

Acting In Faith



Pledge Drive 2020/21

Giving is one of the most powerful spiritual practices in existence. It's a statement of gratitude and trust in God.

At Incarnation we encourage all our members and friends to prayerfully choose a percentage of their income to give toward causes that serve God's mission. We ask that part of that intentional giving be a pledge of financial support to the parish, both so that our leadership can plan ahead in making a budget, and as a tangible commitment to what God is doing here at Incarnation.

*Almighty God,
whose loving hand hath given us all that we possess:
Grant us grace that we may honor thee with our substance,
and, remembering the account which we must one day give,
may be faithful stewards of thy bounty,
through Jesus Christ our Lord. Amen.
(BCP, 827:38)*



Dear Friends,

As I write this, Sonoma County is going through a transformation: the smoke is being blown out; the numerous arms of the Glass Incident Fire are winnowing down to a handful of remote hotspots; the roads that were closed to allow first responders exclusive access are reopening; and the RAIN is coming (thank God!).

I know from personal experience how otherworldly the first trip back to a burned-out home is. The denuded landscape is reminiscent of what is so familiar, but irrevocably changed, all at the same time. That first trip home brings a review of what was lost, but more important, what was preserved.... A home still standing is a gift from God, yet even the discovery of Christmas iconography among a field of ashes gives those who lost their home a moment of Grace in the love of God. This ability for men and women of Christ, fallen, imperfect creatures, to find hope in whatever God has left them, is undeniably part of what it means to be made in the image of God.

In many ways, the coronavirus pandemic and the fallout from social distancing compels your Vestry to review our congregation's financial health in a similar way. Thanks be to God, many of our parishioners have maintained their incomes, and thus their ability to maintain, or even increase, their pledges. Still, other parishioners have found their income reduced; moreover, our ability to reach new parishioners is less than what it would be in "normal" times. These and other items, as explained in the enclosed report by Treasurer David Jasper, point to a necessary and sobering reevaluation of the financial health of our church. We have to be realistic about what our pledges, and therefore our budget, can accomplish.

The Vestry, in the next few months, will fulfill its goal to limit our annual draw from the Don and Maureen Green Fund to 7% of its value. We must find the ability to live within our means, that which God has given us as a worship community—and that means not taking resources from our future parishioners to supplement our worship and programs today. We can no longer operate with our budget derived from the expense side. We need to understand how much we will take in first, then fund our programs accordingly. Simply put, for the first time in five years, our budget will be determined by pledge income.

We need to accept that expecting more than God has given us in the moment is unfair to those who come after us. This means that we need to give to the best of our ability *today*; yet even if we do give as much as we can, we must still be prepared for God to leave us less than what we hoped for. As Stephen said in his October 4th *News and Notes* article, 2020 has felt like a year out of Job. As God helps Job "resist easy answers," we, too, must be prepared to resist easy answers and put our faith in God, trusting that He will give us exactly what we need.

In peace,

Mark Neumann
Senior Warden

October 5, 2020





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October 7, 2020

“Jesus Christ is the same yesterday and today and forever.” (Hebrews 13:8)

Dear friends,

We’ve never experienced being the church under these conditions before.

Our beloved church building has sat dormant for months, with no indoor services held since March.

We went without the Eucharist for six months before resuming once-monthly outdoor celebrations in September with Communion distributed to those at home.

We miss one another’s physical presence deeply. Meanwhile, the world around us is in turmoil, as we face a global pandemic, economic uncertainty, struggles for racial and social justice, a fraying fabric of American democracy, and—at least in our area—the repeated traumatic experience of wildfires.

In a chaotic world, we are assured that Jesus Christ is always the same, and always with us. And our mission remains the same: in the words of the catechism in the Prayer Book, it is “to restore all people to unity with God and each other in Christ.” How we go about this can look very different in different situations. Right now it includes Zoom services, distanced to-go meals at Open Table, Eucharist on the lawn, online classes and fellowship groups, and all kind of things we never experienced before this year.

Our annual pledge campaign looks different this year too. We can’t gather for a Harvest Party or an Ingathering Dinner, can’t place our pledge cards in an offering plate and carry them proudly to the altar. Yet the reason why we do this never changes. Each year, we ask our members to pray and discern how much each of us, from the financial resources God has entrusted to us, will dedicate to the work of this congregation in the year to come. We give because we know our identity as children of God and members of Christ’s Body is central to who we are; because we know everything we have comes from God, and we are accountable to God for how we use it; and because we truly believe God is at work here at the Church of the Incarnation and we want to be part of that.

