

APRIL 2024

PARISH BUSINESS OFFICE FORUM

Parish Services-Tony Chap, Nicole Woehl, Amanda Reed

> Internal Audit Cressy Aberle,



Personnel Changes

Brent Naslund promoted to Chancellor

Cressy Aberle promoted to Internal Auditor

Parish Services Welcomes Amanda Reed



Parish Services

Provides Temporal Goods Assistance and Services

- Bookkeeping services 43 of our 93 parishes
- Payroll services 46 parishes

Diocese Orientation New Parish Business Personnel

New Parish Business Personnel

- Judy Zins- Flasher, Carson, Raleigh
- Faith Dukart– Killdeer, Halliday, Twin Buttes
- Stacey Bulcher Minot St. Leo, Foxholm, Glenburn
- Dcn. Kevin Leingang Mandan Spirit of Life, Huff, St. Anthony
- Kim Kostelecky Dickinson St. Joseph, New Leipzig

Parish Offices in Transition

- Stanley, Berthold
- Kenmare, Bowbells

Priest Assignments and Changes

VERY REV. BRIAN P. GROSS, PASTOR OF PARISHES IN WATFORD CITY AND ALEXANDER TO BECOME MEMBER OF THE FACULTY OF THE SAINT PAUL SEMINARY, EFFECTIVE JUNE 1, 2024.

REV. JACOB E. DEGELE TO BE PASTOR OF THE PARISHES IN WATFORD CITY AND ALEXANDER EFFECTIVE JUNE 1, 2024.

REV. PATRICK M. CUNNINGHAM PASTOR OF PARISHES IN UNDERWOOD, WASHBURN, AND TURTLE LAKE, TO RETIRE JULY 1, 2024.

REV. LOGAN T. OBRIGEWITCH TO BE PASTOR OF THE PARISHES IN UNDERWOOD, WASHBURN, AND TURTLE LAKE JULY 1, 2024.

REV. FRANCIS X. DENOY TO BE PAROCHIAL VICAR FOR THE CHURCH OF CORPUS CHRISTI, BISMARCK, EFFECTIVE BY JULY 1, 2024

REV. JOHN PAUL GARDNER TO BE PAROCHIAL VICAR FOR THE CHURCH OF CORPUS CHRISTI, BISMARCK, EFFECTIVE JULY 1, 2024.

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Priest Assignments and Changes

REV. JOLLY GEORGE TO BE PAROCHIAL VICAR FOR THE CATHEDRAL OF THE HOLY SPIRIT, BISMARCK, EFFECTIVE JULY 1, 2024.

REV. PATRICK OJEDEJI TO BE PAROCHIAL VICAR FOR THE CATHOLIC INDIAN MISSION AT FORT YATES, EFFECTIVE JULY 1, 2024.

REV. JOSHUA D. HILL TO BE CHAPLAIN FOR BISHOP RYAN CATHOLIC SCHOOL AND PART-TIME PAROCHIAL VICAR FOR THE CHURCH OF ST. LEO THE GREAT, MINOT, EFFECTIVE JUNE 1, 2024.

REV. MR. ERIC ARTZ, UPON ORDINATION TO THE SACRED PRIESTHOOD TO BE PAROCHIAL VICAR FOR THE CHURCH OF OUR LADY OF GRACE, MINOT, AND RELIGION INSTRUCTOR AT BISHOP RYAN CATHOLIC SCHOOL, EFFECTIVE JULY 1, 2024.

REV. MR. RYAN MARTIRE, UPON ORDINATION TO THE SACRED PRIESTHOOD TO BE PAROCHIAL VICAR FOR THE CHURCH OF QUEEN OF PEACE, DICKINSON, CO-ORDINATOR OF HISPANIC MINISTRY FOR DICKINSON, AND PART-TIME CHAPLAIN FOR FOCUS AT DICKINSON STATE UNIVERSITY, EFFECTIVE JULY 1, 2024.



