

# FAQs

**Q I like to give money in the offering plate—instead of pledging. Isn't that the same thing?**

**A** A pledge gives Grace the ability to plan for the year. Gifts in the plate are received with gratitude and used for our mission, but cannot be included in budget planning if they are unknown. Envelopes can be provided for any who prefer to place their weekly offering or pledge in the plate.

**Q Does all the money go to Jesus? Really?**

**A** Yes! We promise! We take seriously the fact that we are Christ's Body here in Madison. And Jesus promised that when we serve the vulnerable and care for one another we are actually caring for Jesus. Everything we do, we do for God's glory and to serve God's people. Every time the choir sings, or the Sunday School students learn a new Bible story, or our priests visit the hospital, or buy silver polish for the communion vessels, we know that we are serving the Living God who is among us. So, we really do promise, every cent you give is for Jesus!

**Q When do you need my pledge card back?**

**Does it need to come in the mail?**

**A** You can pledge online, email your pledge amount, or return your pledge card to the office. The sooner we get your pledge commitment, the sooner we can plan our budget for the coming year.

**Q So, if I send in my pledge, do you need the payment today?**

**A** Nope! The card helps us know what you plan to give for the coming year, so we can plan our ministry for the coming year. People fulfill their pledges on whatever timetable works for their own budget and finances. You can pay today, if that makes your life easier, but we aren't looking for money today, just your intentions for giving.

**Q Can I pay electronically?**

**A** Absolutely! Our website offers the ability to make pledges and payments on a secure platform. Visit [www.gracemadison.org/giving](http://www.gracemadison.org/giving).

**Q This is such a wealthy area. Do you really need help from all members?**

**A** We surely do! This is indeed an affluent part of the country. Some of us are very comfortable. Some of us barely get by. And most of us are somewhere in between. Our goal is a pledge from every member, in part because we who do pledge have come to know great joy in giving our resources to support this parish. It's a wonderful feeling to see our money support God's creative work! Each gift is dear to us, because it represents the faithfulness of a member who shares our belief that we are called to be generous and invited to share. Simply put, we need every pledge to continue to do the work God has given us to do.

**Whatever you do,  
whether in  
word or deed,  
do it all in the name  
of Jesus, giving  
thanks to God.**

- Colossians 3:17



Dear Ones of Grace,

If someone who had never met us, never visited us, asked us to describe Grace Church, how could we possibly give an answer that captured the fullness of our parish?

Surely we could describe our beautiful building, the place where we gather for worship and service. We have stunning windows and welcoming spaces. We are blessed with heat when it's cold and a place to cool off in the heat of summer. We own sacred vessels that hold Bread and Wine. Our office is equipped with technology that makes it possible for us to connect with one another and with neighbors near and far. Live-stream cameras and a newly upgraded sound system capture the beauty of our choirs, carrying music to faraway places. We have an oven used to make pizza with kids and their parents. A grill for burgers and fellowship. A freezer that holds food that we can give away to someone who could use some help. A copier that printed this letter. Grace Church has wonderful resources indeed!

Yet those wonderful things are only part of who we are. Mostly, if someone asked us to talk about Grace Church, we would describe the deeds. The choir rehearsals that are held weekly so that our gifted musicians can lead worship all the more beautifully. Sunday School classes where children are introduced to the stories of our faith. Confirmation preparation that equips young people to have something to lean on when life gets hard. Food and diapers and underwear that are collected and sorted and given away. Prayers offered in hospital rooms and holding the hand of one who feels alone and scared. Sermons preached and Bread broken. Grace is wonderful in deed!

# FINANCIALS

This year our Stewardship Team celebrates the gifts given in word and deed. St Paul exhorted our ancestors: *Whatever you do, in word or deed, do it all to the glory of God!* Our common life is a marvelous collection of things you can see with your eyes, and deeds that glorify God.

We have begun a robust new program year, excited to have welcomed Fr. Robert Griner and Ms. Mary McManus to our staff. Fr. Robert's sermons, Bible studies, and pastoral care have been a blessing to us. Mary McManus has re-established a weekly Youth meeting and sounds of laughter can be heard coming down the stairwell after worship on Sunday. Our choir has returned from a week of residence in Wells Cathedral, sounding better than ever. Our Sunday School has grown significantly. We've strengthened our relationships with outreach partners such as North Porch, Seamen's Institute, CEC, Nourish.NJ, First Baptist Food Pantry, and Lighthouse. God is glorified in all these things.

We have challenges. We have lost people dear to us, whose generosity upheld us for years. Our buildings continue to age and require attention. We live in a time of isolation and fracture and must focus all the more intently on seeking God's people where they are, and caring for them in a world that does not encourage a life of faith. We must strive for unity in Christ in a world that seems to prefer division.

