



Dear Friend of St. Paul's Church,

You are invited to make a pledge to Old St Paul's. We are also asking that you prayerfully reflect on the opportunity to "Step Up Your Commitment" to the mission and ministry of our church. What does it mean to "**Step Up**"? We are asking that you see where you are on the "Commitment Steps" and determine if you are able **to move up a step or two?**

- Can you pledge for the first time?
- Can you increase your pledge?
- Can you automate your Giving?
- Can you become a Sustaining Member?

As we reflect on our church this year, **we have much to be thankful for at Old St. Paul's.** We are grateful for our growing community, our expanding Sunday school - especially all of our beautiful new babies, our education hour – with opportunities for thoughtful learning for all ages, our impressive worship-enhancing music program, our thought provoking sermons, our dedicated clergy and our beautiful buildings.

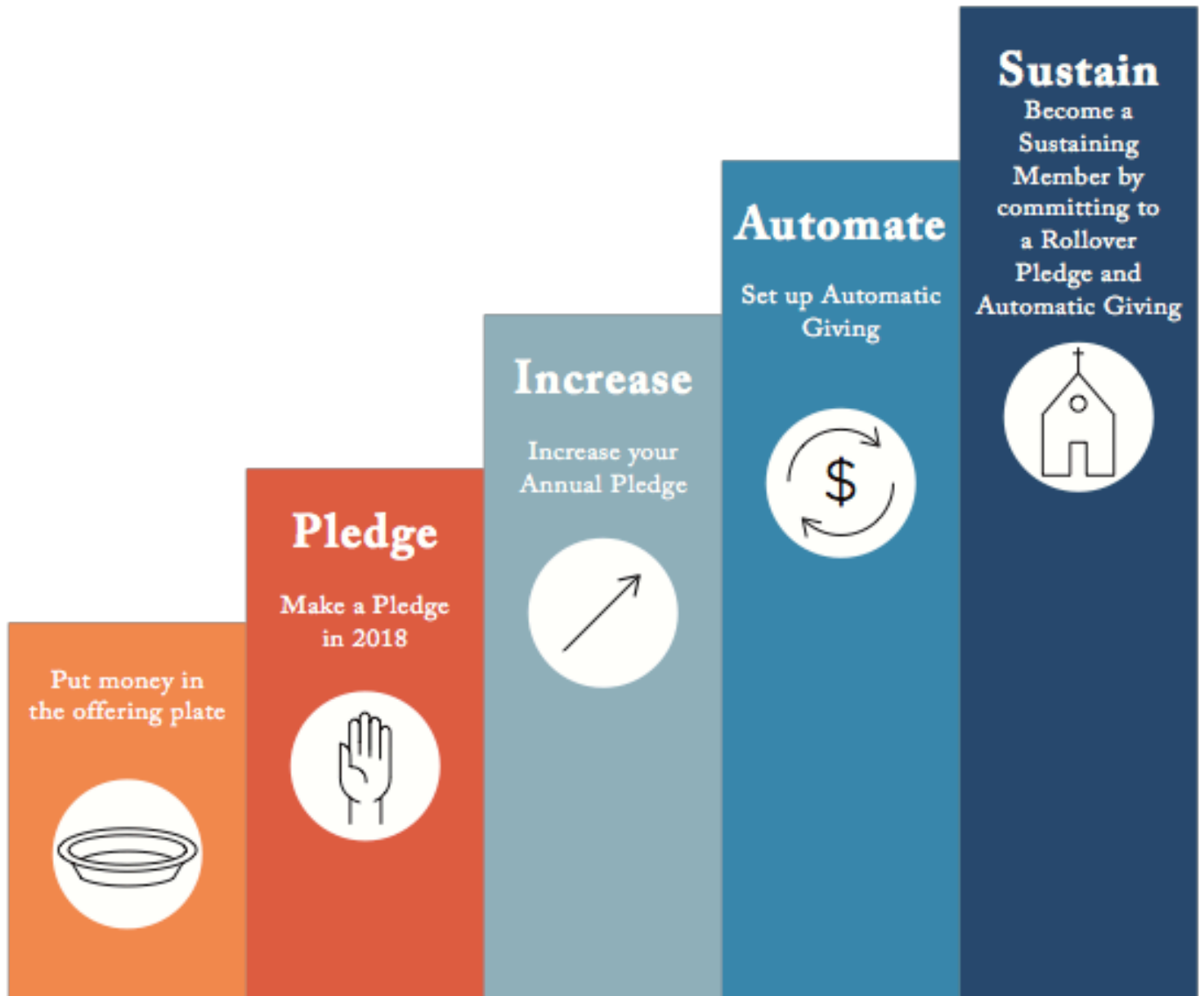
None of this would be possible without your gifts of time and treasure to your community. Our community will be as vibrant and successful as we make it. **Your financial support makes a difference.**

