

TEACH  
 GENEROSITY  
 FAITH CARING  
 LOVE  
 HOPE  
 GROWTH  
 TIME  
 MINISTRY  
 OFFERING  
 LOVE  
 HOPE  
 FAITH  
 COMMUNITY  
 JOY  
 LOVE  
 HOPE  
 PEACE  
 GIVING  
 LIFE  
 TALENT  
 FRUIT  
 RENEW  
 GENERATIONS  
 OPPORTUNITY  
 LOVE  
 GIVE  
 HOPE  
 FAITH  
 GENEROSITY  
 HEALTH  
 ENOUGH  
 CHALLENGE  
 NURTURE  
 GIVE  
 FAITH  
 TALENT  
 TEACH  
 VOLUNTEER  
 SECOND MILE GIVING  
 GRACE  
 HOPE  
 RESPOND  
 FAITH  
 FIRSTFRUITS  
 LIFESTYLE  
 LOVE  
 SKILLS  
 HOPE  
 LOVE  
 GIVE  
 FAITH  
 TREASURE  
 JOY  
 ENCOURAGE  
 RESPOND  
 MINISTRY  
 FIRSTFRUITS  
 MISSION  
 SECOND MILE GIVING  
 COMMITMENT  
 DISCIPLESHIP  
 LIFESTYLE  
 MODEL  
 TEACH  
 GENEROSITY

ABUNDANCE  
 MISSION  
 JOY  
 ENOUGH  
 VOLUNTEER  
 LOVE

# Saints Alive! Living Generously

-1 Corinthians 16:1-4 (NRSV)

# A Message From Your Pastor

Dear Members of South Mecklenburg,

Within our church family are a multitude of members who are comfortable with numbers. They work with them all the time: balance sheets and budgets, assets and liabilities, revenue forecasts and quarterly statements. They are as comfortable with a spreadsheet as a coach with a playbook.



Enclosed you will find materials, written in the language of dollars and decimal points, that highlight the numbers narrative of South Mecklenburg. It is good stewardship to clearly communicate how resources will be used. And yet, it is important to remember that a stewardship campaign is not only about numbers. A pledge card is not as much about an expressed need as it is about an inward call. It is not as much about the preservation of an institution as it is about the pursuit of a purpose. Each week we say what we believe through creed, prayer, and song. The season of stewardship offers a space where beliefs expressed may become beliefs enacted. We have said what we believe. What does that mean for how we will live?

I invite you to join me in prayerfully considering how the theme of this year's campaign may be reflected in our lives and in this special place – "Saints alive, living generously." May God's Spirit lead us, as we seek to live into that call.

Grace and Peace,

Matthew S. Brown

# Saints Alive! Living Generously

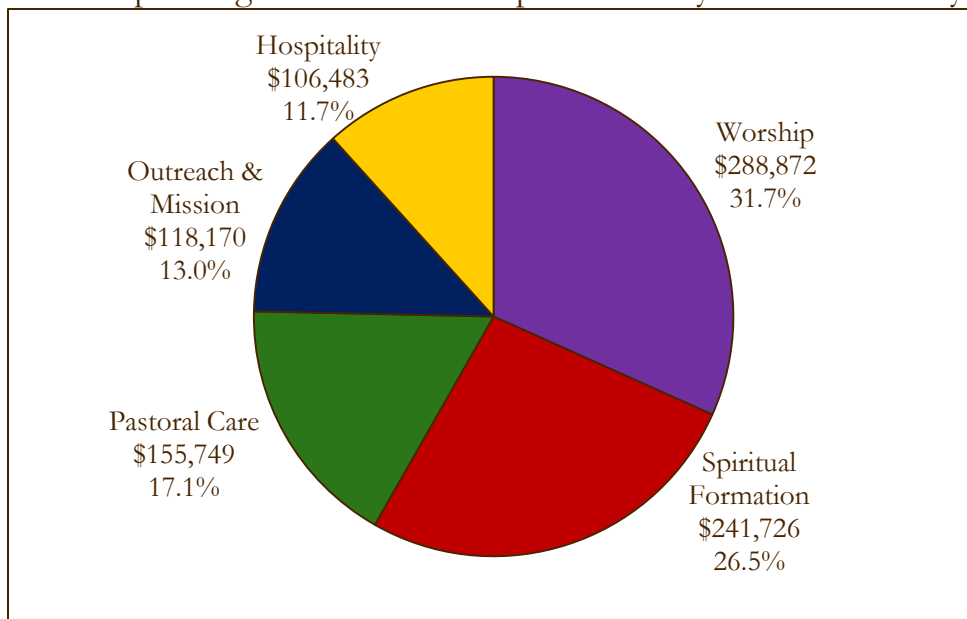
*Living as stewards means Living Generously, understanding that all we have comes as a blessing from God, and that God calls us to give back of our time, talents and treasure to further his work.*

