

Stewardship 2021

The Graceful Changing of Hearts, Minds, Lives



600 Colorado Ave, Palo Alto, CA 94306 || 650 -326- 3800 || www.saint-marks.com



The Bloom of Mercy

The Graceful Changing of Hearts, Minds, Lives

We sometimes sing a song in church whose lyric is simply "Open my heart." Hearing the song in my head this week, ironically, "got me thinking." One person we meet is kind and compassionate, another may be angry and hurtful. Why is that? Life experience? Personality? Hard times? We humans are a complicated lot and we live in ever more complicated times. Yet, as a spiritual leader, I believe that our intentional awareness of and regard for mercy effects both the way we live our lives and any influence we may have upon the world around us.

Striving to keep our hearts open is what this faith community is about. Discord, violence, hatred, divisive politics, anger, apathy, racism and bigotry are challenging our ability to keep open hearts and yet this very state of affairs is justification for our faithful efforts to keep fighting the good fight.

Mercy is like the sun beckoning a flower to open up and bloom, even in the midst of a drought. The root of the word "bloom" is akin to "thrive." The growth of a nourished plant leads to something beautiful and life-giving with the promise of new seeds. Such is our faith when we are able to keep our hearts open to God's grace, even, and especially, in challenging times. This Christian community, at its best, is a group of compassionate souls striving to support each other, as well as those who are hurting, so that all can grow in their ability to dispel anxiety, fear, depression or despair, and thrive. We are faithful stewards of ourselves and others when we hold onto grace and open our hearts. We bloom despite the drought.

Friends, let's continue to open our hearts and help each other in 2021 in order to thrive. All of us are blessed when we open to mercy. Let us be faithful. Be generous. Be hopeful. And together we will continue to plant new seeds! It's the merciful thing to do.

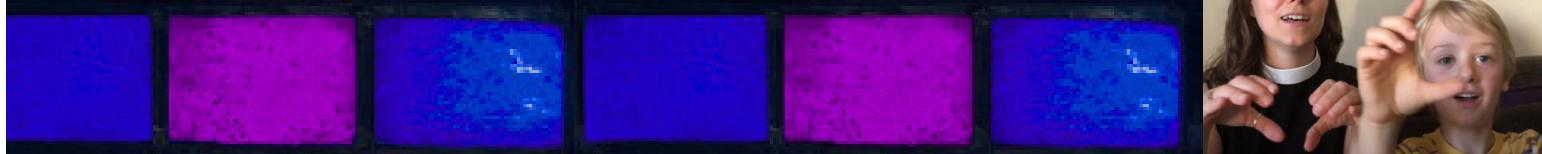
In the name of Christ,

Rev. Matthew McDermott

P.S. Given the challenges this year we are not budgeting for an increase in pledged giving for 2021. We do hope that those who are able will give generously in order to balance those who are not able at this time.

Please read over this helpful information prayerfully and consider how you may return a pledge card (mail or online) to support the ministries of St. Mark's for a new year!







Your Giving

Supports Outreach, Worship, Programs, and Staff

Your pledge will sustain the spiritual growth of all who are a part of St. Mark's and help us nourish the needs of others in the name of Christ's love. **We now give 100% of our online "plate" offerings to outreach.**

Every pledge and every increase supports the deepening of our own hearts, the good people who lead us in our worship, our educational programs and our outreach efforts.

Beyond sustaining the various ministries of St. Mark's, **our main focus for this campaign is to sustain the necessary support for our staff** (1.6% cost of living increase). Our clergy, coordinators of Children, Teen and Family Ministries, music leaders, and administrative staff are all key for sustaining vibrant parish ministries in challenging times.

A pledge to St. Mark's is an intentional sign of your commitment. Your pledge allows us to create a fiscally responsible budget and reach our goals.

St. Mark's Mission Statement

We are a community dedicated to deepening our relationship with God and embodying the Spirit of Christ through faithful expressions of love, service, compassion and justice.



Steps Toward Faithful Stewardship

Please feel free, at any time, to contact any of our Staff, Vestry, or Stewardship Commission members who will be happy to tell you more about our understanding of faithful giving and our hopes for the coming year.

In addition, one of our parishioners will be contacting you prior to Stewardship Sunday (November 1st) and can address any questions, challenges or concerns you may have.



Set aside time to pray

Consider your gratitude to God for the blessings in your own life and your belief in the future by supporting others. What proportion of your gifts and treasure are you able to share to support St. Mark's this upcoming year?

