**Brown Memoria Stewardship - 2018**

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I am Ann Teaff. For many years, Don came to my church and participated actively in the life of the church. One day --- feeling guilty that we did not ever attend HIS church -- I asked him if he would like for us to go to Brown on the following Sunday. That was over a decade ago. Much to my surprise in many ways, I have found a wonderful church home at Brown. While I am not a member of this congregation, I feel spiritually fed and nourished here in this stunning Gothic-revival sanctuary in which we gather, by Andrew's challenging and inspiring sermons and the heartfelt prayers he offers during our worship, and the beautiful music of organ, choir, instrumental groups and individuals, and you in the pews who sing enthusiastically and with joyful hearts and who participate actively in the ministries of this church The clergy, staff, and the members of this church truly live the mission of Brown Memorial to be a witness to the glory of God and to work actively in Baltimore and in the world to build relationships across race, class, and culture that directly impact lives.

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On Sunday, most of us here finish the Sunday paper and a cup of coffee, drive or walk to Church, listen to excellent music hear outstanding sermons, look at a beautiful church, converse with some delightful people, feel spiritually refreshed, and head home. The ritual is meaningful, calming, and stimulating. We do not think of church and money at the same time.

But the church is not only spiritual. It is a corporate entity with income and expenses and a budget to balance. We enjoy and maintain one of the most beautiful buildings in Baltimore. We hear the best church music in Baltimore. We have Sunday Morning Bible Study, youth programs, Sunday morning nursery, concerts, a church newsletter, e-mail communications, a website, a shuttle service, a Sunday service printed worship program, the volunteer tutoring program, education programs at the Eutaw-Marshburn Elementary School, Meals on Wheels, action for low income housing, participation in Our Daily Bread, BUILD, cross cultural partnerships including the Dakota learning camp programs and our partnerships in Cuba, El Salvador, and Cameroon, and more. The list is amazing.

Most of these activities are a direct, long-term, and continuing contribution to the neighborhood, to Baltimore, and to global communities.

Much of the activities of our Church depends on unpaid volunteers. As a corporation, however, we want to, and must, pay the employees of the Church fair compensation, including annual raises and benefits – what we think about for ourselves. Our annual budget is somewhat over a million dollars. Our plate, pledge, and rental and miscellaneous income is about $600,000. Our endowment is about $6,000,000. In recent years, our annual draw from the endowment is about 7%, or about $420,000. The Session, acting in accordance with best practices for non-profit organizations, desires to reduce that draw over the next five years from 7% to 5% in order to preserve and grow the corpus. To raise the additional $25,000 per year, we need to increase our pledges by about 5% per year for each of the next five years.

I expect to do those increases because I am proud of all the programs the Church engages in, its superb staff, and its active reach into the Baltimore community. But why wait? Ann and I invite you to join us this year in a more robust increase of 15% if you are able. Such an increase represents our commitment to Brown Memorial and its ministry. This only is our personal commitment. Everyone needs to make their own commitment. The crucial aspect is to make a pledge, increase it over last year to the extent possible, and submit it by November 19, so that the Church can prepare an accurate budget for planning purposes.