

Diocese Of Bismarck

Spring 2021

Parish Business Office Forum

Featuring Information on Health
Care Enrollment

Cressy Aberle, Tony Chap, Laurie Hagerott

With the Support and Assistance of Diocese Fiscal and Internal Audit Staff

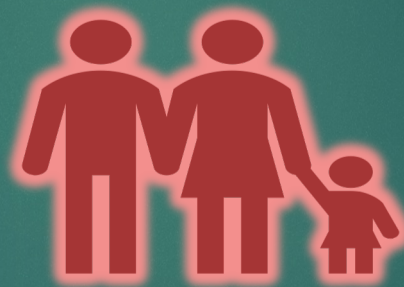
Laura Huber, Brent Naslund,
Brandi Alderin, Sarah Seibel, Bonnie Steiner

Health Care Enrollment 2021-2022 Informational Review

Diocese of Bismarck Parishes and Schools



Health Care &
Dental/Vision
Changes



Employee enrollment
July 1, 2021-June 30, 2022



401K

Health Care 2021-2022

Effective 7/1/2021

Plans

- PPO \$750 deductible 80/60 - \$4000 max out of pocket
- HSA \$1500 deductible 90/70 - \$5000 max out of pocket

Same Classes

- Employee, EE + Spouse, EE + Children, EE + Family

Changes

- Was Anthem Blue Cross/Blue Shield - now Blue Shield of CA
- Pharmacy Benefit Manager now CVS Caremark for both plans
- One card for ID for medical and pharmacy both plans
- New Wellness Program

The Numbers

- **Decrease 6.8% for health care**
- Increase 0.6% for vision
- Increase 3.8% for dental
- Schools increase contribution to 95% single & 70% other (based on HSA)
- Parishes continue contribution 100% single & 75% other classes

Other

- March 1st Msgr. Lindemann Email to Parishes and Schools
- Claims continue to improve
- Received replies from locations with any dental and vision changes

Highlights of Option A: PPO 750 - 80/60 Blue Shield 5120 Plan

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- \$750 Individual / \$1,500 Family Deductible
- 80/20 Coverage after deductible is met – {Plan pays 80% (**60% OON (out of network)**), Employee pays 20% (**40% OON**) up to Out-Of-Pocket Maximum}
- \$4,000 Individual \$8,000 Family Maximum Out-Of-Pocket (In-Network)
- \$25/\$40 Office Visit Copay

Highlights of Option B: HSA 1500 - 90/70 Blue Shield 5126 Plan

- \$1,500 Individual / \$3000 Family Deductible
- 90/10 Coverage after family deductible is met
(Plan pays 90% (**70% OON**) Employee pays 10% (**30% OON**) up to Out-Of-Pocket Maximum)
- \$5,000 Individual \$10,000 / Family Maximum Out-Of-Pocket (In-Network)
- Diocese & Parishes: Monthly Income Add-On for Employee (due to lower cost to be on plan)
- Money put into deferred account is TAX-FREE and remains in the individual's account for perpetuity OR until used for qualifying expenses

2021-2022

BS 5120 replacing 1120 - 145 Anthem PPO 750-2 80/60

	Employee	EE+Spouse	EE + Children	EE + Family
Reta Rate	716.77	1,576.90	1,182.67	2,006.96
Full-Time				
A. Location Rates - Diocese & Parishes	731.77	1,591.90	1,197.67	2,021.96
Employer	731.77	1,197.68	902.00	1,520.22
Employee	0.00	394.22	295.67	501.74
B. Location Rates -SCHOOLS	731.77	1,591.90	1,197.67	2,021.96
Employer	629.88	1,002.96	755.97	1,272.40
Employee	101.89	588.94	441.70	749.56
Part-Time				
C. Location Rates - Diocese & Parishes	731.77	1,591.90	1,197.67	2,021.96
Employer	373.39	606.34	458.50	767.61
Employee	358.38	985.56	739.17	1,254.35
D. Location Rates - SCHOOLS	731.77	1,591.90	1,197.67	2,021.96
Employer	322.44	508.98	385.49	643.70
Employee	409.33	1,082.92	812.18	1,378.26

