

# Stewardship 2010

From the Interim

Dear Friends,

Everybody wants our money in the Fall! Hardly a day goes by without a request for funds from schools, public television, the symphony, soup kitchens, museums, the Red Cross, and assorted other worthy causes. The challenge for us as Christians is to encounter in a very different light God's call to give. We understand that our gift will be put to very practical purpose. My offering, like yours, will help maintain our physical plant, support the Church School curriculum, pay staff salaries, and so forth. And especially in this time of transition, healthy giving will help attract the very best candidates as the parish searches for the next Rector.

At the same time, however, we are also invited to understand that our gift to the parish is more than an answer to material needs; at root, our pledge is a deeply spiritual matter. Giving is a spiritual matter because we are called to give in thankful response to a loving God. God has entrusted to us all that we have, and calls us to return a portion in thanksgiving for all those gifts. Our pledge is also an act of trust on our part.

The Biblical witness to giving starts way back in the earliest books of the Old Testament. The first to tithe was Abraham, in Genesis (chapter 14)--his grateful response to the God who had delivered him from his enemies. And lest there be any doubt of what God expects, the prophet Malachi makes it quite clear: 'Bring the full tithe into the storehouse, so that there may be food in my house (Malachi 3:10).' But in the very midst of God's rather exacting expectation--the tithe--is God's extravagant promise: 'put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing'.

What the Bible says is that our decisions about money are spiritual decisions, because they affect our relationship with God. What a pleasant distinction between what the Church asks during this season and 'everybody wants my money in the Fall'. As God calls us into deeper relationship, may we joyfully answer that call with thanksgiving, for where our treasure is, there will our hearts be also.

Enclosed in this mailing is a pledge card for 2010. Once you have decided what your commitment will be, please complete the pledge card and return it to Saint Ann's either by mail or by placing it in the offering plate. Mid-November, members of the Stewardship Committee will follow up with those parishioners whose pledge cards have not yet been received.

If you have any questions as you prepare to make your pledge, please be in touch with Linda Bertelsen, Heather Dillenbeck, or myself. Thank you.

Faithfully,  
Nancy Miller

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Reaching a Crossroads

## From the Treasurer

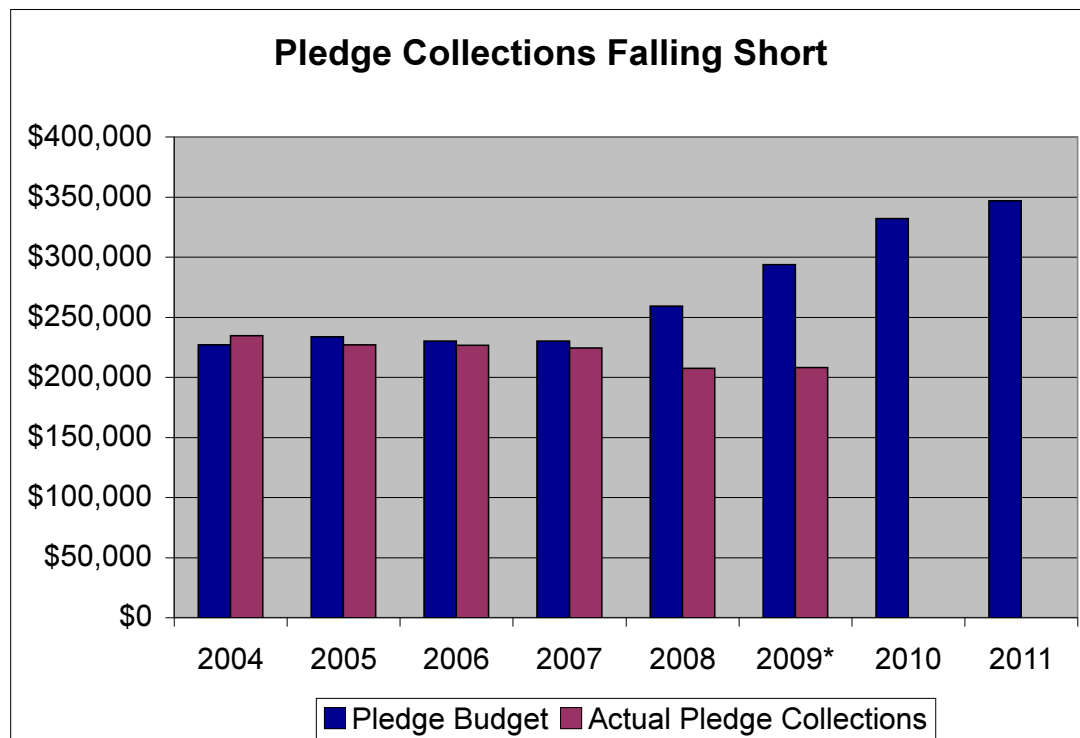
For the first time in many years, Saint Ann's financial position is strained. As we look to the year ahead, we face an uncomfortable choice. We either raise a significant amount of money--more than we usually ask for in a stewardship drive--or we face the possibility of significant cutbacks in spending.