This year our parish faces some tough financial realities. Since 2015 we have been running deficit budgets and drastically overspending our financial reserves. In 2019 our Vestry made the decision to commit to a pathway toward financial sustainability by closing our

roughly \$104,000 deficit over two years. Through a combination of increased giving and spending reductions, our 2020 budget managed to reduce this deficit by more than half, to about \$48,000. Closing the remaining gap will not be easy, yet it is essential for our parish to be able to thrive in the future. Meanwhile, the COVID-19 pandemic has disrupted our operations considerably and created economic instability for many of our members and friends.

As you'll read in Mark Neumann's letter, our Vestry remains committed to living within our means as a parish. We—the members and friends of the Episcopal Church of the Incarnation—are the ones who collectively pool our resources to make church happen. Whether what results from that is a lot or a little, whether our programs are extensive or lean, we will continue to be the Body of Christ, loving and serving God and neighbor here in the heart of Sonoma County. As St. Paul wrote to the Philippians, "I have learned to be content with whatever I have. I know what it is to have little, and I know what it is to have plenty. In any and all circumstances ... I can do all things through Christ who strengthens me." (Philippians 4:11-13)

At the end of the day, we give not to meet an obligation, nor to meet a budget. We give out of gratitude and thanksgiving to the God who is with us in good times and bad. As you'll read in the FAQ in this packet, I'm convinced the best way to do this is simply to set aside a prayerfully determined percentage of our income. Will you join me? If you are in a position to increase your percentage this year, thanks be to God for that. If not, prayerfully consider what percentage is possible and appropriate for you this year, and thanks be to God for that too.

I've never had a year like this, and I bet you haven't either. In all of it, I'm so grateful to be part of this beautiful, beloved faith community. God is indeed at work here at Incarnation, transforming lives for the better through the good news of Jesus. That good news is something that will never change.

In Christ's love,

A handwritten signature in black ink that reads "Stephen +". The signature is written in a cursive, flowing style.

Stephen

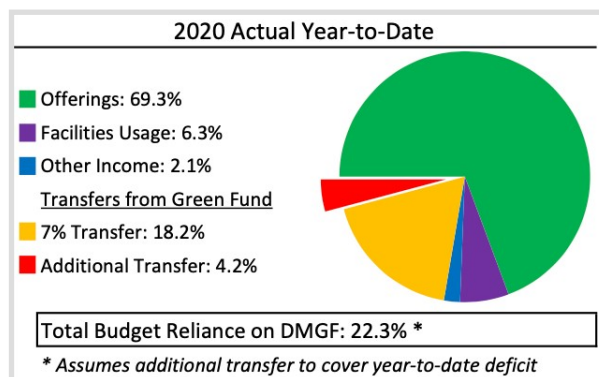
A Financial Review of 2020 from your Treasurer, David Jasper

2020 has been especially difficult in so many ways, which are addressed by others in these pages. My task here is to inform you how our church finances have played out so far this year.

Here's 2020 in a nutshell:

- We started 2020 with an increase in our pledges of \$35,000 (Thank you!), and a budgeted reduction of our expenses by \$30,000. This was the first step of a two-year Vestry goal to eliminate “additional transfers” from our Don & Maureen Green Fund to cover deficits. This is the red piece of pie in the following chart of Year-to-Date Income.

- Then came the coronavirus. In March, we ceased all in-person group gatherings. These great changes caused concerns for our congregation's physical, mental, and spiritual health, as well as the health of our finances. We expected a decline in our pledges and the market value of our reserves.



- With our buildings closed due to the pandemic, our facilities usage income from all sources decreased by over \$10,000, a 28.5% reduction from budget. This is the purple piece of pie in the chart.

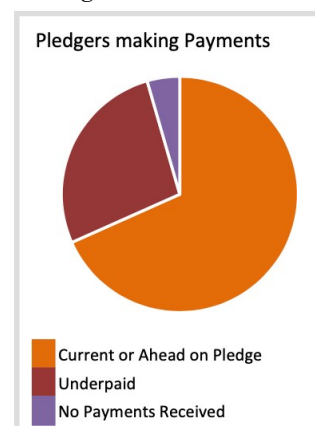
- On the flip side, with no in-person services, we have saved on electricity, printing, and ministry supplies—a savings in our total operating expenses of 10%.

