



RIDERS GUIDE

Note from Your General Manager

Dear friends,

We do a lot of good in and for our community. We do this without the expectation for repayment or even so much as a thank you. We do it because we want to make a difference and because we see it as our mission as we see God's will.

I'm proud to be a part of the St. Stephen's parish and family. As such I will continue to provide financial support so that our mission and our parish will continue to do God's work. As we receive no financial assistance from the diocese, I hope you will consider giving financially to St. Stephen's. To do so, please review the information in the Riders Guide of the saddlebag and complete your "Estimate of Giving Card" before you deliver the saddlebags on to the next household.

Peace,

Jeffrey Barte

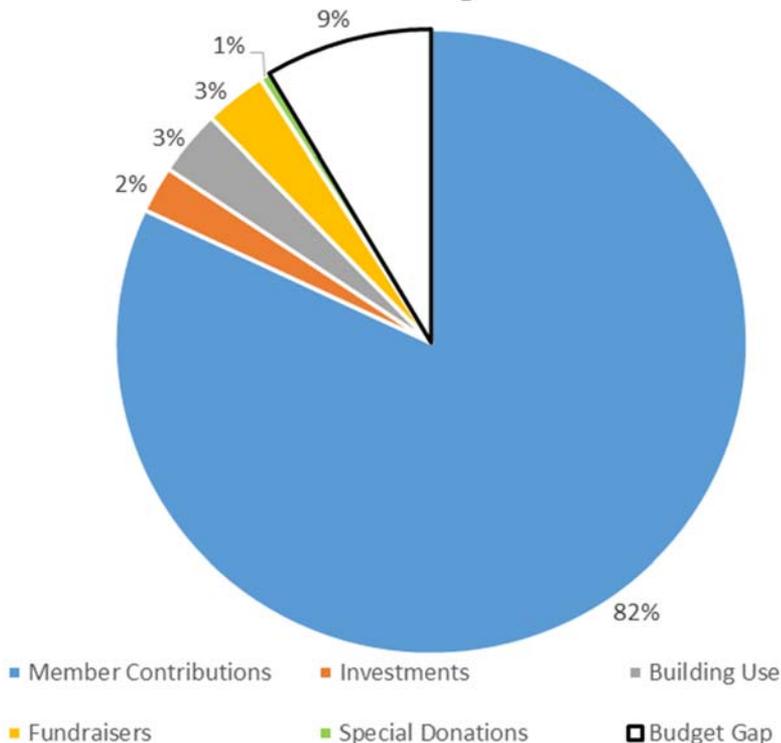
*The General Manager,
Westborough Station*

YOUR Instructions

1. Carefully read and digest each page of this Guide with an open heart and mind.
2. Prayerfully consider giving a proportional gift of your income to God's work through our church.
3. Remove your CARD(S) from the envelope with your name on it, and fill in your ESTIMATE OF GIVING for next year. Tear off the stub and keep it as a reminder. (Hand any additional cards to other family members to fill in.)
4. Enclose your completed CARD(S) back in this envelope. Securely seal the envelope. (You can tape over the seal, if you want.)
5. Return the sealed envelope to the appropriate pocket for completed cards in the saddlebag.
6. On a piece of paper, copy the name and phone number of your Trail Boss and the name and address of the next Rider on your route list (see the laminated card in the transparent pocket of the bag). Immediately call the next household who is listed after your own on the laminated list and arrange a time to hand-off the Saddlebag.
7. As soon as possible, relay the saddlebag to the family whose name is listed after your own on the route list. **DO NOT leave it unattended, but only hand it off (physically) to an adult member of that household.** If you cannot find a mature family member at the house, contact your Trail Boss for further instructions.
8. After handing off the saddlebag, promptly telephone your Trail Boss and indicate who you have passed it to.