There are two major reasons for our dilemma. One is the severe recession in the US economy which has eroded the value of financial assets and restrained giving by those who are uncertain about their income prospects. Just as important is the fact that our earlier optimistic projections for growth of the parish following the addition of the Youth and Family Ministry position did not materialize.

The discussion below looks first at our revenue shortfalls, outlines a bare-bones baseline for spending in 2010, and closes with some revenue options. Please consider all this carefully. It is the sum of our individual decisions about giving that will determine the path we take.

### The Revenue Shortfall

From 2004 to 2007, our pledge base was fairly stable, with the sum of pledges made and the amounts actually collected staying close to \$230,000 per year. Then, the economy, and our revenues, weakened.



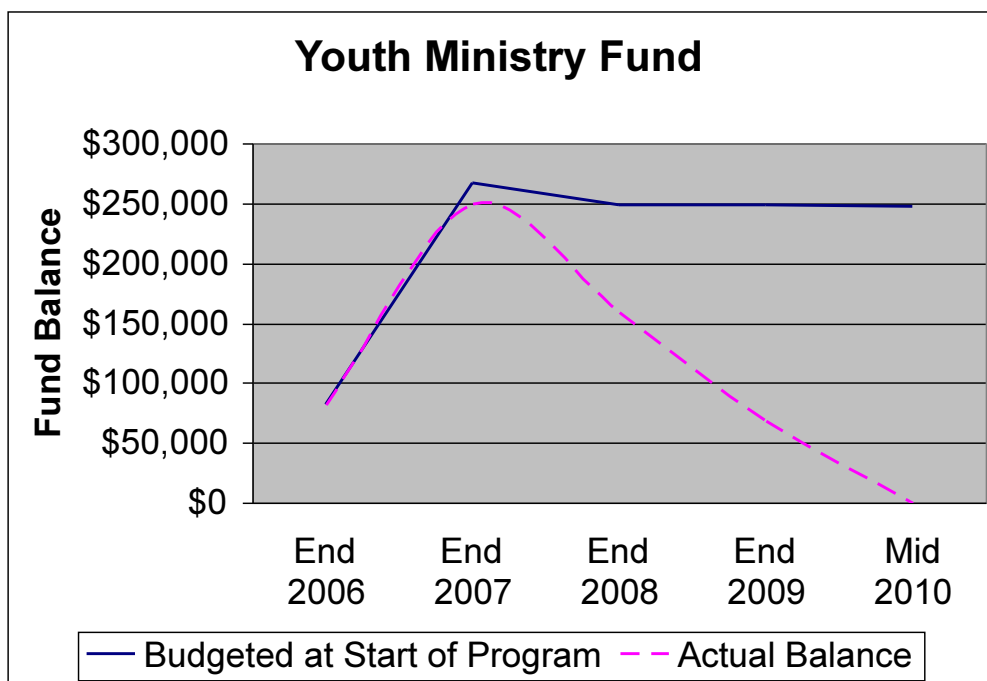
\*estimate

It was in mid-2007 that we affirmed our commitment to a new Youth and Family Ministry Program. Funding for the program was to come from several sources. We received a significant anonymous gift which established the "Youth Ministry Fund."

