**

*September 2023 --- volume 12, issue 3*

*This newsletter is sent electronically to parish and school directors of administrative services, business managers and bookkeepers. If you have suggestions for topics, please* [*let us know*](mailto:wrights@archmil.org?subject=Funny%20you%20should%20ask)*.*

[View the *Funny you should ask…* page](http://www.archmil.org/Resources/Funny-You-Should-Ask...-Newsle.htm) on our website.

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**Nonprofit Security Grant Program**

[The Nonprofit Security Grant Program (NSGP)](https://wem.wi.gov/wp-content/library/grants/FY2023_Nonprofit_Security_Grant_Program_Frequently_Asked_Questions.pdf) is one of three grant programs that support the U.S. Department of Homeland Security (DHS)/Federal Emergency Management Agency’s (FEMA) focus on enhancing the ability of state, local, tribal, and territorial governments, as well as nonprofit organizations, to prevent, prepare for, protect against, and respond to terrorist or other extremist attacks. These grant programs are part of a comprehensive set of measures authorized by Congress and implemented by DHS to help strengthen the nation’s communities against potential terrorist or other extremist attacks. The NSGP provides funding to nonprofit organizations at high risk of a terrorist or other extremist attack for facility hardening and other physical security enhancements and activities.

Highlights of the program:

* Designated for churches and schools.
* May be used for security equipment such as cameras, doors, windows, window/door shatter-resistant film, lighting, etc.
* An organization may apply for up to three grants per cycle, but only one application per address. A parish that has a separate address for the church, the school, and the parish office could apply for three separate grants.
* Grants are available up to $150,000 per address.

Additional information may be found at: <https://wem.wi.gov/nsgp/>

This grant opportunity will come early in 2024. Please look for additional information in the coming weeks.

**CUPP Reminder**

For members of the Church Unemployment Pay Program, your employee counts were due on August 31, 2023. If you have not provided the information, please forward the following information to [cuppwi@madisondiocese.org](mailto:cuppwi@madisondiocese.org):

Parish Name:

Parish Location (city):

Archdiocese of Milwaukee

# of covered employees effective July 1, 2023:

*The employee counts are requested of all participating members of the Church Unemployment Pay Program. Excluded from coverage are priests, members of religious orders, and seasonal workers, such as cemetery workers. Covered employees include all current employees who average at least 20 hours of work per week and work at least 20 weeks per year. Included are those lay employees of the parishes, schools, and diocesan offices. Be sure to count all administrative, support, teaching, aide, daycare/childcare, hot lunch, bus driver, and custodial/maintenance positions. It is optional to provide a listing of the covered employees.*

*If you have any questions, please contact:* [cuppwi@madisondiocese.org](mailto:cuppwi@madisondiocese.org).

**PIPIT Update**

The calculations have begun on the PIPIT premiums for the 2023-24 fiscal year. We anticipate mailing the invoices to the participating locations around the first week of October.

**Priest LTD Billing on BAS October Invoices**

The annual premium for the Priest LTD Plan will appear as a separate line item on the BAS invoices dated September 15, 2023. These invoices are for the October 1 direct debit payments. The premium payment is per priest, as assigned on July 1, 2023.

**Email, Banking and Check Fraud Alert**

BE ALERT! In our Archdiocese, there are current online banking thefts occurring via Spoofing email and by mail theft. A Spoofed email is an email that looks legitimate but is not. It may be altered by just one number or letter or only the domain at the end of the email address is different, or it may appear to be identical to the legitimate email address.

1. **Direct Deposit email Spoofing scam** – Do not execute an email request for creating or changing banks for payroll direct deposits or vendor payments without authenticating the request. Over the last few months, our parishes have been tricked by false emails that appear to originate from an employee or established vendor requesting a change in online payment instructions. Some are related to payroll direct deposits and others for vendor payments. The employee and/or company emails look legitimate, but they are spoofed. The criminals will frequently engage you in an email conversation or even a telephone conversation in an attempt to increase the credibility of the fraud.