Benefits Update



Parishes & Schools



Open Enrollment April 26 thru May 10



HEALTH CARE ENROLLMENT 2024-2025
BENEFITS INFORMATIONAL REVIEW

HEALTH CARE 2024-2025

SAME PLANS AND CARRIERS AS 2023-2024

Msgr. Lindemann March 1 & Jessika Borr April 18 health care emails



- > PPO \$750 deductible 80/60 \$4000 ind. max out of pocket
- > HSA **\$1600** deductible 90/70 \$5000 ind. max out of pocket



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



- Increase 11.6% health care
- Increase 9% for dental
- Increase 3.2% for vision
- School contributions 95% single & 70% other (based on HSA)
- Parish contributions 100% single & 75% other classes

HEALTH CARE 2024-2025



- > Flex Benefits max increased to \$3200
- Flex Benefits Dependent Care-same as 2023 \$5000/household and \$2500 married filing separately
- "Use it or Lose it"



- > HSA max \$4150 Single, \$8300 Family
- > \$1000 "Catch up" for those over 55
- Eligible for limited purpose FSA (non-medical dental & vision) use or lose

"12 MONTH LOOKBACK" EMPLOYEE HOURS WORKED AFFECTING BENEFITS STATUS

APRIL 1

- IMPORTANCE FOR UPCOMING ENROLLMENT

-"HEADS UP" AT ACA REPORT TIME



401K BENEFITS REMINDER

Previously ineligible employees eligible this July 1st need to be communicated to Bravera.

- Any now averaging over 20 hours per week?
- Any turning 21 years of age?

Remember: There are Retroactive Consequences for Failure of Providing 401K Benefits



401K BENEFITS CHANGES

Employees wishing to make changes must log into their individual 401K account to make changes with Bravera Weatlh.

- Bravera Wealth sends communication to diocese (Tony Chap) next day.
- Tony Chap inputs change on employee's payroll record.

Date of change is primary factor as to when it will be applied on payroll



PARISH MANAGERS

CAUTION - EMPLOYEE'S MAKING HEALTH
CARE CHANGES DURING ANNUAL OR NEW
HIRE ENROLLMENT PERIODS

ENROLLMENT SELECTIONS MAY OVERRIDE CHANGES
 PENDING/DELAYED VERIFICATION APPROVAL

BEST PRACTICE IS COMMUNICATION OF ANY HEALTH CARE CHANGES

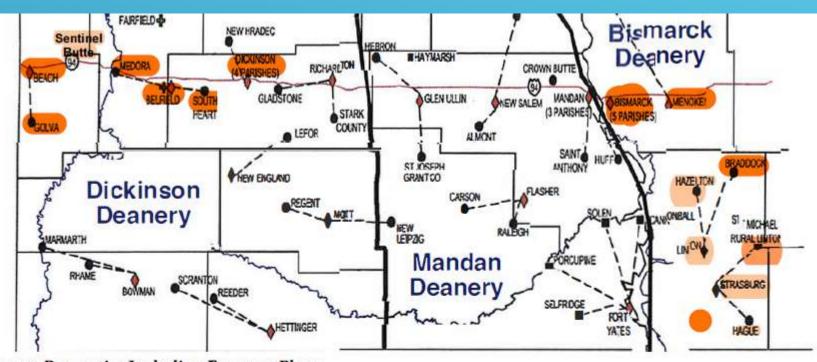
- EMPLOYEES SHOULD NOTIFY THEIR PARISH BUSINESS MANAGER OF CHANGES
- BUSINESS MANAGER SHOULD PUT CHANGES ON THEIR NEW PAYROLL



Property Insurance & Risk Management



ONSITE INSPECTIONS WEEK OF JUNE 10TH



Diocese Properties Including Emmaus Place

Bismarck Parishes

Cathedral of the Holy Spirit

Ascension

Pro-Cathedral of St. Mary

Saint Anne

Corpus Christi

St. Mary Academy

St Mary Central High School

Mandan Parishes

St. Joseph Christ the King

Spirit of Life

June 2024 Inspection plan

Dickinson Parishes

Queen of Peace

St. Joseph

St. Patrick & School

St. Wenceslaus & School

Trinity Catholic Schools

Minot Parishes

Our Lady of Grace

St. John the Apostle

St. Leo

St. Therese, The Little Flower

Bishop Ryan Schools



STARTING WEEK OF MAY 20TH APPRAISAL OF ALL PROPERTIES INSURED IN 2024 SCHOOLS, PARISHES, DIOCESE, ETC.