Attend the Stewardship Event

Join us at 10:00 am on All Saints Sunday, November 1st, for a livestreamed Morning Prayer and Stewardship Event! During this special event, we'll look at our goals for the coming year and the importance of your support.

Return your pledge card (or pledge online)

Beginning "Pledge Sunday," **November 8th , through Sunday December 6th**, please submit your forms online, or complete a paper form and mail it to the church (please see back cover for more information about online pledging options).



**Join us Sunday, November 1st
at 10:00 am for a livestreamed
Morning Prayer and Stewardship Zoom
Event with a Special Program!!**



Share Your Time and Talents

Find an area to match your gifts and nourish your spirit! Many of these ministries continue and others will return in new ways in 2021. The following is a list of some of the possibilities for you to offer your gifts to St. Mark's.

Adult Education Commission

Offering programs, events, small groups and gatherings for spiritual growth.

Altar Guild

Preparing our sacred worship space for all services.

Bright Lights

To teach children (0-12) the joys of helping others through monthly sessions to make crafts and learn songs for a visit to a nursing home.

Buildings & Grounds Commission

Maintaining our physical space for all who gather.

Children & Family Commission

Creating and coordinating opportunities for spiritual growth for children and family.

Choir / Music

Offering vocal and instrumental music for our services.

Commission on the Environment

Fostering our care for the environment.

Compline Prayer Group

Meets Tuesday evenings for prayer service.

Contemplative Prayer

Offering opportunities for prayer and contemplation, especially Centering Prayer.

Daily Prayers

Participating in a cycle of daily prayer (at home) for members of the parish.

Deanery/Diocesan Delegates

Representing the parish in diocesan and national church governance.

Family Choir

Singing simple chants and rounds in an intergenerational choir.

Finance Commission

Overseeing the management of parish finances.

Flowers

Creating floral arrangements for Sunday services.

Inreach Ministry

Helping those in the parish when in special need.

Lay Eucharistic Visitors

Bringing communion to the homebound or offering healing prayers on Sundays.

Liturgical Arts Guild

Creating seasonal art installations that highlight a spiritual theme & beautify our sacred space.

Liturgical Servers (Greeters, Lectors, Altar Servers)

Serving in the liturgies as acolytes, greeters and scripture readers

Membership Commission

Inviting, welcoming and encouraging newcomers to participate in our parish life.

Men's Commission

Creating and coordinating opportunities for spiritual growth for men.

Office Management & Volunteers

Volunteering in the church office.

Outreach

Helping the community serve and minister to those in special need, locally and globally (Homeless shelter, Jail Ministry, Haiti School, etc.).

Planned Giving

Encouraging generosity and coordinating financial gifts for ongoing stability.

Stewardship Commission

Encouraging gratitude and generosity in sharing our gifts of time, talent and treasure.

Vestry

Serving a three year term on the governing board of the parish.

Women's Commission

Creating and coordinating opportunities for spiritual growth for women.

Young & Youngish Adults Group

Creating and coordinating opportunities for spiritual growth for young adults.

Youth Ministry (Teens)

Creating and coordinating opportunities for spiritual growth for and with teens.

**Remember to return
your Opportunities
for Ministry form
along with your
pledge card!**



Strengthen Our Ministry

Help us maintain the financial stability of St. Mark's and strengthen our future ministry as a community of faith. We know this is a difficult time for many. If you are able to increase your pledge, you will be a balance to those who cannot. We have made budget adjustments so our budgeted pledged income remains the same from 2020 to 2021. Present annual pledges to St. Mark's range from \$25 to \$29,400. The average pledge is approximately \$3,549.00 per year (\$68.00 per week). If all our new members become pledging members and each present pledger considers giving based on their ability we will succeed!

Helpful Guidance

What is a pledge?

It is a spiritual commitment, discerned through prayerful consideration of the gifts we have been given – our health, our intellect, our energy, our circumstances, our family & friends, our education, and all of the areas where our lives have been blessed. The consideration of a pledge amount begins from what you know about your present situation; if circumstances change, a pledge can be increased or decreased. Pledges guide the Vestry in planning and managing the annual budget. Pledges make it possible to have financial commitments to our staff, to maintain our facilities, and to fund the ministries that enrich us all.

How much do I pledge and how do I decide?

