



# Our Household of Grace

STEWARDSHIP 2026

In his letter to the Ephesians, Paul writes “You are no longer strangers, but members of the household of God, built upon the foundation of the apostles and prophets, with Christ Jesus himself as the cornerstone.” (*Ephesians 2:19–20*) Our first Christian ancestors understood themselves to be not merely members of an organization, but part of a household; a place where you are welcomed when you are weary and fed when you are hungry. The members were not simply people who shared an address, but people who shared the joys and struggles that come with belonging to a household.

**You are no longer strangers, but members of the household of God, built upon the foundation of the apostles and prophets, with Christ Jesus himself as the cornerstone.**

- Ephesians 2:19-20

Here at Grace Church, we feel the echoes of Ephesus, although we are separated by thousands of years. We who gather at Grace are members of a household of faith. We rejoice when our household grows in number—in new babies being born and new people finding themselves at home alongside of us. We share our grief when we lose the ones we love. We work together when a neighbor is in need. Weekly we pray, worship, feast, and serve. We gather as people deeply rooted in faith, bound together by love, and supported by Christ—our cornerstone.





Like all households, there are basic tasks that mark our life together. There are chores that need to be done—because the tables don't set themselves each week for Coffee Hour. There are traditions to be passed to the next generation—because while it's true it is possible to celebrate Christmas without a Pageant, why would you want to? There are bills to be paid—because while we are empowered by the Holy Spirit, we still have utility bills.

We try new things, like the production of a musical this winter. We persist in things that matter, like gathering food and diapers and to help our neighbors.

And like all households, every member has a place and every member belongs. When we gather in our household the sounds of babies and children herald the presence of new life and are as holy to us as the voices of our remarkable choristers. Each of us has a place in this household. Through our prayers, our presence, our service, and our giving, we help keep our doors open, the lights shining brightly, and the ministries flourishing.

Because of Jesus, our cornerstone, and our generous members, our household is robust and busy and teeming with life.

We write to our household members this time every year. Our message is one of deep gratitude and joyful hope. God has been so generous to us, and God's people continue to display God's generosity.

As we prepare for the coming year, we invite you to prayerfully consider your annual pledge of financial support to our household of faith. Your pledge to Grace Church — whatever the amount — is a tangible expression of gratitude to God and a sign of hope for our shared ministry. Your pledge to Grace Church allows our Vestry to plan for the coming year, striving to always glorify God with the resources shared by our members.

You can return the enclosed pledge card or your pledge online at [www.gracemadison.org/giving](http://www.gracemadison.org/giving). Our goal is 100% participation — not equal gifts, but equal commitment to building God's household together.

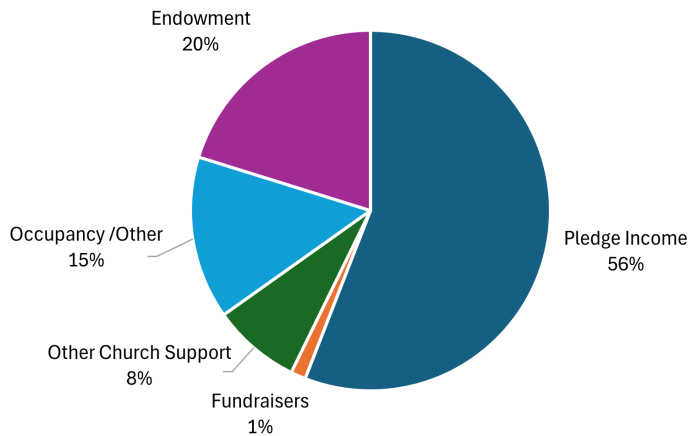
Thank you for being a vital part of this family of faith. We are honored and blessed to share a household with you. With Christ as our cornerstone, we look to the coming year with excitement and hope.

