

Dear Beloved Saint Markan,

We're so grateful for your presence at Saint Mark's, and for all the ways your contributions make a difference for our faith community. For this program year, we're looking to focus together on three major themes: **hope**, **unity** and **reconciliation**.

# **Beginning a New Season Together**

Planting Seeds of Hope. In John's Gospel, versus 14:1 and 16: 33, Jesus says, "Let not your hearts be troubled. Believe in God; believe also in me. I have said these things to you, that in me you may have peace. In the world you will have tribulation. But take heart; I have overcome the world." His call to believe in Him and not let our hearts be troubled is an active form of hope. That means living out our faith with confidence in God's promises and having a hopeful outlook that impacts not just our present circumstances but our future too. It's about prayerfully planting seeds of hope that will help us and our community to flourish in the years ahead.

Forging New Expressions of Unity. We're all united in faith and in our love of this congregation. So, in these challenging times, we can rely on unity as we celebrate our many traditions, while openly and honestly assessing our current and future needs. Just as importantly, we're also called to unity when it comes to choosing the best path forward to understanding and serving the needs of those we meet outside our doors. It will require we widen the lens of our focus together, to consider how we can best use our faith, energy, financial resources and our beloved Cathedral itself to meet those needs tomorrow and for the longer term.

Walking Pathways of Reconciliation. There's healing we need to do as well. We can do that together by seeking understanding where there has been division, by taking steps toward mending relationships, letting worship lead us to action, and by allowing what we do together on Sunday to fuel acts of justice, mercy, and love. We can do it also by reconciling the passing of our former seasons with the season we're in now, and by having hearts open to our seasons yet to come.

The forward path we walk together promises to be spiritually rewarding, if not always easy. Change never is, but when the Spirit calls us into greater transformation, that Spirit is always opening up new horizons of possibility for what we might become together.

To realize those possibilities, we need you. On the following pages, you'll find the details you need, as you consider and make your 2026 annual pledge. We hope that the themes of **hope**, **unity** and **reconciliation** will guide your decisions about your crucial financial support for this faith community that we all hold dear.

The Reverend Timothy Kingsley

Cathedral Provost

timk@ourcathedral.org

Mike Shepherd

Stewardship Committee Chair

Mike flychen

ms703617@gmail.com; 617-816-5167



# **Charting Our Financial Course for 2026**

There are three key factors that will affect how we chart our financial course for year ahead:

- 1. **Lower 2025 Revenue.** While our operating expenses this year have been slightly lower than last year's, the revenue from our endowent and from pledge income has been lower too. Assuming our operating expenses for next year are similar to this year's, we need additional income of \$150,000 to cover those costs.
- 2. **Higher Compensation Expenses for 2026.** When we welcome a new Dean in 2026, it will require additional compensation expenses. We also need to increase compensation for our hard-working staff. We anticipate these combined additional expenses at \$100,000.
- 3. **Expanded Budget for Ministries and Community Outreach.** To fully live into our program year especially as we plan to welcome a new Dean we need to increase funding for programs that strenghten this congregation and extend support to those outside our doors. An additional \$50,000 in revenue will enable us to expand this vital work.

Taking these three factors into account, we are setting a 2026 pledge goal of \$1.1 million. We expect to end 2025 with pledge revenue of approximately \$810,000. That means to meet our goal for 2026, we need to increase pledge revenue by 35%.

To make it happen, we're asking all Saint Markans to prayerfully consider their 2026 pledge.

If you gave this annual amount in 2025:			A 35% increase for 2026 would be:		
Week	Month	Year	Week	Month	Year
\$10	\$42	\$500	\$13	\$56	\$675
\$19	\$83	\$1,000	\$26	\$113	\$1,350
\$29	\$125	\$1,500	\$39	\$169	\$2,025
\$39	\$167	\$2,000	\$52	\$225	\$2,700
\$58	\$250	\$3,000	\$78	\$338	\$4,050
\$77	\$333	\$4,000	\$104	\$450	\$5,400
\$96	\$417	\$5,000	\$130	\$563	\$6,750
\$144	\$625	\$7,500	\$195	\$844	\$10,125
\$192	\$833	\$10,000	\$260	\$1,125	\$13,500

**If you pledge today**, can you increase your pledge by 35% for 2026? The table above provides a guide for 2026 weekly pledges, whether you give weekly, monthly, or make a one-time contribution for the year.