It's easy to pledge – just fill out the pledge card in this packet and mail it to the church or put it in the offering plate on Sunday or pledge online at [stpaulsbaltimore.org](http://stpaulsbaltimore.org).

As you reflect on the importance of the Old St Paul's community in you and your family's spiritual life, we look forward to receiving your pledge. And we hope you will be able to "Step Up Your Commitment".

We are grateful to be on this spiritual journey with you,

# THE STEWARDSHIP COMMITTEE INVITES YOU TO **STEP UP YOUR COMMITMENT** TO THE MISSION AND MINISTRY OF OLD ST PAUL'S EPISCOPAL CHURCH



# STEP UP YOUR COMMITMENT

## AN INVITATION FOR MEMBERS OF OLD ST. PAUL'S

The stewardship team and vestry wish to invite members of Old St. Paul's to take a step toward making a greater commitment to the mission and ministry of our church.



**\* If you attend and put money in the offering plate, you are invited to fill out a pledge card to let the vestry know how much you plan to give in 2019, thus allowing the leadership to estimate what our annual budget will be, based on accurate numbers.**



**\* If you already pledge, you are invited to increase your pledge, and follow through by making regular payments to sustain the budget of our church.**



**\* Once you pledge, you are invited to set up "Automatic Giving" as a way to automate your gift to the church, then your pledge will automatically be paid and up to date, thus helping the church to keep a steady flow of income throughout the year.**



**\* All members are invited to become "Sustaining Members" of our church. Sustaining Members agree to two components of their giving to the church:**

1. They agree to have their pledges roll over from year to year so that there will no longer be the need for yearly paper work unless there is a wish to modify the pledge amount.
2. They will set up an Automatic Giving plan so that pledge payments will stay up to date, thus benefitting the church's income flow.

# PLEDGE

## Pledging to the Annual Budget at Old St. Paul's, Baltimore

**What is a pledge?** A pledge is a “solemn promise” to give an amount of money to the church during 2019. You make the pledge by returning your pledge card (or pledging on line) and then fulfilling the pledge in as many payments as you wish throughout the year - January 1 – December 31, 2019.

**Why is your pledge important to the church?** What do you love about our church? Is it the awesome music; the interesting educational programs for children and adults; the thought provoking sermons; the caring and inspiring clergy; the lively children's worship service; the beautiful church building? Every one of these needs your financial support and would not exist without you.

**Why not just use the endowment and forget about pledges?** While the draw (withdrawal) from the endowment is an integral part of our yearly budget -there are two reasons that it is not the entire operating budget. 1. Our annual draw of 5% is not enough money to cover our operating budget. So, if we did not have our annual pledges – we would need to drastically cut our operating budget which would result in reducing or eliminating many beloved programs. 2. If we increased the draw to cover our entire budget we would run the risk of exhausting the endowment. Spending down the endowment would make us terrible stewards of the generous contributions made by the people who came before us. They trusted us to responsibly use their financial gifts and we take that expectation seriously.

**Why is your pledge important to you?** Neuroscientists have identified gratitude as one of the keys to happiness. A wonderful way to show gratitude for the gifts that God has given you is to share those gifts with the church by pledging financial support.

**Why is being a full member of our community important?** What if you think of the church like a pot-luck dinner? At a pot-luck dinner - everyone's enthusiastic participation is vital for the success of the event. The church works the same way – we are as successful as our members are generous. By pledging your financial support you are participating in the success of your church.

**Are you out of alignment?** In the hustle and bustle of everyday life it is easy to get caught up in checking off the next item on the never-ending “To Do” list. But, it is helpful to stop and reflect on what is important. As you reflect on your priorities, think about how you spend your time and treasure. Are the places and things where you spend your time and treasure the ones that are truly significant to you and your family? If not, it may be time to think about realignment.