We give our time and our financial resources to SMPC because we believe in its ministries. We believe SMPC is the place that will nurture us and teach us on our journey of discipleship. We believe that SMPC impacts lives – our lives, the lives of those with whom we worship and study, and the lives of those we in turn impact working as disciples of Christ. We believe our church is making a difference in the world.

*We enable the ministries of SMPC by making annual pledges to the Operating Fund.*

How does SMPC distribute its Operating Fund contributions to effectively accomplish the work of God in this place? SMPC has defined five areas of ministry that work together to fulfill the church's mission of making and equipping disciples for Christ. The chart below details planned 2012 Operating Fund expenditures by area of ministry – Worship, Spiritual Formation, Pastoral Care, Outreach & Mission, and Hospitality.

2012 Operating Fund Planned Expenditures by Area of Ministry



Expenditures include personnel and administrative costs that have been carefully allocated to each ministry. Expenditures also include an allocation of \$95,000 to the Sanctuary Fund for a portion of debt service costs. Expenditures do not include an additional \$475,000 in debt service costs for 2012 that will be paid for by the Sanctuary Fund. For more information, see the *Understanding SMPC's Finances* handout at the Information Desk in the Narthex.



# 2012 Planned Expenditures by Area of Ministry

## PASTORAL CARE

*Be shepherds of God's flock that is under your care, serving as overseers – not because you must, but because you are willing, as God wants you to be. 1 Peter 5:2*

Pastoral Care accounts for 17.1% of our annual dollar investment in ministries, or about \$155,749 plus countless volunteer hours. This investment provides for pastoral counseling, our diaconal ministry, spiritual help and guidance, visits to the sick, infirm and bereaved, home-bound communion, the Job Seekers ministry, the Prayer Chain ministry, the Baby ministry, Divorce Care, the Food Teams ministry, and educational events. Caring for and supporting our congregation and community fosters a strong church family and embraces the call to *Live Generously*.

## OUTREACH & MISSION

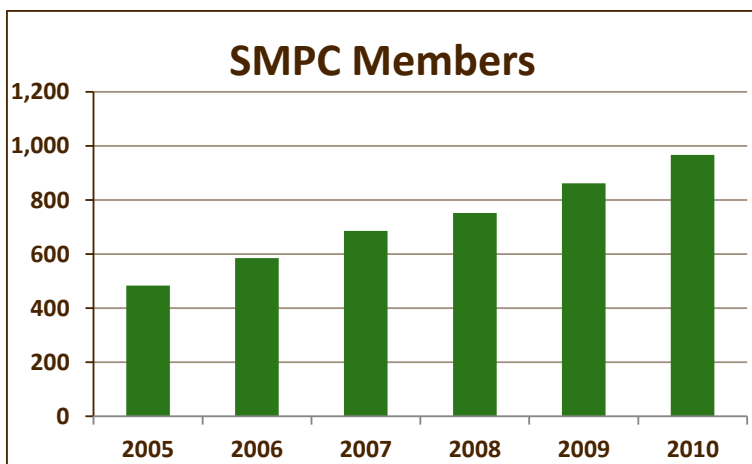
*Truly I say to you, as you did it to one of the least of my brothers and sisters, you did it to me. Matthew 25:40*

SMPC's Outreach & Mission ministry accounts for 13.0% of our annual dollar investment in ministries, or about \$118,170 plus countless volunteer hours. This amount does not include benevolences paid directly from our Sanctuary Fund, dedicated offerings (Haiti sponsorships, disaster assistance), or special offerings (10 cents a Meal, Christmas Eve offering, etc.) which totaled an additional \$90,103 last year. This investment provides support for the work of our church in our community, our country and around the world. We are called to *Live Generously* and give of our many blessings to those among us who are in need.

