

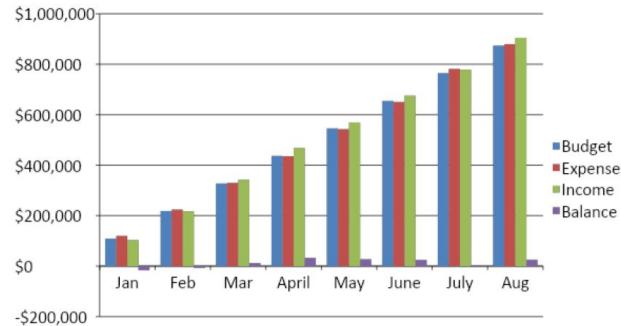
Dear SJUMC Congregation,

Thank you for your generosity to the church! Through your gifts, the church continues to provide programs, facilities, and services to further the work of the Lord.

Through August, SJUMC has received \$904,955 or 69% of the total budgeted revenue of \$1,309,630.00. The church has expended \$879,407 or 67% of the total budgeted expenses for 2019.

2019 Cumulative Expense and Income

(St. John's 2019 Annual Operating Budget: \$1,309,630)



Planning Opportunity for Contributions to SJUMC

Taxpayers are not allowed charitable contributions on funds from pre-tax retirement accounts since those funds were never included in their taxable income. Many of our congregants are taking advantage of the IRS feature called “Qualified Charitable Distributions”. A qualified charitable distribution (QCD) is a nontaxable distribution made directly from your IRA to an organization eligible to receive tax-deductible contributions. The distribution is not included in your taxable income, thereby, saving the taxpayer the amount of tax on the distribution. You must be at least age 70 ½ when the distribution is made. The church will acknowledge your contribution and this must be retained for your records. Please discuss this tool with your tax professional or the trustee of your IRA.

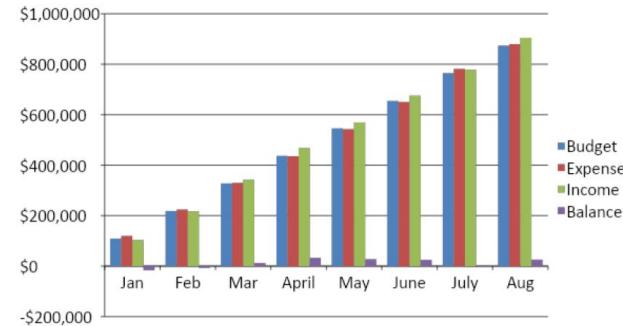
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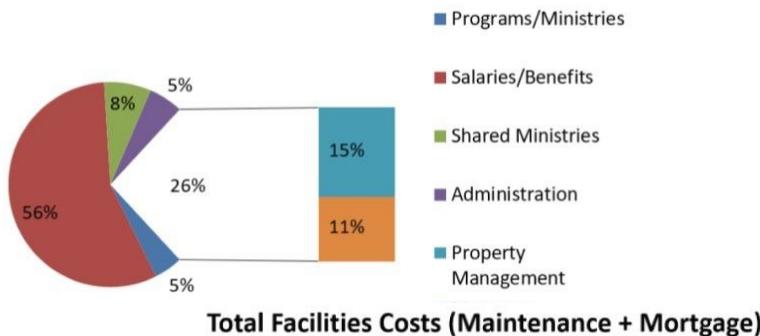
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Facilities Total Costs Represent 26% of the Operating Budget



Facilities

SJUMC is blessed to have a beautiful, and functional facility! Along with such a facility comes significant costs including routine maintenance as well as mortgage payments. The current operating budget for 2019 allocates 26% (\$344,000) of its total for Property Management and Mortgage payments, as reflected in the first pie chart. The second pie chart shows a detailed breakout of how the \$344,000 Facilities Costs are allocated among the maintenance tasks and debt service.

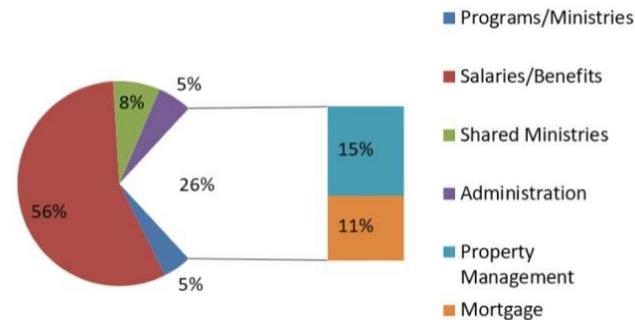
Additional expenditures have been made “outside the budget” from Restricted Funds available to the Trustees. After paying for these unexpected costs from Restricted Funds, it will leave very little for the future. Below are examples of some of these unexpected costs.

<i>Fire Alarm</i>	\$81,000
<i>3 Compressors for Sanctuary Heating and Cooling</i>	\$21,000
<i>5 months of maintenance agreement for HVAC Systems</i>	\$6,000
<i>Painting the Narthex</i>	\$4,500

The Trustees are now beginning to explore the cost implications of future major maintenance issues (such as roof repair).

Your prayers and generosity are requested to see the church through these facilities challenges.

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