# Did You Know...?

Only about 35% of Saint Markans currently make planned pledge commitments. This is our biggest challenge in managing operating expenses and expanding our ministries and community outreach.



If you don't currently give to Saint Mark's through a regular pledge, can you make a planned commitment for 2026? Whatever you can give will make a difference!



# Making Your 2026 Pledge

Pledging for 2026 is easy, using the enclosed pledge card. Simply indicate your pledge for the year ahead and drop your pledge card into the mail using the envelope included with this letter. Or, you can place it in a collection plate during Sunday services.

Please note that pledge amounts do not carry forward from year to year. If you currently pledge and want to continue your pledge in the year ahead, be sure to make a NEW 2026 pledge to ensure Saint Mark's continues to receive your support.

#### **Forms of Payment**

- Cash or check: Simply make you payments based on your preferred frequency and drop your cash or check in an offering plate during Sunday services, or mail your check to Saint Mark's. If paying by check, please indicate "2026 Pledge" in the memo line.
- Credit card or debit card: It's easy to set up your payments (based on the frequency you prefer) through our online pledging system starting January 1, 2026. Please note that Saint Mark's will never "pull" a pledge payment from your credit or debit card. You must initiate these payments yourself in order for us to receive them. If you'd like to pay your using this option, more information about the process will be available before the beginning of the year.
- Transfer from your bank account: Please set up this transfer (at the frequency you prefer), working directly with your bank/financial institution. When you use this option, your bank or financial institution will generate a check that they will mail to Saint Mark's.
- Stock transfer: Unlike a stock sale, a stock transfer allows the full value of your gift to come directly to Saint Mark's with no capital gains tax to you. More details about this option are included on the other side of this page.

**IMPORTANT:** However, you plan to pledge for 2026, please return your pledge card to Saint Mark's no later than **Sunday, November 16<sup>th</sup>**. This will allow us to include 2026 estimated pledge revenue in the budget our finance committee prepares before the end of 2025.

# **If You Have Questions**

We are blessed by your commitment to Saint Mark's and are so grateful for your financial support as we work together to plant seeds of hope, forge new expressions of unity, and walk pathways of reconciliation.

If you have any questions, or would like to further discuss making a financial pledge, we hope you will reach out. On page 1 of this letter, you will find email and telephone contact information for our stewardship chair. You can also email us at **mypledge@ourcathedral.org**.

Thank you for your commitment to this faith community!



### **Stock Transfer Details**

If you are considering a stock transfer contribution to Saint Mark's for 2026, you can share the following details with your financial institution to initiate the transaction:

US BANK CLIENT NAME: Saint Mark's Episcopal Cathedral

#### ACCOUNT # 42750471

#### Delivery Instructions

Contact usbii.account.transfer@usbank.com with questions.

- 1. Must be made payable to: U.S. Bancorp Investments FBO [Client's name]
  - + account number

2. Mail to: U.S. Bancorp Investments Cash Control Department EP-MN-WN2C 60 Livingston Avenue St. Paul, MN 55107

Securities (Reference client name and U.S. Bancorp Investments account number.) Send via secured delivery to: U.S. Bancorp Investments Security Cashier EP-MN-WN1B 60 Livingston Avenue

St. Paul, MN 55107-2292

#### **Delivery Instructions for All Other Investments**

- ACAT Mutual Fund: U.S. Bancorp Investments, Transfer Dept., EP-MN-WN2L, 60 Livingston Ave., St. Paul, MN 55107-2292.
- Dividend Reinvestment: Liquidate all fractional shares and discontinue dividend reinvestment.
- · DTC-Eligible Securities: DTC number 0280 (Code 40).
- · Options: Pershing 4XR000021 Clearing #0443.
- Fed Entry Securities, e.g., Treasury Notes: BK of NYC, ABA 021000018, Third party = USBANCORP.
- · Fed-wired Monies: ABA 091000022, Phase3 Account #173101852106, for further credit to account in Sec. 1 above.
- · Foreign Securities: Pershing, Euro Clear 92146 (vs. free), Acct # 4XR000054.
- Money Funds: Liquidate and send check or wire following instructions in "Fed-wired Monies."