



JOHN W. WURSTER, PASTOR

Dear Friends,

A favorite fall activity for me is leading training classes for newly elected elders, preparing them for their service on the Session beginning in January. The training involves examining our Presbyterian constitution, *The Book of Confessions* and *The Book of Order*. We also spend time discussing our particular patterns and procedures at St. Philip, as well as current and future issues for our ministry. Before delving into those things, we make time in our first class to talk about ourselves, our faith journeys, and why we said “yes” to the invitation to serve on the Session. I am always inspired by these conversations as people share the ways God has shaped and directed their lives, often in ways they didn’t initially perceive. The cumulative testimony of the group reaffirms for me God’s steadfast love and faithfulness. How many and varied are God’s gifts! How generously has God provided for us!

Surely, across the decades, God has blessed us abundantly at St. Philip, strengthening our witness and extending our outreach through worship, music, education, and mission. I’m grateful for all the ways we’ve been able to share what we have received with others, as we seek to serve Jesus Christ.

This year’s stewardship theme invites us to reflect on the depth of God’s generosity to us and then consider how we might become generous with our response. What will we do with what God has given us?

As we look to the shape of our ministry in 2026, we know that we need an increase in our collective giving to sustain our work and witness. Deb and I are grateful for the opportunity to make a pledge of financial support to St. Philip for 2026. Will you join us? If we each say “yes,” if we each do what we can, if we each seek to move a little closer to reflecting the generosity that God has shown us, I’m confident we can reach our goal. Pledges will be received in worship on November 16, or they may be returned to the church office anytime.

May God continue to bless our life together in the community of St. Philip.

Yours with thanksgiving and hope,

A handwritten signature in blue ink, appearing to read "John W. Wurster".

St. Philip Presbyterian Church

2026 Budget

	Final 2025	Proposed 2026	Difference	% Change
Revenues				
Pledges	1,211,100.00	1,545,000.00	333,900.00	
less reserve non-collection (5%)	(60,555.00)	(77,250.00)	(16,695.00)	
Prepaid pledges			-	
Prior year pledges	58,900.00		(58,900.00)	
Non-pledge members	390,000.00	390,000.00	-	
Plate	12,000.00	12,000.00	-	
Interest			-	
Income from:			-	
Endowment	109,240.00	110,000.00	760.00	
Staff housing fund			-	
Mission fund	7,090.00	7,100.00	10.00	
Red fund	18,610.00	18,600.00	(10.00)	
CPC endowment	16,400.00	16,400.00	-	
Wischmeyer mission	1,650.00	1,650.00	-	
Cost recovery from building use	45,000.00	45,000.00	-	
Cost recovery - Mission Ctr.	37,500.00	37,500.00	-	
Other	365.00	650.00	285.00	
Total revenue	<u>1,847,300.00</u>	<u>2,106,650.00</u>	<u>259,350.00</u>	14%
Expense				
Personnel	950,000.00	1,000,000.00	50,000.00	
Welcoming	1,000.00	1,000.00	-	
Property	339,400.00	349,600.00	10,200.00	
Property - Mission Center	37,500.00	38,600.00	1,100.00	
Administration (including Stewardship)	188,000.00	225,000.00	37,000.00	
Worship and music	44,650.00	54,000.00	9,350.00	
Education	8,000.00	8,000.00	-	
Youth	2,000.00	2,000.00	-	
Mission	120,000.00	120,000.00	-	
Mission - PNC	21,000.00	21,000.00	-	
Fellowship	15,000.00	20,000.00	5,000.00	
Peacemaking	1,700.00	3,400.00	1,700.00	
Presbyterian Women	2,550.00	2,550.00	-	
Communications	6,500.00	6,500.00	-	
Technology	10,000.00	5,000.00	(5,000.00)	
Reserve for replacement	100,000.00	250,000.00	150,000.00	
			-	
Total expense	<u>1,847,300.00</u>	<u>2,106,650.00</u>	<u>259,350.00</u>	14%
Revenue over (under) expense	0.00	0.00		



FREQUENTLY ASKED QUESTIONS

What is the budgeting process and why are pledges important?

Our pledges help the Session estimate revenue and plan the church's spending on operations for the coming year. The proposed budget is prepared by committee chairs and the treasurer, based on input from each committee. Once all pledges are received, the Session will approve the final operating budget for 2026.

Are there other forms of mission support beyond the amount in the operating budget?

Additional support for our mission partners comes through grants from our Central Mission Endowment Fund (CMEF) and our monthly Communion Sunday offerings. In 2026 we expect CMEF grants to exceed \$400,000. Activities like donation drives for various mission partners, meals packed through our Kids Against Hunger program, produce from our community garden, quilts from our St. Philip Stitchers, and sales at our alternative Christmas market also further our outreach.

