

January 27, 2010

At a glance: What's in this packet

This packet is HUGE! What can be so important that we need all this? In short, St. James is facing a serious financial shortfall in the current fiscal year, and the parish is asking for the help of all parishioners. In this packet, you'll find information that outlines the situation and the strategy for attacking it. In a nutshell, here's what's inside:

Above and Beyond

- First is a letter from parish leadership outlining the financial challenge the parish is facing – a possible \$150,000 deficit by the end of the fiscal year – and the stewardship strategy that St. James is asking each parishioner to embrace. The strategy includes immediately going “Above and Beyond” what so many already generously give. It reviews our parish commitment to tithing and introduces a new way to help determine our giving:
\$1 per week for every \$1,000 in gross annual income.

Trust. HOPE. Pray.

As an outgrowth of the parish's Growing in God's Grace initiative, the letter also asks us:

- To **Trust** that if we increase our giving, the Lord will help us through any challenges the sacrifice presents.
- To use the parish's existing **HOPE** program in a regular and substantial way.
- To **Pray** that the Lord blesses the parish's efforts and all its parishioners during this difficult time and beyond.

Also enclosed:

- A series of **questions and answers** outlining the parish's situation and its strategy
- A list of **parish leadership**, any of whom you can contact with questions or comments
- A brochure detailing **how the HOPE program works**

A parish meeting:

- Please take the time to read through this packet. Even with all that's enclosed, we know there will be questions remaining. So all are invited to a parishwide meeting where your questions or concerns can be addressed. **Join us in the Parish Center on Monday, Feb. 15, at 7 p.m.**

As each has received a gift, use it to serve one another as good stewards of God's varied grace. 1 Peter 4:10



Saint James Catholic Church

9025 Larimore Ave. † Omaha, Neb. 68134-2797

Phone: 402-572-0499 † Fax: 402-573-9345

rectory@stjamescatholicchurch.org

January 27, 2010

Trust. HOPE. Pray.

Dear fellow parishioners,

God showers us all with His blessings. All we have, all our material possessions, all our talents, all of our friends and family, are gifts from God. As Catholics, as disciples of Christ, we are called to respond in gratitude for what we do have, whatever or however much that is – even though it is easy to focus on what we don't have or don't receive.

This is stewardship. This is a way of life that the Lord and the Church have laid out for us to embrace in good times and bad.

This is an important time for St. James Parish. As with so many individuals, businesses and other parishes, we're facing a difficult and uncertain financial future. What we want to do here is to touch on these areas of financial stewardship at St. James:

- Where we've been
- Where we are
- Where we're going
- What we are asking of every parishioner: **To trust, HOPE and pray** (more on that shortly)

This packet comes to you not only from our parish priests – Fr. Richard Reiser, pastor, and Fr. Roger Kalscheuer, senior associate pastor – but also from the St. James staff, its deacon community, the Pastoral Council, St. James members of the Total Board of Education and the Finance and Stewardship Committees. We've had a number of discussions about how to address the present situation, and the consensus is that we believe we should continue down the path we have been traveling for some time – the path of stewardship.

In doing so, we run the risk of reinforcing the mistaken impression by many that stewardship refers only to money – that it's a "code" for trying to get more money from parishioners. So we want to reinforce upfront that while, yes, stewardship has a financial component, it is not ALL about money. Our ongoing parish initiative, Growing in God's Grace, focuses on all aspects of stewardship: worship, spiritual growth, service and treasure, and we are proud of the widespread involvement of so many in the parish. Treasure (financial stewardship) takes the focus here because of the urgency of the parish's situation.

Where we've been in financial stewardship: After the end of two capital campaigns to build our beautiful church and renovate the old church for school use, we chose to focus on stewardship as a way to address the remaining debt on the church and to support the numerous ministries of the parish, including our five-day school. The response has been very positive in all aspects, and we see St. James as a truly welcoming parish with active volunteers, dedicated givers and a vibrant faith element. We boast a strong core of parishioners

committed to stewardship. It is remarkable, in light of the economic downturn, that giving at St. James is higher than it was two years ago. In the first half of this fiscal year, however, contributions were well below budgeted amounts. There is an urgent need for more to be done to shore up the parish's future, and action can't wait for our annual renewal this spring.