**Blue
Shield
PPO
750
80/60
Plan**

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2021-2022

BS 5126 replacing 1126 - 139 Anthem HSA 1500-1 90/70

HSA Employer Paid Add On (Income to Employee)

	Employee	EE+Spouse	EE + Children	EE + Family	Employee	EE+Spouse	EE + Children	EE + Family
Reta Rate	643.90	1,416.58	1,062.43	1,802.92				
Full-Time								
A. Location Rates - Diocese & Parishes	658.90	1,431.58	1,077.43	1,817.92				
Employer	658.90	1,077.44	811.82	1,367.19				
Employee	0.00	354.14	265.61	450.73	72.00	120.00	90.00	153.00
B. Location Rates -SCHOOLS	658.90	1,431.58	1,077.43	1,817.92				
Employer	629.88	1,002.96	755.97	1,272.40				
Employee	29.02	428.62	321.46	545.52				
Part-Time								
C. Location Rates - Diocese & Parishes	658.90	1,431.58	1,077.43	1,817.92				
Employer	336.95	546.22	413.41	691.10				
Employee	321.95	885.36	664.02	1,126.82	36.00	60.00	45.00	76.50
D. Location Rates - SCHOOLS	658.90	1,431.58	1,077.43	1,817.92				
Employer	322.44	508.98	385.49	643.70				
Employee	336.46	922.60	691.94	1,174.22				

**Blue
Shield
HSA
1500
90/70
Plan**

Effective 7/1/2021

Reta Delta Dental Plan 2A - Employer Contributes

Reta Delta Dental Plan 2A - Voluntary

EE Only EE+Spouse EE + Children EE+ Family

EE Only EE+Spouse EE + Children EE+ Family

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DENTAL



Reta Rate	41.67	91.67	68.75	116.67	47.25	103.96	77.96	132.30
Full-Time								
1. Location Rates - Employer 100%								
Employer	0.00	0.00	0.00	0.00				
Employee	0.00	0.00	0.00	0.00				
2. Location Rates - Partial Subsidy - Dependents	41.67	91.67	68.75	116.67				
Employer	41.67	41.67	41.67	41.67				
Employee	0.00	50.00	27.08	75.00				
3. Location Rates - Employee 100%					47.25	103.96	77.96	132.30
Employer					0.00	0.00	0.00	0.00
Employee					47.25	103.96	77.96	132.30
Part-Time								
5. Location Rates - Partial Subsidy - Dependents	41.67	91.67	68.75	116.67				
Employer	20.84	20.84	20.84	20.84				
Employee	20.83	70.83	47.91	95.83				
6. Location Rates - Employee 100%					47.25	103.96	77.96	132.30
Employer					0.00	0.00	0.00	0.00
Employee					47.25	103.96	77.96	132.30

Effective 7/1/2021

Reta VSP Vision Plan 2 - 901 Employer Contributes

Reta VSP Vision Plan 2 - 901 Voluntary

EE Only EE+Spouse EE + Children EE+ Family

EE Only EE+Spouse EE + Children EE+ Family

VISION



25	Effective 7/1/2021								
26		EE Only	EE+Spouse	EE + Children	EE+ Family	EE Only	EE+Spouse	EE + Children	EE+ Family
27	Reta Rate	9.61	21.13	15.84	26.89	11.68	25.70	19.27	32.72
28	Full-Time								
29	1. Location Rates - Employer 100%								
30	Employer	0.00	0.00	0.00	0.00				
31	Employee	0.00	0.00	0.00	0.00				
32	2. Location Rates - Partial Subsidy - Dependents	9.61	21.13	15.84	26.89				
33	Employer	9.61	9.61	9.61	9.61				
34	Employee	0.00	11.52	6.23	17.28				
35	3. Location Rates - Employee 100%					11.68	25.70	19.27	32.72
36	Employer					0.00	0.00	0.00	0.00
37	Employee					11.68	25.70	19.27	32.72
38	Part-Time								
42	5. Location Rates - Partial Subsidy - Dependents	9.61	21.13	15.84	26.89				
43	Employer	4.81	4.81	4.81	4.81				
44	Employee	4.80	16.32	11.03	22.08				
45	6. Location Rates - Employee 100%					11.68	25.70	19.27	32.72
46	Employer					0.00	0.00	0.00	0.00
47	Employee					11.68	25.70	19.27	32.72

