DOES EVERYONE PLEDGE ABOUT THE SAME AMOUNT?

At Westminster, 15% of the commitments account for approximately 50% of pledged income. This model is not sustainable nor is it healthy for financial stability. One of the goals of the 2012 campaign is for a greater number of members to take on a more balanced share of financial support. To achieve this, members need to stretch to the 5% increase over last year's commitment amount.

HOW IS THE CHURCH DOING FINANCIALLY?

We're weathering the storm but not without sacrifices unseen by many. Although we do a good job of managing the budget, it's hard to keep up with rising costs when overall contributions remain flat. As a result, we've had to make some painful decisions in the past, such as eliminating staff and reducing benevolence giving. The good news is that we all once again have an opportunity to make a generous contribution to the church's operating budget. Every dollar makes a difference!

HOW MANY PEOPLE PARTICIPATE IN THE STEWARDSHIP CAMPAIGN?

About 436 households, including members and friends of the church, made a pledge in 2011.

I'D LIKE SOME MORE INFORMATION. WHO CAN I TALK TO?

If you have questions about your financial commitment, please contact Debbie Brown, Church Administrator, at 302-654-5214 x129 or debbiebrown@wpc.org. If you have questions about the Stewardship Campaign, please contact Rick and Sally Bittel Thomas, the 2012 Campaign Chairs, at 302-427-0542. You can also reach them by email at sbittelthomas@comcast.net or rthomas@greenvillefinancial.com.

WESTMINSTER PRESBYTERIAN CHURCH

1502 West 13th Street ◆ Wilmington, DE 19806
302-654-5214 ◆ www.wpc.org

REPLENISH
RENEW
REJOICE

****

FINANCIAL Stewardship FAQ

Answers to the most commonly asked questions about financial Stewardship at Westminster

WHAT IS A STEWARDSHIP COMMITMENT (PLEDGE)?

A pledge is a promise to donate a certain amount of money to the church within a calendar year.

WHO SHOULD MAKE A COMMITMENT?

All members are expected to make a financial commitment to the church. During his ministry, Jesus talked about money because he knew it was one of the greatest obstacles to making a commitment to God. He called on his followers to demonstrate their commitment to God by giving away a portion of their wealth.

WHY IS IT IMPORTANT TO PLEDGE?

To create a budget, it is essential to know what income will be available. In order to retain staff, offer programs and project operating expenses, we need to have a realistic understanding of our financial resources. Think of your own budget. How would you know what you can afford to allocate for housing, food, medical expenses, savings, etc. if you did not know your income? Westminster faces the same challenge. Our operating budget is dependent upon Stewardship commitments. The budget for 2012 will be based upon the total commitments made by our members during the campaign.

WHY REQUEST A 5% INCREASE OVER MY 2011 COMMITMENT?

Westminster did not reach the goal set in 2011 and will need to make cuts or spend reserves to balance the budget this year. Due to the drop in the economy, our endowment has declined in value, which means the traditional 5% rolling average draw that we use as income will be less in 2012. Take the 5% Renew Challenge and see if you can reach a 5% stretch goal and rejoice in making a difference by replenishing what God so generously provides for us.

WHAT IS THE GOAL OF WESTMINSTER'S 2012 STEWARDSHIP CAMPAIGN?

To increase participation and receive from individuals 5% more than their previous financial commitment.

HOW WILL THE CHURCH USE MY MONEY?

We all benefit in numerous ways from our paid staff and our beautiful facility. Imagine Westminster without: **Worship and Music** – a morning of worship in our beautiful sanctuary enjoying the sounds of the Adult, Sunshine, or Handbell choirs; **Christian Education** – growing spiritually through study and teaching our children about Jesus and the church; **Hospitality and Fellowship** – gathering in the Holy Toast Café, visiting at the Deacon-sponsored events; **Pastoral Care** – delivering communion and flowers to homebound members or visiting the hospitalized; and **Mission Outreach** – supporting the urban and world Mission Outreach programs.

WHAT IF I AM UNCERTAIN ABOUT MY OWN FINANCIAL SITUATION IN 2012?

We recognize that the last few years have been difficult for many people and families. So, we are mindful that making a commitment may be difficult and encourage you to make a strong commitment now and consider increasing your commitment in 2012 when you have a better understanding of your financial picture.

I HAVE EXPERIENCED CUTS IN MY OWN DISPOSABLE INCOME AND AT MY PLACE OF EMPLOYMENT. HAS THE CHURCH DONE ANYTHING TO CONTROL EXPENSES?

Yes. We are fortunate to have talented staff, officers, and Finance Committee members who continuously review and revise the budget as necessary. For example, in the past three years, we have made painful cuts that have reduced our expenses by 14% or over $256,000. These cuts have included reducing staff benefits, eliminating staff positions, giving no salary raises, delaying repairs to the facility and reducing our mission benevolences. However, the facility is aging and continued deferred maintenance will only lead to greater expenses. Because of the economy, the Church is experiencing increasing requests for help by those in need.

HOW DO I MAKE A STEWARDSHIP COMMITMENT FOR 2012?

You may commit online at www.wpc.org or pick up a commitment card from the literature table at the church. Debbie Brown (302-654-5214 x129, debbiebrown@wpc.org) can send one to you if needed as well.

AFTER I MAKE A COMMITMENT, HOW CAN I FULFILL MY PLEDGE?

When you complete the commitment card, you'll indicate the frequency of your payment (annually, monthly, quarterly or weekly). It is very important that Westminster receives your commitment in a timely manner. Please let the church office know if you have to change your commitment. Make checks out to Westminster Presbyterian Church. If requested, the business office can also make a monthly ACH withdraw from your bank account.