

In Touch

An Occasional Newsletter
from the Stewardship Committee



Seeking the Light

Third Presbyterian Church, Rochester, New York

October 2005, Vol. 1, No. 2

What does Stewardship mean to you?

"To me, stewardship means to be 'responsible for the care of.' We are responsible for the care of our buildings, our ministry and our congregation."

Suzy Hengerer

"Attending to God's business here at Third Church."

Jac Kennedy

"Stewardship—taking care to utilize well the time, talents, and resources given to us."

Jane Liesveld

Stewardship is an important part of our life to support the church and all its activities in and out of our church, spiritual growth as well as outreach activities.

Thampi Mathai

"Stewardship to me means giving of my resources and or talents to help continue the work of the church as a whole."

Roxanne Boyer

Cheerful Giving

In her book *How Much is Enough*, Rochester financial consultant Pamela York Klainer says that money is an integral and defining part of who we are and our life experiences, past, present and future. It shapes our personalities, life goals and aspirations, our measures of success, personal influence and power, social status, cultural values and ultimately reflects our personal meanings.

Money also has a significant influence on the formation and expression of our faith. For the Christian, values are shaped by the life of Christ and enabled by his love, power, and forgiveness. Although Christian stewardship has several dimensions, our financial support of Christ's work through his church is paramount. Our decisions regarding financial support to the church test our basic Christian values.

The fundamental question is: "What does the church mean in our faith experience and our desire to further the impact of the church in our society?" Our responses are influenced by other priorities in our lives relating to family and community. In practical terms, it is a decision regarding what portion of our financial resources do we want to invest in our faith commitment.

The needs of the church, the comparative giving of others in the congregation, or the merits of various church activities are often cited as factors for consideration in making our pledge decisions. However, those considerations ought to be viewed as secondary since the basic decision is a personal one that reflects our faith commitment. In II Corinthians 9:7, we are told that "cheerful" giving should be a matter of the heart, of our free will, and as an expression of our faith.

—from the
Stewardship Committee

Upcoming Dates:

October 16—John Wilkinson's sermon, "In Touch 1" will focus on Third Church as a community of faith and the connections between who we are and what we are called to do. Read I Thessalonians 1:1-10.

November 13—Stewardship Sunday
Pledge cards will be received during worship. The sermon, "In Touch 2" will focus on the Parable of the Talents, Matthew 25:14-30. Watch your mail in November for details.

Let's Talk About the Budget—

In the last issue of "In Touch," we tackled the question "Why Pledge?" Simply stated, pledging makes it possible to plan ahead and to budget for the expenses needed to run the church. These expenses include:

- paying staff salaries (personnel)
- maintaining and repairing the building, (leaky roofs, light and heat, cleaning, etc.)
- meeting program expenses, (music, church school, youth and congregational life)
- continuing and expanding our ministries to the world around us (Outreach).

Talking with the Treasurer

To help us understand how the budget is developed and why it is so necessary for most of us to consider a yearly pledge, we decided to talk with Bill Coons, our church treasurer. He and the other members of the Joint Budget and Finance Committee take on the daunting task each year of estimating the available resources and figuring out how best to allot them to all these needs. There always seem to be more needs than we have income to satisfy them.

As Bill points out, no organization can survive very long if it spends more than its income: therefore, the budget is structured to have expenses equal to income. However, in recent years, the process has been one of estimating our income and then trying to allot it among all the administration and program needs of the church.

In 2005, two-thirds of the income figured into the Third Church budget estimates came from the following sources:

- Current pledges
- Payments on previous year's pledges
- Contributions from members who did not pledge
- Sunday plate offerings

These amounts are always educated guesses, and in 2005 it appears that we estimated too high for pledge receipts and too low for the other receipts. Bill keeps us up to date

concerning where we stand each month in the Treasurer's Box in the *Messenger*. Most of the remaining budgeted funds come from the church endowment. The Third Church Endowment Fund represents, if you will, the "pledges" that members over the years have made to ensure that the church carries out its mission in future years. These funds are invested and supervised by Rusty Olson and the Investment Committee. The amount of the endowment income used in the budget is based on a formula which, in 2005, was 7¾% of the five-year average value. This year, we are dedicated to a reduction to 7½%. Most other organizations take 5% or less.

Bill points out that, given the current amount and number of pledges and the need to limit use of endowment funds, preliminary attempts at budget projections in the last few years show that desired spending exceeds our estimated income. The Joint Budget and Finance Committee has made some projections that show that this could be true for the next five years.

What can we do to increase our income? Here are some options:

- **Take more from the endowment.** *Doing this reduces the amount of funds producing income, and is not a good long-term choice.*
- **Hold more fundraising events.** *Any and all ideas are welcome.*
- **Restrict expenses near the end of the year to create a surplus to use as income the following year.** *This creates pressures on church programs and activities.*
- **Cut expenses.** For 2005, 88% of our expenses are in personnel, building and outreach. *In the past, reductions in all of these as well as in programs, have been used to balance budgets. We consider these as a last resort, to be avoided if at all possible.*

What is the best option?

Increase the number of our congregation who pledge each year. At present, not quite 50% of us make a pledge. Those who do pledge have maintained and increased their support. **But our best hope for the future is for more of us to pledge.**

Why do you pledge?

"I believe in the mission of the church and want to be part of it."

