



Stewardship 2022

Always We Begin Again: With Resilience, Beauty and Gratitude



saint mark's
episcopal church

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



Always We Begin Again

Resilience, Beauty and Gratitude

Our Spiritual Journeys move from the inside to the outside and back inside again. This cycle repeats itself over and over again in a sacred rhythm for each and every one of us. We learn a spiritual truth or feel compassion for someone, we act upon that thought or feeling. And the faith within us then deepens as a result. We begin again. Inspiration is the Holy Spirit moving us back and forth as we learn how to embody and give away our love.

In many ways our communal life as a Christian community moves in the same way, especially these days. The challenges have divided us, isolated us, inside and apart from each other, and yet, we have been resilient about creating ways to connect and gather, either “virtually” or actually and safely “outside”. We’ve gathered for worship and simultaneously “streamed” from outside into people’s homes. We’ve taken walks together and have gathered in courtyards to plan together. The picture of this community that has emerged out of anxiety and compassionate concern for each other and the challenges around us is a picture of resilience, beauty and gratitude. The community we need and strive to keep continues to expose the inherent beauty that is both within and around us and for this we are very, very grateful. I continually find myself, again and again, grateful. Worship, prayers of intercession, prayers of thanksgiving, the sacred word, music, singing, humming, laughter, mutual support, learning about our failure to love and striving to serve those in need and do better the next time. The beauty of life is reclaimed. The mind is piqued. The heart is inspired. Hope is held. Gratitude is felt deeply.

This Stewardship brochure is filled with pictures of our “outside” campus - symbols of the real presence of God’s grace in this challenging world. These symbols of an eternal resilience, like our granite Celtic cross, symbols of an emerging beauty, like our rock fountains, symbols of deep gratitude, like our people, bring us “inside” to our own individual striving hearts. And then we begin again to hope and be grateful. It’s a sacred cycle.

To end, and most importantly, I share a few symbolic words of gratitude from our homeless Hotel de Zink (LifeMoves) guests who came from the “outside” to the “inside” of this faith community in August: “The generosity of St. Mark’s family has been a blessing I will remember for the rest of my life...thank you for helping to make this possible step to get out of homelessness...” Please know that two of our guests acquired housing during their time with us.

Resilience, beauty and gratitude - indeed, always, we begin again.

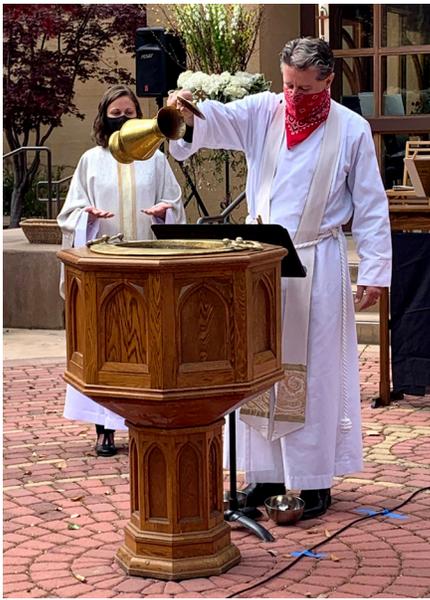
In the name of Christ,

Rev. Matthew McDermott

P.S. The Cost of Living increase is estimated to be 3.2%. We are asking for a 2.4% pledge increase. We do hope that those who are able will give more generously in order to balance those who are not able, in these challenging days, to give what they once planned.

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 Out of Gratitude

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 (3.2% 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 (October 24th) 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 Brunch

Join us at 10:00 am on October 24th in person or livestreamed for a service and Stewardship Brunch! 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," **October 31st, through Sunday December 6th**, 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, October 24th
at 10:00 am in person or via livestream
for a service and Stewardship
Brunch 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 2022. 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.

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.



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

Gratitude and Resilience

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 is limited to 2.4% in 2022. Present annual pledges to St. Mark's range from \$150 to \$31,000. The average pledge is approximately \$4,074.75 per year (\$78.00 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?