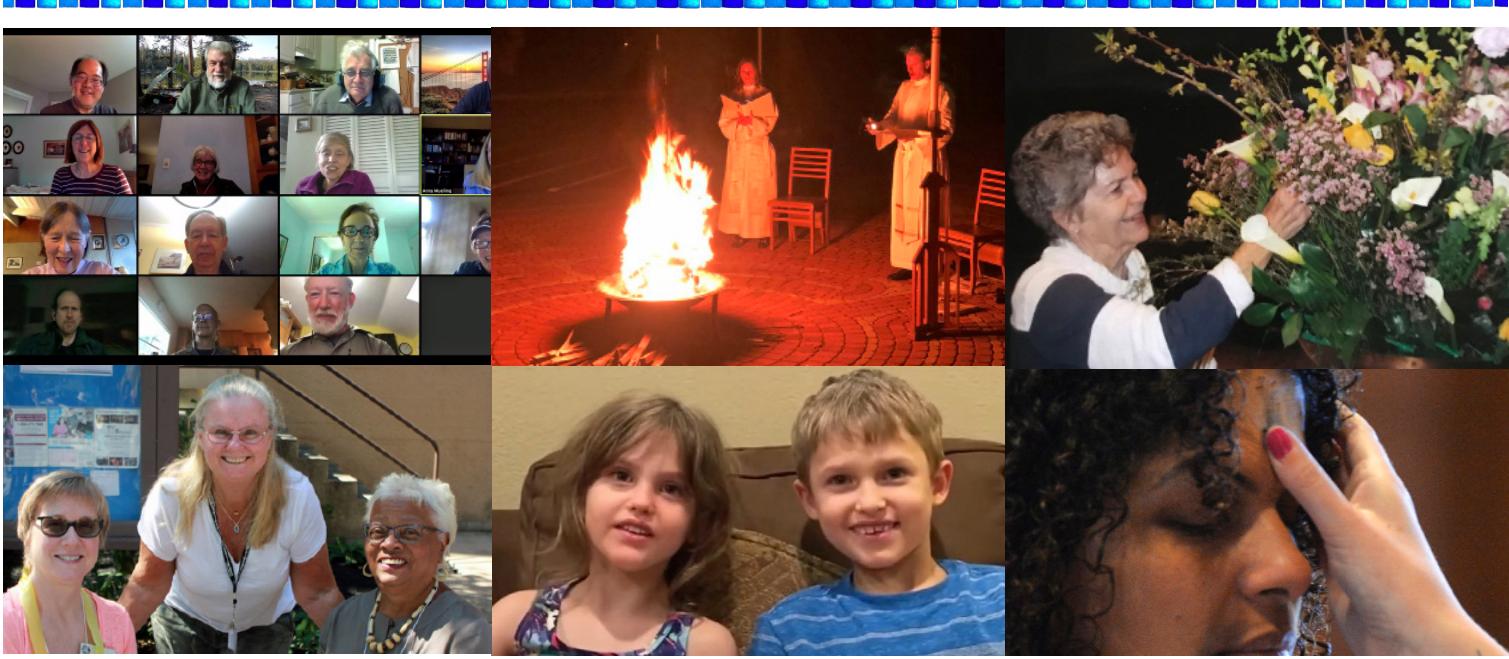
In the Bible, "tithe" is a specific obligation to give back to God one-tenth of what we have received. This 10% is a very ambitious goal to strive toward. Instead of being potentially intimidated by the prospect of 10%, we urge each member to consider giving an amount that is personally challenging and sacrificial. St. Mark's is a more significant presence in your life when you have meaningfully given of yourself – financially or through gifts of time & talents. No matter what your commitment to St. Marks, you are a welcome and cherished part of our family.

Proportional Giving

Proportional giving is a consistent way to understand and manage your commitment to St. Marks. Even when you don't consciously set a percentage to give, any regular and intentional giving of a specific amount is a proportion of your income; it remains only to define the percentage.

We urge you to commit to St. Mark's with the small step of completing a pledge form in the next few weeks, and keeping a record of your gift by using the Personal Worksheet on the next page.

Then, each year, you might build upon your previous year's pledge by increasing the percentage amount in your goal to work toward the tithe, the Biblical "tenth". In doing so you will be joining the majority of givers to St. Mark's; you will be in good company, growing together in faithfulness and in gratitude to God.



