



# Parishes And Curia Together

## Parish Support Newsletter

VOLUME 3, ISSUE 3

March 2018

### March To-Do List

- Continue work on STL Review list
- Continue work on FY19 budgets
- Submit 1st quarter 941 for review and approval

### Schedules:

#### Updates, Training and Meetings

- 3/18/18 & 4/8/18: QB updates—no access to files from 7pm-8pm
- No training or meetings scheduled

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## PACT Index



Believe it or not, this is our 19th issue of the PACT Newsletter! We have received many positive comments about the information we are providing. We've heard that many of you keep a copy (either printed or electronically) for future reference. Did you know that all back issues are on the web-site—just a [click](#) away?

In addition to back issues, there is a comprehensive index on the same webpage. This is a searchable PDF file. Simply open the index, type Ctrl F and a Find box appears in the upper right-hand corner. Type in what you're needing and click 'Next'. So now finding specific information in a specific issue is just a few click away!

[Click here](#) for instant access to the index.

## Parish Addresses

Could the parish be paying more for services because your vendors have the rectory classified as a residence? We're finding that years ago many pastor's set up accounts (usually a utility) in their name. This has resulted in vendors erroneously classifying the account as a personal or residential account/address.

Check your bills and verify the type of rate being charged (residential or commercial). If the vendor asks for proof of the commercial address, simply send them a copy of the 501(c)3 letter, Official Catholic Directory listing, and Official Catholic Directory cover. Contact Parish Support if you need copies of those documents.

## St. Louis Review Assessment Rate

In your assessment estimate, the St. Louis Review assessment rate was given as \$30 "subject to change". The St. Louis Review is pleased to announce that the assessed rate will remain at \$28. Please keep the \$28 rate in mind when completing work on the parish budget.

## First Quarter 941

First quarter 941s for 2018 are due on April 30, 2018. Please consider submitting the Payroll Summary and 941 for review immediately after running your final March payroll. The 2017 fourth quarter reviews included many problems that took time to find and correct. The sooner you submit the faster you can cross it off your 'to-do' list.



“Optimism is the faith that leads to achievement. Nothing can be done without hope and confidence.”

- Helen Keller



## PHOL Contacts

One of the great features that PHOL provides is a tool that any department in the Curia can use to send out email blasts to a particular group. For this feature to be successful, it is dependent on each parish keeping the contact information for parish staff up-to-date. In the recent months when sending a ‘blast’ email, we are receiving more and more undeliverable responses indicating that the email address in PHOL is no longer valid.



Please take a few moments to verify that all contact information is correct for **all** positions— especially parish secretary, bookkeeper and business manager. Log into PHOL, click on Procedures, Location Information and Administrative tab. Your listing will come up and from this screen you can edit, add a person or end a position. Please be sure that each position has contact information including an email address.

## MOST 529

We received many many questions from parishes regarding the Missouri MOST 529 program and are pleased to take this opportunity to update everyone on the process.

The Catholic Education Office along with Missouri MOST 529 representatives are busy visiting parishes. They are presenting excellent educational seminars for parents. Informing them of the benefits of the using program for K-8 tuition expenses. While information for parents is clear and concise, the parish/school reporting/handling is lacking. We don’t have all the answers quite yet but here’s what we do know.

- ◇ MOST 529 activity is reported on a calendar year basis —not fiscal year.
- ◇ Tuition invoicing remains the same. There is no need to change how families are invoiced. Continue using the procedure you have in place.
- ◇ The MOST 529 is a self-reporting program. Parishes/schools are not required to track payments made from MOST 529 accounts any differently from payments from any other source. You may wish to add a memo to a payment indicating it is from a MOST account but it is neither required nor recommended.
- ◇ FACTS cannot deduct payments from a MOST 529 account. We recommend that the parent transfer funds from the MOST to their checking account to allow FACTS to withdraw the payment. If participation in the FACTS program is mandatory, this practice should continue.
- ◇ Parents (or MOST account owner) are responsible for reporting MOST tuition payments. Parish/schools are not required to complete any government form/report regarding MOST 529 payments.
- ◇ Parishes/schools are required to inform the parents of the cost of tuition per child per semester. It is important that ALL parishes/schools report this cost using the same calculation and methodology.
- ◇ Parish Support will publish the recommended notifications once the procedures are approved.