## HOSPITALITY

*For I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me. Matthew 25:35*

SMPC's Hospitality ministry accounts for 11.7% of our annual dollar investment in ministries, or about \$106,483 plus countless volunteer hours. In 2010, SMPC welcomed 147 new members, and since 2005, SMPC's membership has more than doubled. Providing an open and welcoming place to gather, worship, learn and serve has been instrumental in the growth of SMPC.



# Financial Stewardship

The range of pledges made by our member families to last year's Operating Fund campaign is detailed here. Where does your family fall? In the spirit of *Living Generously*, can your family move into a higher range this year? If you made a plate commitment last year, can you pledge to give between \$1 and \$1,000 this year? If your family did not respond to last year's campaign, can you make a plate commitment this year (to give as you are able in the weekly offering plate)? **Can your family move to the next level?**

Our 2012 Asking Budget is \$911,000 to meet the expenditures for each of our ministries. To achieve this goal, on average we need an annual pledge of \$1,917 (\$37/week) from each of our 475 member families. If all of SMPC's member families commit to *Living Generously*, SMPC will not only be able to meet its financial commitments, but also be able to fulfill our mission to do the work of God in this place.

Please consider four simple guidelines for good financial stewardship derived from Albert Winn's sermon "*Tithing is More Than the Number Ten*":

1. **Give regularly.** Stewardship should not be a function of mood or emotion. Your gift should not increase under the influence of sentimental appeal, nor falter in reaction to an unwanted message. It should instead be normal, expected and disciplined.
2. **Give proportionally.** Stewardship should reflect what you have received. Your gift is not a transaction with the Stewardship Committee, it is a transaction with God. It must be based on your unique resources and blessings, and by what share God would have you give back.
3. **Give with priority.** Stewardship should be a function of "first fruits." Your gift should be the centerpiece of your financial planning, not an afterthought. You cannot set aside for every need, desire and contingency, and only then consider God. You should instead put God first, others second, and yourself third.
4. **Give at risk.** Giving regularly, proportionally, and with priority allows you to establish a new and very tangible trust in God. While many believe that by giving we actually receive back with interest, stewardship requires your commitment to a financial plan with uncertain worldly returns.

## BREAKDOWN OF 2011 OPERATING FUND CAMPAIGN PLEDGES

Range of Annual Pledges	Number of Annual Pledges	Percentage of Annual Pledges
Up to \$1,000	60	13.8%
\$1,000 - \$2,000	79	18.2%
\$2,000 - \$3,000	55	12.6%
\$3,000 - \$5,000	43	9.9%
\$5,000 - \$7,500	25	5.7%
\$7,500 - \$10,000	6	1.4%
\$10,000 - \$20,000	3	0.7%
\$20,000 or Higher	2	0.5%
Pledge Commitment	273	62.8%
Plate Commitment	48	11.0%
No Response	114	26.2%
<b>Total Families *</b>	<b>435</b>	<b>100.0%</b>

\* Note: Total Families represents the count at the time of our 2011 Campaign.

# Planned Giving Opportunities

Financial support from planned giving is increasingly important to the work of many non-profit organizations, from academic institutions to cultural organizations to churches. Monies raised through planned giving supplement funds raised through operating and capital campaigns, and can provide a sound foundation to the overall financial health of the organization. As evidence, the latest *Giving USA* survey suggests planned giving now represents almost 10% of total individual charitable contributions in our country.

SMPC is just beginning our efforts in this area. We have two funds to ensure that basic mechanisms are in place to accept planned giving donations:

**Benevolence Fund** – A permanent endowment managed by the Presbyterian Foundation from which investment earnings (not principal) are available to support our benevolence activities. This fund opened with an initial contribution of \$7,500, and is now generating approximately \$400 in annual earnings.

**Heritage Fund** – A permanent endowment managed by the Presbyterian Foundation from which investment earnings (not principal) are available to support any church activity, with the intent of focusing on property maintenance. This fund also opened with an initial contribution of \$7,500, and is now generating approximately \$400 in annual earnings.

Members of the Funds Management and Stewardship Committees have been collaborating with the Presbyterian Foundation, Charlotte Presbytery and other area churches to better understand ways in which planned giving can compliment the work of the church. We continue to work on a comprehensive plan for consideration by our Session, and expect to share more with you in the coming months.

After you have provided for your family, please consider a legacy gift to SMPC from your estate. This could include a bequest to the church in your will, or designation as a beneficiary in your life insurance, IRA, 401(k), or pension plan. Gift annuities which can provide you with current income are also available through the Presbyterian Foundation.