Always confirm a request that involves a change in banks/bank accounts by calling the person requesting the change, **using a phone number you have on file for them. Do not use the phone number or email provided in the email.**  If you can’t verify the banking change request with an in-person conversation through an independently verified phone number, do not make the change.

Two of the recent fraudulent email requests involved changing the bank account to the online bank named *Green Dot*. Changing to any online-only bank should be a red flag! Always verify directly with the requestor as described above.

1. **Mail theft and falsified checks -** We have learned from parishes and vendors – and confirmed by Homeland Security - that there is an organized criminal gang in SE Wisconsin that is stealing both incoming and outgoing mail – specifically checks - from mailboxes. Some of these checks are being ‘washed’ and falsified and presented to a bank for cashing or deposit. With others, the appearance and information on the check is being used to create dummy checks that are then used in any sort of financial transaction. One of the falsified checks passed in the Archdiocese was caught by a bank employee while others were successfully negotiated, resulting in a loss for our members.

In July, the Archdiocese Central Offices had an instance of a washed check presented for deposit at our bank. It appeared to be one of our checks that had been altered. The check that was presented for payment was written for over $60,000. Because of our positive pay filter, the fraudulent check was caught in the filter which required us to look at the check and determine whether or not it should be paid. There were quite a few red flags on the check, and we immediately reported it as fraudulent and stopped it from being processed through our account.

We urge all parishes and schools to contact your bank representative to add Positive Pay, both for checks and ACH transactions, to your bank accounts.

**Updated Parish and School Policy Manual**

The [2023-2024 Parish and School Policy Manual](https://schools.archmil.org/CentersofExcellence/DOCsPDFs/Schools-Policy-Handbook/ParishandSchoolPolicyManual2022-23.pdf) is now available. The policies listed below were significantly updated and/or added:

* 3410: Financial Reporting (new name): updated language
* 3441: Parish – Separately Incorporated Schools Agreements (new policy): establishes need to have written agreements regarding financial support and facility usage approved annually by Archdiocese of Milwaukee Chief Financial Officer
* 3445: Acts of Extraordinary Administration (new policy): provides additional information on proxy process for parishes and separately incorporated schools
* 3446: Authority to Sign Contracts (new policy): clarifies who has the authority to sign a contract for a parish or a separately incorporated school
* 4111: Standards for Educators in Catholic Parishes and Schools: updated requirements
* 4210: Offer of Employment – Contract Employees and Insurance: clarification
* 4222: Principal Contracts (new policy): defines parameters of contract for a principal of a Catholic school in the Archdiocese of Milwaukee

**Explanation of Fees: School Assessments and Marketing Fee Invoice**

The Finance Office recently sent out the annual school assessment invoice, which included an [Explanation of Fees.](https://schools.archmil.org/CentersofExcellence/DOCsPDFs/Links/2023-24SchoolAssessmentandMarketingFeeletter.pdf) For questions about the invoice, please contact Janelle Luther, Administrative Assistant for the Office for Schools at 414-758-2256 or [lutherj@archmil.org](mailto:lutherj@archmil.org).

**Safe Environment Updates**

Processing Time and Important Reminders

With the beginning of the school year, faith formation programs, new hires, new teachers, and new volunteers, background checks are taking longer to process. The current turnaround time is up to 7-10 days. Please keep this in mind if you are planning any event or have pending new hires. Usually, by mid-October, the background check turnaround time changes. Remember that any tutoring program volunteers, after-school program providers, substitute teaching services, janitorial services, coaches must be safe environment certified prior to starting!

Circle of Grace

We finally have the new updated 2023 Circle of Grace lessons! They are now updated on the [Archdiocesan website](https://www.archmil.org/offices/safeguarding/educators.htm) for you to use. This includes new parent letters as well.

