

December 2020

Dear Partners and Friends of FLBC,

**Thank you for your dedicated support. The past year has reminded us how fortunate we are to have you in our family of donors. Your generous support with gifts, prayers and virtual communication has made it possible for us to face the many challenges of 2020. We couldn't have done it without you. Thank you!**

We want to remind you of some important CARES Act provisions that are scheduled to expire on December 31, 2020. These provisions may affect you—and even make it easier for you to make a gift to Flathead Lutheran Bible Camp. They include:

- **A temporary suspension of required minimum distributions (RMD)** for the 2020 tax year. Beginning in 2021, the RMD rules will return unless Congress takes further action. If you are 70½ or older, you can still make a gift from your IRA or name Flathead Lutheran Bible Camp as a beneficiary.
- An expanded charitable giving incentive that allows taxpayers who take the standard deduction to make up to **\$300 in charitable cash contributions to qualified charities this year**. The \$300 deduction is per tax-filing unit, so the deduction is limited to \$300 even for married taxpayers filing jointly.
- For those who do itemize their deductions, the law **allows for cash contributions to qualified charities such as Flathead Lutheran Bible Camp to be deducted up to 100%** of your adjusted gross income for the 2020 calendar year.

We are deeply grateful for your generosity which touches and gives hope – transforming so many lives. **Please contact Margie Fiedler, Executive Director, or Grace Schroeder Scott, Senior Development Consultant, by email ([margie@flbc.net](mailto:margie@flbc.net) or [grace@flbc.net](mailto:grace@flbc.net)) or phone (Margie: 406-752-6602 or Grace: 612-743-7035) to discuss how your gift can help further our mission.**

Christmas blessings and peace,

*Grace Schroeder Scott*

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