Where we are: Because of the \$14,870 monthly payment on the remaining \$1.18 million in debt on the new church building, the parish is facing a significant budget shortfall for the 2009-10 fiscal year. The primary concern is that ongoing ministries of the church soon will be affected. While we have about \$40,000 available in a contingency fund, *at the current rate the deficit for this year alone could reach \$150,000 or more by the end of June.* This situation was presented during talks at Mass in November, and since then a number of parishioners have stepped up their weekly giving. This is very much appreciated. It also is what we see as a key element of the long-term solution for managing our debt and continuing the ministries at St. James.

And that leads to an important point. At this time, the consensus is not to undertake another capital campaign. In many cases, it would be unfair to ask for that type of commitment, and it would be only a short-term solution. We believe that if we continue to control our expenses and if the majority of parishioners embrace the stewardship way of life, we can meet all our parish obligations now and for the long term through regular weekly giving.

Are there other options? Reduced staff, program cuts, refinancing of the church mortgage, further borrowing, school tuition increases – any and all of these are possible and being investigated in case the current situation persists. We know only too well that many parishioners have faced tough decisions of their own in the current economy. Job losses and wage cuts have hit hard. Our point is simply that stewardship is part of the answer, not part of the problem – for the parish and for all of us as individuals.

Where we are going: Again, our goal is to have *our regular weekly giving cover all our expenses* that allow our ministries at St. James to continue. This includes the cost of educating our children, our parish operational costs and our mortgage debt. To do this, we will A) work to control costs and B) ask all parishioners to embrace stewardship in all its forms.

What we are asking:

- 1) **TRUST.** As in trusting that the Lord will see us through the challenges created if we increase our financial stewardship. In ABC terms, we ask that all parishioners make an "Above and Beyond Commitment." This is an immediate, ongoing financial commitment that goes above and beyond our previous, generous support of St. James. We continue to encourage all to follow the biblical notion of tithing, or returning to the Lord the first 10 percent of our income. The U.S. bishops suggest breaking down our giving to one-half to the parish and the remaining half to other charities, including the archdiocese. Under the parish's tithing formula, this would mean giving 5 percent to St. James. We also offer another formula to help determine gifts of treasure to St. James:

Consider giving \$1 per week for every \$1,000 of gross income.

Those who make \$30,000 a year would give \$30 a week. If \$50,000 a year, then \$50 per week, and so on. If you are a long way from that standard, please consider taking an immediate and substantial step toward it. If you already are tithing, we say THANK YOU and ask only that you pray about whether you can stretch even a bit further in your giving.

- 2) **HOPE.** As in the Help Our Parish Excel program. We ask that all parishioners begin to use or increase their use of the HOPE program. If you're not familiar with the program, note that this is a way to benefit the parish in a substantial way **AT NO COST TO YOU.** Our plea:

Use \$50 per week in HOPE funds for grocery or other purchases.

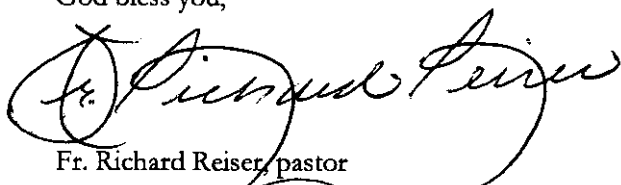
Example: You pay \$50 and receive \$50 in gift certificates to the store of your choice. (The parish benefits from a reduced price it pays the stores for the gift cards.) You can purchase the HOPE certificates at weekend Masses, and if you pre-order, the certificates will be waiting for you. There are dozens of stores from which to choose. **See the enclosed flier for other details.** We would like to have a special kickoff and renewal for what we hope will be increased sales at the Masses of Feb. 20 and 21. We will have additional HOPE sellers at all the Masses, but please be patient as new sellers and new buyers learn the system. Also, our HOPE coordinator, Linda Hubbard, is looking at ways to streamline the purchase process to make it even more convenient.