- The greatest portion of our expenses is payroll. We were one of 35 parishes in our Diocese that successfully received a *Federal Payroll Protection Program* (PPP) loan. Thus, we were able to pay 100% of everyone's budgeted salaries through the month of August. Having fulfilled the requirements of the loan, we have applied to have it excused as a grant.

- Of our 158 pledgers, 50 are underpaid by a total of over \$30,000. As we come to the end of our third quarter, we are sincerely grateful to those of you who might be able to catch up. If you know you'll be unable to do so, please let us know.

Email: treasurer@incarnationsantarosa.org for David,
or bookkeeper@incarnationsantarosa.org for John Nykamp
or alison@incarnationsantarosa.org for Alison Cole

- Assuming that most of the pledges get paid, and the Federal PPP loan is excused as a grant, then we will likely end the year without the “additional transfers” from our Don & Maureen Green Fund. That would fill the red piece of pie shown in the top chart.



- As we look ahead to 2021, please note that we will not have the benefit of the PPP funding we got in 2020. Next year will be the second year of the Vestry's two-year goal of eliminating the “additional transfers” to cover our deficits. Our pledges for 2021 will be vital for continuing our ministries. Joanie and I plan to increase our pledge proportionally by another 1% of our income.

We are grateful for all your support, and your presence in our parish community. Should you have any questions or concerns, please reach out to us via the email links above, your friendly Vestry member or our Rector. We all are available to you.

What's the purpose of proportional giving?

I believe giving away money is a profound spiritual practice. It's a statement of gratitude and trust in God. It's a way of cultivating generosity. When we give away money, we say at a very basic level that the universe is not just about meeting my own needs, and that I am called to participate in God's work of caring for others.

Practically speaking, I find that the best way to do that is to choose a certain percentage of one's income to give away. Choosing a percentage makes giving intentional and planned. It helps resist the temptation to just give what's left over, or just give in a haphazard way when we happen to think about it. And it encourages us to make a realistic budget. Good financial stewardship is about more than just giving: it's about managing debt, planning for the future, everything we do to take good care of the resources God has entrusted to us so we can use them for God's mission in the world.

Some denominations practically mandate "the biblical tithe." What are your thoughts about tithing?

I think giving 10% is a great idea. But I have a hard time with the idea of a biblical mandate for that specific number. The idea of a tithe comes from the Law of Moses, which prescribed regulations for all aspects of life for the people of Israel. Christians haven't traditionally seen all those regulations as binding for us today. Most Gentile Christians don't follow the dietary codes or the regulations about how to sow your fields. So I don't see the tithe as a "biblical mandate."

The fact is, what we owe God is not 10% of all we have. It's 100%. Jesus said, "Give to Caesar what is Caesar's and to God what is God's." Well, what is God's is everything we are and everything we have.

So the question is not "How much of what's mine should I give to God?" It's "How much of what God has entrusted to me for God's mission should I designate to what uses?" That includes deciding what percentage goes to my needs and my family's needs, like food, clothing, recreation and saving for the future. Those things are part of God's mission too, and we need to provide for them. But we also need to include other things that serve God's mission.

What's good about 10% isn't that it's required by the Bible. It's that for many of us it represents a benchmark that's challenging, but not completely out of reach. We can start wherever we are, giving away 1% or 2% or whatever's possible for this year. Then, next year, we can challenge ourselves: can I grow that? If I've been at 4%, could I get to 5% this year? Over several years, it may well be possible to stretch toward that 10% mark. I know a few people who have reached 10% and then kept going—10% isn't a top end by any means. But for many of us it's a great goal to strive for.

How do you decide how much to give and to what causes?

Percentage-wise, our family has been working toward a combined total of 10% for a number of years. There have been a couple of times when our income has gone up, and those have been opportunities where we've been able to increase our giving by a percent or two. Two years ago when I started at Incarnation we went from one income back to two, and that helped us finally reach 10%.

As for where we give, our parish is always a major one. I believe that giving to one's congregation is a critical spiritual practice. It's a statement about our primary identity. There are many organizations I belong to, but my deepest identity is as a child of God and a member of Christ's Body in this place.

