

- The financial situation at Crucifixion is not good.
 - For the last several years, the parish has been running deficits -- which means that our expenses are exceeding our income.
 - This year, because we must pay an estimated \$41,000 in back taxes to the Archdiocese, for which we have been saving over the years, we are projecting more than a \$71,000 deficit -- grim numbers, indeed.
- Unfortunately, the parish's savings are dwindling as well.
 - Which means that, if we continue to run deficits at this rate, we'll soon run out of money.

III. Decreasing Expenses

- Now, there are only two ways to eliminate a deficit: increase income or decrease expenses.
- Here at Crucifixion, the Finance Committee and I do everything possible to make sure that we spend the parish's money responsibly.
 - There is not a lot of fat in our budget; we don't live extravagantly around here.
 - So, eliminating our deficit by reducing expenses can be a challenge.
- The most significant expenditure in any parish is its personnel.
 - People are expensive: we not only need to pay for their salaries, but we also have to pay for their benefits, such as health care, employment insurance, and taxes.
 - And that's as it should be. People are also our most valuable asset: they are the ones who make our ministry possible.
- In order to reduce personnel costs, our strategy at Crucifixion has been to *share* those expenses with Good Shepherd and Holy Trinity.
 - The costs of our accountant and our maintenance supervisor, for example, are evenly shared with Good Shepherd, while the costs of our clergy and faith formation staff are proportionately shared among all three of our linked parishes.
 - As we move forward in our ministry, we will continue to look for ways to save money in this area.
- When it comes to facilities -- our next major expense -- we are fortunate, at this time, to be facing no major crises with our buildings.

- We do need to address some moisture issues, and we definitely have to work to improve the safety and accessibility of our grounds.
- And, to help us, the Archdiocese has allowed us to collect funds in our second collection for buildings and maintenance without charging us any diocesan tax on those monies until February.
- So, while there is not a lot of fat in our budget, we are constantly looking for ways to reduce our expenses.

IV. Increasing Income

- Having examined that side of the equation, let's now look at the income side.
- The majority of our income comes from the Offertory or first collection at Mass.
 - It's important to know that *second* collections generally do not support the operations of the parish, unless they're specifically for something like buildings and maintenance.
 - And so, all of my comments today are about supporting the *first* collection.
- Our offertory level over the past several years has been declining, perhaps due to a decline in Mass attendance -- which is also happening -- or due to the poor economy.
 - An additional concern is that our first collection only accounts for seventy percent of our income, when it should really account for more than eighty percent.
 - BINGO accounts for nearly fifteen percent of our income, which makes us vulnerable, because it's becoming harder and harder to recruit volunteers in order to staff BINGO.
- In the materials that I sent last week, I provided a chart that analyzed the giving patterns of our parish.
 - That chart indicates that more than a third of all registered households do not give anything to our first collection, or they do not give in a manner that we can track.
 - Which means that a significant number of our registered parishioners either do not support the parish operations at all or support them by dropping loose cash into the collection.
- The chart also indicates that half of those who do give in a manner that we can track, give less than \$10 a week.
 - Now, the decision of how much to give is a personal decision that each household has to make for itself; and the materials I sent give you different ideas of how you might go about that.

- But I do know that, if every household were to give \$5 a week more than what they're currently giving, we would not only wipe out our deficit, we would actually have extra money to grow.
- At the very least, however, I'm asking those households who give nothing to the first collection to consider giving *something* -- no matter how small -- and I'm asking those who do not use envelopes, or checks, or your bank's automatic bill pay to consider doing so -- again, no matter how much you currently give.
- Studies show that households who are deliberate about their giving by using envelopes, checks, or automatic bill pay become much more responsible in their overall support for parish ministries.
- Those who simply choose how much to give by reaching into their pockets and making their decision at Mass end up being less supportive of the parish.
- And, besides, if you drop a Crucifixion envelope into another local parish's collection, it will come back to Crucifixion. (Incidentally, if you use envelopes, we will provide you with an entire year's supply beginning in January -- another way of reducing expenses.)
- For those who are on a fixed income and for whom increasing your donation may be difficult, you might consider giving us a special gift when you receive unexpected income yourselves.
- Or you might consider including the parish in your will, so that we can receive something from your estate, or designating gifts to Crucifixion in lieu of flowers when a loved one dies.
- Finally, you might look at your total charitable giving and re-direct some of those funds to Crucifixion.
- But however much you decide to give, please be deliberate and prayerful in your decision.
- Consider the gifts that you have received and how you can share those gifts by participating in our worship and praise of God and our care for one another.
- That's something *everyone* can do, regardless of your financial situation.

V. Conclusion

- In conclusion, I just want to say that, when I look at this parish, I see a vibrant, faith-filled community, full of love and compassion and full of God's Holy Spirit.
- Quite frankly, I am stunned by the parish's financial condition.

- I would never have expected a parish that is as active and as hospitable as Crucifixion to be struggling financially.
- I can only guess that the situation here may be due to the frequent change in leadership that you've experienced over the past decade.
 - The revolving door of pastors may have hindered adequate communications with parishioners regarding finances, or it may have given a pastor inadequate time to address financial problems.
 - But whatever the reason, I am committing myself to leading this parish through these challenges.
- Jesus exhorts us to be prepared for whatever situation we may face.
 - None of us can know for sure what tomorrow may bring.
 - But I am confident that, with thoughtful planning from our parish leadership, and thoughtful reflection from our parishioners, we can move through this time together.
- I've talked a long time about money today, and I promise you that this will not be the norm for me.
 - But I have tried to be open and honest with you about our current financial situation.
 - And I hope that you can be open and honest with me -- and with yourselves -- in reflecting on your own financial support of our parish.
- Thank you for listening, and thank you for your generosity and support.
 - God bless you all.