

Dear People of St. Thomas,

At St. Thomas we believe all people are beloved of God and we strive to live and proclaim God's love through our relationships, actions and words. As a community and as individuals, we are committed to **Leading With Love**, Shining Christ's light in the darkness, creating safe spaces, offering hope, courage, peace and strength for the journey and loving a new world into being. We are here for each other and for those in need. St. Thomas is a place of refuge for those who are wearied by the world and desire nourishment for the spirit and the soul. We are convinced the hope, love and good news that we have to offer our congregation and broader community are exactly what people need to navigate these challenging times in which we live. If you share our conviction and values, we invite you to make a financial commitment to St. Thomas to help us to continue make a difference in our community and the lives of people that we serve.

While St. Thomas continues to be a healthy, growing, vibrant community with a strong balance sheet and well managed operations, it is our pledge revenue that drives our ability to achieve our mission. Like other churches and non-profits throughout the country, our pledge revenue reflects significant differences in generational giving patterns. Studies indicate that younger generations place more value on volunteering and advocacy and less emphasis on financial support. Rather than supporting a few organizations with large donations, they tend to spread many smaller donations across numerous causes. Our pledge base reflects these trends. As such, forty-one percent of our pledge dollars come from individuals who are 75 years of age or older. In 2024, we lost \$16,000 in pledges revenue from parishioners who either died or were moved into memory care units. If we want to strengthen and sustain the legacy of St. Thomas for years to come, now is the time to address this trend. Our pledges reflect our commitment to the mission and future of St. Thomas.

Over the past five years the leadership of St. Thomas has significantly reduced operational expenses by renegotiating contracts, implementing energy conservation measures and reducing administrative staffing. We have also created an additional revenue stream by leasing available spaces and promoting our facility as an event venue. In 2024, we generated \$68,000 in building use revenue and expect that to continue to increase by 5-10% over the next three years. However, our primary income stream comes from your pledges.

This year we are asking all to commit to St. Thomas through a **proportional pledge** (see the next page). For those who already are proportional pledgers, we ask you to increase your proportional giving by 5%, if it is financially feasible. We understand that some people are on fixed or limited incomes. Please know that gifts of all sizes are appreciated and valued. Our campaign goal of \$205,000 will allow us to replace the pledges we lost last year from aging members. Our challenge goal of \$220,000 would provide a buffer against the pledges that we expect to lose as members continue to age. These goals are not unrealistic. If ten families could increase their giving by \$150-\$300*/month, we would see an increase in pledge revenue of \$18,000 - \$36,000! (*Imagine the amount you spend at coffee shops or on streaming or cable services each month.)

Your financial support is both significant and impactful in the life of our community. We ask that you return your pledge form by **April 9, 2025**. This allows us to project our revenue and and more effectively manage our resources. Together, we can continue to make a difference in peoples lives by **Leading With Love, Shining Christ's Light and Offering Hope**.

Peace,

The Rector, Wardens and Vestry of St. Thomas Episcopal Church, Denver, Colorado

What Is Proportional Giving?

Proportional giving means that your gift is in proportion to your income. You give a certain percentage of your annual gross income as a gift. It is a biblical concept that encourages people to give according to their means. This Biblical notion of proportionality is the ultimately fair way of giving. You pledge and give in proportion to what you have or make.

Proportional giving puts our faith in God first. It shifts our thinking from scarcity to abundance. We give back to God out of the abundance of what God has given us. This simple act can shift our entire relationship with money from one of fear to one of hope.

