

## 2010 Stewardship — Questions & Answers

*“...my strength and my Redeemer.”*

-Psalm 19:14

### What is a stewardship pledge?

A pledge is a written promise to give a specific amount of our personal resources to the church for the coming year's work. Pledging is different from putting cash or a check in the offering plate each Sunday. A pledge is a deliberate and prayerful decision to commit a portion of our assets to our church community and to the goals we hope to accomplish. It is not giving some of what happens to be in our wallets or purses at the time, regardless of how generous such a gift might be. Pledging is disciplined giving and a way to show that we control our money by contributing it toward goals we believe in. When we pledge, we truly put our money where our mouths and our hearts are.

Pledging helps the Vestry to be responsible stewards in planning a wise and balanced budget. The Vestry welcomes contributions from the offering plate, but it cannot count on such gifts to plan for the year's programs. Pledging allows the Vestry to make realistic budget projections and to meet expenses. Pledging also ensures that program, administrative and maintenance costs will be covered and outreach sustained.

In 2009, we came close to our goal of 100% pledging. We hope that every member will consider and make a pledge, even if it is only a small amount a week. Even small financial commitments show that we are a united community working to study, listen, and go forth in the name of the Lord. It is the expression of a commitment which is so vital.

### How much am I expected to pledge?

Your pledge is not something that others expect of you. Rather, it is an obligation that you commit to of your own free will and by your own reckoning. When we pledge we are making a glad offering of a portion of our wealth to doing God's work. It is a reflection of our faith that we can give generously of a portion of what we have gained from our labor and our gifts.

A pledge is an individual or family spiritual decision, reached after careful and prayerful reflection. Your decision about pledging is a reflection of your spiritual life, showing thanksgiving for God's abundant grace.

*Honor the Lord with your substance and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine. Psalm 3:9-10*

### How can I figure out how much to pledge?

Many parishioners find the following table helpful in establishing a pledge amount and growing toward the tithe (10% of income).

Proportion- al giving percentage	\$25,000 annual income	\$50,000 annual income	\$75,000 annual income	\$100,000 annual income	\$125,000 annual income	\$150,000 annual income	\$200,000 annual income	\$225,000 annual income	\$250,000 annual income
1%	250	500	750	1,000	1,250	1,500	2,000	2,250	2,500
2%	500	1,000	1,500	2,000	2,500	3,000	4,000	4,500	5,000
3%	750	1,500	2,250	3,000	4,000	4,500	6,000	6,750	7,500
4%	1,000	2,000	3,000	4,000	5,000	6,000	8,000	9,000	10,000
5%	1,250	2,500	3,750	5,000	6,250	7,500	10,000	11,250	12,500
6%	1,500	3,000	4,500	6,000	7,500	9,000	12,000	13,500	15,000
7%	1,750	3,500	5,250	6,000	8,000	10,500	14,000	15,750	17,500
8%	2,000	4,000	6,000	8,000	10,000	12,000	16,000	18,000	20,000
9%	2,250	4,500	6,750	9,000	11,250	13,500	18,000	20,250	22,500
10%	2,500	5,000	7,500	10,000	12,500	15,500	20,000	22,500	25,000

The tithe is a giving of one-tenth. It is Episcopalian. At the 1982 General Convention, the following resolution was passed and has been reconfirmed since: “The tithe is the minimum standard of giving by Episcopalians for God’s work.” That commitment reflects the biblical tradition of giving, starting with Abram who “gave one-tenth of everything” (Genesis 14:20), and continuing through Moses, David, Solomon and Job, who were expected to return tithes to care for the Temple and the poor. Tithing is the generous response to the generosity bestowed upon us.

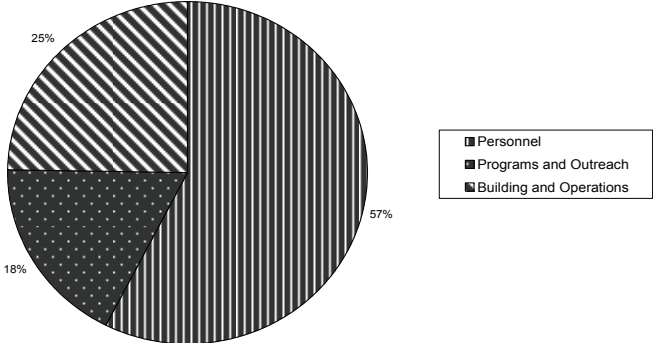
**What are the main sources for income?**

Most of Redeemer’s income is from pledges, which covered 75% of the 2009 annual budget. Other significant sources of income include the Strawberry Festival and other special events and services (9%); rental income (3%); designated offerings (gifts dedicated to particular purposes in amounts that vary from year to year); and plate offerings from non-pledge donors (3%).

**What does Redeemer’s operating budget cover and how are funds allocated?**

The 2010 budget has not yet been finalized. However, it will increase over the 2009 budget of \$529,149, to allow for raises for our personnel and increases in the outreach budget and the Diocesan contribution that the Vestry has committed to make each year. In 2009, personnel costs (for the Rector, Assistant to the Rector, Director of Music, Administrative Assistant and Sexton) took up 57% of the budget. The Priest Associate contributes his services to the parish. We also pay a bookkeeper and a babysitter (for the nursery during the 10:30 a.m. Sunday service). The operations and administration budget (maintenance of the church and rectory, the mortgage, office supplies and equipment, and other administrative costs) consumed 25% of the 2009 budget. Church programs (music, altar guild, education, pastoral care, newcomers, outreach, etc.) and our Diocesan contribution took up 18% of the budget.