What is the relationship between St. Philip Presbyterian Church and the St. Philip Day School, for budget purposes?

The St. Philip Day School is a ministry born of our congregation's vision initiative in 2022. The Day School is a separate 501 (c) (3) organization with its own operating budget. CMEF grants have provided primary support for establishing the school with hope that in time, the community of donors and grants received grows.

How should I decide the amount to pledge?

Please consider a pledge amount that is realistic for your circumstances and that you intend to fulfill in full. We understand that life circumstances can change, and if you are unable to complete your pledge, please know that we appreciate your support and understand these situations. Every pledge, no matter the size, helps us plan responsibly for the church's ministries and operations.

Will I be asked to pay my pledge on a specific schedule?

No, you will not be contacted to make payments on a set schedule. If your *pledge* card has not been received, you may get a friendly follow-up call, but there is no pressure or follow-up collection process.

2026 Operating Pledge Card

With thanksgiving for God's grace and to further God's work through St. Philip Presbyterian Church

I/we pledge to contribute

\$ _____ Total Annual Pledge for the 2026 Operating Budget

Please Print Name(s)

Signature(s)

HOW DO I MAKE A PLEDGE TO THE CHURCH?

- Complete this card, indicating your pledge.
- **DURING WORSHIP:** Place your completed pledge card in the enclosed envelope, and bring to worship on Commitment Sunday, **November 16**.
- **BY MAIL:** Place your pledge card in the enclosed return envelope and drop in the mail.
- **FIRST-TIME PLEDGER:** If you are a first-time pledger, follow the directions at saintphilip.net > **St. Philip Life** to set up your account, then follow the *Online* instructions below.
- **ONLINE:** Make your pledge online at saintphilip.net > **St. Philip Life** > **Sign In** > **My Church Profile** > **Giving** tab > **+ Pledge** > **CAMPAIGN 2026 Pledge Operating** > fill in the appropriate information > **Pledge**.
- **Scan the QR Code**



[2026 PLEDGE]

HOW DO I MAKE A CONTRIBUTION?

- **DURING WORSHIP:** Place your contribution (check or cash) in the plate when the offering is received. Envelopes are available in the pews. Remember to put your name on the outside!
- **ONLINE:** Log on at saintphilip.net > **Make A Contribution** > Fill out the fields. You can:
 - Contribute to multiple funds besides your 2026 pledge contributions.
 - Make a one-time contribution or set up recurring frequencies for giving.
 - Give using a credit or debit card, checking or savings account, Apple Pay, Google Pay, PayPal, or Venmo.
- **YOUR BANK:** Set up bill pay through your own bank for recurring gifts.
- **STOCKS:** Donate stock through our brokerage account at Frost Bank. Contact the church office for further directions.

Worship & Music \$54,000 (\$9,350 increase over 2025)

The additional funds requested would be used to purchase new music, supplies, and equipment for both the choral and handbell ensembles, provide two guest clinicians for bell and/or choir in 2026, and fully fund staff singer positions for the entire year, including extra services during high seasons like Holy Week and Advent. Additional funds for the children’s music program will be used for supplies and a certified Orff instrument instructor.

The St. Philip Choir prepares to rehearse under the leadership of Justin Langham, Director of Music.



Susan Leonard notes that the Worship and Music Committee focuses primarily on music, with many members actively involved in choir, hand bells, children’s choir, and Music at St. Philip performances—programs close to our hearts.

But church music is more than sound; it’s a spiritual offering that blends faith, tradition, and emotion. Whether through a simple hymn or a full choir, it creates a sacred space for reflection and unity, stirring hearts and touching souls.

- 2025 Stewardship Committee
- Kate Burkart, Chair
 - John Hartman
 - Judye Hartman
 - Bill Stubbs
 - Jim Crain
 - Nadene Crain



Gratitude Beyond Stewardship

ST. PHILIP PRESBYTERIAN CHURCH

2026 NARRATIVE BUDGET

This narrative budget outlines how our church leadership envisions allocating resources to support our ministries and administrative needs, ensuring each area has the funding needed to serve our congregation and community effectively.

Administration \$225,000 (\$37,000 increase over 2025)

The largest expense in the administrative budget is insurance. This budget covers office supplies, paper, and equipment; maintenance, postage, telephone, insurance, bank, and credit card fees; and costs associated with computer software programs. Many insurance companies have discontinued coverage to churches and/or withdrawn from Texas altogether. As a result, we are facing significant increases in our insurance costs.

Committee chair Dan Boston copies reports for a meeting.



Education \$8,000 (no change from 2025)

The Education Committee aims to further Christian education with God’s children of all ages. We also aim to further education about events in church and issues in the community.



VBS teachers and learners Sadie Fair and Sarah Victorian and friends (l. to r.).

