



TOGETHER

FAITH + MISSION + LIFE

St. Paul's Lutheran Church and School Ministry Expansion Campaign Frequently Asked Questions | March 2026

This document, shared with the congregation on March 15, 18 and 22, 2026, includes questions raised regarding the ministry expansion plans for a narthex addition to the church building. Our ministry strategic plan is a supporting document.

The congregation will sponsor small cottage gatherings after Easter 2026. At these meetings, leaders will share what God is doing at St. Paul's and prepare for thoughtful, prayerful commitment to our ministry together.

The proposed narthex structure creates a way to visually connect our community to the people and ministry of St. Paul's. How will this addition be used to make that connection? These changes will improve access to, amenities, and the overall experience of the services and events we offer. The changes make participation in our worship space more possible for some, more likely for others, and therefore more fulfilling for all.

Why build additional space? The church building has served us well but needs amenities that weren't considered 120 years ago. The church narthex space does not accommodate the gathering of the family of Christ. The new space will welcome members and others so we have an opportunity to share the love of Jesus within these walls.

What is the schedule as the congregation moves toward a capital campaign?

- Forums to receive details on the campaign and building plans.
- Cottage gatherings to prepare for thoughtful, prayerful commitment.
- Campaign commitments are submitted and counted on May 17.
- Congregational vote on May 31 will confirm that the plan will move forward.

See page 4 of the campaign booklet for a detailed timeline.

Ministry Expansion Capital Campaign

What is a capital campaign? It is a focused, large-scale fundraising effort designed to raise a significant amount of money within a defined period to fund major projects.

What is the “Together: Faith+Mission+Life” campaign? Our ministry expansion campaign will ask each member and family to prayerfully consider gifts above and beyond their normal tithes and offerings. This is to determine that our campus facilities are best set up to facilitate the ministry God has entrusted to us to carry forth our mission: preaching, teaching and reaching.

Why is it important for all families and individuals to participate in the ministry expansion campaign? The success of our campaign relies on everyone. Every person, every prayer, every talent, everyone’s time and gift is important. This is not about equal giving but equal sacrifice. People of all ages can be blessed by learning to give generously and trust God to provide for our needs. Your prayers to God and reflection will guide you to what is appropriate for you.

How much do we anticipate receiving in the ministry expansion campaign commitments relative to actual building costs? We have identified a confident goal of \$3 million in commitments with a courageous goal of \$4 million.

Has the Lutheran Church Extension Fund (LCEF) consultant hired to assist St. Paul’s with this capital campaign assessed the financial capability of the congregation? Yes. LCEF forecast our campaign giving based on the yearly offering income of our congregation.

When will the actual giving to the capital campaign begin? When the congregation votes to proceed with the building, giving toward this goal will begin in June 2026 for a three-year period.

Is my campaign commitment above and beyond my regular giving? Yes. Your commitment over the three-year period will be in addition to your regular financial support of our church and school.

What if our goal is surpassed? The ministry master plan has set expansion and building priorities and is included in the packet of information shared at the forums.

Will anyone tell me what to give? No. Every member is encouraged to reflect and pray on God’s blessings, responding as the Holy Spirit leads and guides you. We are lifting up our faith in a God who promises to do “immeasurably more than we can ever ask or imagine.” We are inviting giving that is in addition to your current offerings, trusting God to bless sacrificial gifts that are cheerfully, joyfully, and generously received in response to His love.

How can the Giving Guide help? Givers at every level are valued and valuable. The Giving Guide pyramid on page 9 in the campaign booklet serves to envision a three-year commitment. You may choose on your commitment card to contribute, over a three-year period, weekly, monthly, one-time or multiple gifts, lead gifts, contributions from qualified retirement accounts, stock proceeds, real estate, and other assets God has given you.

Is everyone to complete and turn in a commitment card? Yes. We ask that each person return a commitment card so we can thank you for your gifts and celebrate the overall results with all the members as we reach milestones.

