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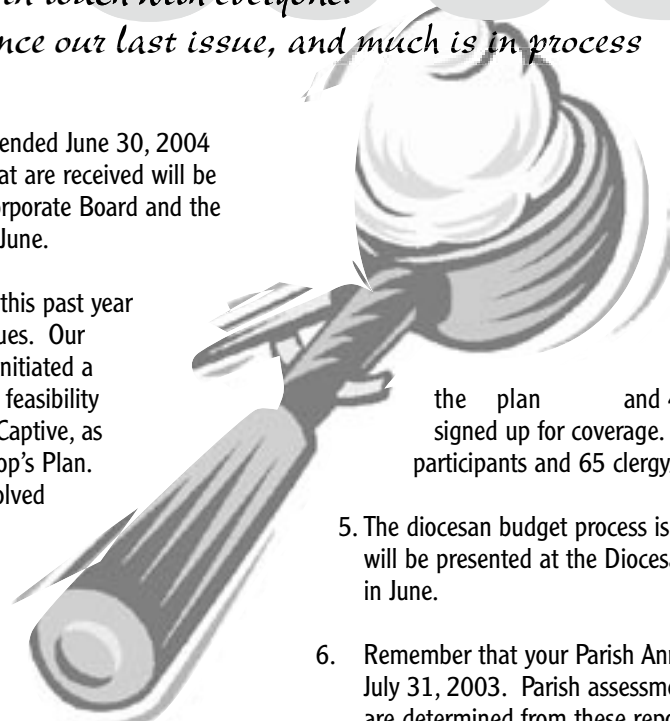
SCOOP

FROM THE BUSINESS SIDE WITH MICHAEL SCHOFIELD

Well, it's nice to be back in touch with everyone.

Much has transpired since our last issue, and much is in process currently:

1. Parish budgets for the fiscal year ended June 30, 2004 were due on April 15th. Those that are received will be reviewed and approved by the Corporate Board and the Diocesan Finance Council in mid-June.
2. I have spent a great deal of time this past year on property/liability insurance issues. Our broker, Arthur J. Gallagher & Co. initiated a formation committee to study the feasibility of putting together an Insurance Captive, as an alternative to the current Bishop's Plan. We were very fortunate to be involved from the very beginning of the process. The plan is to form the captive from Arch-Dioceses and Dioceses currently participating in the Bishop's Plan. The Bishop's Plan covers for our diocese: property \$400,000 x \$100,000, 3rd party liability \$250,000 x \$50,000, Worker's Compensation \$250,000 x \$100,000, and employee dishonesty/crime \$400,000 x \$100,000. The captive, named BPIC, would provide the same coverage layers and at the same time retain 20 percent of the premium and losses. This would enable BPIC to gain control of the underwriting, therefore eliminating the problems incurred last year at renewal time. The new arrangement would be transparent to the parishes, and claims administration would remain unchanged. It appears that industry wide the reinsurers are increasing the cost of reinsurance by 15 percent. I anticipate a 25 percent increase this year effective July 1.
3. I am in the process of scheduling the agreed-upon-procedures engagements for the parishes scheduled for this Fall. The parishes involved have been notified.
4. We have just received the health insurance renewal. It appears that the renewal will result in category premium increases of 15% for clergy/religious, 22% for individual lay employees, 16% for employee and spouse, 16% for employee and children, and 19% for employee, spouse, and children. The employer pays 70% of the individual's



premium – we will hold the employer portion at 70%. The employee is responsible for all additional coverage costs. We just completed an open enrollment period for the plan and 40 additional employees signed up for coverage. We currently have 189 lay participants and 65 clergy/religious enrolled.

5. The diocesan budget process is 50 percent complete, and will be presented at the Diocesan Finance Council meeting in June.
6. Remember that your Parish Annual Report is due to me by July 31, 2003. Parish assessments for the new fiscal year are determined from these reports, and adjustments will be made effective September 1, 2003.
7. Remember that effective July 1, 2003 the retirement contribution for Clergy will increase to \$1,300.
8. In July 2003, we will request information from parishes with cemeteries regarding burials, sales, etc. This is a new process, and it is being driven based on requests from insurance carriers.
9. We issued the Combined Parish and School Financial Reports in the last Catholic Connection.
10. We are in the process of issuing our first Risk Management Manual. One will be sent to your parish by June 30, 2003.

Thanks for all you do to support your Parish and the diocese.

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Protecting God's Children™ in the Diocese of Shreveport

The first "wave" of Protecting God's Children for Adults, the child sexual abuse prevention program chosen by the Diocese of Shreveport for employees, volunteers, and all concerned adults, is near completion. Opportunities to conveniently attend an awareness session were offered in many locations throughout the diocese.

As of mid-April more than 1100 persons have participated.



The volunteers are involved in religious education, youth ministry, children's liturgy of the word, church nurseries, altar server training,



vacation bible school, and a host of other activities involving children and young people. All parishes receive bulletin information listing dates, locations and times.