Flexible Spending Accounts

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- FSA (Flexible Spending Account)*
 - Pre-Tax salary dollars can be put into account for **Health Care expenses**
 - Must be used up between July 1, 2021 and June 30, 2022
 - USE IT OR LOSE IT
 - Annual contribution may not exceed \$2,750
- For HSA Enrollees - LPFSA (Limited Purpose Flexible Spending Account)*
 - **Dental and Vision expenses only**
 - All other criteria same as FSA

*May have in addition to DFSA Account!



- DFSA (Dependent Flexible Spending Account)*
 - Pre-Tax salary dollars can be put into account for **Dependent Care expenses**
 - Must be used up between July 1, 2021 and June 30, 2022
 - USE IT OR LOSE IT
 - Annual contribution may not exceed \$5,000 (\$2,500 max. if married, filing separate income tax returns)

* May have this account in addition to FSA Account!



Health Savings Account Contributions

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Can enroll/manage in
Open Enrollment Wizard
\$3,600/\$7,200 (+\$1,000 age 55+)

Additionally, for those with HSA Accounts:

- Returning back to Health Equity Banking Relationship

“12 Month Lookback” Communication

Perform April 1

- See 3/19/21 email
- Why is it important?
- “Heads Up” at ACA Report Time



RETA Trust Security

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Employees

Employees have access only to their personal accounts. The fields viewable to an employee are limited to what was setup for the employee's particular view. Access to check their personal information, see FSA claims and balance, enroll, etc.

Location Administrators

Are authorized users who may access only assigned locations. They can access and print location billing statements and run reports to check on their employee's enrollment. (A few specifically trained location administrators can change employee information-other administrators need to work with Sarah Seibel on employee information adds/changes.)

Location Administrators:

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➤ **ENGAGE Your Eligible Employees** on Enrollment-document reminders, (not just at annual enrollment time!)

- **Default this year is No Coverage** – Employees need to sign in and select coverage or they will have no coverage.
- Eligible Employees not wishing to take benefits, must sign in and decline coverage
- Remind employees to provide dependent documentation
- Help answer employee questions
- Priests, as employees, must also enroll. (Diocese will work with priests transferring locations.)
- Check accuracy of employee benefit status for their enrollment – (were there any lookback changes?)

**RETA
Enrollment**

**April 30th
thru
May 14th**

Health Care Premium Credit (Employee Credit)

Credit to assist parishes
and employees.

- ▶ When you process the medical bill
 - ▶ Use Health Care Payables as normal to reduce the full health care cost (not including credit)
 - ▶ Reduce Health Care Expense equaling the credit as a negative amount
 - ▶ Net effect is what is deducted from checking
 - ▶ Employees identified to get portion of credit
 - ▶ Credit on employee payroll
 - ▶ Advise you payroll processor with each payroll submission.

Bill Information

Bank Account:

Bill Number:

Vendor: [New Vendor](#)

Diocese of Bismarck
PO Box 1137
Bismarck, ND 58502-1137

Comment:

[Assign Check Number](#)

#	Account	Amount	Comment
1	2165.00P: Health Insurance L-1-60-2165-00	739.66	
2	5020.00PAD: Health Insurance E-1-01-5020-00	-215.02	Health Care Credit
3			
Total:		524.64	

[More Lines](#)

401K



- ❑ Communicate any employee eligibility changes to American Trust

In Process to Implement 7/1/2021

- ❑ Employer Benefit - 5%
 - ▶ First 2% Employer Paid Benefit
 - ▶ Up to 3% Employer Paid Match
- ▶ Employee contributions by percent

401K Benefits Reminder

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- ✓ April 1 parishes perform their health care lookback
- ✓ Parishes should also review 401K potential changes
 - ✓ Any employees potentially eligible this July 1st ?
 - ✓ Any now averaging over 20 hours per week?
 - ✓ Any turning 21 years of age?