We have many fixed-income givers. How can they give more? We ask members to prayerfully do their best after considering their obligations and options. Some may sacrifice by postponing a vacation or a major purchase. Members tell us that when they made extraordinary gifts, they were blessed in other ways far beyond the amounts contributed.

What if I am unable to fulfil my commitment toward this campaign? Circumstances sometimes affect the ability to keep the commitments made. Please notify the church office if this becomes your situation.

Is the congregation paying for the expenses of the capital campaign, like the consultant's fee and the celebration events? Yes. The Church Council has earmarked money for these expenses from the gifts gathered and invested from a prior campaign, "Growing by God's Grace." The funds are held in the St. Paul's Fount of Every Blessing Endowment.

What if commitments toward the capital campaign don't reach \$3 million? Are there alternative plans to Phase 1A if not enough money is raised through commitments? No alternatives are being considered. The presented building plan was downsized to be financially doable and still provide a space that meets the congregation's strategic planning priorities and master plan.

How to Support the Campaign

There are multiple ways to support a capital campaign. In the same way support is given for the annual ministry budget, spiritual and financial support is necessary.

Each person will have the opportunity to commit financially to the ministry expansion campaign. Cash gifts are welcome. But there are other ways for some to make gifts. Some options are shared below.

Our congregation's gift planning counselor, Terry Gerdts, can provide answers to your giving questions and can share ways to make charitable gifts or estate gifts earmarked for projects such as "Together: Faith+Mission+Life." Contact Terry via at Terry.Gerdts@outlook.com or by phone at 314-409-5453.

Cash

The gift pyramid on page 9 of the campaign booklet is a helpful guide. The pyramid shows how a monthly gift, given over three years, amounts to a three-year commitment.

Appreciated Stock, Securities and Real Estate

Donating appreciated assets is one of the best ways to make a gift or donation to a ministry. Gifting appreciated assets—things like real estate, stocks, or other securities—can be a

blessing to both you and the ministry. By donating to the ministry assets that have grown in value, you can often avoid incurring capital gains taxes on their sale, plus benefit from an immediate tax deduction that year.

Qualified Charitable Distribution (QCD)

What is a QCD? A QCD allows an individual to make a tax-free distribution from his or her Traditional IRA and send it directly to a charity.

- Individuals over the age of 70½ who own a Traditional IRA are eligible to make a QCD.
- The limit for giving under a QCD is \$111,000 per individual per calendar year.
- You cannot complete a QCD from a 401k. However, you can rollover your 401k to a Traditional IRA and then complete a QCD, if your age qualifies.
- Contact your IRA provider or advisor for instructions on how to complete a QCD.

What is the benefit of making a QCD? Your gift to the church is made using taxable dollars from your Traditional IRA, but as a QCD you do not pay tax on the withdrawn amount. A QCD is not included in your taxable income in the year when it is given from your IRA. It is a tax-free gift and allows you to retain your after-tax money.

Can the QCD count toward the annual Traditional IRA Required Minimum Distribution (RMD)? Yes. Those ages 73 and over have a required minimum distribution from an IRA. The amount given by way of a QCD will reduce or eliminate the RMD, depending upon the amount given as a QCD.

May I use a QCD for my annual giving to church or only as a gift toward the capital campaign? You can use the QCD to give toward any charitable giving you do throughout the year. You can use the QCD to complete your regular or special offerings to our church. Please notify the church office of your incoming qualified charitable deduction donation with direction for where the QCD funds are to be earmarked.

Commodities

When St. Paul's receives a commodity gift (such as, transfer grain to St. Paul's), does the church know who the commodity sale is from? Can I get the gift credited to my pledge or commitment? Typically, the local co-ops and grain elevators can share who transferred the commodity, though it is a good practice for the donating farmer to notify the church office that the gift was donated to the church. Commodity gifts cannot be recorded on your contribution statement (due to IRS rules), but it can be tracked toward your pledge or commitment.