Personal Worksheet

A GUIDE TO HELP DISCERN THE PROPORTION OF YOUR OWN PLEDGE

Last year my gift to the church was

Last year my income was

Looking at the proportional giving chart, the percentage of my gift last year was

After prayer and reflection I wish to increase this percentage by

The amount I will pledge for giving for next year is



Proportional Giving Chart

Income	2%	4%	6%	8%	10%
\$10,000	\$ 200	\$ 400	\$600	\$800	\$1,000
\$20,000	\$400	\$800	\$1,200	\$1,600	\$2,000
\$30,000	\$600	\$1,200	\$1,800	\$2,400	\$3,000
\$40,000	\$800	\$1,600	\$2,400	\$3,200	\$4,000
\$50,000	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
\$75,000	\$1,500	\$3,000	\$4,500	\$6,000	\$7,500
\$100,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$150,000	\$3,000	\$6,000	\$9,000	\$12,000	\$15,000
\$200,000	\$4,000	\$8,000	\$12,000	\$16,000	\$20,000
\$250,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
\$500,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000



The Numbers At A Glance

Budget Summary

	2019 Actual	2020 Annual Budget	2021 Stewardship Budget
Revenue			
Pledged Giving	\$679,499.00	\$690,300.00	\$690,300.00
Non Pledge Gifts & Memorials (1)	\$17,422.00	\$29,700.00	\$15,500.00
Space Use Fees (2)	\$68,582.00	\$62,000.00	\$48,000.00
Rental of Church Units (3)	\$39,600.00	\$39,600.00	\$34,100.00
Interest & Dividends	\$7,433.00	\$4,000.00	\$4,000.00
Total Revenue (8)	\$812,536.00	\$825,600.00	\$791,900.00
Expense			
Personnel (4)	\$496,275.00	\$537,900.00	\$530,400.00
Diocesan Assessment	\$104,195.00	\$110,900.00	\$112,800.00
Property (5)	\$104,840.00	\$110,800.00	\$97,900.00
Administration	\$28,165.00	\$35,500.00	\$31,000.00
Christian Formation	\$7,700.00	\$9,900.00	\$6,000.00
Membership (6)	\$-	\$1,700.00	\$-
Worship	\$9,645.00	\$9,000.00	\$8,100.00
Communications (7)	\$4,467.00	\$4,300.00	\$4,700.00
Stewardship	\$1,291.00	\$1,600.00	\$1,000.00
Total Expense (8)	\$756,578.00	\$821,600.00	\$791,900.00
Repayment of Solar Panel Funds (9)		\$4,000.00	
Excess Revenue over Expense	\$55,958.00	\$-	\$-

Notes on 2021 Stewardship Budget:

The 2021 Stewardship Budget is based on the following assumptions:

- Church services held indoors beginning Q1 of 2021 without singing and expanded to include choir and singing Q2 forward.
 - Church services will continue to be live streamed in 2021.
 - Pledged Giving Revenue remaining at the 2020 level.
 - Expenses will be reduced to their prior or current year values including changes due to Covid 19 when feasible.
1. Non-Pledge Giving and Memorials are reduced to prior year levels.
 2. Space Use Fees are reduced with estimated slow ramp up to normal use by Q4.
 3. Rental of Church Units is reduced with anticipation of a vacancy.
 4. Personnel increased with 1.6% COL increase, 13% increase in health care expense, and an increase in Sexton responsibilities to include janitorial work, but these increases are offset by adjustments for prior and current year experience and position vacancies
 5. Property decreased with the transfer of janitorial responsibilities to the Sexton.
 6. Membership expense which includes advertising was removed based on the prior and current year.
 7. Communication increased with additional software expenses supporting on-line activities.
 8. Total Revenue and Expense both decreased by 4% for 2021
 9. Repayment of funds borrowed from the Major Maintenance Reserve for the Solar Project are delayed for the 2021 year.