Retroactive Consequences-Failure of Providing 401K Benefits

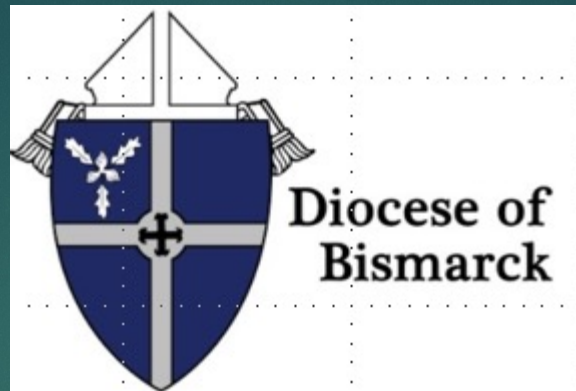
2 Parishes in 2020 had Avoidable Issues

1. Parish pays 4% into plan for period not paid
2. Parish pays a penalty for not allowing employee participation during period.
3. Parish pays a penalty for lost earnings for period not paid.

Enrollment/Benefits Questions?

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Diocese Of Bismarck

Parish Business Office Forum
Spring 2021

Priest Changes – July 1, 2021

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- **Rev. Bruce Krebs** - (Minot-Our Lady of Grace) retiring.
- **Rev. Jeffrey Zwack** – Parochial Vicar for Bismarck-St. Anne parish
- **Rev. Dennis Schafer** – Pastor of New England St. Mary parish cluster
- **Rev. Gary Benz** – Pastor of Sacred Heart Glen Ullin parish cluster.
- **Rev. Adam Maus** – Pastor of Minot Our Lady of Grace parish
- **Rev. Gregory Luger** – Pastor of Mohall St. Jerome cluster of parishes.
- **Rev. Biju Antony** – Parochial Administrator of Flasher St. Lawrence parish cluster.
- **Very Reverend Christopher Kadrmas** – Judicial Vicar of the Diocese and Pastor of Mott St. Vincent De Paul parish cluster.
- **Rev. Jared Wolf** – Pastor of Bowman St. Charles parish cluster.
- **Rev. Stephen Folorunso** – Parochial Vicar for Mandan St. Joseph parish.
- **Rev. Paul Eberle** – Spiritual Director for Kenrick-Glennon Seminary in Missouri

Priest Changes – July 1, 2021

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Newly ordained

- **Rev. Mr. Nicholas Vetter** – Chaplain for St. Mary's Central High School and Parochial Vicar for Bismarck St. Mary Parish
- **Rev. Mr. Jacob Degele** – Part time religious instructor at Bishop Ryan Catholic School Parochial Vicar for Minot Our Lady of Grace parish
- **Rev. Mr. Gregory Hilzendeger** – Parochial Vicar for Williston St. Joseph parish cluster.
- **Rev. Mr. Benjamin Franchuk** – Parochial Vicar for Bismarck Cathedral parish and Assistant Chaplain at St. Mary Academy.

New Parish Business Personnel

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2020

- Mikayla Bartholomay — Bowman, Rhame, Marmarth
- Braeton Erhardt — Center
- Erin MacLeod — Minot (St. Leo), Foxholm, Glenburn
- James Ferrel — Glen Ullin, Grant County
- Sarah Dshaak — Hettinger, Reeder, Scranton
- Stacey Bulcher — Mandan (Spirit of Life), Huff, St. Anthony
- Kathy Wentz — Minot (St. Therese)
- Stephanie King — Kenmare, Bowbells

2021

- Sara Millet — Watford City, Alexander
- Nicole Grove - Strasburg, Hague



Risk Management & Insurance

Insurance Self Retention Endorsement

- ▶ Tool to help reduce long-term costs
- ▶ Began with July 1, 2020 Renewal
- ▶ Currently \$11,500 per Occurrence/Location
- ▶ \$165,000 annual aggregate – Parishes will see checks from CMG
- ▶ Applies to Property, Crime and Builder's Risk claims
- ▶ Will re-evaluate each renewal

