



20
25 | **Stewardship Campaign**
FOURTH PRESBYTERIAN CHURCH | CHICAGO LIGHTS

FREQUENTLY ASKED QUESTIONS

Aren't we a rich church? If we have an endowment, why should we pledge at all?

We are incredibly privileged to have an endowment that was generously left to us by previous generations. The annual draw of our invested funds does provide a hearty amount of our operating budget. Some of those funds are restricted--meaning the donors intent restricted its use--and some are unrestricted. Still, the needs of our ministry are too great to rely on the endowment alone. If we did, we would drain the funds completely and leave the next generation without this important source of revenue. Even taking a larger draw will reduce its support in the near future. Endowments ensure our ministry for tomorrow. Pledging equips ministry today.

I've heard about the Financial Transformation Plan. How does pledging relate?

The Financial Transformation Plan was approved by our Trustees and Session as a response to a growing operating deficit. In 2024, the deficit had grown to nearly \$2 million. Our three-year plan aims to achieve balanced annual budgets going forward. This is important for the health and strength of our ministry. Pledged giving is a crucial component of the plan. Pledges offer a level of predictability. By having a committed portion of revenue, the governing boards can better plan our expenses, investments, and even cuts.

Why are we being invited to increase our pledges by 15%?

We know this is a big ask, but the church has never needed it more. In order to get us to a sustainable financial position, we must both reduce expenses *and* increase generosity. Guided by priorities of the Long-Range Plan, our governing boards will make substantial cuts to our expenses. You will feel these reductions. At the same time, we cannot rely on budget cuts alone and we must increase our annual giving. If we can absorb these cuts in ministry that are required and also increase our generosity by 15%, we can accelerate our path to funding our ministry on reliable and recurring sources of funding.

How can I trust that the money I pledge will be spent wisely?

As Reformed Christians, decisions about spending are made by the congregation. The church's governing boards are elected each year at the Annual Meeting of the congregation. Joint Finance is a committee made up of members from all of the governing boards who are responsible for the closest read on all finance issues. This group makes budget recommendations first to the Board of Trustees, who then make the recommendation to the Session who has the overall approval and oversight. Budget decisions are guided by the Long-Range Plan--a vision crafted and set forth by the membership of the congregation.

I contribute to the church by volunteering. Why should I make a financial pledge?

Serving as a volunteer is a wonderful way to be part of our church community. However, financial support is also essential for the sustainability of the ministries you support with your time. Every ministry has operating costs that cannot be covered solely through volunteer efforts. By making a financial pledge, you're not only providing essential funds but also demonstrating your commitment to the church's mission and ensuring that its vital work can continue. A combined approach of volunteering and pledging creates a stronger and more sustainable community.

I thought Chicago Lights was part of Fourth Church. Why should I pledge a separate amount?

Fourth Church and Chicago Lights have a deep partnership. We could not be who we are without one another. Chicago Lights is a separate non-profit with its own budgets. This allows Chicago Lights to solicit and receive contributions from organizations that would not otherwise give to a religious organization. While Fourth Church provides overhead in the form of facilities and some administration, your Chicago Lights pledge goes directly to support their staff and programming.

I can't pledge a large amount. I'm not sure it's worth it.

Every pledge matters. It's not about the amount. A pledge is a sign and commitment we make to God and to the community we love. Pledge amounts vary from household to household. We pledge what we feel is possible.

When the offering plate comes by, I always drop something in. Isn't this the same as pledging?

Thank you for being a faithful giver. Worshiping alongside you may be some church members who pledge a certain amount every year, but who also make a practice of giving a little extra when the offering plate is passed. Pledging allows the leadership and staff to budget and plan for what we can accomplish as a church in a way that other kinds of giving does not. Our pledges account for almost one third of our annual budget. When we know how much to expect, we can imagine what is possible for the coming year.

I contribute directly to the meals ministry and want to continue supporting it. Why should I make an unrestricted pledge when I don't know where the money goes?

Thank you for supporting specific ministries at Fourth Church! Undergirding all of our activities – worship, service, outreach – are the volunteers, staff members, meeting rooms, kitchens, worship spaces, computers, musicians, to name a few, that support the work of our church. In addition to your gift, an unrestricted pledge provides for the necessary support to ensure these ministries operate at their fullest.

What happens if I can't fulfill my pledge?

As a congregation, we are devoted to honoring each person in all walks of life. Our church development staff works supportively with anyone whose plans may change, and whose pledge may need to change.

Does Fourth Church receive money from the denomination to support our ministry?

No. In fact, Fourth gives money to the PC(USA) to pay for our membership dues, support wider church ministry and support important mission work around the globe. In turn, the denomination supports us during pastoral searches and provides important resources which aid our ministry such as leadership training, curriculum and opportunities to connect with sibling churches.

Isn't it impolite to talk about money in church?

I do think it's important that the church talks about money even though it may be impolite. One of the things that results from generosity is joy. When I'm really generous, one of the byproducts is I'm **joyful**. I don't know many people who are really generous and grumpy at the same time. There's just a joy about it. Giving often springs from gratitude and I think, most of us, if we can't find a reason to be grateful for what God has done, we're just not paying attention. I think generosity is an expression of gratitude, but more than that, it's an expression of hope. -Tom Are, Jr., Pastor

When are our pledges due?

Commitment Sunday is November 10th! We ask that all pledge cards be turned in by then so our leaders can begin to budget our ministry for the coming year.

**DO THE GOOD
THAT'S YOURS TO DO**