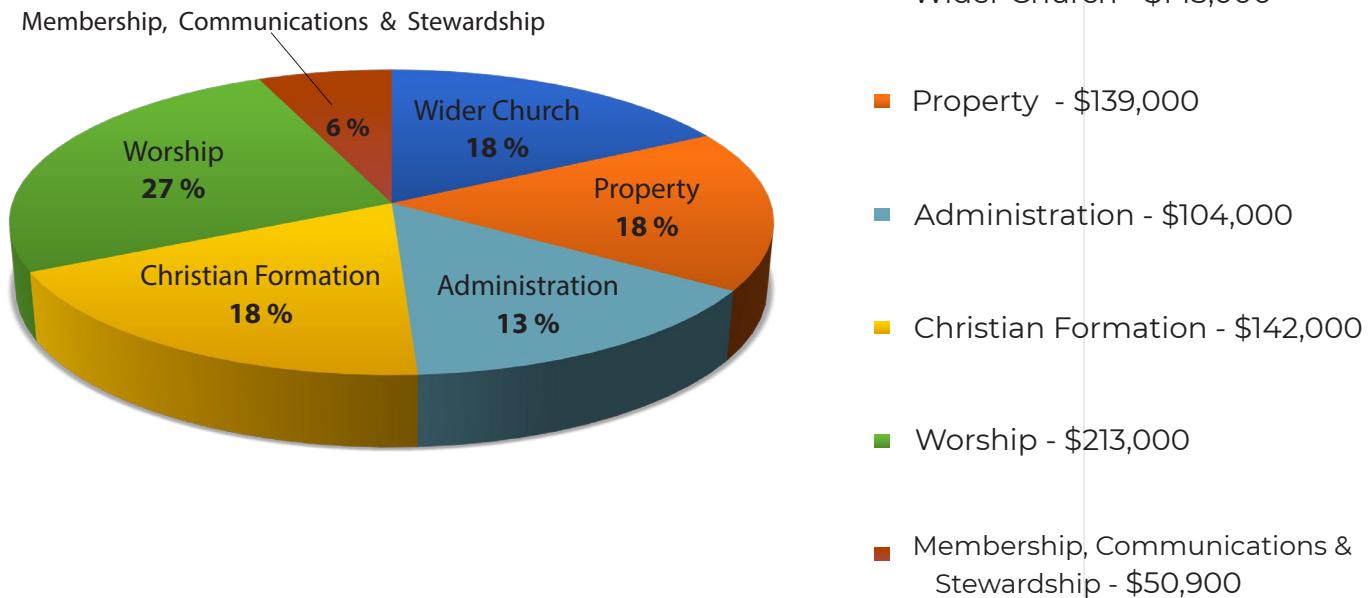


Stewardship Budget Details

An Overview of Distributed Expenses

Expenditures in the graph below are based on the proposed 2021 budget plus an estimate of proportioned staff time (staff salaries assigned to various areas).

This chart does not include expenditures from outreach and clergy discretionary funds benefiting those in need, locally and globally (\$40,000 to \$60,000 per year).



BUDGET DETAILS - REVENUE

2021 Stewardship Budget		2019	2020	2021		Notes for 2021 Stewardship Budget
		Actual	Annual	Stewardship	Increase	
Weekly Offering						
1 Pledged Gifts	679,499	690,300	690,300	-	No increase in pledging	
2 Non Pledge Gifts	15,294	24,200	13,500	(10,700)	Decrease in non pledge gifts in Q1 and 2019 actual for Q2 - Q4	
3 Weddings and Memorials	2,128	5,500	2,000	(3,500)	Decrease in Weddings & Memorials	
4 Space Use Fees	68,582	62,000	48,000	(14,000)	Ramp up in space use until Q4	
5 Office Apartment Rental	39,600	39,600	34,100	(5,500)	Decrease rent by 6% and 1 month vacancy	
6 Interest & Dividends	7,433	4,000	4,000	-		
7 Total Revenue	812,536	825,600	791,900	(33,700)	4% Decrease in Revenue	