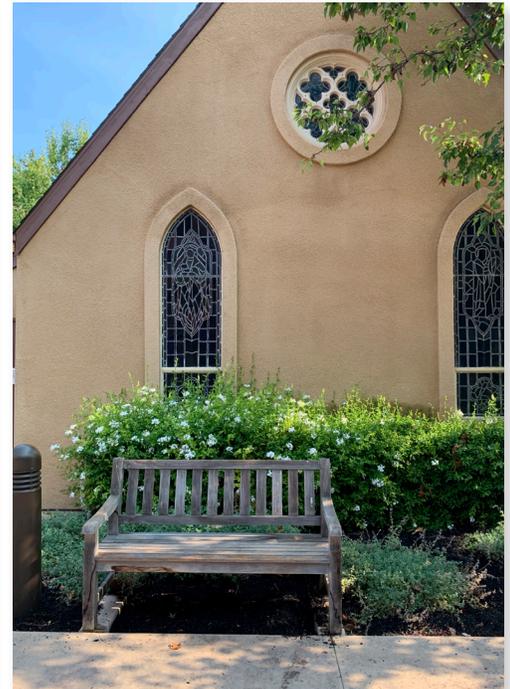
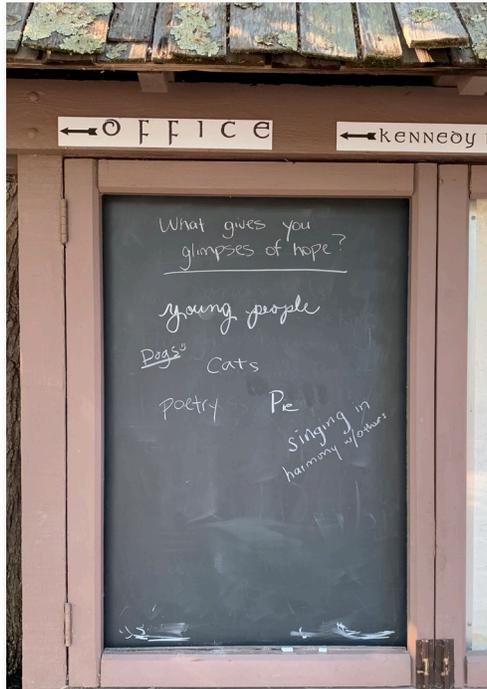
In the Bible, "tithe" is a specific obligation to give back to God one-tenth of what we have received. This 10% is a very ambitious goal to strive toward. Instead of being potentially intimidated by the prospect of 10%, we urge each member to consider giving an amount that is personally challenging and 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 grateful prayer and reflection I will 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

	2020 Actual	2021 Budget	2022 Budget
Revenue	\$	\$	\$
Pledged Giving (1)	694,316	690,300	707,100
Non Pledge Gifts & Memorials	14,981	15,500	16,500
Space Use Fees (2)	25,756	48,000	41,200
Rental of Church Units (3)	36,300	34,100	31,200
Interest & Dividends (4)	5,342	4,000	600
Total Revenue (9)	776,695	791,900	796,600
Expense			
Personnel (5)	462,929	530,400	544,440
Diocesan Assessment (6)	110,861	112,800	112,800
Property	100,122	97,900	84,700
Administration (7)	29,726	31,000	33,700
Christian Formation	4,034	6,000	6,000
Membership		-	1,200
Worship	641	8,100	8,060
Communications (8)	4,704	4,700	4,700
Stewardship	551	1,000	1,000
Total Expense (9)	713,568	791,900	796,600
Excess Revenue over Expense	63,127	0	-



Notes on 2022 Stewardship Budget:

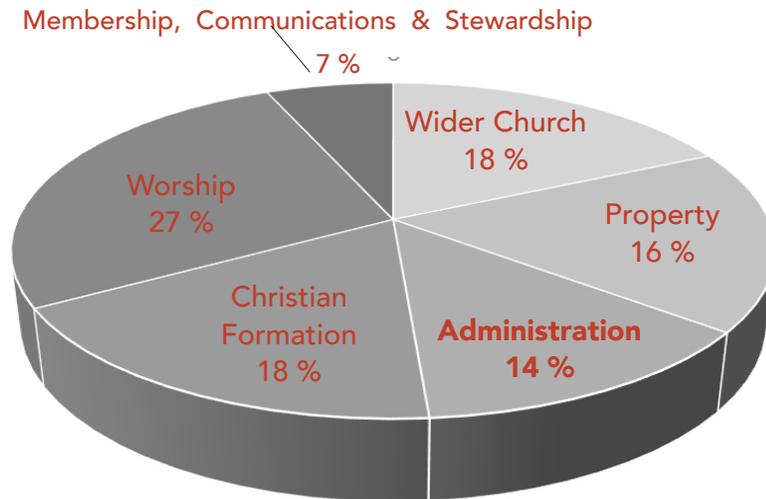
- (1) - Increase of 2.4%, less than 3.2% Diocese Cost of Living Increase for staff
- (2) - Space Use is increasing back to prior level.
- (3) - Apartment is rented at lower rate than prior year
- (4) - Interest is minimal at the current interest rates
- (5) - Includes Diocese Cost of Living increase of 3.2%
- (6) - Calculated assessment
- (7) - Includes higher fees for PayPal and Tithly
- (8) - Hardware and Software related costs for YouTube, virtual meetings
- (9) - Overall budget increase of less than 1%

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).



