund	1,936.25
5 · Columbarium Fund	7,245.36
6 · Deacons' Discretionary Fund	405.04
7 · Parish Family Emergency Fund	533.51
8 · Nicaragua Fund	3,838.31
9 · 5th Tuesday Community Meal	1,958.94
10 · Special Offering Fund	310.00
11 · Youth Mission Fund	3,708.05
12 · Indoor Labyrinth Fund	70.36
13 · Outdoor Labyrinth Fund	0.00
14 · Beckman Endowment Fund	24,751.79
17 · Energy Efficiency	5,000.00
21 · Piano Funds	693.58
25 · Lasagna Dinner	0.00
26 · Food Pantry Fund	16,179.38
27 · GILEAD	17,630.00
28 · St. Luke's Renewal	575.00
29 · Designated Organ Fund (A Young Memorial)	403.71
30 · Jerry Raber Memorial	20,988.37
31 · ThreeHouse (Wesley Foundation)	100.00
32 · Tech Upgrades & Replacement	225.00

Total FSB Checking - 2303659	49,407.03
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FSB MMDA-0949469

CD3 - matures October	26,239.76
Money Market (General Savings)	221,338.89

Total FSB MMDA-0949469	247,578.65
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Total Checking/Savings	296,985.68
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TOTAL ASSETS	296,985.68
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LIABILITIES & EQUITY

Liabilities

Payroll Liabilities	1,132.94
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Equity

Retained Earnings	252,273.58
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Net Income	43,579.16
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Total Equity	295,852.74
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TOTAL LIABILITIES & EQUITY	296,985.68
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2021 Proposed Budget

	2021 Budget Proposed	2020 Budget Annual
Income		
OPERATING FUND INCOME		
Pledge	235,025.00	235,114.00
Non-Pledge	5,000.00	11,000.00
Cash and Miscellaneous	1,000.00	4,000.00
Building Rentals	5,000.00	8,000.00
Interest Income	2,000.00	1,080.00
Total OPERATING FUND INCOME	248,025.00	259,194.00
DESIGNATED INCOME		
Flower Fund Income	150.00	700.00
St. Martha's Fellowship Income	0.00	200.00
Food Pantry Income	0.00	0.00
Lasagna Dinner	0.00	4,000.00
Total DESIGNATED INCOME	150.00	4,900.00
Total Income	248,175.00	264,094.00
Expense		
RECTOR		
OE 1.1 · Rector Continuing Education	1,000.00	1,500.00
OE 1.2 · Rector Discretionary Fund	1,200.00	1,800.00
OE 1.3 · Rector Health Insurance	19,200.00	19,248.00
OE 1.4 · Rector Housing	36,000.00	56,777.00
OE 1.5 · Rector Pension	13,996.00	13,682.00
OE 1.6 · Rector Reimbursements	250.00	500.00
OE 1.7 · Rector Stipend	41,760.00	19,310.00
Total RECTOR	113,406.00	112,817.00
ADMINISTRATIVE		
OE 2.3 · Administrative Assistant	11,957.00	10,792.00
OE 2.4 · Bookkeeper	3,986.00	3,820.00
OE 2.5 · Deacon's Continuing Education	200.00	400.00
OE 2.6 · Deacons' Discretionary Fund	500.00	500.00
OE 2.7 · Staff Training/Continuing Ed	0.00	0.00
OE 2.8 · Supply Priests	1,100.00	900.00
OE 2.9 · Payroll Taxes	4,623.00	3,173.00
OE 2.10 · Worker's Compensation	1,015.00	700.00
Total ADMINISTRATIVE	23,381.00	20,285.00