*~ The Rector, Wardens, Vestry & Stewardship Team*

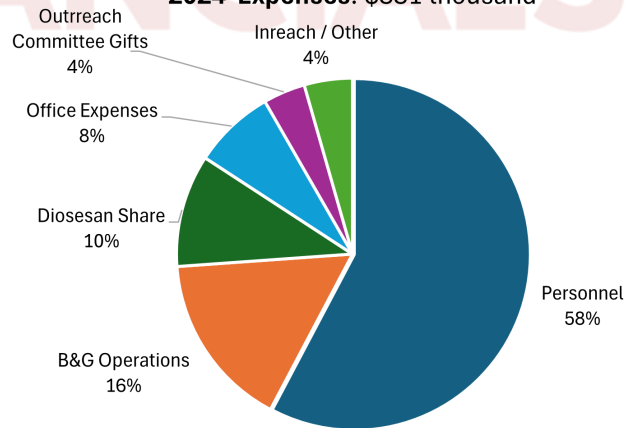


# FINANCIALS

**2024 Income: \$895 thousand**



**2024 Expenses: \$881 thousand**



## Q What's the outlook for our finances in 2026?

**A** 2025 is shaping up to be another year of substantial progress in our efforts to return our financial performance to something more in line with what we want and expect for Grace Church. At this point in late October, we are reasonably confident that if recent trends continue, we will end up close to the break-even that was forecast when the vestry approved the budget early last spring. As usual, reasons for this performance include the generosity of the parish, which is reflected in our annual stewardship program and throughout the year; the work of the clergy, wardens, vestry and staff in managing our expenses.

formula to preserve these funds for future parish needs.

Looking ahead to 2026, the hope and expectation is that we can continue to do as well or better than we are this year. As usual, achieving break-even results or hopefully something better in almost any church is never assured. With Grace, the generosity of our members can be assumed, but the demographics, like those of most parishes, continue to change and requires increased effort by the rest of us as older parishioners move on and younger parishioners replace them in numbers, but not yet in pledges. And on expenses, while the rate of increase in inflation appears to have slowed, the effects of recent past increases in prices continue to flow through and increase what we pay for everything from medical insurance to removing the snow from the parking lot. In our case, funds which we draw on a scheduled basis from our endowment, rental income from our tenants and fundraisers all help. But as we look ahead to the new financial year, it is support from parishioners through the process of stewardship that determines how we are able to set and meet our financial objectives in support of achieving our mission.

## Q Doesn't the church get funding from outside sources, like the Diocese or charitable foundations? What about our endowment?

**A** The ministry of our parish is funded almost entirely by our members. Without the generosity of the people who support us, we could not have public worship, provide pastoral care, support outreach initiatives or care for our buildings. We give a portion of our money to the Diocese, to support the work of the Bishop and to assist mission parishes throughout the Diocese in much poorer areas whose ministries feed the hungry and proclaim the Good News of Jesus. Your pledge money supports both the Grace community and other communities which need help. We are indeed blessed with an endowment. Even with this endowment, we are very disciplined about living within our means and draw from the endowment based on 5% annual best practice



# FAQs

**Q I like to give money in the offering plate—instead of pledging. Isn't that the same thing?**

**A** A pledge gives Grace the ability to plan for the year. Gifts in the plate are received with gratitude and used for our mission but cannot be included in budget planning as they are unknown. A pledge can be placed in the offering plate using uniquely numbered envelopes so it will be credited to you. Please request envelopes when you return your pledge card .

**Q When do you need my pledge card returned?**

**A** Pledges should be returned by the end of this calendar year if possible. They can be mailed, dropped into the office, put in the offering plate or made online at [www.gracemadison.org/giving](http://www.gracemadison.org/giving). Receipt of pledges before the end of November allows the budgeting process to begin sooner.



## **Grace Episcopal Church**

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(973) 377-0106 [www.gracemadison.org](http://www.gracemadison.org)

**Q Must I pay when I pledge?**

**A** No. Your pledge is the financial support you plan to provide in the coming year. The scheduling is entirely up to you. Over the course of the year our bookkeeper will update you on your donation status.

**Q Can I pay electronically?**

**A** Yes! Our website offers the ability to make pledges and payments on a Vanco, secure payment platform. [www.gracemadison.org/giving](http://www.gracemadison.org/giving).

**Q Do you really need help from all members?**

**A** Absolutely! Though this is an affluent part of the country, not all share in that wealth. Our pledges allow us to be generous and share our blessings as we do God's work.

Children are important members of our Household. This year for the month or so of our Stewardship campaign, children of Grace will be encouraged to use self-decorated banks to make their own donations. Those donations could be from allowance, tooth fairy funds, doing chores, birthday money, etc. The funds they collect will be matched and donated to a charity or outreach program of their choosing.

The youth of Grace are invited to pledge separately from their families if they so desire.



Make a pledge online: [www.gracemadison.org/giving](http://www.gracemadison.org/giving)