The Diocese offered two annual \$7,500 grants with the proviso of a double match by Saint Ann's. In addition, the hope at the time was that growth of the parish would increase our pledge base to the extent that the youth program would be self-funding by 2011.

We hoped to use the Youth Ministry Gift only gradually, preserving its value at around \$250,000. If we could do this, earnings on this fund would assist pledge income in funding the program in the years beyond 2010.

Clearly, it isn't turning out as we hoped. With pledge collections down, not up, we have had no choice but to use the Youth Ministry Fund for budgeted youth program expenses. At the current level of spending for the program, the Youth Fund will be exhausted by next summer.



### Looking Ahead

It has been customary for our stewardship mailings to suggest a specific percentage increase in pledges that would meet our needs for the year ahead. This year, instead, we have chosen to show the implications of a bare-bones projection for 2010. The actual budget will come when we see the results of this year's stewardship campaign.

The expenditure figures in the enclosed table show what spending will be in 2010 assuming that the only increases, compared to the budget for 2009, are for mandated costs--health insurance, property insurance and our Diocesan pledge. (See Expenditure Notes.) The table also assumes that the Youth Program, in its current format, ends at midyear. Note that with these assumptions the expenditure total for 2010 is \$402,338.

The bottom of the enclosed table, showing “bare bones” revenue, leaves the various categories of revenue at their 2009 budget level, with two important exceptions. Through September 30, 2009 pledge collections were running about \$8,000 below budget. To take this into account, I've lowered the expected pledge figure by \$8,000 for next year. Secondly, thanks to earlier-year contributions to our special funds (the Marshall Fund in particular), we will be able to pay for both the repairs to the Rectory and the expenses of the Search Committee outside the normal budget process. This means that more of our usual 4% “investment draw”--money taken from the earnings on our investment account--can be used for the operating budget. The \$60,000 shown in the table for the investment draw is a “best guess” at the present time. With this figure included, revenues for 2010 total \$382,300, leaving a deficit to be closed of about \$20,000.

It is critically important that we present a balanced budget for 2010. Good stewardship requires it; presenting a solid financial picture to prospective rector candidates requires it. The Vestry's choice of presenting a budget in deficit for 2009 was a hopeful one-time event related to the possible financial success of the Youth Program. As our February 2009 Annual Report showed, other spending in the 2009 budget was quite conservative.

*So, where do we stand?* With only the spending changes noted in the table, we need revenue increases to cover a \$20,000 deficit. To fund this from increased pledges alone would require a 9.5% average increase.

To fund more than bare-bones spending--say, a 2% increase in all programs other than where costs are mandated--would require a 12% increase in pledges.

Should the Youth Program continue as is in the second half of next year, our costs for the year as a whole would be about \$48,000 higher than in the bare-bones case. A 32% increase in pledges would be required to cover the implied deficit of \$68,000 (\$48,000 plus \$20,000).

Another choice is to reduce spending below the bare-bones level.

It's up to us--individually and collectively. The Vestry can't move from these hypothetical examples to a useful budget for next year until we see what the parish is willing to contribute. Please consider all the things you like about Saint Ann's, and send your pledge cards in promptly.

With thanks,  
Heather Dillenbeck

#### How Do We Compare to Other Connecticut Parishes?

In 2008 weekly pledges at Saint Ann's varied widely around an average of \$27.81. *We appreciate all of them, high and low!* The average weekly pledge in the Connecticut Diocese was \$38.26. The average for the 101 Dioceses in the US was about \$44.00.

## In God We Trust

That clear declaration appears on each piece of US paper currency. It is a matter of faith more than a guaranty of purchasing power, a rational belief in the life of our country. We trust God's promise, it says, and it could be suggesting that God's work needs our trust as well as our love.

Whatever the specifics of the 2010 budget eventually become, we must realize that it will take our best effort to fund it. To do that properly, the strength of the whole parish will be important--an affirmation of our faith and love and fellowship and joy of being a Christian community that supports us in our stewardship.