Use of Parish Facilities

- ▶ February - Bishop communication to pastors:
 - Use of parish facilities is up to each pastor.
 - Parishes must take prudent precautions

- ▶ All prior information and risk management rules still apply for non-parish use.
 - Hold harmless agreement
 - 3rd party special event insurance application

Reminders & Information Sharing



Depositing Checks Not Made Out to the Parish but rather National or Diocesan Collection

- ▶ No problem if your local bank accepts the checks with your deposit
- ▶ If your local bank refuses the check then contact and send them (or remind them) of your 2015 Agreement from your parish file, which still applies.



DIOCESE OF BISMARCK

520 N Washington Street
PO Box 1137
Bismarck, ND 58502-1137
Phone: 701.222.3035
Fax: 701.222.0269
www.bismarckdiocese.com

AGREEMENT

This Agreement, entered into as of the 1st day of January, 2015, by and between the Diocese of Bismarck, a North Dakota nonprofit corporation, of 520 N. Washington St., PO Box 1137, Bismarck, ND 58502-1137 hereinafter referred to as the "Diocese", and the Church of The Epiphany, of Watford City, ND hereinafter referred to as the "Parish".

The parties agree as follows:

1. Diocese hereby names and authorizes Parish to act as its agent and on its behalf for the Annual God's Share Appeal; Annual African Mission Appeal; and the Annual National and Universal Church Collections approved by the Bishop for the Diocese as follows:
 - a. Parish shall receive funds donated to the Appeals/Collections;
 - b. Parish shall deposit Appeal/Collection donations in Parish bank accounts;
 - c. Parish shall receive and hold Appeal/Collection donations as agent for Diocese;
 - d. Parish shall maintain records for each Appeal/Collection donation received, which shall include the name and address of the donor; the date of the donation; amount of each Appeal/Collection donation; and the check number of the donation, if made by check.
 - e. The Diocese shall have the right to review such records at any time upon reasonable notice to Parish;
 - f. Diocese shall have the right to establish reasonable rules and procedures for the process outlined above.
2. From time-to-time, as shall be determined by Diocese, Parish shall pay and deliver to Diocese in a lump sum all Appeal/Collection donations currently held on deposit by Parish, and deliver to Diocese its records for those donations. Payment and delivery shall be made to Diocese as follows:

Diocese of Bismarck
Office of Stewardship and Resource Development
(Name of Appeal/Collection)
520 N. Washington St.
PO Box 1137
Bismarck, ND 58502-1137

3. At the end of each calendar year, Diocese shall prepare and deliver to each Appeal/Collection donor an acknowledgement letter which sets forth the total Appeal/Collection amount donated by the donor for that calendar year.
4. This Agreement shall commence as of January 1, 2015, and shall continue for a period of one (1) year. At the end of the original term and each renewal term, the Agreement shall automatically renew for an additional period of one year unless the parties mutually agree to terminate the same in writing.

IN WITNESS WHEREOF, the parties have executed this Agreement on the date set forth above.

THE DIOCESE OF BISMARCK,
a non-profit corporation under the laws of the
State of North Dakota

By Most Reverend David D. Kagan
Most Reverend David D. Kagan, D.D., P.A., J.C.L.
Bishop of Bismarck, its President

PARISH: Church of The Epiphany, Watford City, ND

By Reverend Brian P. Gross
Reverend Brian P. Gross
Its Secretary

These agreements have held up when challenged by banking institutions. They have been vetted with the assistance of the following:

- The North Dakota Secretary of State Office
- The legal counsel of the Diocese of Bismarck
- Brady Martz - professional auditors

Substitute Clergy Expense Payment

Financial Best Practices Guide

Substitute Clergy (page 13)

Sub Clergy Fees and Mass stipends are taxable income for priests

Mileage for retired priests is higher than IRS rate- the additional allowance is taxable income

Active diocesan **priests with a current parish assignment within the diocese, are paid by parish of assignment**, not the parish for whom he substitutes. **Parishes receiving substitute clergy support are to pay the “loaning” parish remuneration**, and not the clergy directly.

