



**Our
Church**

**Our
Spiritual
Home**

2024 Pledge Packet

- A Message from the Pledge Committee
- Letter from Rev. Stephen Shaver, Rector
- Letter from David Jasper, Parish Treasurer
- Facts about Finances
- Proportional Giving & Computing Your Pledge
- Pledge Card Insert

**CHURCH OF THE INCARNATION
PLEDGE DRIVE 2024**

*For every house is built by someone, but God is the builder of everything.
(Hebrews 3:4)*

Joyfully we celebrate the 150th anniversary of the Church of the Incarnation as the longest continuously-serving church building in Santa Rosa. We salute the pioneers who built, sustained and grew Incarnation for seven generations. We promise the generations who come after us that we will continue to be good stewards of our church to one day place in their care.

Incarnation is, of course, more than a building. It is our spiritual home. It is a place where we come together as a community of believers, where we turn for deepening our spiritual lives, for comfort, for support and healing. As members of the Body of Christ, we grow together as we share our spiritual life—in worship, friendship, and in service to others.

We are good stewards by giving our time, our talents, and our treasure to this sacred place which inspires and nurtures us. In making a financial pledge, we care for our historic church building and our evolving campus; we support our dedicated clergy and staff, our music ministry, and all the many ministries that nourish us and others outside our campus. Making a pledge enables our vestry to plan more accurately and empowers our ministries to grow and thrive.

Please join us in pledging financial support for the Church of the Incarnation. When we give of our first fruits we set our priorities on what is sacred and on how to minister in and to the Creator's world, and to do so in Jesus' name.

Inese Heinzl (Chair), Joe Ferrucci, Bill Glenn
2024 Pledge Drive Committee

October 6, 2023





Dear friends,

A few weeks ago, on September 24, we celebrated our first Ministry Fair since 2019. It was a bustling scene—newcomers and long-timers chatting, learning, and exploring the creative booths for so many of our activities at Incarnation.

In my sermon that morning I commented that we often talk about giving to God's work through our "time, talent, and treasure," and that in a way, our Ministry Fair was the first half of our fall pledge campaign: a pledge campaign for time and talent. Everyone can participate in some way in the ministries of our church—some a lot, some a little, but everyone has their part.

Now we are starting the financial piece of our pledge campaign. Just as every Christian is called to use our time and talents in ministry, every Christian is also called to use the money placed in our care toward God's kingdom. We do that by making good choices about how we save it, how we spend it to care for ourselves and our loved ones, and finally, how we give an intentional percentage of it toward causes we believe in—including our parish.

The money we contribute together to Incarnation makes our ministry possible. Just this past year we launched several exciting new initiatives:

- Our new Children's Choir program helps young people praise God and learn to make music together.
- Our new Pastoral Care Coordinator, Doreen Van Leeuwen, is strengthening our ways of caring for one another and staying connected with those in need.
- Our Becoming Beloved Community team is bringing us a diverse group of guest speakers, field trip opportunities, and other ways to pursue racial justice and healing.
- Our Invite-Welcome-Connect team created our new Welcome Center and is working to help us grow in welcoming guests and newcomers.
- Our Green Team is moving us closer to carbon neutrality and helping us find ways to pursue sustainability in our daily lives.
- Our Imagine Incarnation process is bringing us together to develop a vision for our campus to best serve God's mission in the decades to come.

As we celebrate our 150th anniversary this fall, we want to keep these initiatives going—and keep listening for God's call to new possibilities, too. In our congregation we have those who can contribute a very small amount of money and those who can contribute a great deal. Perhaps you're able to give 2% of your income, or 5%, or 10%. Whatever the amount, our hope is that every single member and friend of our parish will make a pledge this year. Our ministry is something we do together, as many members of the one Body of Christ.

Will you join me in making your pledge to support the work we are doing together in 2024? I know God has new adventures ahead for us, and I'm so grateful that we get to embark on them together.

In Christ's love,



Stephen

October 6, 2023

Thoughts about ‘Our Church, Our Spiritual Home’

Some know the name Pliny the Elder from our hometown Russian River brew. But dear old Pliny is the one who first said “Home is where the heart is.” For me, that’s certainly true. I’ll raise my glass to Pliny’s wisdom.

Incarnation became our spiritual home 33 years ago, the mid-point of my 66 year life so far. Once we entered these welcoming doors, our very hearts were set to beat in unison with the life of this community.

For the many generations of faithful over the past 150 years, this Church of the Body of Christ has been the heart and soul of downtown Santa Rosa. And though prayer and worship form the foundation of our spiritual home, we’d not be here today without the vision of leaders, the sweat of volunteers, and the financial wherewithal to support our life together.

Your pledge dollars keep our ministries alive. Each year, we ask you to determine a pledge which is meaningful to you. “Meaningful” is not merely a convenient number easy to remember and repeated over the years, but one which is determined as a known percentage of your income. Your percentage will change and hopefully increase over time, just like inflation; and as it grows, it grows even more meaningfully. Fellow parishioners who have taken to heart the exercise of “proportional giving” have enjoyed the vigor of flexing their number over the years from 3% to 4% and onward to 10%.

Please prayerfully consider your pledge.

David Jasper, Treasurer

October 6, 2023

Budget Basics: What are our sources of income? What does it pay for?

Income Sources

- 60% of total income from pledges and plate donations
- 25.5% from designated funds and financial reserves total
- 11.5% from facilities usage (e.g., weekly AA/NA meetings), rental income from Mackey Frame Shop, and the former Rectory

Expenses

- 65% payroll for our staff
- 16% insurance, utilities, buildings and grounds, admin costs
- 16% Diocesan Apportionment (the collective ministries of the Diocese)
- 3% (modest!) expenses for ministry programs
- Most expenses are fairly “fixed” if we maintain our current level of services to the parish
- Outreach ministries, e.g., Open Table, are fully self-funded by direct donations and income generated by Heavenly Treasures

The current (and chronic) situation: A Deficit Budget

A deficit budget means that income is lower than expenses. Our pledge & plate offerings would ideally be 75% of the Church’s total income, the remainder from financial reserves and rentals. However, pledge and plate offerings are currently 60% of total income, which is over \$100,000 short of the 75% desired threshold.