The next year has unique challenges. We will be re-writing our mission statement and calling a new rector. Both 2010 plans and 2009 results will be carefully reviewed and the character of the parish will be on display. Do the results of our work inside the parish and outside reflect our goals? Will we be able to identify the leader we want? Will our parish profile be attractive to various candidates? Does our money management inspire confidence? In short, money does matter because it funds our intentions.

Each of us will make our own personal decision about how our time and talent and treasure will be spent. The need is real and unending. Your gifts are important. Please consider your pledge of support within a framework of love and generosity.

Bob Herbst  
Stewardship Committee

## Parish Voices

We face several challenges this coming year. Of primary importance is the financial health of the parish and the picture it projects to potential candidates for rector. Also important is the health of our faith and fellowship.

A little over two years ago, in the spirit of "ad venturam" (into the future), Saint Ann's looked at the dwindling number of families and undertook the creation of a nourishing and durable Youth and Family Ministry. Families invigorate and renew a parish community. Caring about their participation and exposing children to the basic principles of our faith is part of our stewardship to pass on the canon to form future church leaders.

Attracting new families in today's world of bulging schedules and incessant races to multiple finish lines is bound to be slow. Yet, the constancy and participation of our small core of families in recent years demonstrates that there are families who seek, and certainly respond to, the welcoming atmosphere and intellectual inquiry that characterizes our church. It takes a good program and time to engage the youth in a fellowship that nourishes them the way it does the adults. As the children experience the ease of living in covenant relationship, they invite others in, and the seeds of this through the Sunday evening youth program are slowly sprouting at Saint Ann's. It is, by no means, nor likely to be, a fast transformation.

Another aspect to consider as we search for a new rector is the benefit that our Youth and Family Ministry represents to potential candidates. Many priests are honestly passionate about youth ministry but do not possess the gift for working with youth and sustaining a good program. Any new rector faces a full platter of duties demanding a wide variety of gifts.

Participation with the Confirmation Class two years ago was a privilege for me. Getting to know Allison was fun and wonderful, even if much too brief. The opportunity to be a part of the training and learning they were experiencing was special. I still feel that that same orientation would be a treasure for each of us, to review what we committed to as confirmands, no matter how long ago and again focus on what it means in the Episcopal Church to be a follower of our Lord. This is wondrous and necessary work in our faith - let's make sure it carries on.

Jane Keydel - Confirmation Mentor

The Youth and Family Ministry is important to me and Nicholas because it is giving him a solid foundation in the Episcopal religion as well as fostering the importance of community, service and of giving. It provides a time for me to reflect upstairs while he is doing his own reflecting with the well-guided hand of the teachers downstairs. Rev. Janie provides a wide variety of fun ways to learn and her energy and joy in sharing her knowledge is contagious. She has breathed new life into the Youth ministry and is always bringing fresh and new ways to keep the kids coming back for more...and therefore, bringing me back as well.

Kristina White - Church School Parent  
son Nicholas (2nd Grade)

The most valuable part of my confirmation at Saint Ann's Church was the development of my faith and the understanding of the Bible. Though my family and I have been dedicated members of church since 2001, I never realized the great importance of faith in my personal experience until I began Confirmation. On my second retreat as a confirmand, I completed a test that tried to find how you make an impact on the church as a young person. As I was taking this test, I thought to myself "I don't have any gift in particular, so why am I even bothering to take this survey?" When I got the results, I was shocked to find out that my gifts were teaching and faith. The more I thought about it, the more I realized that I could put these gifts to use by helping people who needed help finding their faith. This test helped me define that faith that I already had in God, and sparked an interest of the Bible in me. Additionally, I began to turn to the Bible for guidance in the adversity that I faced in school and in other scenarios in my life. This understanding of the Bible, which I obtained in my Confirmation class through exercises that helped us find the meaning of certain passages of the Bible, made me realize that the faith that God instills in you will never fade.