Mass of Mercy for the Deaf Community

On Saturday, October 14, 2023, our office will offer a [Mass of Mercy for the Deaf Community](https://www.archmil.org/ArchdioceseEvents/Mass-of-Mercy-for-the-Deaf-Community1.htm?returnURL=%2foffices%2fsafeguarding%2fSafeguarding-Events.htm%3fDate%3d2023-10-1%26DateRange%3dmonth%26Keyword%3d%26Classifications%3d!&Date=2023-10-14T13:00) at St. Alphonsus in Greendale, presided by Bishop James Schuerman. This Mass is specifically being held as an acknowledgment of the Archdiocese of Milwaukee’s past failings in response to and treatment of Deaf victims of sexual abuse and a renewal of our commitment to prevention and healing. All are welcome to attend.

**Hawaii Support**

In an email message to pastors, administrators, and parish directors last month, Archbishop

Listecki encouraged financial support for the Diocese of Honolulu.

If people in your parish would like to make monetary contributions, you may use whatever means is most effective in your parish, a second collection, baskets at the exits, etc. Please send one parish check of the donated funds to the Archdiocese of Milwaukee with the memo “Hawaii Relief.” The check can be directed to Kim Kasten in the Finance Office. The Archdiocese will then send one check to the Diocese of Honolulu. Please send all donations by September 15.

**Acts of Extraordinary Administration**

This article was provided to pastors, parish administrators, and parish directors in the August 2023 issue of the Chancery Newsletter. If a parish needs assistance in calculating the proxy threshold for an extraordinary expenditure of funds, please contact the Parish Finance Office and we can assist in the calculation.

**Parish Canonical Structure**

Each parish is a public juridic person in the Church by the law itself (c. 515, §3). All of the canonical norms on public juridic persons apply to parishes. The pastor\* is the canonical administrator of the property of the parish and represents the parish in juridic affairs (c. 532).

**Parish Corporation**

Each parish is an independent religious corporation established according to the Civil Statutes (187.19) of the State of Wisconsin.

**Corporate Directors of the Parish**

Each parish corporation has five directors --- the archbishop, president; the pastor, vice-president; a vicar general of the Archdiocese; two lay trustees, treasurer and secretary.

**Administrative Matters**

Certain administrative matters dealt with by the parish corporation require unanimous consent, that is, that all five directors give their approval for the action to be valid and legal. The following are actions requiring the unanimous consent of the directors:

a. borrowing or other forms of taking on indebtedness;

b. selling, mortgaging, leasing, or other encumbering of parish property;

c. making an extraordinary expenditure (not a regular operation expenditure);

d. establishing an endowment fund or foundation;

e. entering into a major building or renovation project or a capital campaign;

f. establishing a line of credit or drawing down on an existing line of credit if that draw-down exceeds 50% of the total line. Unanimous approval is also required to open a credit card account with a limit in excess of $5,000.

**Borrowing**

Each instance of borrowing funds beyond $300.00 requires the unanimous approval of the five parish directors.

**Selling, Mortgaging, Leasing, etc.**

The sale, mortgaging or leasing of property or buildings that belong to the parish corporation needs the unanimous approval of the five parish directors.

**Extraordinary Expenditure**

Any extraordinary expenditure of funds ("already in hand") in an amount which exceeds 4% of the previous year's parish ordinary revenue, requires the unanimous approval of the five parish directors. If the 4% figure is below $1,500, the parish may use $1,500 as its proxy figure. If on the other hand, the 4% figure is over $50,000, the parish must use $50,000 as its proxy ceiling figure.

Some acts, by their nature, are extraordinary, that is they are not undertaken in the ordinary course of business, e.g. establishing an endowment.

**Establishment of an Endowment or Foundation**

The establishment of an endowment for any purpose (religious education, Catholic school, liturgical needs, building projects, etc.) requires the unanimous approval of the five parish directors.

**Building or Renovation Project**

Entering into any major new building or major renovation project requires the unanimous consent of the five directors. In order to facilitate a workable process, the directors' approval must be secured at an early stage. (See Archdiocese of Milwaukee Building Commission Process.)