## Parish Administrative Services

We are pleased announce the opening of our new Parish Administrative Services office in St. Charles. The office opened on February 1st and will be used not only for Shared Accounting but also for “road Show” type training and meetings (when available).

Below is an update of the services provided by PAS.

**Shared Accounting Services (SAS):** In February, we welcomed St. Charles Borromeo into SAS bringing the total to 111 parishes. Contact Jerry Amsler for more information: 314.792.7111 or [email Jerry](#).

**Parish Support:** Work continues on: Prudential remittance reporting; HRIS project; MOST 529 procedures; and Communications. Contact Sally Serbus for all Parish Support needs: 314.792.7716 or [email Sally](#).

**Strategic Planning:** Just a note to remind parishes that the planning services offered through the office of parish support are just that – a SERVICE! While we certainly need pastors and parish leadership willing to reflect upon how their parish might do things more effectively – planning does not have to be an overwhelming year long process! Our office can work with members of the parish leadership to see how planning can be incorporated into your current leadership structure. The process is completely customizable to meet parish needs. If you sometimes think the ministries of your parish leave

the pastor and staff going in all different directions – planning could be the right next step! Contact Amie Koenen for more information: 314.792.7072 or [email Amie](#).

**Education:** Thirteen (13) of our distinguished priests just completed the Finance Module portion of the Pastoral Institute of Leadership School at the end of February. That brings the total to twenty-five (25) priests who have completed Finance - congrats! The St. Louis Post-Dispatch wrote an article on the program this past weekend under their innovative section, [click here](#) to read the article. Contact Jerry Amsler for more information: 314.792.7111 or [email Jerry](#).

**Project Management:** Thirty-nine (39) parishes have already or are currently utilizing some element of the project management team. In February, we secured a \$39K loan for a parish to repair their cooling tower before summer hits, saved a bunch of \$ for parishes in the Washington Deanery with waste hauling, and completed 2 full facility scopes for 2 parishes. Contact Jerry Amsler for more information: 314.792.7111 or [email Jerry](#).

“I can do things you cannot, you can do things I cannot; together we can do great things.”  
- Mother Teresa

## Sacrament Notifications

We still receive many calls from secretaries telling us that they have received a written sacramental notification from a parish within the Archdiocese but the sacrament is NOT in Parish Helper OnLine. This practice is causing confusion among the secretaries. Should they, or should they not, enter the sacrament?

It is the responsibility of the secretary, where the sacrament occurred, to enter the sacrament in PHOL. For accuracy and simplicity, we highly recommend that sac-

raments be entered in PHOL at least monthly. Once the sacrament is entered simply press the “Print Notification” button in the sacrament window and place it in an envelope for mailing. There is no need to hand write any notice ever again.

Following the above procedure ensures that the information is correct and timely in PHOL and saves time—no need to hand write notices ever again!

## Parish Stories Needed

Do you know of a dedicated parishioner or long-time volunteer? Maybe a 90-year old man who shovels snow off the church's front steps every winter when it snows? Or a 10-year-old who helps clean the sacristy every week? The Communications Office is looking for unique and heartwarming stories about parish members and volunteers. Any ideas are welcome. Contact Gabe Jones at [gabejones@archstl.org](mailto:gabejones@archstl.org).

## RCF Endowments - FAQ

More and more parishes are being approached by the Roman Catholic Foundation (RCF) to set up an endowment(s); either to benefit the school, the parish or both. We have heard from many parishes that they are confused about endowments at RCF versus an endowment at SLAF. Hopefully this document will clear up some of that confusion.

**What is the difference between an endowment at RCF and an endowment at SLAF?**

- ◆ RCF is a separately incorporated 501(c)3 public charity, independent of the Archdiocese. All funds transferred to RCF for endowments are considered a contribution (gift) given to the foundation and the parish/school no longer has any control over the contributed funds. The income generated by the endowment will benefit the named beneficiary in the same way as an endowment at SLAF.