- 3) **PRAY.** Prayer is a foundation of stewardship. Our Parish Mission last year focused on prayer. We all participate in a Day of Prayer before our annual renewal. Dozens of parishioners pray one hour per week before the Blessed Sacrament. Late last year, you received from the parish a card on which to record your regular prayer intentions. There are petition baskets at the church entrances and space to write your intentions on the envelopes used for financial contributions. These petitions are brought to the Lord regularly by the priests and staff of St. James. The power of prayer can see us through, and so we ask everyone:

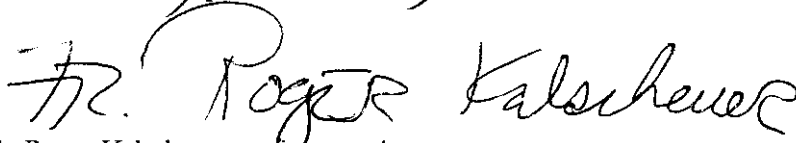
Pray for St. James and all its parishioners as we tackle this serious situation.

Also enclosed you will find a series of questions and answers about the parish's situation and its strategy to resolve it. If you have additional questions about any of this or would like to discuss it further, know that all parishioners are invited to a parish meeting on Monday, Feb. 15, at 7 p.m. in the Parish Center. Parish representatives will be there to answer your questions. In addition, all are welcome to e-mail Fr. Richard at rjreiser@stjamescatholicchurch.org with questions or comments.

God bless you,



Fr. Richard Reiser, pastor



Fr. Roger Kalscheuer, senior associate pastor

Also: The St. James staff, the parish's deacon community, the Parish Pastoral Council, the St. James members of the Total Board of Education and the parish's Finance and Stewardship Committees

Give and gifts will be given to you; a good measure, packed together, shaken down, and overflowing, will be poured into your lap. For the measure with which you measure will in return be measured out to you.

Luke 6:38

Trust. HOPE. Pray.

Q. What does "Trust. HOPE. Pray." refer to?

A. It refers to our goal of maintaining the ministries that St. James offers as we move ahead with our Growing in God's Grace initiative. St. James is asking all parishioners to 1) Trust that if we decide to increase our financial stewardship and are responsible in the management of our other resources, the Lord will help us work through any challenges that sacrifice presents. 2) Use the HOPE program so that the parish can maximize the benefits that it offers. 3) Pray that the Lord will bless our efforts, individually and as a parish.

Q. Why does St. James need more of my money?

A. We're not trying to evade the question when we say that stewardship is about our need to give, not St. James' or any other charity's need to receive. As disciples of Jesus, we are called to give back in gratitude for what we have been given. So we give first and foremost as a faith response to the Lord. Having said that, we know it's important that parishioners know how their gifts are being used and why the parish is focusing now on financial stewardship. The remaining debt from the construction of the church and the nation's economic slowdown are two of the primary factors that have put St. James in its current financial position. The enclosed letter explains further.

Q. Why not just do a capital campaign to handle the remaining church debt?

A. That always has been an option, and it remains a possibility. But in light of St. James having conducted two previous campaigns, the parish leadership believes that a stewardship approach is more fair and more reasonable in the current economic situation – *and more faithful to the financial guidance the Lord offers us* in the Bible and through our bishops. While a campaign might be successful in the short term, we believe the long-term solution is to focus on increasing weekly giving to handle all our obligations and to fund all our ministries, including the five-day school. Otherwise, what happens when the next serious financial situation comes along? Another campaign? And then another? Also, a campaign, even if successful, could backfire by cutting weekly giving as parishioners try to meet their campaign pledges.

Q. This seems like it's all about parishioners giving more. What are the parish and school doing to keep expenses down?

A. That's a great question. It's important to emphasize that the parish and school leadership take seriously their responsibility to be good stewards of what they have been given. Possible budget cuts and ways to control expenses are reviewed continually. A few measures that have been taken:

- For the current fiscal year, parish spending in all discretionary budget categories was reduced by 10 percent.
- St. James/Seton School continues to look for new revenue opportunities. For example, the after-school care program will be managed by the school starting next fall. This serves the dual purpose of meeting the needs of the school families and assisting the parishes with the operational costs.
- The school works with businesses and the Home and School Association to supplement or supplant budget items. A number of businesses have donated desks, file cabinets, tables and office supplies.
- The parish is working to utilize its e-mail database to save on postage costs.
- Volunteer labor – everything from computer support to plant care, from plumbing to lawn care – means savings for the parish and the school.