Assumption Abbey receives payment for their priests through a billing process.

Only **retired clergy** (and unassigned diocesan priests) should **receive direct remuneration from the parish**

Note: pastor of loaning parish may elect to pay the substitute remuneration to an associate pastor through payroll; however, remuneration paid for a pastor is always income to his parish of assignment.

Parishes are **not permitted to pay fees for the hearing of Confession (or going on sick calls)**.

Substitute Clergy Expense Payment

(continued..)

Bishop's Letter to Clergy – (July 2019)

▶ “When seeking Clergy Assistance, **do not contact any priest who is assigned....a Parochial Vicar**, unless all other efforts by you have been unsuccessful. If he and the Pastor of the Parish agree that he can help you, in addition to the reimbursements given to him, you will need to reimburse his Parish the amount of his salary and benefits for the day, or days, he is not available to his assigned Parish. The Diocesan Office for Finance and Administration will assist you with the necessary calculations for your reimbursement to the proper Parish.”

Bishop's Letter to Clergy (sent by Chancery Office– June 14, 2017)

- ▶ A stipend of \$50 (plus mileage) for each weekday Mass and Confessions
- ▶ A stipend of \$35 (plus mileage) for each weekday Mass and Confessions
- ▶ Mass offerings are \$10 unless otherwise designated ... (refer to Synod Statute 273)
- ▶ Mileage is current IRS rate. Retired priests receive an additional 10 cents per mile.
- ▶ The pastor is required to send the completed “Substitute Clergy Information Sheet” to the substitute clergy in advance

Substitute Clergy Expense Payment

(continued..)

Check to Entity – (Parish receiving check put taxable income on payroll)

Such As:

- **Parish Priest:** Fr. Gardner, Fr. Crane (with pastor permission), etc.
- **Diocese Clergy not assigned to a Parish:**
 - Bishop Kagan, Fr. Dosch, Fr. Doug Krebs, etc.

Check to Priest – (Parish issuing check responsible for 1099)

Such As:

- **Non-Diocesan Clergy:** Msgr. Shea, Fr. Bouck, etc.
- **Retired Clergy:** Fr. Heidt, Fr. Klemmer, etc.

NOTE: Use Lines on bills in ParishSOFT-Info on Check stubs

WSI Audits at a Few Parishes:

WSI Auditors have questioned whether certain individuals are employees or independent contractors.

- ▶ Century Code 65-01-03.
- ▶ Individual performing service for remuneration presumed an employee.
- ▶ Individuals who perform services for another, for remuneration, are presumed to be employees of the person for which the services are performed.....unless it is proven that an individual is an independent contractor under the common-law test.
- ▶ The person that asserts that an individual is an independent contractor under the common-law test, rather than an employee, has the burden of proving that fact.

PARISHES BE AWARE

Workforce Safety Insurance

Required by Synod
Statute 265

To Provide Relief for
Injured Workers



Coverage Requirements

WSI is the sole provider and administrator of workers' compensation in North Dakota. WSI is an exclusive employer-financed, no-fault insurance system covering workplace injuries, illnesses, and death. North Dakota law does not allow private insurers to underwrite workers' compensation insurance in North Dakota.

North Dakota's Workers' Compensation law, with limited exceptions, requires all employers to insure all employees including full-time, part-time, seasonal, and occasional workers before employees begin working.

It is unlawful to deduct any portion of the premium from wages or salary of any employee. No agreement by an employee to waive rights to compensation under Title 65 is valid.

DEFINITION OF AN EMPLOYER +

NORTH DAKOTA EMPLOYERS +

OUT-OF-STATE EMPLOYERS +

UNINSURED EMPLOYERS +

INDEPENDENT CONTRACTOR -

Each person who performs services for another for remuneration (meaning money or substitute for money) is presumed to be an employee of the person for whom the services are performed; unless it is proven that the person is an independent contractor under the "common law" test. The person who asserts that they are an independent contractor under this test rather than an employee has the burden of proving that fact. See **North Dakota Century Code § 65-01-03(1)**.