Allison Rogers - Confirmand  
(High School)

Most of us get only an occasional glimpse of what goes on downstairs on Sunday mornings, or on Sunday evenings when the older children meet, or at confirmation retreats and special events. We miss witnessing those small moments that tell of a connection made, a light going on such as a three year old turning to a companion during the peace at children's chapel a couple years ago saying with joyful childish sincerity, "I haven't peaced you yet."

You have the financial picture. To give you insight to what some are thinking, included are a few words from various parishioners explaining why the youth program is important to them and how it has impacted their lives. Let the voices of parents, seniors, mentors, youth and interested participants speak from experience so we can each make an informed decision.

Linda Bertelsen

Vestry Liaison for Stewardship

My involvement with the Youth Program at Saint Ann's in the year 2008-2009 is limited to the confirmation class. I found this a most educating experience in terms of knowledge gained in Church history, procedures, etc. but primarily by keeping me in touch with this age group. Being a mentor to one individual was extremely meaningful to me, and I hope for Amanda. Our get-togethers and especially the weekend at Ivoryton broke down any age barriers that might have existed and solidified adult friendships! I applaud the program leaders for adapting the requirements so each confirmand felt they had accomplished them. The class was small but the students bonded and were very accepting of each other.

Nancy Razee - Confirmation Mentor

The vitality and energy of young families are critical to the health and future of our parish family! Young families represent the infusion of persons who can and should share in the governance of the church, the workload on various committees which serve the parish, and in supporting the costs of the parish. The Youth and Family Program has evidenced some recent growth. We must remain optimistic about the potential of this program. Our continued support while the program grows and new families begin to participate in all responsibilities of parish membership is in the church's best interest.

Bill & Maryann Clancy - Parish Members

We live in a fast-paced world. Our children only know this pace - despite our efforts to describe "what it was like." Giving them the opportunity to put away their computers, cell phones and sports equipment is absolutely essential and church is the place where they can truly see the world - and themselves - differently. Saint Ann's Youth and Family Ministry has provided all four of our children the cornerstones of our faith. This foundation will help them to become faithful, loving, moral individuals ready to face every challenge and every opportunity. It is only through the commitment of Saint Ann's and its commitment to youth programming that our children will have these tools. Thank you for your dedication, perseverance and fellowship.

John and Wendy Visgilio  
and especially, Brenna, Will, John Michael and  
Evan - Church School Family

The youth program at Saint Ann's has been a wonderful addition to our daughter's life. For the past 2 years she has been involved with some of the most generous and kind people I've ever known. She has begun to learn what being a Christian really means. By sharing, caring, and giving with the other teens and the entire church community, she is making steps in the right direction. The energy and creativity surrounding the program helps to engage the kids in new ways. She is more comfortable in church and is increasing her understanding of what really goes on during the service. I also feel her involvement with many of the adults both in the program and in the general congregation has been an added benefit. She looks forward to Sunday night service and fellowship. I think for a teenager that speaks volumes to the success and the positive impact it is having on our kids.

Mac Mummert - Church School Parent  
daughter Anya (High School)

## Mission Development

Saint Ann's has had a relationship with the Dominican Republic for many years. What began with sending a youth team to work at the Diocesan camp at Jarabacoa, has grown to include sponsoring three inter-generational work teams, supporting missionaries, providing scholarships to Episcopal schools, responding to needs in the bateyes, layette ministry to Las Flores, San Pedro, creating curriculum and providing supplies for bible schools in the bateyes, and for the first time, in 2010, having a parallel bible school at Saint Ann's that will mirror the program in the bateyes. We have also been very fortunate to have been able to host our companions in the Dominican Republic. Father Samuel has been here twice, speaking to the conditions in the bateyes and his ministry there, Sister Jean from Las Flores has spoken at a forum and shown slides of her clinic, school and parish, and in October we will be hosting Father Sandino from San Pedro. He will preach, be present at dinners in parishioners' homes and visit sites in the area. These visits allow parishioners to be more involved in our relationship and strengthen our ties as we meet those who direct our teams on their mission trips.