**Constructing a Columbarium**

Adding a columbarium to a parish cemetery is considered an act of extraordinary administration and requires unanimous consent of the five directors. (See Archdiocese of Milwaukee Building Commission Columbarium Process.)

**Proxy Process for Real Estate Transactions**

If a parish is planning on buying or selling property, most people recognize the need to obtain a proxy. The question becomes, when in the real estate process to seek one. These may be some helpful hints:

* When purchasing property, it must be clear that the property will serve some present or future pastoral need in the context of the parish’s strategic planning.
* No offer to purchase may be tendered until a waiver and proxy has been issued.
* If a parish is selling property, a proxy should be in hand prior to placing it on the market and the request for the waiver and proxy should include the reason(s) for divesting the parish of the property along with the appraised value of the property.
* No offer to purchase may be accepted or countered until a second waiver and proxy has been issued allowing that step to be taken.

In a similar vein, no lease may be signed until the waiver and proxy has been issued. A copy of the proposed lease must accompany the request for proxy.

**Proxy Requests**

Since two of the directors of the parish corporation, the archbishop and vicar general, are not ordinarily a part of the local, parochial scene, and, since all five directors need to vote on the above listed acts of administration and be unanimous in that vote, the pastor and two trustees must contact the archbishop and the vicar general for their vote. If the archbishop and vicar general support the proposal, they give their "vote by proxy" to the pastor. Their proxy is forwarded through the Chancery to the pastor. The proxy document, along with a corporate resolution to undertake the project mentioned, are also signed by the pastor and two trustees and filed in the book of corporate minutes at the parish. In order to secure the vote of the archbishop and vicar general a letter explaining the proposal is sent directly to the archbishop by the pastor including the signatures of the two trustees. The letter should contain the following pertinent information, based on the specific request:

a clear explanation of the situation and what is being proposed;

figures and funding proposals;

lending and schedule of debt retirement;

time-lines;

identification of research or relevant studies;

a statement about the vote/consensus of the parish council;

a copy of any lease agreement or endowment statutes, etc.

Pastors, as administrators of the public juridic person of the parish, are canonically required to obtain the consent of an ordinary prior to positing acts of extraordinary administration (c. 1281, §§1, 2). In the Archdiocese of Milwaukee, those acts which require canonical consent are the same ones that require unanimous consent of the corporate directors. In one document, the diocesan bishop gives both his civil and canonical consent.

\*Where “pastor” is used, please note that it includes parish administrators and parish directors.

**The Regular Fare**

**How Do I Make That Check Payable?**

The [Check Issuing Guidelines](file:///\\archfile-2019\finance$\Funny%20You%20Should%20Ask\Check%20Issuing%20Guidelines%20rev%202023.04.01.pdf) revised April 1, 2023.

**Cyber Scams and Phishing**

**From the KnowBe4 Team:**

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| --- |
| If you’re known to dabble in a little online browsing, odds are you’ve encountered a pop-up once or twice. There are times when a user may think, “Wow, that’s a great deal!” and click on a pop-up. To those users: put down the mouse. Why? That pop-up could be malicious or dangerous.  There used to be a time when malicious pop-ups were only on questionable sites, but those days are gone. Hackers are smart and develop ways to inject malicious malware into pop-ups and online advertisements - even on the most trusted sites.  One of the most common attacks we see occurs when you visit a site and a pop-up appears that says, “Your computer is infected! Download our antivirus now!” If you click on this, a bogus virus scan will start. After the “scan” completes, you’ll be asked to pay for a full-version of the software or to call a helpline to connect with a support representative.  Spoiler alert: The software is not real, and the fake support representative will take control of your computer to try and “fix” the issue but end up causing more damage. How to prevent pop-up attacks Although hackers are smart, you can be smarter. Here are some tips to protect yourself from these types of attacks:   * Avoid clicking on pop-ups. * Update your operating system regularly - don’t postpone or snooze updates! * Use web-filtering software to warn you before accessing potentially harmful sites.   Remember, these attacks are only successful if we fall for them. Stay alert and be cautious! |
| |  | | --- | | The KnowBe4 Security Team KnowBe4.com | |

[Cyber Incident Reporting](https://www.archmil.org/ArchMil/Resources/FIN/NAS-CyberTriageGuidance-CMG-MilweditsParishes.pdf) is a useful, one page tool to keep handy.  We recommend printing this and having it readily available to walk you through the appropriate reporting protocol in the event of a cyber incident.  If you have a cyber incident, contact Catholic Mutual immediately at 262-255-6906.