Bismarck Diocese

Center for Pustoral Ministry P.O. Box 1575 Bismarck, ND 58502-1575

MEMORANDUM

Phone: 701-223-1347 Fax: 701-223-3695

Pastors, Parochial Administrators and School Administrators

FROM: Laura Huber and Tony Chap

DATE: April 22, 2024

SUBJECT: Property Insurance Appraisals - 2024

The Bismarck Diocese has retained Specialty Appraisals, LLC (SPA) to conduct a diocese-wide inventory and valuation of all buildings and contents. This is to ensure that all of our insurable property is property valued in the event of a loss. The last such diocese-wide appraisal event was completed in 2007-2008. Since the last full appraisal, we have with Catholic Mutual Group adjusted property values each year based on geographical and industry standards.

The cost for these appraisats will be paid directly by Bismarck Diocese from its Loss Retention Fund, no separate invoice will be sent to the parish or school. To minimize the cost of these appraisats, the appraisers will be scheduling the site visits by geographic region. We appreciate your assistance in having a person, such as a maintenance manager or other individual, familiar with the property, available to provide access to the appraiser.

The appraisal visits will begin the week of May 20, 2024, and will be conducted over the next few months. Beginning in late April the appraiser will contact each location to select a mutually agreeable schedule in advance. This will allow averyone to plan for this site visit appropriately with knowledgeable guides and escorts for all buildings and structures covered under the program with the Catholic Mutual Group.

The appraisal company will also contact you a week prior to the scheduled visit via email or phone call as a reminder. Your attention and follow-up for this critical component to the appraisal results a greatly appreciated. The appraiser will need access to all buildings under insurance coverage and those that "should" be covered. This is assential for the process to yield its intended purpose, if for some reason plans must change, please communicate directly with the appraiser or Tony. Chan.

Each appraiser will present credentiate from Specialty Property Appraisats, LLC and a copy of this letter. Upon their arrival, please confirm the appraisers are the ones expected and communicated with in advance of any visit.

If you have any questions please contact Laura Huber at huber@bismarckdiocese.com / 701-204-7196 or Tony Chap at tchap@bismarckdiocese.com / 701-204-7195.

Thank you for your time and support.

LAURA HUBER EMAIL/MEMO 4/23/2024



HARD INSURANCE MARKET CONTINUES. AVERAGE LOCATION INCREASE FOR 2024-2025 EXPECTED 10%

2024-2025 WILL LIKELY INCLUDE SOME COVERAGE AND DEDUCTIBLE CHANGES



PROHIBITED 11-15 PASSENGER VANS & SHUTTLES

AMENDED POLICY-MFSAB & FMVSS STANDARDS

NEW SAFETY VIDEO





A COMPLETELY AVOIDABLE TRAGEDY

Questions to ask: What kind of vehicle is it, how many people can fit, and who are you transporting?

Vehicle

Quick Answer

1. 11-15 Passenger Van

Never allowed no matter who is being

transported.

2. 11-15 Passenger Bus/Shuttle

1. Child

Must be MFSAB and meet FMVSS

2. Adult

Should meet FMVSS of policy when replacing

3. 16-20 Passenger Bus/Shuttle

1. Child

Must meet FMVSS

2.Adult

Should meet FMVSS of when replacing.



CALL TONY CHAP WITH QUESTIONS









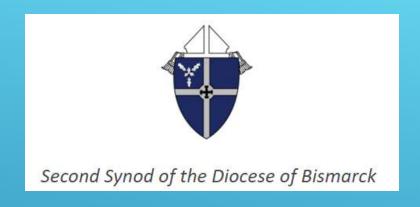








Information and Changes



APPENDIX 37
CONTRACT REVIEW
POLICY

PARISH REVIEWS: SIGNIFICANT NUMBER OF PARISHES NOT FOLLOWING SYNOD APPENDIX 37 CONTRACT REVIEW POLICY

APPENDIX 29 RESOLUTION POLICY

SOLUTION:

