



Rooted in Abundance

Q & A about giving

What is a stewardship campaign?

The Episcopal Church defines Stewardship as *What I do with all that I have, after I say “I believe”*; and *Using the gifts God has given us, to do the work God is calling us to do*. A stewardship campaign is an annual event to raise funds to pay for church ministries, operations and building maintenance.

What is a “promise”?

A promise (formerly called a pledge) is a member’s voluntary commitment to provide financial support to the church for the upcoming calendar year. It is a statement of intent – it is not a contract or even a promissory note.

What if my situation changes and I’m unable to fulfill my promise?

Please don’t worry. You can always adjust your giving estimate (just let the office or Treasurer know so we are in sync with your changing needs). You should also know that you can always reach out to our clergy for care and help if you need it.

Why not just make a donation each week or so?

On a practical note, we all benefit from having an estimate of our income and expenses for the upcoming year. An annual financial promise commitment helps Redeemer’s vestry determine what programs and ministries we can support and plan the next year’s budget accordingly. It also helps you plan your personal budget.

How do I make my promise, and when?

It's easy! There are several options for submitting your promise. During the fall campaign, we ask everyone to submit their promise commitment by "Ingathering Celebration Sunday", which is usually the third Sunday of November. Commitments are also welcome throughout the year.

1. Complete a promise card and mail it to the church. (You can download a card from the church [Annual Stewardship Campaign webpage](#).)
2. Complete your [promise online](#) using the Vanco site. Need help? Download instructions from the [church Giving page](#).

How much am I expected to promise? How much do others promise?

Since all that we have comes from God, we each give in gratitude for the generosity of God's love. It is your personal decision what that amount is for you; and will reflect your circumstances. Every promise, regardless of the amount, makes a valued contribution to our programs and social justice ministries.

We encourage you to give proportionally – i.e., a fixed percentage of your income. Approximately two-thirds of Redeemer members make a promise commitment. Many members give proportionally, between 3% to 5%. The median annual gift is about \$3,200.

Can't we just rely on people renewing last year's promise amount?

Unfortunately, we all must account for inflation. Our estimated income must increase to ensure we can maintain and grow our current level of programming and outreach, and to ensure our staff is paid justly with salaries that keep appropriate pace with their professional skills and cost-of-living increases. The stewardship campaign is conducted annually in the hope that individuals can increase their financial commitments each year, as they are able.

How do I fulfill a commitment that I have made?

In whatever way works best for you, based on your personal preferences and financial circumstances.

- *Weekly, monthly, or annually*
- *By check mailed to the church office (6 Meriam St., Lexington MA 02420); or by placing it in a collection plate at a service time*
- *Electronically, by using the digital giving tools through our partnership with Vanco. Through Vanco, you can make electronic payments manually or set up automatic recurring payments. (link on the [church Giving page](#))*
- *If your bank does it you can set up a regular payment, where they send a check directly to Redeemer. Ask at your bank.*

Who knows how much I promise?

The Church of Our Redeemer's office keeps all financial commitments strictly confidential. A small group of church leaders — the Treasurer and Stewardship Committee — have access to stewardship campaign records. They have all signed confidentiality agreements not to disclose any such information.

Doesn't it cost a lot to make a gift electronically?

Not really. If you set up a regular payment through Vanco using your bank account, the cost to Redeemer is only \$0.60 on a \$100 transaction. Transaction costs for gifts via credit card are higher and involve some accounting upkeep on our end - but they are still modest (about \$2.70 on a \$100 transaction). You have the option of covering the transaction cost for a credit card gift. All financial transactions have some cost - including processing checks! We strongly encourage you to fulfill recurring payments and gifts as bank transactions, due to the lower costs.

When I give digitally, is my personal and financial information secure?

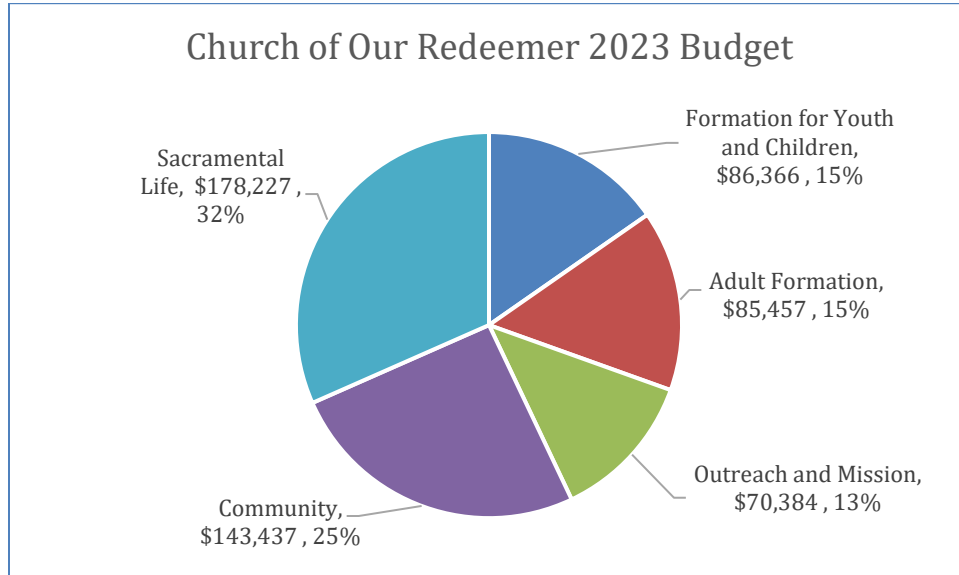
Yes! All of Redeemer's online gifts are encrypted and securely processed through Vanco, Redeemer's electronic payments provider. Their form is accessed via a link on our site but hosted by Vanco. To learn more, visit <https://www.vancopayments.com/security>

I like to get envelopes to use in making my pledge at church. Can I still get these?

Yes. Please contact the Office and discuss how we can provide envelopes for you.

How will my gift be used?

All gifts fund our spiritual life together, our social justice work and our ministries. Your financial gifts directly support our worship, music, education of youth and adults, and our outreach in the world. Generally, rental income covers the costs of maintaining the actual church building - a blessing not all parishes share. The chart below shows the breakdown of expenses in the budget passed by the Vestry in January 2023. Since then, some rental income is down; and some expenses are up. But overall, each dollar given goes to the work of putting our faith into action.



Can I also give to specific purposes (such as flowers, music, a memorial gift or a mission partner)?

Yes! You can designate a gift as a memorial, for flowers, to the music fund or to a social justice partner - simply indicate your wish on a check or select the appropriate "tile" on [our online giving page](#).

How will we celebrate the ingathering of promise commitments this year?

*Our date to celebrate these gifts is **Sunday November 19, 2023**. This is the day on which everyone's gift is accepted, brought to the altar, and blessed before God and our community. Stewardship campaign cards will be available at entrances to the sanctuary. Even if you have already sent in your card or submitted a promise online, we encourage you to fill out a card that Sunday to place in the basket that will be brought up to the altar for a blessing.*

In God's love, we are all

