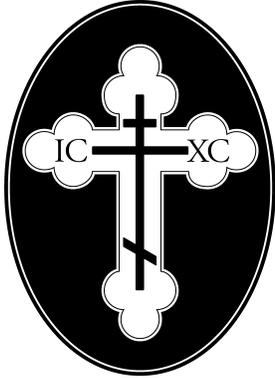


Keeping St. Philip's Going and Growing: The Myths and Realities of Pledging



In regard to stewardship and supporting the church, there are a lot of “myths” that become ingrained in us as children or that we assume to be true but are a far cry from reality.

Please take a few moments to read what we learned from our experience, which includes some learning from other parishes, too. (We found that we're not alone when it comes to erroneous assumptions about pledging!) We hope a better understanding of these myths and realities will be helpful as we all consider our support for each other and for St. Philip's through our pledging this fall for next year.



I don't need to pledge because the Archdiocese provides for St. Philip's operating expenses.

The reality is... No. It is just the other way around. St. Philip's supports the Archdiocese and each of us supports St. Philip's. Everything happens because of your support ... and the support of parishioners like you from the past 30+ years and from future generations to come.

I regularly leave money in the collection plate, and that's the same thing as pledging.

The reality is... Every dollar in the collection plate is a wonderful gift. These gifts help in many ways and are deeply appreciated. However, that is not a pledge. A pledge is used to plan for St. Philip's ministries and day-to-day operating expenses for the coming year. Effective planning is not possible without each person's pledge, no matter how large or small.

I don't like to pledge because pledging is so formal and binding!

The reality is... A pledge is simply a good-faith commitment to giving back “in treasure” to St. Philip's and God. It is an amount that you feel reflects your love of God and St. Philip's, and your gratitude for all the blessings of this life. It is important to remember that pledges can be adjusted upward or downward, depending on the way circumstances unfold in your year. You will be asked to fill out a pledge card this fall for the amount you wish to give and your preferred payment schedule, weekly or monthly. You can also make a gift through the transfer of stock certificates.

The church is just like any other charity.

The reality is... Many other charities do God-pleasing work, but making one's church the center of one's giving is a direct expression of one's Christian faith. It is understood that there are many demands on your resources and pledging is not a request to ignore your personal commitments. Being a good steward in your life is caring for yourself, your family and your community. We would like to ask that St. Philip's be the focus for your commitment to giving back in accordance with what you have received.

**I can't make a pledge because I don't know what my income will be this year
(I work on commission; my investments fluctuate; I'm retired ...)**

The reality is... You most likely have commitments such as a mortgage, a car payment or a planned vacation, all items that require a "good faith" pledge. You can make a prudent pledge based on a reasonable estimate of your yearly income. If things turn out better than you anticipated, you can even add to it. The beauty of proportional giving is its essential fairness. You give in proportion to what you have.

Since I can't possibly "tithe" (give 10%), I can't make a pledge.

The reality is... The tithe is the biblical foundation for giving. The church asks us to consider our financial commitment as a percentage of income (however we calculate it) and then commit to at least maintaining, and ideally increasing, that percentage every year. Start now, at whatever level makes sense for you, and try to increase your level of giving every year.

I am uncomfortable about being judged on the basis of my giving.

The reality is... Your giving is as private and personal a matter as your relationship with God. We make every effort to respect that. At St. Philip's we value "proportional giving;" we strive to give in proportion to our joy and desire to serve. Some people have found this proportional giving chart helpful when contemplating their giving. We hope that each of us considers prayerfully what will show our gratitude.

| ANNUAL INCOME | 2% | 4% | 6% | 8% | 10% | 12% | 14% |
|--------------------------|-----------|-----------|-----------|-----------|------------|------------|------------|
| \$10,000 | \$ 200 | \$400 | \$ 600 | \$ 800 | \$ 1,000 | \$ 1,200 | \$ 1,400 |
| \$25,000 | \$ 500 | \$1,000 | \$1,500 | \$2,000 | \$ 2,500 | \$ 3,000 | \$ 3,500 |
| \$50,000 | \$1,000 | \$2,000 | \$3,000 | \$4,000 | \$ 5,000 | \$ 6,000 | \$ 7,000 |
| \$75,000 | \$1,500 | \$3,000 | \$4,500 | \$6,000 | \$ 7,500 | \$ 9,000 | \$10,500 |
| \$100,000 | \$2,000 | \$4,000 | \$6,000 | \$8,000 | \$10,000 | \$12,000 | \$14,000 |
| \$125,000 | \$2,500 | \$5,000 | \$7,500 | \$10,000 | \$12,500 | \$15,000 | \$17,500 |
| \$150,000 | \$3,000 | \$6,000 | \$9,000 | \$12,000 | \$15,000 | \$18,000 | \$21,000 |
| \$200,000 | \$4,000 | \$8,000 | \$12,000 | \$16,000 | \$20,000 | \$24,000 | \$28,000 |
| \$250,000 | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 |