Redeemer 2009 Budget



**Why does Redeemer give money to charity?**

Redeemer models the generosity that is expected of each of us as Christians. Redeemer provides financial support to programs in which parishioners are actively involved, including Samaritan Ministry, Bethesda Cares, Manna Food Center, the Hispanic Ministry at St. Stephens & the Incarnation, Our Little Roses in Honduras (the home of Rosita, Redeemer’s sponsored child) and reforestation in Burundi, among others. Redeemer’s budget also provides the Rector with a discretionary fund that she can use, for example, to give emergency aid to a parishioner. Redeemer provides support to two Episcopal seminaries: Virginia Theological Seminary and General Theological Seminary. Redeemer members also give significant in-kind and direct monetary donations that are not reflected in the budget.

In 2005, the Vestry voted to increase its budget outlay in support of outreach activities by .5% per year until it has reached 10% of normal operating income (calculated on the actual income in two years previous). In 2009, Redeemer budgeted 7% of NOI (\$29,039) for outreach activities. This percentage is scheduled to increase to 7.5% of NOI in 2010.

**Why does Redeemer give money to the Diocese?**

Redeemer is a parish within the Episcopal Diocese of Washington, which is a diocese of the Episcopal Church, which belongs to the worldwide Anglican Communion. As a parish, we participate in the spiritual and material strength of our diocese and our national church. These connections ensure that we are not isolated or idiosyncratic as a congregation, but nurtured by the spiritual life and governance of the diocese and the wider church.

Just as Redeemer relies heavily on parishioners for its budget, the diocese is dependent on member churches for its budget. In turn, the diocese provides member churches with many benefits and services. These include leadership by the bishop and other diocesan clergy, services for our youth, the use of the beautiful National Cathedral, training for our Rector and staff, spiritual and educational opportunities for lay persons, communications vehicles that help us stay informed and inspired, consulting on individual church governance issues (which Redeemer has frequently used), and guidelines for operating the church. In recent years, Redeemer has received many outright grants from the diocese that have allowed us to grow and achieve some of our goals. The diocese also participates with and supports many outreach programs that help our community and those in need around the world.

In 2004, for the 2005 budget, the Vestry voted to increase giving to the diocese by .5% per year until it has reached 10% of normal operating income (calculated on the actual income of two years previous). This policy had been recommended by the diocese. In 2009, Redeemer is sending 7.5% of the 2007 NOI (\$29,039) to the Diocese. In 2010, this will increase to at least 8% of the 2008 NOI.

**Has Redeemer experienced an increase in pledging?**

Yes. In 2009, the dollar amount pledged increased by 12% and the number of pledging households increased by six households. There were 108 pledging households in 2009, up from 102 in 2008 and 84 in 2007. It is noteworthy that the 2009 increases in the dollar amount pledged and the number of pledging households occurred even though our stewardship campaign took place while we were facing the worst economic downturn since the great depression.

**How are pledges distributed within the population?**

The distribution of the 108 pledges received for 2009 was as follows:

Pledge (dollars)	Number of Pledges
\$10,000 and above	8
\$7,500-9,999	4
\$5,000-7,499	4
\$3,000-4,999	24
\$2,000-2,999	23
\$1,000-1,999	28
Under \$1,000	17

In 2009, half of all pledge income received came from the top 14 pledging households. The 2009 average pledge was \$3,660, up four percent from \$3,512 in 2008.

**What if we do not raise enough to cover the budget?**

The vestry is committed to starting 2010 with a balanced budget. If insufficient pledges have been received by the time the budget is finalized (in December), the Vestry will ask members of the congregation to adjust their pledges upward. The Vestry also will consider reducing the budget.

**When does Redeemer need pledge payments?**

Pledges for 2010 may be given at any time throughout the year. Some families give their entire pledge for the coming year in the current year to achieve tax savings. Other families give weekly, monthly or quarterly. We are happy to receive pledge payments any time it is convenient for you to provide them.

**Are there other ways to support Redeemer financially besides cash pledges?**

Redeemer will gladly accept gifts of publicly traded stocks and bonds in lieu of cash or in addition to cash. These types of gifts may provide a tax advantage to you if they have appreciated in value because you will get a charitable deduction for the full amount of the gift (saving tax at ordinary tax rates) and not pay taxes on the appreciated amount, as long as you have owned the stock for at least one year. You may also consider providing for Redeemer in your will. If you wish to do either of these, please speak to The Rev. Susan Burns or to Mary K Young, Treasurer, who can provide you with further information.

**Besides financial giving, how can I serve at Redeemer?**

As a small church, Redeemer depends upon and is enriched by the ministry of every member. Whether and how you may be called to serve at Redeemer is a matter for prayerful reflection. The Stewardship packet includes a description of Time & Talent opportunities and a Time & Talent Pledge Form. You will be contacted by those in charge of the activities that interest you. If you have questions or ideas about ways you can serve, please feel free to approach the Rector or any Vestry member.

**What is the timeline for 2010 stewardship?**

The Stewardship Committee is seeking to have parishioners prayerfully consider their pledge on October 4, 2009, or soon after so that 100% of all pledges are turned in by Pledge Sunday on October 25.

*Sunday, October 4*

Stewardship Campaign Kick-off. Stewardship packets will be distributed.

*Sunday, October 11*

Parishioner testimonials will be presented at the 8:00 and 10:30 a.m. services

*Sunday, October 18*

Stewardship Brunch with roundtable discussion of the spirit, strength and community at Redeemer and how this helps parishioners serve the Redeemer in the world.

*Sunday, October 25*

Pledge Sunday

Parishioners are welcome to place their Pledge Form in the collection plate on any Sunday. Pledges can also be mailed to the Parish Office, placed in Angela's mailbox in the Parish Hall, handed to ushers, or given to members of the Stewardship Committee.

**The Episcopal Church of the Redeemer**

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