

Frequently Asked Questions about Gifts of Treasure

Why are annual pledges important for the church?

Annual pledges, along with fundraising and gifts, support all that we do and all that we are here at St. Mark's. Our yearly budget is driven by the generosity of our parishioners through their annual pledges and gifts. The Annual Stewardship Campaign gives the Finance Committee and Vestry insight into the amount of financial support that can be expected from its parishioners for the coming year; thus setting the cornerstone for the annual budget.

Why is pledging important to me?

Pledging your financial support to St. Mark's allows you to do your part in ensuring that all we have at St. Mark's will continue to thrive and grow in the year ahead. It also allows you to join the ranks of the many vested members that have sustained this parish community since 1848. "Our pledges are tangible expressions of our faith."

Why should I pledge when I usually put money in the offering plate?

Loose funds collected each week do help to support the ongoing life of the parish. However, pledges are very important because they enable us to plan responsibly and to establish a parish operating budget for the coming year. For example, if you regularly put \$20.00 a week into the plate, then you can pledge \$1,040.00 annually and put your money in a weekly envelope. Even \$5.00 a week, or \$260.00 pledged annually, shows that you claim St. Mark's as your spiritual home.

How does St. Mark's spend the money received from the annual pledges?

This money supports all of the operating costs of our ministry programs and the numerous building expenses such as heat, water, and general upkeep; as well as supporting our many ministries including BIHN, the Millennium Development Goals (MDG), Local Outreach, Christian Formation and much more. Staff and administration operations such as the Rector, Organist/Choir Director, Christian Life Coordinator, Parish Secretary and Sexton are also funded through our annual budget, as well as our support to the Episcopal Diocese in Michigan.

How much should I give with an annual pledge?

I have often heard it said that "our standard of giving should reflect our standard of living". We ask that each parishioner consider giving a pledge that is both responsible and significant based on his or her own financial situation.

I'm not sure what I can afford this year. How can I pledge?

A pledge can be adjusted throughout the year if your circumstances change. We suggest that you pledge responsibly based on your best estimate of the year's income.

When should I return my annual commitment card?

While we annually ask everyone who participates to make a pledge by Commitment Sunday on November 1st, either by bringing their pledge card to church, or by mailing it prior to this date, it is never too late. Pledging at that time is important because we use total pledge amounts to help establish our budget for the upcoming year. Nevertheless, pledges are welcome anytime throughout the year.

Is my pledge confidential?

Yes, pledges are confidential. Pledges are handled by the treasurer & administrative assistant; volunteers and other staff do not see individual pledges.

What does it mean to give proportionately?

Proportional giving is based on the premise that the fruits are given back to God in grateful response to what God has given us. It refers to a conscious effort to determine an appropriate level of giving and asks that each parishioner consider making an annual pledge proportionate to their income.

Proportional giving is based on the Biblical and Episcopal Church standard of the tithe (ten percent). In the Old Testament, the practice of tithing meant returning to God ten percent of all that had been received from God.

Proportional Giving

The chart below may help you calculate the percentage of your income that is charitable giving. Figure it before taxes or after; you choose. If your current percentage is not where you want to be, consider increasing the proportion of your gift a little bit at a time, and move toward a goal of tithing.

The following chart shows proportionate **weekly** gifts based on Annual gross income

| Annual Gross Income | 2% | 3% | 4% | 5% | 10% | 12% |
|----------------------------|-----------|-----------|-----------|-----------|------------|------------|
| 10,000 | 3.85 | 5.77 | 7.69 | 9.62 | 19.23 | 23.08 |
| 15,000 | 5.78 | 8.65 | 11.54 | 14.42 | 28.85 | 34.62 |
| 20,000 | 7.69 | 11.54 | 15.38 | 19.23 | 38.46 | 46.15 |
| 30,000 | 11.54 | 17.31 | 23.08 | 28.85 | 57.69 | 69.23 |
| 40,000 | 15.38 | 23.08 | 30.77 | 38.46 | 76.92 | 92.30 |
| 50,000 | 19.23 | 28.85 | 38.46 | 48.08 | 96.15 | 115.38 |
| 75,000 | 28.85 | 43.27 | 57.69 | 72.12 | 144.24 | 173.08 |
| 100,000 | 38.46 | 57.69 | 76.92 | 96.15 | 192.30 | 230.76 |
| 150,000 | 57.69 | 86.54 | 115.38 | 144.23 | 288.46 | 346.15 |

Do I have to pay when I pledge? Can I pay in installments?

Returning your commitment card is simply your intent to pay. You make your pledge and you fulfill your pledge in as many payments as you wish throughout the year 2010. The stewardship committee offers weekly pledge envelopes designed to help you with your payments. You will get quarterly statements during the year to help you track your progress.

Thank you for your prayerful consideration on giving to St. Mark's and to the glory of God.