**Scam and Fraud Resources**

[Federal Trade Commission Consumer Information](https://www.consumer.ftc.gov/features/scam-alerts)

[Consumer Affairs](https://www.consumeraffairs.com/scam_alerts/scam_alerts.htm)

[Identity Theft Resource Center](https://www.idtheftcenter.org/current-scam-alerts/)

[USA.gov common scams and fraud](https://www.usa.gov/common-scams-frauds)

[Clark Howard advice on scams and other fraud](https://clark.com/scams-rip-offs/)

[Fraud.org](https://www.fraud.org/)

**BAAM Schedule**

Meetings 9:00 a.m. – noon, at Our Lady of Lourdes, 3722 S. 58th Street, Milwaukee

**2023 Upcoming Schedule**

September 20, 2023

November 15, 2023

January 17, 2024

March 20, 2024

May 15, 2024

**Building Commission**

Building Commission attendance is currently by appointment only. Contact [Jane Ore](mailto:orej@archmil.org) (414-769-3340) for more information.

**2023 Upcoming Schedule**

October 12, 2023

December 7, 2023

**Catholic Mutual Corner/PIPIT**

**Catholic Mutual Group’s coverages and policies apply only to those entities participating in the Participants’ Indemnity Plan (“PIP” or “PIPIT”).**

Catholic Mutual Group publishes a quarterly on-line newsletter, [Catholic Mutual Connection](http://www.catholicmutual.org/en-us/newsletters.aspx), which focuses on timely loss prevention and safety topics. It is found on the [Catholic Mutual website](http://www.catholicmutual.org/) under *Newsletters*.

Information and forms specific to locations within the Archdiocese of Milwaukee are located on the [Catholic Mutual website](http://www.catholicmutual.org/). You must log in to access this information. The Archdiocese of Milwaukee username is ***0065mil*** and the password is ***service***.

Questions about the Catholic Mutual Group website or specific articles in the newsletter can be directed to the Catholic Mutual Milwaukee Service Office at 262-255-6906.

**PIPIT Mandatory Trainings – recertify annually**

[Workplace Safety Training end user instructions](https://www.archmil.org/ArchMil/Resources/FIN/SE2.0End-UserFlyerPIPITRequirement-WorkplaceSafety-Milwaukee.pdf). Read the [Workplace Safety Training Mandate](https://www.archmil.org/ArchMil/Resources/FIN/MandateWorkplaceSafety2022.09.06.pdf).

[Cyber Security Training end user instructions](https://www.archmil.org/ArchMil/Resources/FIN/zz-SE2.0End-UserFlyerCyberPIPIT-Milwaukee.pdf). Read the [Cyber Security Training Mandate](https://www.archmil.org/ArchMil/Resources/FIN/MandateCyberSecurity2022.09.06.pdf).

**Church Unemployment Pay Program**

[CUPP Website](https://cuppwi.org/)

Church Unemployment Pay Program, Inc.