Incarnation's budget is a spiritual and theological document. It says, "We, the Body of Christ in this particular congregation, choose to use the resources God has given us in these ways." Giving up control over this portion of our individual income and submitting it to our collective congregational budget, is a profound statement that we are not just individuals, but really one body. We pool our financial resources to serve God's mission in a collective way.

In figuring the percent to give, do you use the income amount before or after tax?

We use before-tax. It's the number the government uses, so we use it too. But you could also use after-tax. It's the principle of giving with intentionality that matters most.

What about those who feel their time is a sufficient substitute for their treasure?

I think that comes from a place of real generosity and dedication. And I'd say that our whole lives belong to God, both our time *and* our treasure, and there is a real joy to be found in offering both of those things.

What would you say to someone who can only make a very small pledge?

I'd say "Thank you," of course! It's really not the amount of the pledge that matters in the end. It's the love and prayerfulness and intention behind it. I want to challenge each member of our congregation to sit down and really think and pray about how much they can give away, and do that with an open heart and a sacrificial spirit. If a person enters into that challenge, and discovers they can only give away a very small amount this year, but they can do it with an open heart and a sacrificial spirit, then that's wonderful! God isn't impressed by big numbers for big numbers' sake. God looks on the heart.

What would be your dream goal for Incarnation's annual pledge campaign?

I would love to see each member of our congregation make a pledge that reflects their prayerful discernment about how much of their income God is calling them to give.

From a budget standpoint, I'd be remiss in not naming the reality that in order to be financially healthy, we simply must fund more of our operations out of our own giving. That said, our primary reason for giving isn't to meet a certain budget goal—it's to make a spiritual practice of generosity. I hope every single household at Incarnation will participate.

October 8, 2020

THREE EASY STEPS to Compute the Amount of Your 2021 Pledge

1

Write down the amount of your expected 2021 income.

It doesn't matter whether you use before-tax or after, you decide. If you don't know how much your 2021 income will be, make a guess. Perhaps start with your current year's income. Don't worry too much about this number. If your circumstances change, you can always adjust the amount of your pledge - up or down!

2

Pick a percentage.

Are you new to the idea of proportional giving? Try using the national average of 2.6%. Or if you have been giving for awhile, take last year's percentage and try adding 1% to it. The biblical standard of 10% (the tithe) is referenced more than 60 times in the bible and is taught as the minimum standard to strive for in the Episcopal Church. A handy chart is provided for your use (on the other side of this worksheet).

3

Multiply.

Multiply your income by the percentage you select. This is your pledge for 2021. If you want to pay in weekly installments, divide your total by 52, or if you wish to pay monthly, divide by 12.

Percentage and Number of Payments

Annual Income	2.6%		
	1	12	52
\$20,000	\$520	\$43	\$10
\$25,000	\$650	\$54	\$13
\$30,000	\$780	\$65	\$15
\$35,000	\$910	\$76	\$18
\$40,000	\$1,040	\$87	\$20
\$50,000	\$1,300	\$108	\$25
\$60,000	\$1,560	\$130	\$30
\$75,000	\$1,950	\$163	\$38
\$100,000	\$2,600	\$217	\$50
\$150,000	\$3,900	\$325	\$75
\$200,000	\$5,200	\$433	\$100

Annual Income	5.0%		
	1	12	52
\$20,000	\$1,000	\$83	\$19
\$25,000	\$1,250	\$104	\$24
\$30,000	\$1,500	\$125	\$29
\$35,000	\$1,750	\$146	\$34
\$40,000	\$2,000	\$167	\$38
\$50,000	\$2,500	\$208	\$48
\$60,000	\$3,000	\$250	\$58
\$75,000	\$3,750	\$313	\$72
\$100,000	\$5,000	\$417	\$96
\$150,000	\$7,500	\$625	\$144
\$200,000	\$10,000	\$833	\$192

Annual Income	10.0%		
	1	12	52
\$20,000	\$2,000	\$167	\$38
\$25,000	\$2,500	\$208	\$48
\$30,000	\$3,000	\$250	\$58
\$35,000	\$3,500	\$292	\$67
\$40,000	\$4,000	\$333	\$77
\$50,000	\$5,000	\$417	\$96
\$60,000	\$6,000	\$500	\$115
\$75,000	\$7,500	\$625	\$144
\$100,000	\$10,000	\$833	\$192
\$150,000	\$15,000	\$1,250	\$288
\$200,000	\$20,000	\$1,667	\$385