Building Plans

How does the narthex connect to the sanctuary? What will I see when I get to the top of the ramp from the narthex? What is being removed to make the connection? Doorways will be created by utilizing the existing masonry openings of the stained-glass windows. Portions

of the brick wall below the existing windows will be removed to make these openings; however, the architect's design keeps in place the portions of the stained-glass windows above these new doors.

Why use so much glass and other materials on the exterior instead of brick, like the church? There is an inevitable mismatch when using new brick side by side with old brick. The goal was not to try to match the 120-year-old church building bricks perfectly, but to use similar visual finishes to blend the exteriors together. Glass preserves the view of our historic sanctuary and also allows for passers-by to see our congregation gathered, inviting them into this fellowship together with us.

How are the building costs calculated? The architectural firm cannot give firm costs until they are given permission from our congregation to move forward, at which time they will get bids from construction groups. The costs we have from the architects are estimates and factor in that the work will not begin until 2027.

When will we break ground? Anticipated groundbreaking for the narthex is Spring 2027. Some preliminary work can be done prior to that. Several necessary church repair jobs need to happen before then, also, such as guttering.

Interior Space

The building expansion plan is ADA compliant into the main level of the church sanctuary. Discussion regarding adding an elevator to the balcony was discontinued when realizing that the balcony floor has many levels, so the balcony would not be ADA compliant, even if accessible. All bathrooms added will be ADA compliant.

How many pews will be removed because of the renovation? How many people does the church seat now? Approximately 155 feet of pews, which would normally seat 65–75 people, will be removed from the sanctuary to accommodate the installation of the church to narthex interface. Current pew seating accommodates about 800 people.

The multipurpose suite: Is it large enough for a bride to get ready or a family to gather for a funeral? Can it be used for meetings? This multipurpose suite is 24 feet by 12 feet in size. This should provide ample space for a bride or for small families to gather for a funeral and as a meeting room. Larger funeral family groups can gather in the larger space, if needed.

Some windows will be removed. Will the removed stained-glass pieces be displayed? These stained-glass pieces will be utilized in the new space. One is shown on the plan in the bathroom alcove nearest the sanctuary on the front of the addition.

How wide is the handicap access ramp? The lower section is 8 feet wide. It expands to 12 feet wide as it meets the building connector hallway ramp.

Could entry to the church sanctuary be closed off if the narthex doors are open, e.g., events that don't utilize the sanctuary? Yes.

How far is it from the drop off door under the west awning to the door entering the church nave? 132 feet

Will there be a place for wheelchairs inside the church near the new narthex entrance? A wheelchair space will be available by the narthex entrance.

How long is the corridor from the nearest new bathroom to the current church's single bathroom? About 65 feet.

Is there a church library in the narthex? The architects have depicted a small set of bookshelves near the ramp in the narthex in the renderings, but that is not something that has been discussed.

Is there coffee bar space? Yes. Most Lutherans like coffee. Coffee encourages lingering and helps make gathering comfortable—like the local coffee shop.

Are the windows going to let in a lot of heat and cold? As the design develops, the architect will choose a glass wall system with thermal properties, insulated glass units, and will provide the proper mechanical system design to accommodate the extent of windows shown. Frit/film/coatings or appropriate window treatments to help alleviate solar heat gain, etc. could be added.

Exterior Space

Why is the building so tall? The structure that connects the narthex to the church must be tall enough to enclose the church windows that will be converted to doors. At this location, the sanctuary floor is 42 inches above ground level. The base of the window is 50 inches above the sanctuary floor. The window is 13 feet tall. That total height from ground level to top of window is about 21 feet, which dictates the minimum height of the building.

The elevation of the narthex seems much lower than the church. Why? The elevation of the church sanctuary floor is 42 inches above the ground elevation. It becomes even lower the farther north from the sanctuary you travel, accentuating the elevation differences.

Will there be parking along Main Street in front of the church and school as there is now? Parallel parking will be available in front of the church and new narthex.

Will the street be narrowed by the new sidewalk and entry access? Main Street (Missouri State Highway 23) width will not change.