BUDGET DETAILS - EXPENSE

					Diocese Required	Incr. for COL of 1.6% and 13% health
8	Rector Salary	118,287	121,300	123,200	1,900	1.6% COL increase
9	Associate Rector Salary	71,060	86,000	87,400	1,400	1.6% COL increase
10	Administration Salaries	74,215	73,900	61,500	(12,400)	New Admin Assistant /wk. @ \$25/hr. for 15 hours
11	Program Coordinators Salaries	39,542	44,200	36,000	(8,200)	Decrease to actual
12	Music Director Salary	31,488	32,500	24,000	(8,500)	Vacancy in Music Director until Q2 when choir returns
13	Organist Salary	31,488	32,500	33,000	500	1.6% COL increase
14	Section Leader	10,150	12,200	10,500	(1,700)	Adjustment to prior year's actual
15	Nursery/Preschool Care	3,648	4,800	3,600	(1,200)	Adjustment to prior year's actual
16	Sexton Salary	13,841	14,300	26,400	12,100	Increase with additional Janitorial responsibilities
17	Tech Support	-	-	12,400	12,400	5 hrs./wk. @ \$50/hr.
18	Clergy Pension and Benefits	80,093	91,500	90,000	(1,500)	Reduction based on current year's actuals
19	Lay Staff Pension and Benefits	19,927	21,500	19,200	(2,300)	Reduction in Lay Pension participants
20	Supply Clergy	846	1,200	1,200	-	
21	Worker's Compensation	1,690	2,000	2,000	-	
22	Diocesan Assessment	104,195	110,900	112,800	1,900	Increase based on 2018 expenses
23	Utilities	39,798	41,000	40,800	(200)	Reduction based on current year's actuals
24	Insurance	26,442	26,800	30,000	3,200	Estimated annual increase
25	Landscaping Service	9,809	9,800	9,600	(200)	Reduction based on current year's actuals
26	Janitorial	10,800	14,200	-	(14,200)	Janitorial service included in Sexton responsibilities
27	Building & Grounds	11,000	11,000	10,000	(1,000)	\$1K less as B&G presently have sufficient reserves
28	Taxes	2,564	3,000	2,500	(500)	Reduction based on current year's actuals
29	Supplies/Janitorial	4,427	5,000	5,000	-	
30	Lease Copier	10,333	10,300	10,000	(300)	Reduction based on current year's actuals
31	Office Supplies	1,972	3,000	2,400	(600)	Reduction based on current year's actuals
32	Telephone	6,039	6,500	6,500	-	
33	Administrative Fees	2,675	3,400	3,400	-	
34	Postage	1,020	1,000	900	(100)	Reduction based on current year's actuals
35	Travel	62	2,800	1,200	(1,600)	Adjustment to Covid expense Reductions
36	Continuing Education	1,172	2,500	1,200	(1,300)	Adjustment to Covid expense Reductions
37	Vestry/Leadership	1,892	3,000	2,400	(600)	Adjustment to Covid expense Reductions
38	Sabbatical Reserve	3,000	3,000	3,000	-	
40	Adult Christian Formation	1,462	2,200	1,200	(1,000)	Adjustment to Covid expense Reductions
41	Youth Ministry	1,325	3,200	1,200	(2,000)	Adjustment to Covid expense Reductions
42	Advertising	-	1,200	-	(1,200)	Decrease to 2019 actual
43	Membership	-	500	-	(500)	Decrease to 2019 actual
44	Worship and Special Event	4,330	3,500	3,200	(300)	Adjustment to Covid expense Reductions
45	Music	2,775	2,800	2,500	(300)	Adjustment to Covid expense Reductions
46	Altar Guild	1,232	1,500	1,200	(300)	Decrease to 2019 actual
47	Agape Supplies	1,308	1,200	1,200	-	
48	Software	3,551	3,700	4,400	700	Increase for current year expenses
49	Web/Graphics/Media	916	600	300	(300)	Decrease for current year expenses
50	Stewardship	1,291	1,600	1,000	(600)	Decrease in brunch expenses
51	Total Expense	756,578	821,600	791,900	(29,700)	4% decrease in Expense
52	Transfer Solar Savings to Major Maintenance Reserve		4,000		(4,000)	
	EXCESS REVENUE OVER EXPENSE	55,958	-	-	-	-



Stewardship Prayer

O God, Help me to remember it is you who leads me on the path ahead, to remember that you have blessed me with all that I have and all that I am.

Help me to sacrifice out of a spirit of sincere love in the Spirit of Christ, and humbly accept the challenge to share from my heart rather than from my excess,

Inspire me to be generous and give in proportion to the gifts I have been given.

Guide me in taking care of my body, my loved ones and all of creation.

Strengthen me when I fail to be a good steward and give me the fortitude to keep trying.

Challenge me, O God, to live each day seeking a spirit of true peace, sensing the reality of a deep gracefulness and growing in gratitude for all the good and all the blessings I have known, now know and will know evermore,

In the name of your love, **Amen.**

The images of stained glass in this brochure are from the church windows in the main sanctuary at St. Mark's.

You Can Pledge Online! You Can Pay Your Pledge Online!

To **create your 2021 pledge** to St. Mark's online, go to **saint-marks.com**, click on **Give**, and then click on Pledge in CCB.

To **set up one-time or recurring Pledge payments online**, go to **saint-marks.com**, click on **Give**, and click on **Tithely or PayPal**.

Or, open the camera on your smart phone or Ipad, aim your camera at the following QR Code, and you will go directly to the Give page on **saint-marks.com**!!