A determination under this section that a person is not required to be insured is effective for no more than one year from the date the person is notified of the determination. The organization retains continuing jurisdiction over determinations and may reconsider or revoke its decision at any time. If you are an employer or independent contractor and wish to verify independent contractor status, contact WSI and an Independent Contractor Questionnaire will be provided.

Employee Vs Contractor Guidance

a. **Employee**: Anyone who receives pay for performing services is an employee if the parish/institution can control what work will be done by the worker and how it will be done. Generally, the following factors indicate "employee" status; however, not all factors need be present:

- 1) Worker is required to follow an employer's instructions regarding when, where, and how to work.
- 2) Worker receives on-the-job training from an experienced employee.
- 3) Worker is expected to perform services personally and not use a substitute.
- 4) Worker has a continuing working relationship with the employer.
- 5) Employer establishes set hours of work.
- 6) The work is done on the employer's premises.
- 7) Worker must submit regular oral or written reports to the employer.
- 8) Employer furnishes worker's tools, supplies and equipment.
- 9) Worker does not advertise his or her services to the general public or work for other employers.

b. **Independent Contractor**: Service vendors/workers who operate an independent trade, business, or profession in which they offer their services to the general public and are not subject the factors listed above.

Independent Contractor Service Agreement

INDEPENDENT CONTRACTOR SERVICE AGREEMENT

Parish: _____
Address: _____

Contractor: _____
Address: _____

SSN: _____

Term: This Contract is effective ____/____/____ and will continue until ____/____/____.
Notwithstanding any other provisions of this Contract, either party hereto may terminate this Contract at any time by giving 14 days written notice to the other party.

Services to be rendered: _____

Payment: _____

1. The relationship between Parish and Contractor is that of independent contractor. Contractor agrees to provide workers' compensation insurance for Contractor and its employees required by law.
2. Parish agrees to defend, protect, indemnify and hold harmless Contractor against and from all claims arising from the negligence or fault of Parish or any of its agents, officers, employees or volunteers for claims arising from this Contract and arising from Parish negligence.
3. Contractor agrees to defend, protect, indemnify and hold harmless Parish against and from all claims arising from the negligence or fault of Contractor or any of its agents, officers, employees or volunteers for claims arising from the above identified Contract and arising from Contractor negligence.
4. Parish and Contractor agree that this document overrides any insurance or indemnification language in conflict to an existing contract whether or not the existing contract has been previously signed or will be signed in the future.

Parish: _____

(sign)

Date: _____

Contractor: _____

(sign)

Date: _____



DIOCESE OF BISMARCK

PO Box 1575
Bismarck, ND 58502-1575
Phone: 701-223-1347
Fax: 701-223-3603

www.bismarckdiocese.com

OFFICE OF THE BISHOP

March 2, 2021

SUBJECT: Unrestricted Parish Emergency Savings

Dear Pastors and Parochial Administrators:

It has been nearly a year since I published financial directives for parishes and schools because of the COVID-19 pandemic. Please know that I continue to see these directives as important to maintaining the financial viability of our parishes. I am grateful to you for your continued work in this regard.

Aside from these directives, there is an additional matter of financial concern. It has to do with the level of funds reserved by a parish for operating needs, should an emergency arise.

Having analyzed offertory contributions, it is clear that on average, ordinary income has been on the decline across the Diocese, when compared to previous years. This becomes a greater concern when considering that: (1) Capital Campaign permissions and Expansion Fund loans are not approved for normal operating purposes. (2) I do not allow parishes to receive government assistance (such as the Payroll Protection Plan Loans), and (3) I firmly hold to the principle that each parish must be fiscally independent and self-sufficient in regard to their operating needs.

That said, as you manage and plan your budgets, I want each parish to begin to build an emergency savings fund. These funds should adhere to the following guidelines:

- They need contain a minimum of 9-months of normal parish operating funds with the ultimate goal of 12-months on hand.
- These funds cannot be dedicated or restricted for any purpose other than normal operating expenses.
- Because these are ideally long-term savings, they are most appropriately invested in an Agency Account with the Catholic Foundation for Western North Dakota.