Will parking lots be paved? At minimum, a solid base rock substrate is necessary for the surfaces. The parking lot west of church is currently about 130 feet E–W (alley to Gordon St. width) and 100 feet N–S. Initially, the plan will be to enlarge the lot in length to 225' and maintain the existing width. A solid base rock substrate will be placed to improve the existing lot and extend to about 50 feet beyond to north end of the proposed Narthex 1A building. At the appropriate time, an asphalt or concrete surface could be proposed for installation.

Will the alley behind the church be paved? Yes. Due to increased rainwater runoff caused by hard surfacing a larger parking lot, the alley will need to be paved and possibly modified to mitigate erosion. Collaboration with the City of

Concordia is necessary to ensure the Fourth Street storm water sewers are large enough to handle the increased runoff.

Will there be one-way traffic (south to north) in the alley behind the church? Initially, we expect that two-way traffic will continue along this alley. The expanded parking lot provides ample space to maneuver. The covered car drop-off space is expected to have one way traffic (south to north).

How large is the patio? How far is the narthex building from the church? The open patio dimensions are 36 feet (N-S) by 40 feet (E-W). It is envisioned to have a large garden planter at the west end of this dimension.

Is the church door to the pastor's sacristy used? Does it need to stay? In recent years this door is only used by the pastors who need to make a quick exit or entry because of tight schedules, e.g., worship time at Good Shepherd.

Can the cellar access door on the northwest corner of the church be removed? This access door will need visual improvements but will remain usable for servicing mechanical and utility equipment.

What about the placement of HVAC and power units? HVAC units are currently in the "patio" area and will need to be moved for aesthetics. The location of them in the plan will be determined by the architect.

How far is the narthex building from the church? The distance between the north church wall and the narthex south wall is about 36 feet.

Is there an entrance into the church from the patio without going through the narthex? Yes. Outside there will be a set of steps and a door near the location of the current north entry door into the church.

The west facing patio area will catch leaves and debris from west winds. Who will keep it maintained? The congregation has the responsibility to maintain all of its properties.

Can the north windows of Phase 1A be repurposed in the Phase 1B fellowship hall project? Yes. The north Phase 1A windows can be relocated into the 1B structure to mitigate costs.

The windows will be a maintenance issue; who will be charged with maintenance? The congregation has the responsibility to maintain its properties. We employ several part-time custodians. Adjustments to job descriptions and hours will be made as necessary to properly maintain the new space.

How will this new construction affect our insurance? Our agent estimates that this addition would add \$8000-\$8500 to our annual property insurance.

How much more will utilities cost? 2025 utilities for the sanctuary (gas/electric/water) totaled \$10,000.

New Logistics

As the need arises, the Elders and Church Council will determine the answers to these questions.

Which doors or how many doors will be open and manned at worship services and events?

Can we have greeters or ushers at every door?

Will doors be locked when services/events begin as they are now?

What new safety measures are needed?

Why ...?

Why not build the shell to plan 1B as we are building 1A? In contrast to the case of the construction of our newest school building, there is not a cost advantage to building Phase 1B with 1A. The main difference is that the school building shell *included* the second floor, while Phase 1B would be an adjoining structure. The greatest cost for Phase 1B will be the shell. Our intent is to prepare Phase 1B utility connections during the Narthex 1A construction. The bottom line is the cost. Should our capital campaign demonstrate the financial willingness of our members to move more quickly to 1B, the congregation can elect to do so with little cost lost in the process.

Why not renovate the existing building? Why isn't the basement being expanded? The value of the Narthex 1A proposal is to provide the space needed to reach out to both active and less active members before and after worship, and to provide a venue to engage our local community which is in line with our mission directives. The addition provides needed bathrooms and walkways that ease the elevation transition between the sanctuary floor and ground level and includes a variety of other advantages. The existing building cannot meet these mission objectives. To renovate the church and materially expand the narthex space would require taking away significant seating space, which is counter to our mission objective of putting more people in the pew.