

Questions and Answers about Pledging at St. Anne's – 2008

- 1. Why are pledges so important at St. Anne's?** Contributions from parishioners that are not made through a pledge account for less than 7% of our 2006 budget. Pledges are the primary source of income for the parish. In 2007, 308 families in our parish register pledged – this represents around 55% of all registered families. Increasing the number of pledges has been a significant challenge for St. Anne's over the past few years. This year we hope to be successful in increasing the number of pledges. The Vestry has set a goal of increasing the number of pledges to 418, or 75% of families, in 2008. If you are not currently pledging to St. Anne's, please prayerfully consider making a pledge for 2008.
- 2. How do I determine a pledge amount?** That's an extremely personal decision and everyone's financial circumstances are different. You might consider \$25-\$50 per month as a starting point. Another appropriate starting point is 2%-5% of your gross annual income. It is best, both for you and for the church, to start out with an amount with which you are comfortable and to steadily increase it each year. For those considering their first pledge, the act of making an annual pledge is just as important as the amount. Please join us in helping to support the work that we do together at St. Anne's.
- 3. What is the average pledge amount at St. Anne's?** For the 2007 calendar year, our average annual pledge is approximately \$2,300. That average amount is influenced by a few larger pledges. As illustrated on the bar chart that appears on the back of this page, pledge amounts at St. Anne's vary widely. Approximately 70% of our pledges are less than \$2,000, so every pledge is significant for our parish. We need all the pledges we can generate -- at every dollar level.
- 4. How often should I make pledge payments and how should I make them?** It's up to you. The majority of our pledges are made weekly or monthly—either dropped in the collection plate on Sunday or mailed into the church office. Many longtime pledgers find it helpful to make out their monthly pledge check when they pay their monthly bills so they don't forget to support St. Anne's on a regular basis. Others bring their checkbook to church on Sunday so that they can write their check before the service. If you pay your bills online, you should be able to schedule your pledge to be sent by your bank automatically on the day and frequency you choose. St. Anne's is investigating the possibility of performing ACH drafts – this is similar to the auto pay feature you may use on certain bills. Additional information regarding ACH debits will be provided in the future.
- 5. What if I need to adjust my pledge amount?** That's a simple matter of sending a note to the Pledge Secretary, in care of the church office. Unanticipated circumstances do arise -- both for increases and decreases in the pledge amount. Your pledge is not a legal obligation -- it is a personal one, between you and God. Some pledgers make a point of overpaying their pledge in the final months of a year as "practice" for an increased pledge amount in the coming year. We have a high fulfillment rate for pledges at St. Anne's, with actual collections over the past seven years ranging from 91%-97% of the amount pledged.
- 6. How will I know when I am giving the right amount?** That's another very personal decision. Many longtime pledgers strive to give a certain percentage of their income. Some are working towards a 10% Biblical benchmark known as the tithe, with some giving above that level. We hope that your pledging activity will keep pace with changes in your personal financial situation and with your sense of commitment to our church's work. God calls us to give back the "first fruits" of our labor, remembering that all we have comes from God and we are just stewards of what God has provided. You'll know you're giving the right amount when you feel good about what you're giving. If you haven't adjusted your pledge in several years it may be time to consider increasing your level of giving.
- 7. What are our parish-wide pledging goals for 2008?** We hope that our existing individual pledges will increase by at least \$500 per year (or \$41.67 per month). In addition, we hope to grow the number of pledges from 308 to 418. The Vestry wants to set an exciting growth budget based on anticipated pledges of \$850,000. This 19% pledge increase over 2007 giving provides for growth

beyond our maintenance budget of 2007 which only covered escalation in costs, mainly to enhance our Christian education programs and perform required facility maintenance. We can and should do so much more to support God's work through St. Anne's.

8. **When is my pledge due?** Pledge Sunday is Dec. 3rd. Please return your pledge by this date. In November and December, the Vestry must start considering how it will balance the proposed 2008 budget with the anticipated level of pledge income. Your timely response will help the Vestry perform this task.
9. **Will I receive a record of my contributions?** Yes, if you make your contribution in a numbered envelope or if you pay by check with your name on the check. Our Pledge Secretary sends out quarterly reports of cumulative pledge payments for the calendar year. However, we cannot track cash contributions put into the collection plate without a numbered contribution envelope. Your contributions to St. Anne's may be tax deductible – check with your tax advisor to be sure.
10. **Other questions?** More information will be available during Q&A sessions scheduled in between the services on Nov. 11th and at Stewardship events on Nov. 9th and Nov. 30th. Members of the Stewardship Committee will be on hand to answer your questions. If you cannot attend any of these events and have questions, please speak with any member of the Stewardship Committee or a member of the Vestry.

Your support is greatly appreciated. Thank You!