Facts about Parish Finances

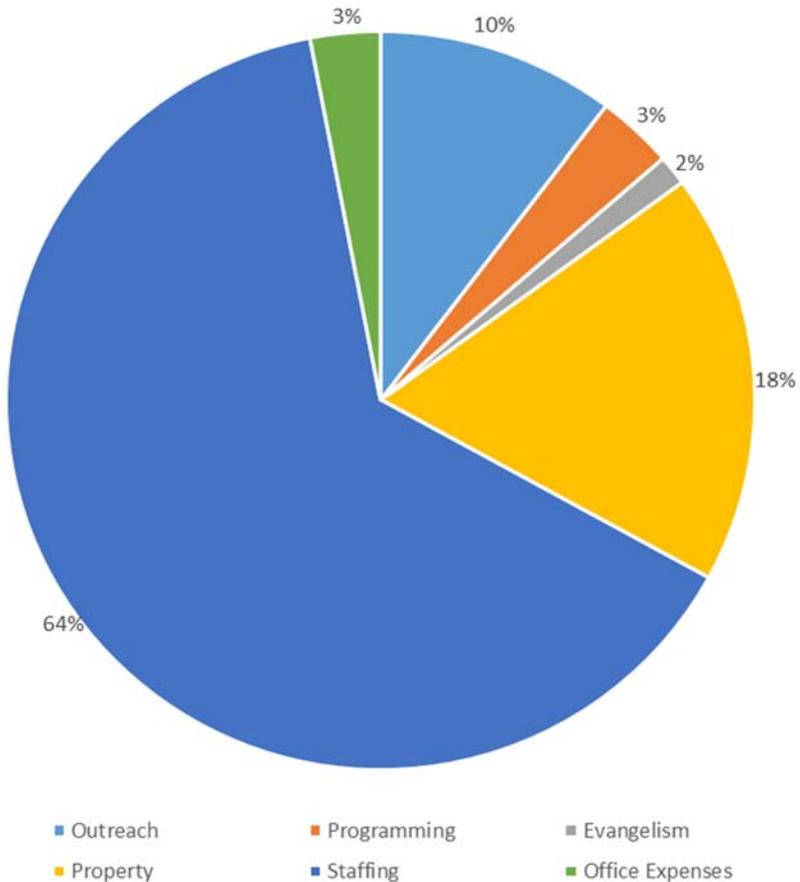
Current Year Budgeted Income



NOTES:

- * The vast majority of the parish's income comes from donations of members.
- * We receive **no** funds from the Diocese or larger Church for our budget. (*In fact, we actually contribute over 10% of our income to the work of the diocese, sending over \$22,000 each year for the ministry of the Bishop and the larger Church.*)
- * In recent years the budget gap (deficit) has been covered by taking funds from our limited savings, but your Vestry is committed to finding other, more sustainable ways of increasing annual revenue. We **can** balance the budget with your help!

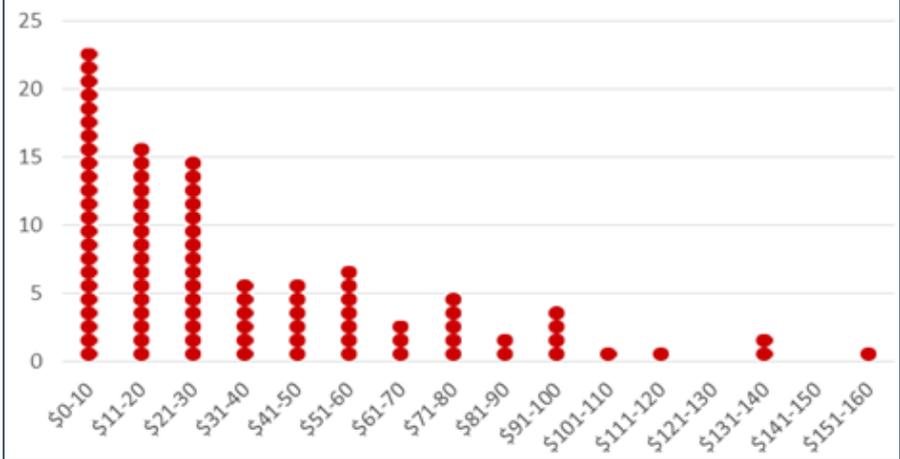
Current Year Budgeted Expenses



NOTES:

- * It takes roughly \$220,000/year to run our parish.
- * We run on a very lean budget, sometimes at the expense of staying ahead of building maintenance and capital repairs.
- * In the Episcopal Church, local congregations are responsible for paying all salaries and benefits for both lay staff members and for priests/other clergy.

Distribution of Contributions in 2017 *(by weekly average)*



Average Contribution Stats

<i>across the Nation</i>	\$2,776/year	\$231/mo	\$53/wk
<i>in New England</i>	\$2,164/year	\$180/mo	\$42/wk
<i>across our Diocese</i>	\$1,910/year	\$159/mo	\$37/wk
<i>in our Parish</i>	\$1,653/year	\$138/mo	\$31/wk

NOTES:

- * While expenses have risen through the years, contributions from members have not kept pace.
- * For a balanced budget, we need roughly \$200,000 in member contributions each year. (Spread evenly among our 116 active households that would average \$33 per week.)
- * But we know people are at all different places in their lives and faith journeys. *Yet, if each of our households increased their weekly contribution by \$2.06, our budget would balance.*

Why a Giving Campaign?

- * Every fall we have to start preparing the budget for the following year.
- * The vast majority of our revenue comes from member contributions.
- * We need an estimate from members on what to expect, so we can predict the parish's revenue and budget accurately.
- * Without your estimate of giving, we don't know what our resources are, and then the Vestry has to make hard decisions about ways to cut expenses. (And in our lean budget, that would mean staffing and programming.)
- * Remember: your card is *only* an estimate. It can be changed or modified at any time. (Life can take unexpected turns. Circumstances can change. We totally understand!)



