



**A Prayer for Discerning Your Pledge**

To be grateful is to recognize the Love of God in everything he has given us – and He has given us everything. Every breath we draw is a gift of His love, every moment of existence is a grace, for it brings with it immense graces from Him. Gratitude therefore takes nothing for granted, is never unresponsive, is constantly awakening to new wonder and to praise of the goodness of God. For the grateful person knows that God is good, not by hearsay but by experience. And that is what makes all the difference.

Thomas Merton

## A FINANCIAL AND FAITH COMMITMENT FOR 2022

In Support of God's Mission at St. Andrew's Episcopal Church

Name(s) \_\_\_\_\_ Preferred Email \_\_\_\_\_  
 \_\_\_\_\_ Other Email \_\_\_\_\_  
 Address \_\_\_\_\_

Please provide any corrections \_\_\_\_\_  
 Preferred Phone(s) \_\_\_\_\_ Secondary Phone \_\_\_\_\_

**In the current year, 2021, you pledged a total of \$ \_\_\_\_\_ Thank you!**

**In support of God's mission at St. Andrew's and in grateful response to God's blessings, I/we pledge an annual amount in 2022 of \$ \_\_\_\_\_**

- I/we intend to pledge but prefer not to disclose the pledge amount.
- I/we want to remain an active member but currently are unable to pledge.

**Signature(s)** \_\_\_\_\_ **Date** \_\_\_\_\_

**Please return pledge form to St. Andrew's in the enclosed envelope before Oct 24<sup>th</sup>.**

Pledges may be fulfilled in many ways such as: mailing a check, ACH, online bill pay, website PayPal link, credit card through PayPal link (do not need a PayPal account), IRA withdrawals, or stock transfers. See over for more information.

- \_\_\_ I/we request offering envelopes.
- \_\_\_ I/we plan to use ACH/direct withdrawal from a bank account.
- \_\_\_ I/we plan to make a qualified charitable contribution from an IRA.
- \_\_\_ I/we plan to make a donation of securities. Please send me instructions.
- \_\_\_ I/we would like more information about including St. Andrew's in my/our will/estate plan to benefit the church's future.

*Many thanks to Katie Wilker for creating our Rejoice Always logo.*

**What is the purpose of the "Rejoice Always" annual appeal?**

St. Andrew's asks its members to make an annual pledge of support for God's mission at St. Andrew's to enable sound financial planning for the coming year. "Rejoice Always" reminds us of Christ's guiding love and St. Andrew's mission.

**Why is a pledge preferred to a one-time donation?** For most, spreading a pledge over twelve months (or 52 weeks) allows for a more substantial gift than a single donation and turns the act of giving into a frequent spiritual discipline. Making a pledge also helps the Vestry plan next year's budget.

**How do I stay informed as to what is going on at St. Andrew's?**

St. Andrew's has developed an active communication team. Sign up for the emails and links to Sunday services. Go to the website [standrewsmadison.org](http://standrewsmadison.org) and at the bottom of the page click on Links>[Join St. Andrew's email list.](#)

**What is going on with the finances of the church during this health/economic crisis?**

Another year has challenged the revenue of the preschool, summer camps and other church fundraising efforts. While we have seen some minor decreases in expenses due to fewer in person services, we are unable to rely on the profits from fundraisers. Fortunately, St. Andrew's has a generous base of support among its parishioners who are being called now to increase their efforts, if possible.

**How do I determine the amount of my pledge?**

Financial commitment to God's work at St. Andrew's is a personal, intentional, spiritual decision that we encourage you make after much thought, prayer, and consultation with a spouse or trusted friend. One way to determine your pledge is through the action of incremental increase; that is, increase your pledge by a percentage over last year. For example, if you pledged \$3,400 for 2021, you might increase by 10% to pledge \$3,740 for 2022. In 2021, the mean (average) pledge was \$3,002 and the median pledge was \$2,600 at St. Andrew's.

**Are there ways besides cash and checks by which to fulfill my pledge?**

Yes. Some may prefer to give from their capital assets. Appreciated securities, for example, may offer a tax

advantage not available in a cash gift. In addition, qualified charitable distributions from an IRA to St. Andrew's could satisfy required minimum distributions for those over age 70 1/2.

**What is ACH?**

Using ACH (Automated Clearing House) has no transaction cost to St. Andrew's. You may be using ACH if you have direct deposit or online bill pay, as this is a type of ACH. Filling out an annual form instructs your bank to send your pledge amount to St. Andrew's on a schedule you choose. Go to the church website, Stewardship tab, Online Giving and [download the ACH Debit Authorization form](#). While we readily accept PayPal, credit card transactions as well as PayPal have approximately a 3% fee.

**What about planned giving in my will?**

In addition to current yearly giving, notifying the church that one's will includes a bequest facilitates long-term financial planning. Check the box on the front side of this sheet for more information about planned giving to the St. Andrew's Endowment.

**What if I can't fulfill my pledge?**

Life situations change and sometimes such change involves shifting financial realities. If for some reason, you must amend your pledged amount, please let Rev. Shariya know. Please do not feel uncomfortable making such an adjustment.

**What is proportional giving?** The biblical tithe (10% of income) is the basis of the idea of proportional giving, though any proportion can be used. Proportional giving allows everyone to give at a level that reflects his or her resources. Here's a chart with some examples:

Sample Proportional Giving Percentages			
Income	5%	7%	10%
\$20,000	\$1,000	\$1,400	\$2,000
\$50,000	\$2,500	\$3,500	\$5,000
\$100,000	\$5,000	\$7,000	\$10,000
\$250,000	\$12,500	\$17,500	\$25,000

**Our prayer for discerning your pledge is from Thomas Merton. Who was Thomas Merton?**

Thomas Merton (1915-1968), born in Prades France, was a Trappist monk, poet, social critic, and spiritual writer. After education at Cambridge and Columbia Universities, he entered the Abbey of Gethsemani where he was ordained priest in 1949 and is buried. His autobiography, *The Seven Storey Mountain*, earned international acclaim.