Wider Church - \$144,000

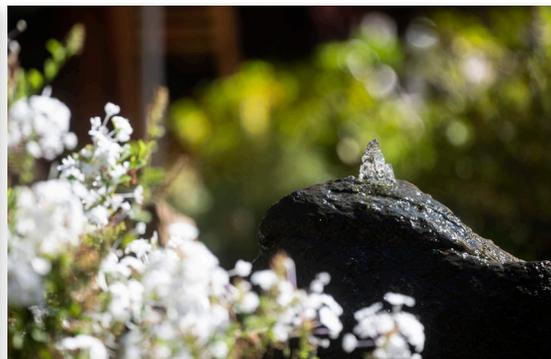
Property - \$124,000

Administration - \$112,000

Christian Formation - \$145,000

Worship - \$217,000

Membership, Communications & Stewardship - \$54,000



Budget Details - Revenue

REVENUE	2020 Actual	2021 Budget	2022 Budget	Chg. From 2021	
1 Pledged Gifts	694,316	690,300	707,100	16,800	Increase of 2.4%
2 Non Pledge Gifts	14,281	13,500	11,000	(2,500)	Dec. Non Pledge comp. 2021 actual
3 Weddings and Memorials	700	2,000	5,500	3,500	Estimate same as 2020 budget
4 Space Use Fees	25,756	48,000	41,200	(6,800)	Estimated
5 Office Apartment Rental	36,300	34,100	31,200	(2,900)	+2600*12
6 Interest & Dividends	5,342	4,000	600	(3,400)	Based on 2021 actual
7 Total Revenue	776,695	791,900	796,600	4,700	Increase in Revenue

Budget Details - Expense

EXPENSE	2020 Actual	2021 Budget	2022 Budget	Chg. From 2021	
Personnel					COL of 3.2% and 5% health care per Dioc.
8 Rector Salary	122,031	123,200	127,140	3,940	COL increase
9 Associate Rector Salary	72,547	87,400	90,200	2,800	COL increase
10 Administration Salaries	58,505	61,500	67,080	5,580	COL increase
11 Program Coordinators Salaries	40,805	36,000	36,000	-	2021 budget
12 Music Director Salary	16,164	24,000	45,000	21,000	Hiring new Music Director at 45
13 Organist Salary	32,403	33,000	10,000	(23,000)	Budget for guest organists
14 Section Leader	9,555	10,500	12,200	1,700	2020 budget
15 Nursery/Preschool Care	1,323	3,600	3,600	-	Based on 2019 actual
16 Sexton Salary	13,137	26,400	23,920	(2,480)	\$23/hr x 20 hr/wk
17 Tech Support	1,799	12,400	13,000	600	5 hrs/wk @ \$50/hr
18 Clergy Pension and Benefits	76,969	90,000	94,500	4,500	5% increase per Diocese
19 Lay Staff Pension and Benefits	15,978	19,200	19,200	-	Pension for Thomas, Clover
20 Supply Clergy		1,200	600	(600)	
22 Worker's Compensation	1,715	2,000	2,000	-	2020 budget
Musician Sabbatical		-	-	-	
23 Diocesan Assessment	110,861	112,800	112,800	0	Per calc provided by MK
Property					
24 Utilities	38,357	40,800	39,000	(1,800)	Lower This year/solar savings
26 Insurance	28,049	30,000	20,000	(10,000)	New ins. carrier this yr.- lower costs
27 Landscaping Service	9,374	9,600	9,600	-	2021 budget
28 Janitorial	1,430	-	-	-	No jan.service - offset w/Sexton if one
29 Building & Grounds	18,692	10,000	10,000	-	2021 budget
30 Taxes	2,472	2,500	2,500	-	2021 budget
31 Supplies/Janitorial	1,748	5,000	3,600	(1,400)	2021 budget
Administration					
33 Lease Copier	9,818	10,000	10,000	-	Tracking with 2021 actual
34 Office Supplies	1,392	2,400	2,000	(400)	Lower usage
35 Telephone	7,139	6,500	6,500	-	2021 budget adequate
36 Administrative Fees	4,153	3,400	5,000	1,600	Track w/2021 actual - Tithely/PayPal
37 Postage	1,185	900	1,000	100	Mailings in 2020 higher; rate increases
39 Travel		1,200	1,200	-	2021 budget
40 Continuing Education	1,259	1,200	3,000	1,800	CCD program
41 Vestry/Leadership	1,779	2,400	2,000	(400)	Not spent in 2021
42 Sabbatical Reserve	3,000	3,000	3,000	-	2021 budget
Christian Formation					
43 Children's Christian Formation	2,457	3,600	3,600	-	2021 budget
44 Adult Christian Formation	1,467	1,200	1,200	-	2021 budget
45 Youth Ministry	110	1,200	1,200	-	2021 budget
Membership					
48 Advertising		-	1,200	1,200	Need to advertise opening
49 Membership		-	-	-	2021 budget
Worship					
50 Worship and Special Event	221	3,200	3,200	-	2021 budget
51 Music	80	2,500	2,460	(40)	2021 budget
52 Altar Guild	201	1,200	1,200	-	2021 budget
53 Agape Supplies	139	1,200	1,200	-	2021 budget
Communications					
54 Software	3,948	4,400	4,400	-	2021 budget
56 Web/Graphics/Media	756	300	300	-	2021 budget
57 Stewardship	552	1,000	1,000	-	2021 budget
58 Total Expense	713,567	791,900	796,600	4,700	
Transfer Solar Savings to Major Maintenance					
EXCESS REVENUE OVER EXPENSE	63,127	0	-	(0)	



You Can Pay Your Pledge Online!

To create your 2022 pledge to St. Mark's online, go to saint-marks.com, click on Give, and then click on "Make An Annual Pledge to St. Mark's".

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!!

Thanks to Rod Searcey, LeeAnne McDermott and others for beautiful photography!



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