All participants are provided a certificate of attendance. Parish Finance Council and Parish Pastoral Council members are encouraged to confirm required attendance (parish

employees and volunteers engaged in ministry to children.) Near the beginning of the school year, we will schedule sessions in each deanery to allow new catechists and employees to attend.

Parishes will soon have the ability to request criminal background checks on employees and volunteers. The background checks will be coordinated through the diocesan Office of Human Resources.



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NEWS FROM THE
BUSINESS OFFICE

Planned Gifts And Your Parish



It is often said that people will give the Church more of their treasure in death, than they were ever willing to give during their lifetime. Whether you believe that this statement is true or not, it should come as no surprise to you to learn that most worship locations within our diocese are not adequately promoting the inclusion of the Church in one's estate plan.

Perhaps there are some people at the local parish level who resist the mention of this avenue of Church support due to the "morbid" nature of the possible death of a member of the worshipping family. Yet, as Catholics, we spend most of our lives preparing for the moment when we will undoubtedly come to the end of this earthly existence. On Ash Wednesday, each of us is informed that we will die someday, and then we spend Lent with Jesus. . . on the road to His ultimate death, and thankfully, His glorious resurrection. For the Catholic believer therefore, it is perfectly natural and prudent to properly plan for what we would like to see happen to our worldly possessions.

Simply using bulletin announcements as a means of encouraging your worshipping families to plan properly for the future of their estate is very beneficial, due to the fact that many people continue to pass away without so much as a legal will in place. Wills and estate seminars can be tailored to the needs of your worship community, are easy to facilitate, and you don't have to include difficult to understand terminology. Simple, basic knowledge about Louisiana law and state and federal taxation of estates is all most people are looking for, so that they can seek the counsel of their trusted financial advisors for further action. Many times,

LIVING WAGE UPDATE

For a number of years the National Association of Church Personnel Administrators has offered an annual estimate of the "living wage" i.e., the minimum income necessary for adult workers to maintain a basic living standard. For 2003, the national living wage rate is \$9.39 and the regional wage for the Southern U.S. is \$9.13. Many dioceses and parishes find the living wage provides a target as they assess compensation structures over time.

SAFETY SOUNDOFF

Spring is thunderstorm time in north Louisiana and we are reminded that more church fires start from lightning than from any other cause and more people are killed from lightning strikes than from tornadoes. Steps to reduce risks include:

- Install lightning rods and/or inspect lightning rods already in place
- Check to ensure that all electrical equipment-computers, organs, copy and fax machines-have adequate surge protectors and properly grounded electrical circuits.
- Remind staff members not to handle electrical equipment when lightning is in the area
- Trim dead branches and secure outdoor objects that can blow in strong winds
- Consider purchasing a weather alert radio to receive warnings from the National Weather Service and keep a

fresh battery installed in it, in case the electricity goes out.

More Safety Issues. . .

Be aware of recalls of infant and child items that may be used in your church nursery or classrooms. The U.S. Consumer Product Safety Commission (CPSC) maintains a website with all recalls.

Find those specific to infants and children at <http://www.cpsc.gov/cpscpub/prerel/category/child.html>

GOVERNMENT RE-ISSUES SAFETY ADVISORY FOR 15-PASSENGER VANS

The National Highway Transportation Safety Administration has reissued its safety advisory reporting that the "rollover" rate of 15-passenger vans increases significantly as the passenger load increases. The NHTSA has released a new pamphlet describing the risks of such vehicles. The brochure can be accessed online at www.nhtsa.dot.gov.

The National Catholic Risk Retention Group has released an article "Focusing on

Transportation Safety in the Faith Community." Read it at https://www.virtusonline.org/virtus/newsletter.cfm?newsletter_id=34

Direct questions about the use of such vehicles to Michael Schofield, Director of Business Affairs, mschofield@dioshpt.org.

BY CHRISTIE WEEKS

incorporating attorneys who are Church members can help accomplish this goal. The Office of Development here at the diocese can also assist with presenters and materials to support efforts to host an event of this nature.

When people complete the process of calculating their net worth, they are quite often surprised by the total financial figure. Many people don't believe they even have an estate, even though they may own their home outright, and drive several late-model cars that have been paid for. Personal property can mean many things, including real estate, homes, vehicles, life insurance, jewelry, stocks and bonds, collectables, etc. With this in mind, it is easy to see why so many Americans have a combined estate that can place what they leave behind in very lofty tax brackets.

Using sound planned giving techniques almost everyone can preserve large percentages of their estate from taxation by including the Church in trusts, annuities and outright bequests. Not only does this type of generosity benefit the tax treatment of one's estate, but it can mean additional property passing to younger generations with the added bonus of supporting the mission of our shared Catholic faith. By preparing your final wishes properly, you also reduce the stress on your loved ones who will facilitate your funeral and the disposition of your assets.

For more information on how to include estate planning in the life of your parish, mission or chapel, contact the Diocesan Office of Development at 800-256-1542 or 318-868-4441.

BY JOHN MARK WILLCOX