A CONTRACT REVIEW STEPS WILL BE ADDED TO PARISH RESOLUTION APPROVAL PROCESS

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Parish Resolutions and Contract Reviews Process Change

- 1. As each new resolution is submitted, Tony reviews resolution for content.
 - Is the resolution narrative stated clearly to understand project?
 - Does it fully explain the source of the funds: trustee, parish, loan, etc.?
 - Is there a contract or agreement involved? If so, get a copy of the contract.
 - Are all enclosures included council minutes, financial statements?
- Added step Understand the contract/agreement language and if changes are necessary to mitigate liability risk.
 - Tony reviews and consults with Catholic Mutual, as needed.
 - Tony sends communication to the parish of required action steps necessary.
 - Contract language changes that parish should discuss with their contractor.
 - Addendum to contract document that may need to be included.
- Resolution is presented to Bishop for approval & signature.
- If approved, resolution is presented to Vicar General for review & signature.
- 5. Added step- If the parish needs to sign a contract and/or contract addendum, then Tony informs parish that they can proceed to sign the contract (with necessary changes advised in step 2), and addendum (if required and communicated in step 2). The parish is to sign and communicate these documents to their vendor and return copies of these documents containing all the necessary signatures of both parties to Tony.
- Tony informs parish that resolution is fully approved; mails original document to parish and retains copy of all documents.



Parish and Trustee Letterhead

- It identifies which entity is communicating
- Use correct "post-restructure" name
- Recommend "KISS Approach"
- Parish or Trustee apply properly to subject in the communication
 - Most, but not all, Resolutions are Parish
 - Property Deed and Alienations are Trustee,

The Parish Seal



Diocesan Synod Guidelines:

- ♦ **49 §1.** It is the obligation of the pastor to keep all *parish* and *trustee corporation* records in a safe and fireproof place, in accord with can. 535.
- ♦ **§2.** He (pastor) will also see to it that the *church* is provided with a *proper seal*, and that this seal is impressed on all official certificates and documents, in accord with can. 535 §3 and is accessible only to those who are entitled to use it.

Code of Canon Law:

♦ 535 §3. Each *parish* is to have its own seal. Documents regarding the canonical status of the Christian faithful and all acts which can have juridic importance are to be signed by the pastor or his delegate and sealed with the parochial seal.

- ♦ The language of the Code of Canon Law says each *parish* is to have a seal. (Hence in a parish cluster every individual parish has its own unique seal. Bishop Kagan reminded his priests of this requirement at the spring 2017 clergy conference.)
- * The Diocesan Synod language says each *church* is to have a seal. However, the preceding paragraph references the pastor's responsibility to maintain both *parish* and *trustee corporation* records.

Diocesan Synod Definition of Parish:

♦ 14 §4. In the Statutes of this Synod, the term "parish" is understood to be the parish Public Juridic Person (PJP), distinct from its Trustee Corporation. The parish PJP is responsible for the day-to-day operation of the parish and its Trustee Corporation is responsible for owning stable patrimony in support of the parish for the religious purposes for which it was established.

- ♦ The parish/PJP will be the entity that is primarily utilizing the parish seal predominnantly in issuing sacramental records (which are to be signed by the Pastor or Parochial Vicar (in special circumstances!))
- ♦ That is to say, the parish seal is utilized mostly in day-to-day business of the parish.

- ♦ That is not to say there are not business transactions the Trustee Corporation makes requiring the signature of the pastor and seal of the parish.
- ♦ These documents certainly have the "juridic importance" noted in Canon 535 §3.
- ♦ There is no *canonical* commentary that would indicate there needs to be anything distinguishing between the seal of these two entities (Parish/PJP and Trustee Corporation).
- ♦ However, if the pastor so wishes, he can maintain 2 different seals for the Parish/PJP and Trustee Corporation.

- Often parish seals include the wording "parish corporation."
 - ♦ The wording on these seals would be more appropriate for the Trustee Corporation if the Pastor wanted 2 distinct seals.
- It is advisable to omit the word "corporation" when utilizing this type of seal when issuing sacramental records and other "parish/PJP" documents.
 - ♦ Could be done by filling in or placing a piece of paper on the word "corporation" when using the seal.