If you would like additional information on these opportunities, please contact either:

Mary Katheryne Zagora, Financial Administrator ([mkzagora@smpchome.org](mailto:mkzagora@smpchome.org))  
Pat McDonnell, Funds Management Committee ([pmcdonnell@carolina.rr.com](mailto:pmcdonnell@carolina.rr.com))  
Russ Wenner, Stewardship Committee ([russell.m.wenner@gmail.com](mailto:russell.m.wenner@gmail.com))

# Preparing the Way by Living Generously

*The Talmud includes a wonderful tale titled Honi and the Carob Tree. Honi was a small boy when he saw an old man planting a carob tree.*

*“How long will it take for this tree to bear fruit?” asked Honi.*

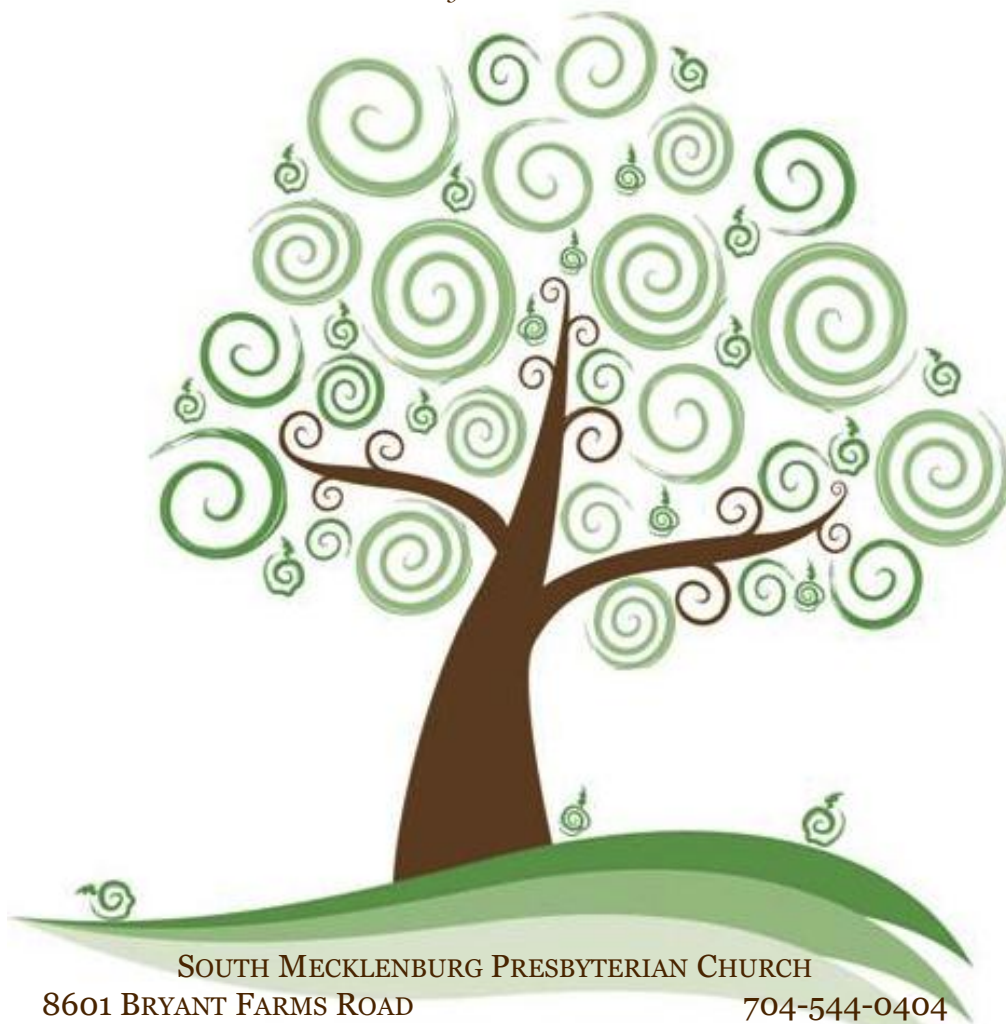
*“Seventy years,” said the old man.*

*“Will you live long enough to eat the fruit from the tree?” inquired Honi.*

*“Probably not,” said the old man.*

*“Why bother then?” asked Honi.*

*“When I was young,” said the old man, “I enjoyed many trees that were planted by my father and my grandfather. Just as they planted trees for me, I am planting trees for my children and others who will follow me”*



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