In March 2009, I volunteered to set up an office of mission development to oversee all the programs that involve the Dominican Republic. I have a committee of 12 who meet regularly to evaluate current programs and plan for the future of this relationship. Our goal is to sponsor another work team in 2011/2012.

Kathy Kronholm  
Chair

## Saint Ann's Budget for 2009 and Bare-bones 2010

OPERATING EXPENDITURES	2009 Budget	Bare- bones 2,010
<b>Wages and Benefits</b>		
Clergy Salaries	\$115,227	\$101,125
Staff Salaries	76,598	76,598
Clergy Pension Expense	27,234	20,043
Staff Pension Expense	5,939	5,939
Life and Medical Insurance	<b>39,672</b>	<b>29,190</b>
Payroll Expense (SS & M'care)	5,860	5,860
Clergy Social Security	13,888	10,224
Continuing Education	2,000	1,500
Housing Equity Allowance (PTV)	2,736	0
Auto & Travel Expense	7,000	5,250
<b>Total Wages &amp; Benefits</b>	<b>296,154</b>	<b>255,729</b>
<b>Office Expense</b>	17,400	17,400
<b>Property Administration</b>		
Maintenance and Supplies	14,800	14,800
Utilities	26,800	26,800
Property Insurance	<b>15,500</b>	<b>16,275</b>
<b>Mission</b>		
Diocesan Contribution	<b>44,875</b>	<b>50,634</b>
MDG and Mission Grants	6,000	6,000
<b>Parish Life</b>		
Worship	3,500	3,500
Education	7,500	7,500
Fellowship	1,500	1,500
Stewardship	1,000	1,000
Vestry Discretionary/Other	1,200	1,200
<b>TOTAL OPERATING EXPENDITURES</b>	<b>\$436,229</b>	<b>\$402,338</b>
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OPERATING REVENUE	2009 Budget	Bare- bones 2,010
Plate Offerings	\$5,000	\$5,000
Holiday Gifts	2,500	2,500
<b>Pledges</b>	<b>220,000</b>	<b>212,000</b>
Net from Nearly New Shop	21,300	21,300
Investment Draw--Endowment	40,000	60,000
Rentals	9,500	9,500
Altar Flowers	3,000	3,000
Diocesan Grant	7,500	0
Match of Grant	15,000	0
Use of Youth Ministry Gift	90,000	69,000
<b>TOTAL OPERATING REVENUE</b>	<b>\$413,800</b>	<b>\$382,300</b>
<b>REVENUES - EXPENDITURES</b>	<b>-\$22,429</b>	<b>-\$20,038</b>

## Expenditure Notes:

**Wage and benefit costs** in 2010 are highly uncertain. The figures shown in the table assume: (1) that Nancy Miller will be with us as Interim for half of the year and then will be replaced by a new Rector *at the same salary level*; (2) that the new Rector will need to be covered by a family health insurance plan rather than the less costly individual plan that Nancy requires, and (3) that there will be *no increase* in wage and salary levels for the existing staff. The latter assumption is perhaps startling but it is consistent with the Diocese's recommendation of “a 0% increase over the 2009 salary schedule.”

Our **property administration** costs are scheduled to rise in 2010 because of higher property and liability insurance rates. The average increase in the diocese is estimated at 5%. In fact, the increase for Saint Ann's could be either higher or lower than this, pending the results of a full property appraisal that was started a few weeks ago.

Expenditures for mission are also set to rise. The **diocesan contribution** is set by formula, based on revenues reported in our 2008 Parochial Report. If we maintain a 12% giving rate (rather than the 12.5% the diocese recommends), the annual contribution increases by \$5,759 to \$50,634.

**Parish life** expenditures are assumed to be unchanged. Careful readers will note that the music budget is set at zero both this year and next. This is because we have received a capital gift that is designed to pay for the cost of soloists and accompanists in perpetuity; it does not mean any change in the high standard of our music program.

### Stock Gifts

A gift to Saint Ann's need not be paid in cash.  
Instructions for giving securities instead are available in the church office.