Every year at this time as we establish a ministry budget for the coming year, we ask God to grant us wisdom, and we ask God to provide for this holy work. And God answers that prayer by sending you. We never take your generosity for granted and are humbled that you share with us in this holy work. As you consider your pledge to Grace Church, we hope you consider the ways that God has blessed your life, and how your life is a blessing to others. And how all of it gives glory to God. Grace indeed!

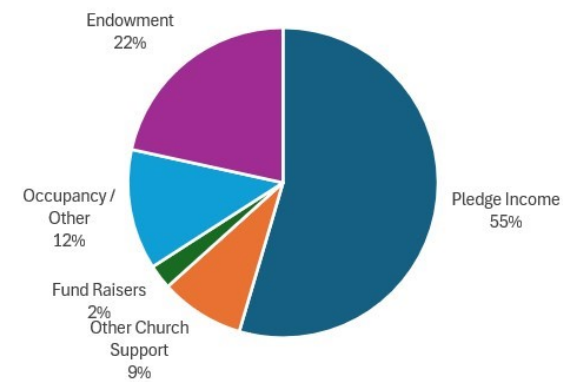
We are honored to partner with you as we continue to fill our lives with Grace.

*Joyfully yours,*

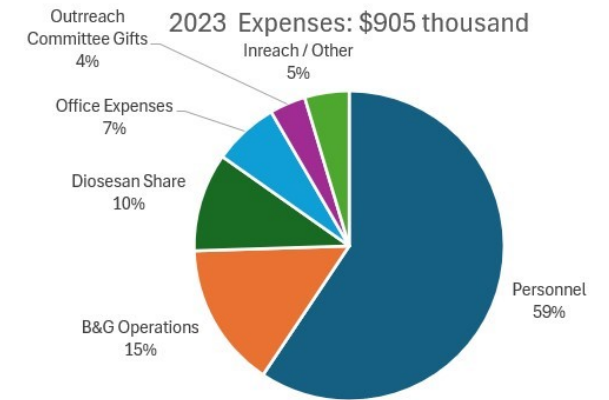
*The Rector, Wardens, Vestry & Stewardship Team*



2023 Income: \$899 thousand



2023 Expenses: \$905 thousand



## Q What's the outlook for our finances in 2025?

A 2024 is shaping up to be another year of substantial progress in our efforts to return our financial performance to something more in line with what we want and expect for Grace Church. Obviously, the year isn't over but at this point in late October, we are reasonably confident that if recent trends continue, we will end up close to the break-even that was forecast when the vestry approved the budget early last spring. As usual, reasons for this performance include the generosity of the parish, which is reflected in our annual stewardship program and throughout the year; the work of the clergy, wardens, vestry and staff in managing our expenses; and this year, in particular, the decision to cut back on the number of full-time clergy.

Looking ahead to 2025, the hope and expectation is that we can continue to do as well or better than we are this year without 2024's, one time adjustment in the number of full time clergy. Obviously, savings from this major step will continue but not the dramatic one-time effect recorded in 2024. As usual, achieving break-even results or hopefully something better in almost any church is never assured. With Grace, the generosity of our members can be assumed, but the demographics, like those of most parishes, continue to change and requires increased effort by the rest of us as older parishioners move on and younger parishioners replace them in numbers, but not yet in pledges. And on expenses, while the rate of increase in inflation appears to have slowed, the effects of recent past increases in prices continue to flow through and increase what we pay for everything from medical insurance to removing the snow from the parking lot. In our case, funds which we draw on a scheduled basis from our endowment, rental income from our tenants and fundraisers all help. But as we look ahead to the new financial year, it is support from parishioners through the process of stewardship that determines how we are able to set and meet our financial objectives in support of achieving our mission.

## Q Doesn't the church get funding from outside sources, like the Diocese or charitable foundations? What about our endowment?

A The ministry of our parish is funded almost entirely by our members. Without the generosity of the people who support us, we could not have public worship, provide pastoral care, support outreach initiatives or care for our buildings. We give a portion of our money to the Diocese, to support the work of the Bishop and to assist mission parishes throughout the Diocese in much poorer areas whose ministries feed the hungry and proclaim the Good News of Jesus. Your pledge money supports both the Grace community and other communities which need help. We are indeed blessed with an endowment, which is mainly the result of major gifts from parishioners over the past thirty years. Even with this endowment, we are very disciplined about living within our means and not drawing on the endowment beyond specified limits that are designed to preserve these funds for future parish needs. We live simply, share what we have and give thanks every day for the people who love us and continue to give to us so generously.