A Philosophy of Stewardship

- * Stewardship is how we respond to God's love for us and our faith in God.
- * Everything we have been blessed with ultimately comes from God, who is source of life and the fountain of all blessings.
- * We are called to be "good stewards" of those things in our lives, to put our Time, Talent, Treasure, and the very Earth itself to good and wise use in a way that glorifies God.
- * Stewardship is how we partner with God to help, in our own ways, in the work of the Kingdom of God to which Jesus calls us at Baptism.



Spirituality of Giving

Stewardship of money may be the hardest for some people. Money has tremendous influence over our lives. Many people worry about bills, worry about job security, and worry about having "enough". In fact, we often find ourselves living in a culture of scarcity, where everyone is concerned with having enough and some even seem to hoard resources (rather than share) because they're afraid of running out.

The Christian Faith teaches us a different outlook on life.

- * That our God is a God of abundance: *"Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work"* (2 Cor. 9:7-8).
- * That God will provide what we need: *"Therefore do not worry, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear?' For it is the unbelievers who strive for all these things; and indeed your heavenly Father knows that you need all these things. But strive first for the kingdom of God and his righteousness, and all these things will be given to you as well"* (Matt. 6:31-32).

Some Christians have even discovered that charitable giving of money also helps them reclaim control over the financial worries, rather than fear of lack of money controlling them.

PROPORTIONAL GIVING

You may have heard some people talking about "tithing." Tithing is one form of **proportional giving**, where a person dedicates a portion of their income to God.

It has ancient origins going back to the Hebrew Scriptures, where God commands his people to set aside one-tenth of their intake (harvest, produce, etc.) to God and to present it at the Temple.

God promised his people that he would bless them for giving their gifts: *"Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need"* (Mal. 3:10). (It's actually the only time in all of Scripture where God says to test him.)

All Christians are invited to consider proportional giving. A tithe may be a hard place to start if you are new to proportional giving, so you might consider setting a lower proportional gift as a starting point.

A proportional represents our thankfulness for what we have and our awareness we are only stewards of what is ultimately God's already.



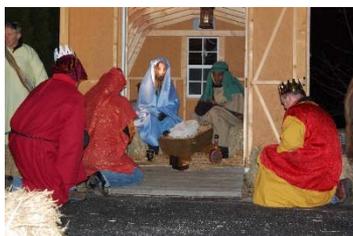
SOME OF THE Ministries That your Donations Make Possible

Our Father's Table: We are one of the church partners with this outreach program that provides and serves a warm meal to those in Marlborough who might otherwise go without.



Worcester Fellowship: We have partnered with Worcester Fellowship to provide safe place, with a meal and a listening ear, to those without a home in inner-city Worcester.

Interfaith Cooperation: We join with the other faith communities in Westborough to provide mutual support and to put on an ecumenical Good Friday service and an interfaith Thanksgiving celebration, to provide prayers at war memorial sites, and to provide hunger relief around the world.



The Living Nativity: Every December we tell the story of the first Christmas with live animals, actors, and music, all free of charge to any in the community who are interested.



Sunday School: We have a thriving Sunday School program with hands-on presentation of the stories of the Bible, so that the Christian Faith will be passed on to a whole new generation.

Yarn Club: Parishioners talented at knitting and crocheting create blankets and prayer shawls for those who are in need. Their donations have helped Project Linus, Warm Up America, and local persons in need.



Faith on Tap is a program for people in their 20s/30s who want to gather together once a month at a local pub to talk about faith and life in general with Fr. Jesse, or sometimes with a guest speaker.

St. Joseph Table: Honoring an Italian family tradition, every March we set up a St. Joseph Table in the parish hall, and we collect food donations at it for the local food pantry. We've broken a record of 1000 lbs of donations to help our neighbors in need.



Ashes to Go: Clergy and interns have participated in a nationwide initiative of offering ashes on Ash Wednesday at the local commuter rail station as a reminder to people that God loves them and the Episcopal Church is still there for them.

WAYS to Give

- * The most traditional way of giving to the church is by placing **cash or a check** in the offering plate on Sundays. (The Church can provide you with offering envelopes to use.)
- * Some of our members have set up **automatic payments** with their banks, so that the church receives a regular contribution each week or month. This means that you don't have to keep track of your contribution status and even when you go away on vacation, the church still receives your offering.
- * More recently our parish partnered with a service called **tithe.ly** that allows our members to use a website or a smartphone app to give electronic donations to the church, using a bank account or a credit/debit card. This is a great way to give for modern Christians, and setting up recurring payments helps ensure that the church receives a steady source of revenue through the whole church year, even when you might be traveling. You can give now by going to ststeph.com/give
- * You can also make a special **legacy gift** to the church by remembering St. Stephen's in your will or as a beneficiary of your life insurance policy. At life's end, your gift can be invested in our endowment fund that helps provide annual investment interest income for the parish. Contact the parish office to learn more.D



TITHE.LY