PARISH OFFICE

OE 3.1 · Advertising	0.00	1,000.00
OE 3.2 · Copier Expense	5,500.00	5,500.00
OE 3.3 · Equipment Repair/Replace	200.00	200.00
OE 3.4 · Internet Service	700.00	700.00
OE 3.5 · Paper and Stationary	600.00	600.00
OE 3.6 · Postage	800.00	800.00
OE 3.7 · Publications/Subscriptions	1,000.00	1,000.00
OE 3.8 · Supplies	500.00	500.00
OE 3.9 · Telephone	1,000.00	1,000.00
OE 3.10 · Internet Hosting	500.00	255.00
OE 3.11 · Misc Office Expense	200.00	250.00
OE 3.12 · Software Licensing	1,500.00	0.00
OE 3.13 · Website Maintenance	0.00	0.00
Total PARISH OFFICE	12,500.00	11,805.00

FINANCIAL/PROFESSIONAL FEES

OE 4.1 · Bank Service Charges	100.00	100.00
OE 4.2 · CPA Professional Fees	500.00	600.00
Total FINANCIAL/PROFESSIONAL FEES	600.00	700.00

WORSHIP & MUSIC

OE 5.1 · Choir Director Salary	17,144.00	16,775.00
OE 5.2 · Organist Salary	10,981.00	10,745.00
OE 5.3 · Staff Training / Continuing Ed	0.00	200.00
OE 5.4a · Supply Organist	150.00	150.00
OE 5.4b · Organist Music	0.00	150.00
OE 5.4c · Choir Music	0.00	200.00
OE 5.4d · Music Licensing Fees	0.00	200.00
OE 5.4e · Music Supplies	100.00	200.00
OE 5.5 · Organ & Piano Maintenance	1,300.00	1,600.00
OE 5.6 · Altar Guild Expenses	1,200.00	1,200.00
OE 5.7 · Flower Expense	500.00	1,100.00
OE 5.8 · St Martha's & Fellowship	350.00	750.00
Total WORSHIP & MUSIC	31,725.00	33,270.00

CHRISTIAN FORMATION

OE 6.1 · Education Program	500.00	1,200.00
OE 6.2 · Nursery Staffing	300.00	700.00
Total CHRISTIAN FORMATION	800.00	1,900.00

OUTREACH & OTHER PROGRAMS		
OE 7.1 · Convention Fees	1,500.00	1,200.00
OE 7.2 · Diocesan Pledge	37,590.00	37,855.00
OE 7.3 · Catholic Worker House	150.00	0.00
OE 7.3a · UNI Ministries/ThreeHouse	0.00	2,000.00
OE 7.3b · Food Pantry	0.00	5,000.00
OE 7.6 · Parish Life	200.00	500.00
OE 7.7 · 5th Tuesday Community Meal	150.00	260.00
OE 7.8 · Community Events	300.00	300.00
OE 7.9 · Misc Outreach	100.00	0.00
Total OUTREACH & OTHER PROGRAMS	39,990.00	47,115.00
PARISH PROPERTIES		
OE 8.1 · Housekeeping & Janitorial Serv.	6,500.00	7,500.00
OE 8.2 · Housekeeping Supplies	400.00	500.00
OE 8.3 · Insurance*	13,750.00	10,300.00
OE 8.4 · Repairs	2,500.00	1,000.00
OE 8.5 · Snow Removal	2,000.00	4,000.00
OE 8.5a · Lawn Care	2,200.00	2,000.00
OE 8.6 · Lanscaping	600.00	500.00
OE 8.7 · Utilities	6,000.00	8,000.00
OE 8.8 · Waste Disposal	700.00	600.00
OE 8.9 · Scheduled Maintenance	900.00	1,200.00
OE 8.10 · Sexton	3,000.00	3,000.00
OE 8.12 · Rental Expense	0.00	0.00
Total PARISH PROPERTIES	38,550.00	38,600.00
Miscellaneous Expense		
OE 11.1 · Loss on Sale of Stock	0.00	0.00
TRANSFERS		
OE 10.1 · to Building Reserve	4,000.00	9,000.00
Total TRANSFERS	4,000.00	9,000.00
Total OPERATING FUND EXPENSES	264,952.00	275,492.00
Income (Loss)	-16,777.00	-11,398.00