Q. Why can't the parish come up with a realistic budget and stick to it?

A. During our annual renewal each year, we ask for a financial pledge from each parishioner. Hundreds of parishioners do not respond to this request, which leaves the parish to estimate how much money will come in during a fiscal year. This of course is inexact. One goal in the Growing in God's Grace effort is to encourage more parishioners to make annual commitments in all areas of stewardship, including treasure. Hundreds more have done so, but still only about half of parishioners, about 700 households, make pledges. If we can increase that to 1,000 or more, budgeting will become more of a reliable foundation for the parish. Having said that, we understand that some people prefer to give anonymously, and some have inconsistent incomes that make it difficult to make a financial pledge for a yearlong period.

Q. Why is the church always talking about money? Does the Bible do that?

A. You can't have a packet like this without addressing this oft-whispered question. The answer, we believe, is twofold:

- The church talks about money less than it seems.
- The Bible -- and Jesus -- talk about money more than it seems.

By some counts, there are more than 2,000 passages in the Bible involving finances, and Jesus talked about money more than almost any other subject. God has given us a path with which to navigate our financial lives. It's our choice whether to follow that path. Meanwhile, St. James makes a concerted effort to balance the elements of stewardship. Prayer, service and spiritual growth are the three other doors to God's grace that the parish emphasizes at all times. Those three other doors are not just stewardship stepchildren. But finances are an enormous part of all our lives, and the church is no exception. It must deal with finances and help parishioners deal with them.

Q. So how do you determine how much to give?

A. The notion of tithing is not mandated by the church. Our giving is our own decision and is affected by circumstances personal to each one of us. But tithing has a biblical foundation and is an excellent guide from which to start our decision-making. The tithe traditionally is giving 10 percent of our gross income back to the Lord. Our U.S. bishops, in 1992's "Stewardship: A Disciple's Response," wrote this:

"All Christian stewards must consider prayerfully the gifts they have received from God, and they should make a decision (in advance, from the "first fruits" instead of what is left over after other obligations have been met) about what will be given.

"Once Christian stewards make this decision, it is suggested that one-half of an individual's or family's commitment of time, talent, and treasure be given to the parish; the other half can then be divided among other worthwhile religious, educational, and charitable organizations."

That guide over time has developed into this suggestion, which the Archdiocese of Omaha also endorses: 5 percent to our parish, 1 percent to our diocese, and 4 percent to other charities.

Q. At the end of the month, there's nothing left to give. How can I give to St. James?

A. For most of us, no matter how much we make, there is little or nothing left at the end of the month. The key to stewardship is making it the first priority, not the last. We make our thank you to the Lord our first action each month (or week or year). That may mean we have some tough decisions to make with the rest of our budget.

Q. Not everyone is going to tithe. What really is possible for the parish?

A. As you may know from last summer’s Festival of the Parish Family and our lighthearted creation of 12 geographic areas, St. James’ 1,450 households include parishioners all across the city – from the South Side to the North Pole and from the West Coast to the Far East. But in ZIP code 68134, largely the parish’s Midtown and Downtown areas, the average household income is about \$50,000. If we stretch that across the parish, we can see what is possible here:

- If 1,000 households give 3 percent, we nearly meet our budget.
- If 1,000 give 4 percent, it more than covers our budget and allows the parish to replenish its contingency fund, keep school tuition from increasing and/or raise teacher salaries.
- If 1,000 give 5 percent, let the dreaming begin!

And if you are hesitant to dream, we offer this encouragement:

“With God, all things are possible.” Matthew 19:26

Q. Are you asking the same of every parishioner?

A. YES! That’s one of the beauties of stewardship. We all are asked the same thing, to make a sacrificial gift from our first fruits, to be responsible with the rest of our income and then trust that the Lord will help make it work. The amount from each will vary based on income and personal circumstances, but the sacrifice of a small donation can easily be more meaningful than that from a large donation. Recall this from **Mark 12:41-44**:

(Jesus) sat down opposite the treasury and observed how the crowd put money into the treasury. Many rich people put in large sums. A poor widow also came and put in two small coins worth a few cents. Calling his disciples to himself, he said to them, “Amen, I say to you, this poor widow put in more than all the other contributors to the treasury. For they have all contributed from their surplus wealth, but she, from her poverty, has contributed all she had, her whole livelihood.”

