



Thoughts on Generosity

Like humility, generosity comes from seeing that everything we have and everything we accomplish comes from God's grace and God's love for us . . . Certainly it is from experiencing this generosity of God and the generosity of those in our life that we learn gratitude and to be generous to others.

--Desmond Tutu

A FINANCIAL AND FAITH COMMITMENT FOR 2023

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, 2022, 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 2023 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 23rd.

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 reverse side for more information.

- ___ I/we request offering envelopes.
- ___ I/we plan to use ACH/direct withdrawal from a bank account. Please send me a form.
- ___ 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.

What is the purpose of the "Gratitude and Hope" annual appeal?

St. Andrew's asks its members to make a pledge of support each fall in order to allow sound financial planning for the coming year. Our "Gratitude and Hope" theme encourages us to reflect on the blessings God has offered us and to discern paths forward for ourselves and for St. Andrew's.

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 and at the bottom of the page click on Links>[Join St. Andrew's email list.](#)

What is going on with the Church's finances?

While we have a healthy endowment that supplements our operating budget and a successful preschool which covers its associated expenses, we anticipate higher staff and utility costs in 2023. Annual offerings and pledges are essential to cover these expenses.

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 2022, you might increase by 10% to pledge \$3,740 for 2023. Another method is proportional giving, which is explained below. In 2022, the mean (average) pledge at St. Andrew's was \$3,240.

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 ½.

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 authorizes St. Andrew's to transfer the amount of your monthly pledge from your account to our bank on the 15th of each month. Go to the church website, Stewardship tab, Online Giving and [download the form for ACH.](#) While we readily accept PayPal, credit card transactions 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 **reflection on generosity** came from Desmond Tutu. He was a much-praised but sometimes controversial South African Anglican bishop and theologian. He won the Nobel Peace Prize for his work as an anti-apartheid activist.