Miscellaneous Notes:

- ♦ In theory, a Parish/PJP could each have separate seals if the pastor finds this easier. There is no law prohibiting this.
- There is no canonical guidance concerning the design of the seal, though it is recommended for sacramental records to use the PJP PARISH NAME, CITY, and STATE i.e. Church of St. Joseph-Mandan Parish, ND





Places to Order Parish Seals:

- https://www.simplystamps.com/embossers/religious
- https://www.amazon.com/Religious-Cross-Embosser-Church-Custom/dp/B01IDXWJG8
- ♦ https://www.etsy.com/market/church_seal
- https://hurleysrg.com/



Diocese Name

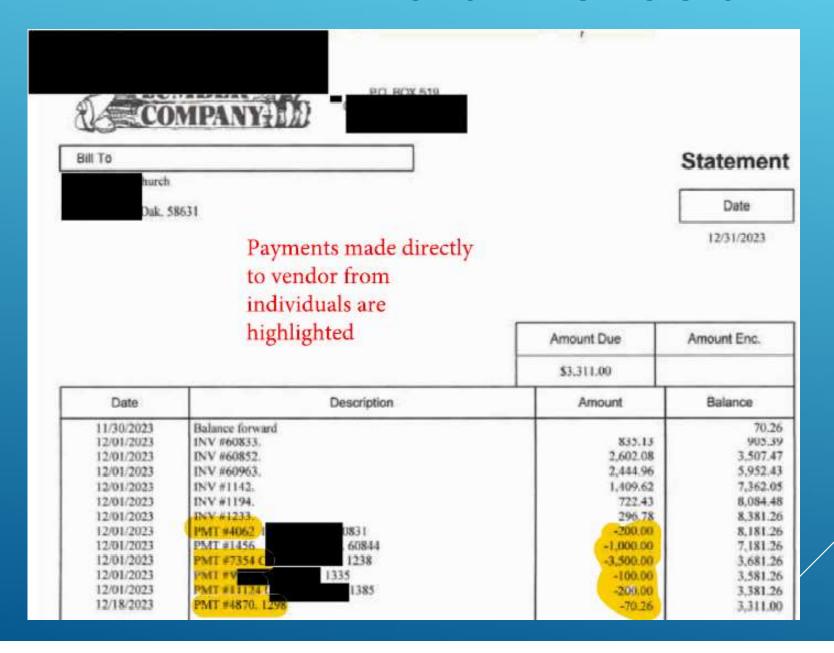
In both your Parish & Trustee ParishSOFT Accounting your vendor check name for the diocese should be:

"Bismarck Diocese"

	Vendor Information			Q
	Diocese of Bismarck			Diocese of Bismare
stribution	1099/Checks	Comment	Attachments	Find Vendor Cle
			Watch Help Video!	
Vendor Name:	Diocese of Bismarck			
Check Name:	Bismarck Diocese			
Vendor Code:				
Address:	PO Box 1137			
Address 2:				
City:	Bismarck			
State:	ND			
Zip Code:	58502-1137			
Country:	United States			



Individual's Payments to Parish Vendors



Payments made by individuals directly to parish vendors

ARE NOT

parish

contributions

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PS ONLINE GIVING & WE SHARE

	\$19	\$49	\$25k+
CC Transaction Fee	3.0% + \$0.42 Flot	2.6% + \$0.42 Flat	CALL FOR PRICING Custom
Stort Up Fee	\$0	\$0	so
Online Gluing	Ø	\odot	(
Recurring Giving	Ø	\odot	\odot
Mobile Gluing	Ø	\odot	0
Euent Forms	0	0	(
Monthly Minimum	\$10	\$10	Custom
MinistryOne Church App	⊘	\odot	(
Text Gluing	Ø	\odot	9
Security Maintenance Fee	0	\odot	\odot
ACH/e-Check	1,00% + \$0.42 per transaction	1.00% + \$0.42 per transaction	Custom
Settlements	②	\odot	\odot

