

The reason I've been asked to speak to you today on behalf of your FINANCE COUNCIL is twofold. First, we are facing a serious budget shortfall for the current fiscal year which ends on June 30. Second, we are struggling with putting together next year's budget and would like your input. For those of you who have been following our financial progress in the bulletin this should not come as a big surprise. I'm an attorney not an accountant and even I can tell we're not where we need to be.

You might recall that when I last spoke to you in September, I mentioned that we had cut our overall budget for the current fiscal year from the previous one, and we did that because of our concern about the economy. That's a difficult analysis, and we struggle every year with our best efforts to get it right. But no one has a crystal ball and in hindsight, we apparently did not cut the budget enough. As this year has progressed, we have only made LAST year's weekly collection average 1/4 of the time. I cannot recall any other year in my 10 years here that our average collections actually *decreased* from one year to the next. But that's the situation we find ourselves in.

So, as things stand, if nothing changes, we are predicting a \$75,000 budget shortfall from the projected stewardship funds from the first collections at our Masses. However, we've been aware of these issues for quite some time and have recommended that staff hold off on expending funds for items that were not absolutely essential. So certain items that we had hoped to accomplish this year have not been done such as replacing computers, training costs, outside grounds help and landscaping supplies, staff raises and Christmas bonuses. And your parish staff has done such a good job with that request that our income will "only" be short by \$25,000 by the end of the fiscal year to pay all necessary expenses if nothing changes. And, fortunately, because we have had better years in the past, we have sufficient funds in savings to cover that amount.

Of course, we would rather not deplete any savings, and we are very concerned about the coming year's budget. Initially, we are particularly concerned about the summer months, because historically our collections are low then and we are not predicting any cushion to carry us through. So please keep in mind that your parish really needs you to continue with your faithful stewardship commitment throughout the summer. One way to attend to that which would help the parish is to participate in the ACH or automatic bank drafting program—you can contact the office to set that up, you can get the form on the parish website, or you can stop by the table in the Narthex after Mass today and we'll have forms. It will help the parish maintain a steady stream of income and help you maintain your faithful and consistent giving.

With all that said, we really need your input so we can give Msgr. guidance as to the budget for the upcoming fiscal year that starts July 1. Your FINANCE COUNCIL truly wants to accurately reflect all parishioners' wishes so we're asking that you complete the short questionnaire that you were handed upon your arrival and rank what is most important to *you* for your parish to provide with 1 as the least important and 5 as most important to you. Msgr. has asked that I give you a few moments to complete them so lets do that now. If you will drop them in the collection baskets so we will get them. Also, a FINANCE COUNCIL representative will be at the featured ministry table in the

Narthex after Mass today so we encourage you to stop by and let us know what you think. We would be grateful for any and all constructive suggestions and ideas for solutions.

In the meantime, your FINANCE COUNCIL has under consideration for next year cuts in staff; pay cuts; and/or closing the office for ½ or full day to save paying staff for that time. We've already cut in many areas that there's not much else left that we know to do. We are trying to be realistic in our efforts to forecast the revenue for next year, the vast majority of which comes from your generous contributions in the collection basket.

In my tenure on FINANCE COUNCIL I've seen incredible changes here at ICC. We are on a wonderful new campus and have had incredible growth in the number of families that worship with us. The services and programs that this parish provides has also grown exponentially, and with each addition comes additional costs. I believe you would all agree with me that ICC is doing great things. In order to do them, we have been able to attract and retain wonderful folks to run the programs, for example, preparing these children for their first communion today. But that doesn't come without attendant costs. Most people don't view their church as a business, but your FINANCE COUNCIL has to and although no one wants to hear about money, and I assure you I'd rather not talk about it, it is an essential component to create all the spiritual opportunities in the parish. There are bills to pay, support and infrastructure that is needed to keep this place running, just as in any business or in your own personal households. Just as in any business, a large part of the budget is for salaries and benefits. There's very little left to cut, unless we start significantly cutting the services offered that all of us parishioners have come to love.

So, what do we do? That's a difficult question in these admittedly difficult times. If the revenue doesn't increase, we will have no choice but to eliminate some things that we are currently doing. What those are, I don't know. But I assure you your FINANCE COUNCIL will analyze your responses that you place in the collection basket today and provide that information to Msgr as we consider various options.

The alternative is for our revenue to increase...and to do that we would need an increase in our offertory collections. Many of you are already giving very generously to your parish, and we want to offer you a heartfelt thank you. We could not be doing what we're doing without you. There are others who are giving nothing, although they also use the programs and services and come to Mass here. While we never want it to be a requirement that you have to contribute in order to feel welcome here, I would ask that if you have not been giving in the past that you stop and consider the many wonderful blessings that being a parishioner here at ICC has bestowed on you, even if the only thing you do here is come to Mass and receive the Eucharist those oh so many times since your first communion, and ask you to please do what you can to help contribute to your parish family bills. I know that there have been times in my life when I haven't been able to financially contribute and during those times, I've needed the message of hope from this pulpit probably more than ever. There have fortunately been other times that I have received abundant blessings and hopefully I have remembered to express my gratitude in

my stewardship decisions. For those of you who have been faithfully giving, if you are able to help us more, that would be wonderful. Although it may seem unfair at times to feel like you're carrying more of the load, you never know what burdens or hardships have fallen on the person sitting in the pew behind you. Besides, stewardship is something that should be personal between you and God and based on prayerful reflection, not on comparison with what others may or may not be doing.

Although it sounds like a large amount of money that we need, and you may be thinking....there's nothing *I* could do that would make any positive impact, I just wanted to share with you what your contributing an additional \$5.00 per week to the collections for the entire 52 weeks of the year could do:

It could provide bread and wine for the entire parish for 4 weeks;  
It could provide religious education books for 20 children;  
It could fund hospitality (coffee and donuts) for 2 weeks;  
It could buy 52 missalettes for the pews; or  
It could pay for fuel for the priests' cars for 4 weeks.

Pretty amazing, when you think about it. What if each of us added just \$5 a week to what we are already giving? If you haven't been giving anything, see what your just doing that could do! Look around at how many people are here for just THIS Mass. Thanks to Marco Rodriguez, who is bilingual, this message is being given to all the Masses this weekend. If everyone hearing this message would do just this, that would really add up, would make a HUGE impact, and we would not have to make any cuts in the programs and services that ICC is already offering. That would truly be a blessing.

Thanks for all you are doing already and thank you in advance for any additional help you can provide in the future. While it has been an extreme challenge at times, it truly has been a blessing to serve on your FINANCE COUNCIL and to get to know many of the wonderful people here. We want to be good stewards of the moneys you entrust to the parish, so please let us know your desires and we'll do everything we can to make the best use of it.