Fellowship \$20,000 (\$5,000 increase over 2025)

The Fellowship Committee will use the additional funds for two main purposes:

Mo-Ranch Expenses: The increased budget will help cover costs for Mo-Ranch, including golf carts, facility use, and securing a keynote speaker for next summer’s event. These funds will support travel, lodging, and speaker fees, which were not needed last summer but are planned for next year.

Outdoor Picnic Tents: The Committee seeks additional funds to offset the cost of setting up large tents for outdoor picnics. Previously covered by the operational budget (until 2024), this increase will allow us to hire professionals for tent setup and removal, relieving congregation members of this responsibility.

Ruthie Waldrop shares that the Fellowship Committee decorates the Gathering Area trees for Advent and Christmas using only existing materials, with no expenditures for new trimmings. The small table tree features handmade ornaments, many created by the church’s young children, thanks to Jessie Fair’s efforts. Last year, children from St. Philip joined in decorating, enjoying the experience.



One of St. Philip’s many Christmas trees!

Mission \$120,000 (no change from 2025)

The most significant activity of the Mission Committee is to help fund and to participate in the life of our 30+ mission partners, located mostly in the Houston area but also all around the world. Thanks to the generosity of St. Philipians, we regularly distribute over \$100,000 to mission partners whose need is great.



One of our ongoing mission projects, with our youth, is packing meals for Kids Against Hunger.

Personnel \$1,000,000 (\$50,000 increase over 2025)

The increase in the Personnel Committee budget will be applied to pastoral and professional staff and other personnel 2026 salaries. The Committee is tasked with providing fair salary treatments while being smart stewards of the funds we are allotted.



Omar's tenth anniversary celebration in July, representing both the Committee and the congregation's appreciation for the tremendous energy Omar brings to the life of St. Philipians as well as the community.

Peacemaking & Social Justice \$3,400 (\$1,7000 increase over 2025)

The Peacemaking and Social Justice Committee (P&SJ) continues to expand opportunities for learning and action on key issues, especially those affecting our marginalized siblings and our continuing commitments as an Earth Care Congregation of the PC(USA). Through the Fifth Sunday speaker series, local advocates have addressed topics like immigration and transgender rights. A follow-up workshop helped participants support immigrant families and understand how visa policies affect international students. P&SJ also builds relationships with speakers by offering honorariums or donations.

The Committee is partnering with Zero Waste Houston to reduce food waste and explore composting at St. Philip. With more funding, P&SJ could host additional speakers, deepen community engagement, and support environmental initiatives.



St. Philip attendees at the 2025 Pride Parade in downtown Houston (l. to r.) Judith Hiott, Denise Wilborn, Tina Bryan, Sarah Victorian, Quincy Victorian.

Amy Morriss, inspired by the familiar passage from the Lord's Prayer, "Thy kingdom come; thy will be done," reflects that we pray these words weekly—not as a wish for perfection, but as a call to action. God's kingdom, as revealed in scripture, is built on compassion, justice, and God's shalom. The Peacemaking and Social Justice Committee strives to embody these values in its work.

Property \$349,600 (\$10,200 increase over 2025)

The Property Committee keeps St. Philip's campus running smoothly, handling everything from everyday repairs to big projects like replacing roofs and air conditioning systems. In 2025, routine maintenance stayed on budget, but with rising costs for labor and materials, we're recommending a 3% increase for 2026.

We're also planning for major upgrades. This year, we suggest setting aside \$250,000 from the operating budget for future capital replacements, which are \$150,000 more than last year. Plus, about \$100,000 will come from the Central Property Endowment Fund. These investments help ensure our buildings stay safe, comfortable, and ready to serve the congregation and community for years to come.



A crane at work replacing the air conditioning unit for the second floor of the Education Building.

Welcoming & Membership \$1,000 (no change from 2025)

The Welcoming and Membership Committee helps newcomers and regulars feel connected at St. Philip, primarily through Sunday greeters and welcome notes. Most of the budget goes toward name tags and occasional refreshments for new member events.

Committee members maintain the church directory, attend Session meetings to welcome new members, and prepare bios for the Philip-Eye. Members also personally follow up with newcomers to help them get involved. Looking ahead, the Committee is exploring new ways to deepen engagement and build community.



Frank Keever greets Melissa Aldrich.

"Generosity *for* God (giving because we are supposed to) is good so far as it goes. But we want more than to *do* generosity. We want to *become* generous. We long to be generous alongside God, like God, as God, with God.

"If generosity *for* God is about obedience, generosity *with* God is about identity. When we are generous *with* God, we participate in the sublime progression of God's eternal hopes for the world and for God's people."

- The Rev. Karl Travis, *God's Gift of Generosity: Gratitude Beyond Stewardship*