Q. My finances are a mess. I don’t know where to begin figuring out how much I can give. Can you help?

A. For many years now, St. James has offered a financial Bible study as a small-group class. Currently, each spring and fall, a class from Veritas Financial Ministries is offered. It’s called “Seven Steps to Becoming Financially Free” and offers a Catholic, biblically based look at how to manage our finances. And a family’s finances don’t have to be a mess to take advantage of this class. It has something to offer everyone. Beyond that, the social aspect of the class is also worthwhile. There’s no better way to get connected with fellow parishioners than in a small-group format. It’s best, though, to let the author, Phil Lenahan, describe some of the benefits of the class:

“The way you can achieve true financial freedom and peace is to recognize that God has a plan for your life – including your finances. He is our Father and wants what’s best for us. . . . He wants us to experience the peace and contentment that come from being truly financially free. . . .

“We achieve true financial freedom by learning and applying godly principles to our financial affairs. These principles are found in the Bible – God’s love letter to us – and the teaching of our Catholic faith. By applying these principles consistently, you’ll find your marriage and parenting skills enhanced, your debt eliminated, an ability to save for future needs, and a joy that comes with learning to be generous.”

Q. What is the parish doing to help parishioners find their way in this difficult economy?

A. We just mentioned Veritas. (If you want to know more about it, contact Linda Carpenter at 680-7032.) Estate planning seminars are held periodically, and St. James/Seton School is doing what it can to build up a Tuition Assistance Fund to help families in need. Also, the HOPE program now has a mechanism in which a sale can add to the tuition assistance, and you can target your contribution to a particular family. And remember, one goal of increasing weekly giving is to hold the line on, if not decrease, the school's tuition.

Q. I have two kids in the five-day school and am paying A LOT of tuition. Isn't that my financial stewardship?

A. There's no question that paying for Catholic education is an enormous sacrifice for families. That's why as a parish, we strive to keep tuition affordable and have a long-term aim of keeping it stable, or decreasing it. And forming our children in the faith is our responsibility as Catholic parents. Yet, there is a key difference between paying tuition to St. James/Seton School and our financial stewardship to the parish. Tuition and other revenues directly offset the cost of educating a child, and after those are paid, the parish picks up the remaining 43 percent of that cost. Our financial stewardship is purely a gift to our parish or other charity, not payment for a particular service.

School parents, we encourage and applaud your decision to educate your children through our Catholic school. We ask only that you prayerfully review your circumstances to determine whether, with the Lord's help, you can increase your financial stewardship to the parish.

Q. I don't have children in the school. Why should my money go toward the education of other parishioners' kids?

A. Faith formation – whether through the five-day school, the Parish Religious Education program, Catholic archdiocesan high schools or adult faith formation – is a primary element of our parish mission. And given the sacrifice needed to pay tuition and to tithe, another important point is this: In order to keep educating our children in Catholic schools, we need all Catholics to contribute toward the cost of Catholic education through their financial stewardship. Otherwise, Catholic education will become something only a few can afford.

Q. Can't the wealthy parishioners just take care of this? What difference will my meager increase in giving accomplish?

A. In some organizations, this can occur. A few wealthy donors make sacrificial gifts that eat up an enormous chunk of the costs. At St. James, however, the demographics don't support that kind of plan. There are few very-high-income households, and the church was built through many households donating what they could. But again, this is not simply about what St. James needs. This is about the faith response of every parishioner, young or old, wealthy or poor. If we each worry about giving what we can in gratitude for however much we've been given, then each of us and the parish will flourish. If we worry more about whether others are giving, then the parish will flounder.

Q. When does this plan take effect?

A. Immediately. The deficit is growing almost every week, and the blizzard at Christmastime left our Christmas collection short as well. As soon as you can help, please do. We will increase our HOPE staffing as of Feb. 20-21, but you don't need to wait for that to jump in on that initiative.

