

October 24, 2022

Dear Brothers and Sisters of St. Andrew's,

I hope you are enjoying the wonderful fall weather of the past two weeks. It's a time of year where we can turn off the air conditioning and open the windows to crisp mornings and blue skies. It is also the time of year when the Vestry starts looking at St. Andrew's 2023 budget. Key to beginning the budget process is, yep, you guessed it, the 2023 Stewardship Campaign. Mother Lisa kicked Stewardship off last Sunday and I hope you will reflect and respond as the Holy Spirit guides you.

St. Andrews has two primary revenue streams. Pledged giving and unpledged (plate) giving. While both are included in budget forecasting, forecasting plate income is more art than science. A pledge to St. Andrew's is important for two reasons:

- Pledges represent the majority of revenues that are used to pay staff, keep the lights on, and provide the programs that build God's mission at St. Andrews.
- A higher percentage of pledged vs plate giving affords the Vestry a better understanding of what revenue is coming in each month so we can better plan and manage our budget.

If you have never made a pledge to St. Andrew's before and are wondering how much is appropriate, the following may be helpful. This chart will give you an idea of what a monthly pledge could be at various contribution and income levels. If you already pledge, please consider increasing this year's pledge by a percent or two.

Monthly Pledge Illustration

Annual Income	3%	5%	7%	10%
\$15,000	\$38	\$63	\$88	\$125
\$30,000	\$75	\$125	\$175	\$250
\$50,000	\$125	\$208	\$292	\$417
\$75,000	\$188	\$313	\$438	\$625
\$100,000	\$250	\$417	\$583	\$833
\$125,000	\$313	\$521	\$729	\$1,042
\$150,000	\$375	\$625	\$875	\$1,250

The decision to pledge and how much to pledge is a highly personal one and is sincerely appreciated. It is important to note that all pledges are non-binding. We understand that life circumstances change, and sometimes the ability to make a pledge payment changes too.

If you have any questions regarding the pledging process, please don't hesitate to contact me. I can be reached at (904) 477-3020 or JMM32225@gmail.com. Thank you for your past and ongoing support of St. Andrew's mission.

V/r,

John Milton, Treasurer – St. Andrew's Episcopal Church