**How do I make a pledge?** It's easy! To make a pledge either fill out a pledge card or pledge online at [stpaulsbaltimore.org](http://stpaulsbaltimore.org). Pledge cards may be mailed to the church office or put in the collection plate on Sunday. There are pledge cards in the pledge packet and in the back of the church. Thank you for supporting your church!!

# INCREASE

## Increasing your pledge at Old St. Paul's, Baltimore

We are encouraging you to thoughtfully pray and reflect on your ability to increase your pledge this year. Here is some information to help you determine the right amount to pledge for you and your family.

**What is an “average” pledge?** The average pledge in the US Episcopal Church is \$2,800. For 2018, Old St Paul's received 103 pledges and the average pledge was \$1,982.

**What is Proportional Giving ?** Proportional (or percentage) giving is based on the premise that the first fruits are given back to God in grateful response to what God has given us. We invite you to explore proportional giving as a way of determining your annual pledge amount – we suggest 1% of your annual income as a starting point, but feel free to explore what feels right for you and your family. The average pledge to churches nationally is 2.6% of income.

### 2018 Pledges at Old St Paul's



# AUTOMATE

## Automatic Giving to St. Paul's Episcopal Church, Baltimore

One way to make fulfilling your pledge easier is to set up an automatic payment plan. Once you set up a plan, you will no longer have to write monthly checks and you can rest assured that your payments are up to date. Automatic giving benefits the Church because it provides a steady stream of income throughout the year. Here are two ways to easily set up an automatic giving plan.

### **1) Set up “Bill Pay” through your bank**

Most banks provide an automatic “Bill Pay” service that is free of charge to their clients. You may go to either your online banking, or your branch office to set up “Bill Pay.” Your bank will send paper checks to the church each month and money will be drawn from whichever bank account you designate. This is the best automatic payment plan because it does not incur any additional costs to you or to the Church. Checks can be mailed to:

St. Paul's Episcopal Church  
Office, 309 Cathedral Street  
Baltimore, Maryland 21201

### **2) Use the “Online Donations” service on our website.**

The Church pays a fee to Vanco for this service. Members set up a personal account that they control, and Vanco makes payments to the Church, taking money from either a personal bank account or credit card. This is a good option, though not the best, since the Church is charged a substantial fee for each transaction. There is a greater fee for taking payments from a credit card than for taking payments from a checking account. To set up Online Donations through Vanco, go to the link on the church web site at [www.stpaulsbaltimore.org](http://www.stpaulsbaltimore.org)

# SUSTAIN

## Becoming a “Sustaining Member” at Old St. Paul’s, Baltimore

You are invited to prayerfully consider becoming a “Sustaining Member” - someone who is taking another step toward strengthening the mission and ministry of our church.

### **What is a Sustaining Member?**

These are members of our church who make two additional commitments as part of the pledging process.

### **What are the two commitments?**

First, Sustaining Members check a box on their pledge cards stating that they wish to make a “roll over” or “evergreen” pledge that will automatically renew from year to year. Secondly, Sustaining Members will set up an Automatic Payment Plan so that pledge payments will be made throughout the year.

### **How would this be a benefit to you?**

As a follower of Jesus, you would be expressing your deep commitment to the important ministries we are doing at Old St. Paul’s. This is a key way for you to align your money with your values. Becoming a pillar of the Church would give you a stronger sense of being connected and involved in your faith community. Stepping up your commitment to the Church would be an expression of your gratitude for the many blessings God has given you. You could take pride in building a solid financial foundation for your Church. Plus, you would not have to fill out a pledge card every year. And you could worry less about keeping track of your pledge payments because it would be automatic.

### **How would this benefit Old St. Paul’s?**

By joining those pillars of the Church who have gone before you, you would be helping to ensure that our Church’s ministries could continue for the benefit of future generations. Members of our Church could have confidence that there are loyal saints among us who are willing to say, “We are fully committed to sustaining the health and vitality of our congregation.” This would communicate a powerful message about the importance of our work together as a Christian community. The vestry would not have to worry as much each year about getting every member to fill out a brand new pledge card. Pledge payments would stream in regularly, thus keeping our income steady throughout the year.

### **Does becoming a Sustaining Member mean that I cannot discontinue or adjust my pledge agreement?**

No. Pledges are not binding contracts. Instead, they are promises about future giving, thus informing the vestry’s decisions about the annual operating budget. The church assumes that people will need to make changes to their pledges. Being a Sustaining Member is no different from being a regular giver in terms of one’s ability to make changes.