Q. Why the big push on HOPE? How much good can that do?

A. You might be surprised. The beauty of the HOPE program is that it doesn't cost us anything except a little time and organization, and that can be minimized. The possible benefits are substantial if more parishioners take part. For example, if 500 more households at St. James would buy \$50 in grocery store HOPE certificates each week, that's an extra \$25,000 in HOPE sales and could translate into \$1,250 a week in HOPE revenue, which we could target to the operating budget. That's an extra \$65,000 over a year, which would be a significant help.

Q. What if the parish's savings run out and contributions don't increase? What will we do?

A. As mentioned in the accompanying letter, the parish will have to look at all its options. Among them are a capital campaign, increasing borrowing to cover the mortgage payments, cutting staff and programs, raising school tuition and refinancing the mortgage.

Q. Money is so tight. Can I offer services that will save the parish money as a portion of my financial stewardship?

A. By all means. If you have a skill or a business that can be used to save the parish money, it would be grateful for the offer. A number of parishioners do this already, saving the parish money on cleaning the church, printing, food, lawn care, electrical work, plumbing and a number of other items.

Q. Can I set up automatic withdrawal for my giving?

A. Absolutely. Just call administrative assistant Debbie Armentrout (572-0499) to get it started.

Q. What if I make a pledge, then lose my job and can't keep up the contributions?

A. The parish understands that everyone's situation can change. No one is ever forced to complete a pledge. If you lose a job or see your pay cut, it makes sense that your giving will decrease. We hope also that if your situation improves, your giving will increase.

Q. Does this effort mean we won't have our annual Growing in God's Grace renewal process this spring?

A. No. The urgency of the situation required the parish to deal with it immediately, so that this fiscal year's budget is taken care of in a timely way. (This fiscal year ends June 30.) The annual renewal will involve the 2010-11 fiscal year. Also, the annual renewal offers parishioners (including new parishioners who weren't here last spring) the opportunity to review all aspects of stewardship, including which activities they're involved in.

Q. I've got some thoughts about all this, and some ideas on how the parish can save money. Who can I talk with?

A. Come to the parish meeting on Monday, Feb. 15, at 7 p.m. in the Parish Center. Or you can call our pastor, Fr. Richard Reiser, or any member of the parish leadership listed on the following page.

God doesn't want us to give because he needs our money; he wants us to give so that our hearts can grow. When we give, we remember that all we have comes from God and that we're completely dependent on Him.

Phil Lenahan, "Seven Steps to Becoming Financially Free"

Questions or comments?

Contact any of these parish staff members or leaders – the parish office (572-0499) can put you in touch with them:

Pastoral Team

Fr. Richard Reiser, pastor
Fr. Roger Kalscheuer, senior associate pastor
Deacon Pat Lenz, pastoral minister
Bob May, pastoral minister
Debbie Armentrout, administrative assistant
Carol Drvol, liturgy coordinator
Janet Drvol, youth minister
Georgia Johnson, volunteer coordinator, “Good News” editor
Jo Kusek, faith formation director
Jolene Meyer, parish secretary
Terry Crum, St. James/Seton School principal
Deacon Rich Hopkins, St. James/Seton School business manager
Bob McDonald, stewardship consultant

Deacon Community

Deacon Jerry Gau, Deacon Randy and Pam Grosse, Deacon Bill and Kathy Hecht,
Deacon Rich and Linda Hopkins, Rita Kessler, Deacon Stan and Pat Kurtz,
Deacon Pat and Rosie Lenz, Deacon Wayne and Chris Young

Pastoral Council

Brigid Burbridge, president
Dave Becker, Mary Lou Brennan, Joan Carl, Lois Carmody, Jeff Guinane, Colleen Haack,
Greg Hall, Tom Laferla, Dan McCann, Janice Rutten, Mike Soltys

Total Board of Education

St. James members:
Corinne Anderson, Joe Clites, Lou Gurnon, Maryann Henrichs, Kathie McGee

Stewardship Committee

“Growing in God’s Grace” Core Team:
Dave Becker, Deacon Randy Grosse, Fred Galata, Joe Hall, Julie Soltys

Finance Committee

Nabil Al Araj, Jerry Coon, Gregg Drvol, Lisa Ferrer, Joe Gergen, Paul Lamoureux,
Scott Michaelis, Don Reiner, Dave Skalka, Jon Twidwell