**What is the benefit of setting up an endowment at RCF?**

- ◆ The Archdiocese has contracted with RCF for them to provide planned giving services to all parishes/schools/agencies. Establishing an endowment at RCF allows them to promote the fund to any donors interested in supporting your organization.

**How much will RCF charge me?**

- ◆ All RCF planned giving services are provided at no charge to the parishes/schools/agencies. They do charge a management fee and investor fees based on the value of the endowment balance. You should discuss the fee structure with RCF prior to finalizing any endowment agreements as the fee structure is different than SLAF fees.

**What approvals are necessary to set up an endowment at RCF?**

- ◆ For Parishes and Parish Schools - As funds transferred to RCF will effectively be “gifted” to them, we recommend the decision be fully discussed by the Pastor and Finance Committee. No other approvals are required outside the parish.
- ◆ For Archdiocesan Schools and Agencies – Any funds transferred outside of the Archdiocese require the same approvals as all other purchases or expenditures. Any funds transferred in excess of \$10,000 requires MTA approval.

**What else do we need to consider before setting up an endowment at RCF?**

- ◆ As mentioned above, RCF is independent of the Archdiocese. As such their investment program is operated and overseen separately from the Archdiocese. The investment options and investment returns will be different than SLAF. The Pastor and Finance Committee should ensure they are comfortable with the investment options and their investment strategy.
- ◆ Endowments created at RCF are truly long term funds as they are expected to continue into perpetuity. As such, the parish/school/agency must plan for all eventualities and include them in the endowment agreement. For example, what direction do you wish to provide in case the parish/school/agency would cease to exist? The Archdiocese uses established protocols based on Canon Law to determine how to properly distribute assets during those eventualities. RCF does not follow Canon Law. They rely on the endowment agreements and, in the absence of specific provisions included in the document, their Board has variance power to determine which entity will benefit from the endowment.
- ◆ Funds contributed, by an individual, into an endowment at RCF will not be considered revenue for the corresponding parish/school/agency. But if the same individual makes the check payable to the parish it would be considered a restricted gift to the parish and, therefore, assessed income. Parishioners should be instructed to make checks payable directly to the Roman Catholic Foundation to avoid this situation.

## From Arthur J. Gallagher & Co.



Prudential

In the past, employees were asked to complete a Salary Reduction Agreement form to change their retirement deferral amount. Prudential allows employees to make those changes online.

The maximum employee deferral rates for 2018 are:

Please feel free to share this information with all employees. Remember that everyone can contribute to their retirement plan even if they are not eligible for the 5% benefit.

Standard deferral {402(g)(1)} limits (participants under age 50)	\$18,500.00
“Catch up” {414(v)(2)(B)(i)} contribution (available to participant age 50 or older and those turning 50 in 2018)	\$6,000.00
Maximum deferral available to participants age 50 or old and those turning 50 in 2018	\$24,500.00

## Lawson Payroll Update

We welcomed Christ, Light of the Nations School to Lawson payroll this month. Currently 94 parishes/schools are enjoying the benefits of using Lawson Payroll. With the total cost to parishes only \$1.25 per paycheck, What’s not to like? No more worries about missing tax and remittance deadlines are just two benefits.

To discuss Lawson payroll and information regarding the conversion process for your parish or school, please contact Darlene Doerr at 314.792.7117 or Barb Sandell at 314.792.7082.

### Parish Support Contact Information

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Phone: 314.792.7109  
Email: [DonnaBosch@archstl.org](mailto:DonnaBosch@archstl.org)

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Parish Support exists to serve both parishes and Curia. We serve St. Louis pastors, parish staff, Curia members, volunteers, USCCB and parishes outside of the archdiocese. It is our mission to provide training and support. We either have the answer, will get the answer, or refer you to someone who can help.

We are here to serve.

[Click here](#) for immediate access to back issues of PACT—including a comprehensive Index for all issues.

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