The attached letter outlines an estimated amount needed to achieve this goal for each of your parishes. As with the other fiscal directives, I am grateful for your due diligence in this matter.

Faternally yours in Christ,

The Most Reverend David D. Kagan
Bishop of Bismarck

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Bishop Kagan's March 2nd Letter to Pastors on emergency savings

Laura Huber Email 3/17/21

New DOB Accounts Created

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Regarding Bishop's letter for Emergency Savings

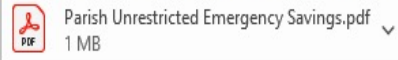
○ Laura Huber

To Parish Pastors and Parochial Administrators; Parish Secretaries and Business Managers

Cc Tony Chap; Cressy Aberle; Dcn. Brent Naslund

Reply Reply All Forward ...

Tue 3/16/2021 3:18 PM



Dear Pastors and Parish Business Managers,

Members of the Diocese Fiscal Office have had discussions with pastors and parish business managers regarding Bishop Kagan's March 2nd letter to pastors to build an emergency parish fund. Bishop stated as parishes build these funds they are not to be restricted as they would be utilized to pay operating expenses only. Some parishes may wish to continue to add to their existing unrestricted Expansion Fund account or Agency account with the Catholic Foundation of Western ND, but others may wish to deposit these funds into separately identified long-term savings accounts.

For those who wish to specifically identify and deposit their emergency funds into new accounts we have created 2 new accounts for our parishes to use in ParishSOFT accounting in the chart of accounts. They are:

1230.00P Expansion Fund Long-term Savings (used for funds deposited in the parish's demand account in the Parish Expansion Fund as emergency funds).

1260.00P Catholic Foundation Long-term Savings (used for funds deposited in the parish's agency account in the Catholic Foundation of Western ND emergency funds).

These accounts were established for your convenience should you choose to use them and if you have any questions on their use please contact myself, Tony Chap or Cressy Aberle.

Sincerely,

Laura J Huber, CPA

Finance Officer

Diocese of Bismarck

<https://bismarckdiocese.com/>

701.204.7196 (direct)

701.226.4053 (cell)



Human Resources

Parish Employee Manuals

37

Mandatory for any parish who has employees

- Should be periodically reviewed / updated

Employment rules used for payroll and terminations

KISS approach applies

Some items uniform between parishes, others are not

Tony can assist with samples to get you started.



Other

Diocese Touchpoints

- **Expansion Note Statements:** will not be sent out until I return; I will send out a comprehensive statement for the end of May once I return; if you need to know the parish's note statement balance, please contact Laura Huber
- **Expansion Loan Statements:** preliminary monthly statements will be sent out; if you have any questions on your loan statement, please contact Laura Huber
- **Expansion Demand Fund Withdrawals:** please continue to send the withdrawals to me but copy Laura Huber so she can get them submitted for payout
- **Expansion Oil Deposits:** Tony Chap will be processing the oil checks that we receive for parishes; he will email a pdf copy of the check that we receive to the individuals at the parish
- **PBA and Diocese Monthly Statements:** monthly statements will not be sent out until I return



Brandi Alderin
Maternity Leave
Email

Diocese Touchpoints

Parish Checks to Diocese

Reminder:

In ParishSOFT bills please use detailed Line comments for purpose as they appear on check stubs.

i.e. DCA, Property Insurance, Clergy Conference, etc.

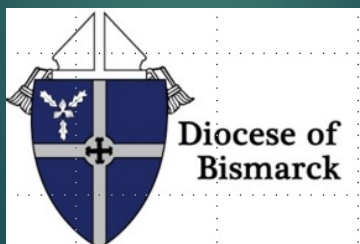


ParishSOFT Roadshow
State Heritage Center – Bismarck
(revised date)
October 13, 2021

Questions?



**Thank
You!
From all
of us**



...for all the time
and support that
you give to your
parishes and
parishioners