Proportional Giving Chart

Annual Income	Proportional Pledge at				
	1.00%	3.00%	5.00%	7.00%	10.00%
20,000	200	600	1,000	1,400	2,000
50,000	500	1,500	2,500	3,500	5,000
75,000	750	2,250	3,750	5,250	7,500
90,000	900	2,700	4,500	6,300	9,000
100,000	1,000	3,000	5,000	7,000	10,000
125,000	1,250	3,750	6,250	8,750	12,500
150,000	1,500	4,500	7,500	10,500	15,000
175,000	1,750	5,250	8,750	12,250	17,500
200,000	2,000	6,000	10,000	14,000	20,000
250,000	2,500	7,500	12,500	17,500	25,000
300,000	3,000	9,000	15,000	21,000	30,000
400,000	4,000	12,000	20,000	28,000	40,000
500,000	5,000	15,000	25,000	35,000	50,000

How Much Should I Increase My Pledge?

If You Currently Give :

An Increase of 3% to 7%

Would Be An Annual Pledge Of:

Per Month	Per Year	0	0	0
50	600	618	630	642
75	900	927	945	963
100	1,200	1,236	1,260	1,284
200	2,400	2,472	2,520	2,568
300	3,600	3,708	3,780	3,852
400	4,800	4,944	5,040	5,136
500	6,000	6,180	6,300	6,420
600	7,200	7,416	7,560	7,704
750	9,000	9,270	9,450	9,630
1,000	12,000	12,360	12,600	12,840
2,000	24,000	24,720	25,200	25,680
3,000	36,000	37,080	37,800	38,520
4,000	48,000	49,440	50,400	51,360



A FINANCIAL AND FAITH COMMITMENT FOR 2024

At St. Thomas we believe all people are beloved of God and we strive to live and proclaim God's love through our relationships, actions and words. As a community and as individuals, we are committed to Leading With Love, shining Christ's light in the darkness, creating safe spaces and offering hope, courage, peace and strength for the journey, and loving a new world into being. We are here for each other and for those in need. St. Thomas is a place of refuge for those who are wearied by the world and desire nourishment for the spirit and the soul. We are convinced the hope, love and good news that we have to offer our congregation and broader community are exactly what people need to navigate these challenging times in which we live. If you share our conviction and values, we invite you to make a financial commitment to St. Thomas to help us to continue make a difference in our community and the lives of people that we serve.

2025 ANNUAL PLEDGE

After prayerful consideration, I/We will support St. Thomas and its mission to Lead With Love in for the Pledge Year of **June 1, 2025 - May 31, 2026** with an **Annual Pledge** of \$_____ to be paid in _____ installments beginning in June of 2025.

I/we understand that in the event of a change in circumstances in 2024, we can confidentially adjust our pledge by calling the priest or treasurer.

NAME:

SIGNATURE: _____

By: _____

Automatic Bank Transfer (Preferred)

Check by mail or offering plate

Online Donation at: saintthomasdenver.org

Please consider sustaining St. Thomas' legacy by including St Thomas in your estate plan by:

___ Including a gift to St, Thomas in my/our estate plan.

___ Endowing my/our current pledge to St. Thomas.

___ Bequeathing a percentage of my/our estate to St. Thomas.

We are happy to meet with you or provide information on how to incorporate St. Thomas into your estate planning.

PLEASE RETURN TO ST. THOMAS EPISCOPAL CHURCH BY APRIL 9, 2025.



DIRECT DEPOSIT AUTHORIZATION

This document authorizes St. Thomas Episcopal Church of Denver, Colorado to automatically debit my _____ Checking account _____ Savings account

for the amount of \$ _____ monthly. This amount will be deposited in St. Thomas' account at UMB Bank and credited to my pledge at St. Thomas. I have enclosed a voided check or deposit slip and will notify St. Thomas of any changes in banking information (change of bank, change of account number, etc.) as they occur. This agreement will be effective until notification is given to St. Thomas. If you have already submitted an authorization form you do not need to submit a another one.

Signature: _____

Date: _____

Please print account holder name as it appears on bank records:

Bank Name: _____

Bank Routing (ABA) Number: _____

Account Number: _____

The funds will be withdrawn from your account as indicated above on the 10th of each month unless the 10th falls on a Saturday, Sunday or bank holiday, in which case they will be withdrawn on the next business day.