706 S. High Point Road, Unit 6

Madison, WI 53719

608-821-3027

[cuppwi@madisondiocese.org](mailto:cuppwi@madisondiocese.org)

**The Quarter Ahead**

**September** **2023**

* 1 – First payment due on current year assessment based on Confidential Financial Statement
* 15 – Confidential Financial Statements due
* 20 – BAAM meeting
* 30 – Quarter End
* Check [State of Wisconsin unclaimed property site](https://www.revenue.wi.gov/Pages/UnclaimedProperty/Home.aspx)

**October 2023**

* 12 – Building Commission Meeting. Attendance by appointment only. Contact [Jane Ore](mailto:orej@archmil.org) (414-769-3340)
* 31 – Form 941 (Quarterly Payroll Reporting) due to IRS for quarter ended 9/30
* Lay pension reports for July-Sept (Q3) distributed
* Priest pension bills for both priest and parish portions mailed by October 15, 2023
* Continuing Formation for Clergy bills mailed

**November 2023**

* Assessment billings for current fiscal year mailed (phase 1)
* Lay pension information and payment for Q3 calendar year due
* 15 – BAAM meeting

**December 2023**

* Assessment billings for current fiscal year mailed (phase 2)
* 1 – Second payment due on current year assessment
* 7 – Building Commission Meeting. Attendance by appointment only. Contact [Jane Ore](mailto:orej@archmil.org) (414-769-3340)
* 31 – Quarter End

**Resources**

[IRS Form 8822-B for Change of Address or Responsible Party](https://www.irs.gov/forms-pubs/about-form-8822-b).

[Rectory Lease Template – for Priests](https://www.archmil.org/Resources/Priest-Compensation-Information.htm)

[Rectory Lease Template – for Non-Priests](https://www.archmil.org/Resources-2.0/Rectory-Lease-Agreement-for-non-priests.htm)

[Employee Assistance Program](https://www.archmil.org/ArchMil/Resources/HR/InsInfo/EAP/EmployeeBenefitsProgram-FinalforEEs.pdf)

**Excel Tip**

Is it time to make spreadsheets for the new year? Do you want to just take the old worksheet and 'save as' for a new year, but you have to clear a lot of content from the previous year? Hmm… what about all those formulas you don't want to delete. Try this. First, select the range of cells to be modified – include formulas if they are in the middle of things. Then press **F5 or Ctl G** for the **Go To** menu, select "**Special**", then **Constants**, then click **OK**. Now the formulas are no longer highlighted and it's safe to press delete. Your formulas are still there, and all of the variable content is gone!

For more tips, check out [***ExcelTips***](http://www.tips.net/subservices.html)***,*** a free, third party, email newsletter containing lots of tips on using Excel. Do you need an Excel tip or have one to share? [Let us know](mailto:kastenk@archmil.org?subject=Funny%20you%20should%20ask)!

**Contact Us**

[parishfinance@archmil.org](mailto:parishfinance@archmil.org)

*Mailing address*:

PO Box 070912

Milwaukee, WI 53207-0912

Denise Montpas, Parish Finance Consultant

Parish and School Financial Consulting

[montpasd@archmil.org](mailto:montpasd@archmil.org)

414-769-3336

Michael Waddell, Parish Finance Consultant

Parish and School Financial Consulting

[waddellm@archmil.org](mailto:waddellm@archmil.org)

414-769-3335

Chris Brown, Treasurer and CFO

Office for Financial Services

[brownc@archmil.org](mailto:brownc@archmil.org)

414-769-3325

Kim Kasten

Treasury Analyst

[kastenk@archmil.org](mailto:kastenk@archmil.org)

414-769-3326

Samantha Wright

Administrative Assistant

[wrights@archmil.org](mailto:wrights@archmil.org)

414-769-3327

Janice O’Connor

Lay Pension Coordinator

[oconnorj@archmil.org](mailto:oconnorj@archmil.org)

414-769-3317

Tom Fredrickson

Parish and School Human Resources

[fredricksont@archmil.org](mailto:fredricksont@archmil.org)

414-769-3370

Maureen Wurster

HR and Benefits Administrator

[wursterm@archmil.org](mailto:wursterm@archmil.org)

414-769-3423

Cynthia Rivera-Garcia

Safe Environment Program Manager

[rivera-garciac@archmil.org](mailto:rivera-garciac@archmil.org?subject=LOA%20-%20Feb%202,%202023%20RSVP)

414-769-3449

Donna Steffan

Priest Pension Billing

[steffand@archmil.org](mailto:steffand@archmil.org)

414-769-3318