- 2003-2013, pledge & plate income averaged 71% of income.
- 2014-2018 (destabilizing period of staff and clergy transition), pledge & plate offerings dropped from 74% (2013) to 46%. During that time, expenses increased significantly: interim clergy salaries—with rector on paid leave—severance, search expenses for a new rector. We found it necessary to take substantial withdrawals from financial reserves.

Since 2019, our first full year with our new rector, our pledge & plate offerings improved to 60% of income. However, for year 2023, our budget deficit of over \$60,000 is to be covered by reserves.

Short-term: Covering the Shortfalls

Of late, we have taken significant withdrawals from our financial reserves to cover deficit shortfalls. What, exactly, are these financial reserves?

- The largest: The Don and Maureen Green Fund, a donation of \$2.8 million made in 2001. This fund is not an endowment in which the principal can never be touched. These Funds are to be used as needed, with no expectation that the funds remain in perpetuity. The Greens suggested a 7% yearly withdrawal. From 2015-2018, we withdrew \$1,404,017 in excess of our standard 7% annual withdrawals. As of August 2023, the Don & Maureen Green Fund has \$1,454,502.
- From 2020-2022 (pandemic years), the church received Federal PPP and ERTC funding which augmented financial reserves, and allowed for limiting withdrawals from the Green Fund to the standard 7%.
- For 2023, over \$60,000 from leftover PPP/ERTC funds covers our deficit.

Long-term: Bringing About Financial Sustainability

Ideally, income and accessing the principal from our reserves would provide the funding to expand our ministries, not just cover the deficit. Increasing our pledge & plate offerings to 75% of total income would allow smaller, more sustainable withdrawals from our financial reserves. This year, 75% of our 2023 budget of over \$800,000 would be \$600,000. However, pledge & plate income is \$487,080.

In 2023, the average pledge was \$2,951 (based on 149 pledgers). For 2024, based on the same number of pledgers, the average pledge would need to be \$3,355 in order to meet our goal of \$500,000. In order to meet the bigger goal of 75% of total income, the average pledge would have to be \$4,000.

***If every pledger increased their pledge by \$400—that's less than \$8.00 a week—
or more, in 2024, we'd make great progress.***

Call to Action: What can we do, right now?

Make your pledge for 2024 using the concept of **proportional giving**. Proportional giving is when you base your pledge upon a percentage of your income. For example, a \$3,500 pledge is 5% of a \$70,000 income. Raising it 1% would bring it to \$4,200. (Chart provided in this packet.)

If you are giving cash dollars in lieu of a pledge, please use an envelope with your name on it. Doing so, you make it known that you are financially participating as a member of this parish, and you will receive a year end statement for tax purposes.

THREE EASY STEPS

to Compute the Amount of Your 2024 Pledge:

1. Write down the amount of your expected 2024 income. It doesn't matter whether you use before-tax or after; you decide. If you don't know how much your 2024 income will be, make a guess. Perhaps start with your current year's income. Don't worry too much about this number. If your circumstances change, you can always adjust the amount of your pledge - up or down!

2. Pick a percentage. Are you new to the idea of proportional giving? Try using the national average of 2.6%. Or if you have been giving for a while, take last year's percentage and try adding 1% to it. The biblical standard of 10% (the tithe) is referenced more than 60 times in the bible and is taught as the minimum standard to strive for in the Episcopal Church.

3. Multiply your income by the percentage you select. This is your pledge for 2024. If you want to pay in weekly installments, divide your total by 52, or if you wish to pay monthly, divide by 12.

Percentage and Number of Payments

Annual Income	2.6%		
	1	12	52
\$20,000	\$520	\$43	\$10
\$25,000	\$650	\$54	\$13
\$30,000	\$780	\$65	\$15
\$35,000	\$910	\$76	\$18
\$40,000	\$1,040	\$87	\$20
\$50,000	\$1,300	\$108	\$25
\$60,000	\$1,560	\$130	\$30
\$75,000	\$1,950	\$163	\$38
\$100,000	\$2,600	\$217	\$50
\$150,000	\$3,900	\$325	\$75
\$200,000	\$5,200	\$433	\$100

Annual Income	5.0%		
	1	12	52
\$20,000	\$1,000	\$83	\$19
\$25,000	\$1,250	\$104	\$24
\$30,000	\$1,500	\$125	\$29
\$35,000	\$1,750	\$146	\$34
\$40,000	\$2,000	\$167	\$38
\$50,000	\$2,500	\$208	\$48
\$60,000	\$3,000	\$250	\$58
\$75,000	\$3,750	\$313	\$72
\$100,000	\$5,000	\$417	\$96
\$150,000	\$7,500	\$625	\$144
\$200,000	\$10,000	\$833	\$192

Annual Income	10.0%		
	1	12	52
\$20,000	\$2,000	\$167	\$38
\$25,000	\$2,500	\$208	\$48
\$30,000	\$3,000	\$250	\$58
\$35,000	\$3,500	\$292	\$67
\$40,000	\$4,000	\$333	\$77
\$50,000	\$5,000	\$417	\$96
\$60,000	\$6,000	\$500	\$115
\$75,000	\$7,500	\$625	\$144
\$100,000	\$10,000	\$833	\$192
\$150,000	\$15,000	\$1,250	\$288
\$200,000	\$20,000	\$1,667	\$385