> INVOICE & FEES

- MONTHLY INVOICE
- SECURITY/REGULATORY INVOICE
- PCI PROGRAM FEE
- MONTHLY ACCT FEE
- CC OR ACH TRANSACTION FEES/





Online Giving ParishSOFT & We Share or other giving software

Most Online Giving Programs have 2 types of fees

- Monthly software fee
- Transaction Fees

Transaction Fees can be grouped and billed monthly or can be deducted from each transaction





Online Giving ParishSOFT & We Share or other giving software

Settings & Reminders

Recommended setup: Have Transaction Fees billed monthly

- Full contribution amount goes to parish-appear as deposits on bank statement.
- 2. Monthly fee and monthly transaction fees-appear as deductions on bank statement
 - Easiest to understand
 - Parish has <u>full visibility to both Donor Contribution AND the Costs</u> associated with online giving
 - Bank statement deposits line up to actual parishioner donations





Online Giving ParishSOFT & We Share or other giving software

Settings & Reminders (2)

Non-recommended Setup - Transaction Fee Is Deducted from Each Contribution

- 1. The contribution amount less the transaction fee is sent to the parish bank
- 2. Monthly fee-appears as deductions on bank statement (the transaction fee is "invisible" on bank statement.
- Hidden fees make it more complex to understand
- Parishes may just transact the net amount. Net amount does not include transaction fee, so parish does not have full visibility to both the donor amount, and cost of online giving program
- Bank statement deposits would not reflect up to actual parishioner donations



Restricted Funds vs Self-Restricted Funds

- Donor Intent vs Internal Intent
- Impacts when to enter income
- Know the difference in your organization
- If all funds are in a single account use restricted fund name MOST OF ALL-BE CONSISTENT

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PAYROLL REMINDERS

- AFTER PAYROLL IS RUN AND EMAIL IS SENT TO PARISH THE BUSINESS MANAGER IS EXPECTED TO REVIEW.
- BEST TO CATCH ANY CONCERNS TO MAKE CORRECTIONS ASAP IF POSSIBLE.
- PLEASE KEEP OLD CHANGE INFORMATION OFF YOUR MONTHLY PAYROLL



Additional Information from Internal Audit



Internal Auditor

Role as Internal Auditor:

- Assist Bishop in his role as administrator of the temporal goods of the Diocese.
- Operational efficiency
- Adherence to Diocesan Policies and Procedures

Parishes

- Parish Reviews
- Parish Desk Audits
- Parish Contribution Records Audits
- Parish Annual Reports
- Payroll Reconciliations

Diocese

Department Audits



INTERNAL AUDIT:

Parish Filings:

- Trustee and Parish (PJP) documents filed separately
- Canonical Inventories
 - Permanent Document
 - Separate file

Regular Parish Reviews have commenced

- ❖ Not since 2020
- All 93 parishes in next 3 years
- 10 parishes completed since January 2024
- 32 parishes set to be reviewed 2024-2025
- Added background checks / Code of Conduct forms for employees and select volunteers



FINANCIAL REVIEW

Review Timeline

60 days prior to review: Notification Sent

30 days prior to review: Needed Items Sent

20 days prior to review: Financials Downloaded

10 days prior to review: Preliminary Review Complete

10 days following review: Checklist Completed and mailed to Parish

20 days following review: Report Reviewed by Fiscal Office and Vicar General

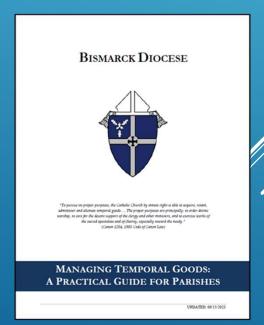
30 days following review: Bishop Briefed and Report Sent to Parish

60 days following review: Parish Written Response Received

<u>Updated Internal Audit Documents</u>

-Posted to Diocese Website:

Diocese Guide to Managing Temporal Goods Financial Review Checklist Financial Review Questionnaire Mass Stipend – Stole fee Questionnaire Financial Concern Questionnaire



QUESTIONS ?





FOR JOINING US TODAY AND FOR ALL THAT YOU DO FOR YOUR PARISHES EVERY DAY