Beth Adams

"What we pledge is a measure of what we can do to support our church. I'm not saying the more we give the better we are in the eyes of God. If one has limited income or time and is able to give to the church we can appreciate all that they do give. We all cannot be like Jesus and give our lives away to humankind, but if we acknowledge through our attendance at church and our pledges we will sustain the life of the church."

Will Crain

"Why I pledge—to support the mission of Third Church across the spectrum... from the most visible events to the daily, mundane activities that keep things moving along!"

Bethany Rague

"The church cannot commit programs, personnel or a place to gather and worship to its congregants unless the membership has committed to it a pledge of financial support. Pledging as one is able would seem to be an automatic response of gratitude if one expects to be part of a vital and responsive congregation."

Jane Liesveld

"Taking care of my church."

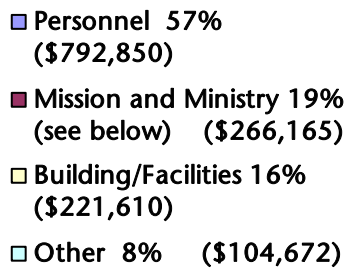
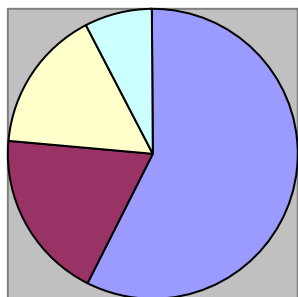
Jo Whang

Facts and Figures



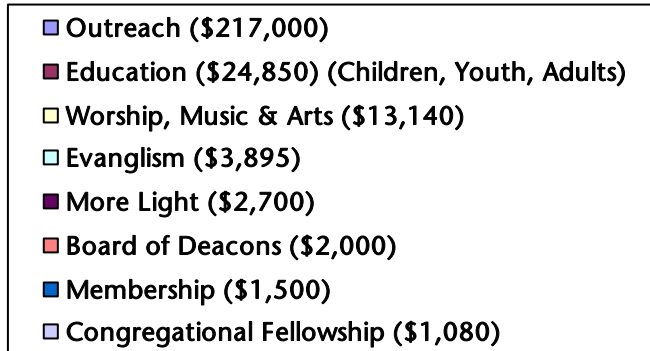
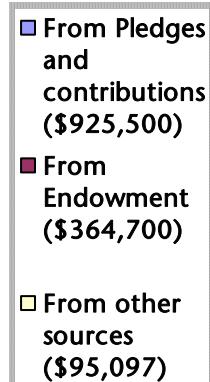
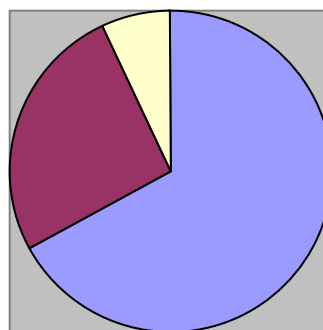
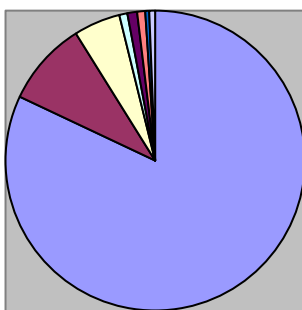
How We Spend Our Financial Resources

Total Expenses (2005)
\$1,385,297



HOW YOUR PLEDGE SUPPORTS OUR BUDGET—Annual 2005 budgeted income is \$1,385,297.

Total Mission and Ministry (2005)
\$266,165



Pledging Profile

- 532 households (individuals and families) out of approximately 1000 households pledged \$877,434 for 2005. How much more we would be able to increase this significantly if a greater percentage of our households pledged—at a variety of levels!
- Our average pledge is \$1649, up 6% from 2004.
- In 2005, 245 pledgers increased their pledge, 184 maintained the same pledge, and 59 decreased their pledge. We received 44 new pledges.
- We received 31 fewer total pledges than in 2004.

Special Offerings

One Great Hour of Sharing	\$8,064
Tsunami Relief	\$10,382
Homes Offering	\$1,377
Katrina Relief	\$13,213
Peacemaking Offering (2004)	\$1,722
Christmas Joy Offering (2004)	\$8,634



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Final Thoughts. . .

"Pledging is both promising to give and giving. At a practical level I declare my pledge to aid the church in its planning and decision making. I've also come to view the act of pledging (making the promise to give) as part of worship. My family and I give because we are part of a community, and we are making a commitment to maintain and improve that community. We see our gifts as an investment for our family, that has future returns in the form of our children's Christian education, having a better place for us to worship as a family, and being part of a spiritually richer faith community."

Paul Wlodarczyk

"Pledging to the church with financial resources is a most important part of stewardship. I pledge because I believe in the work that Third Church does and the mission that the church is committed to."

Helen Tiss

Touchstone Texts

We always give thanks to God for all of you and mention you in our prayers, constantly remembering before our God and Father your work of faith and labor of love and steadfastness of hope in our Lord Jesus Christ.

—1 Thessalonians 1:2-3

Well done, good and trustworthy slave; you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master.

—Matthew 25:23

*With gratitude and humble trust
We bring our best to You,
Not just to serve Your cause,
but share Your love with neighbors too.
O God who gave Yourself to us in Jesus Christ Your Son,
Help us to give ourselves each day
Until life's work is done.*

—Frank von Christerson