

Funny You Should Ask...



A NEWSLETTER FROM PARISH & SCHOOL FINANCIAL CONSULTING · ARCHDIOCESE of MILWAUKEE

September 5, 2019 --- volume 8, 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](#).

[View the Funny you should ask... page](#) on our website.

Featured Topics:

Selection.com

Church Unemployment Pay Program

CFS Submission Reminder

Office Supply Vendors

Assessment Update

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The regular fare:

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Excel Tip

Contact Us

Selection.com

Effective July 1, 2019, participants in the Participants' Indemnity Plan no longer receive billings from Selection.com for background checks run July 1, 2019 forward. These costs will be absorbed by the Participants' Indemnity Plan and will not be passed on to each location. If you are not a participant in the Participants' Indemnity Plan, you will continue to receive direct billings from Selection.com.

Church Unemployment Pay Program

If you are an employer participant in the Church Unemployment Pay Program, Inc. (CUPP), your eligible former lay employees may receive church-funded unemployment benefits. Eligible

CUPP employer participants are not required to participate in the State of Wisconsin Unemployment Insurance Program.

Since its inception in 1986, CUPP has been administered by UC Management Services and its owner, Larry Smith. **Effective October 1, 2019, UC Management Services will no longer service CUPP.** Beginning October 1, 2019 Murphy Desmond, S.C. – a law firm based in Madison, Wisconsin – will operate as the claims adjudicator for the program and will handle all ongoing claims determinations. If you are contacted by Murphy Desmond regarding a CUPP claim, please respond as directed.

The CUPP Board of Directors has authorized the Wisconsin Catholic Conference (WCC), located in Madison, Wisconsin, to operate as the informational clearinghouse for CUPP. In anticipation of this transition, **beginning September 16, 2019, please submit all inquiries regarding the CUPP program and its administration to:**

CHURCH UNEMPLOYMENT PAY PROGRAM, INC.

c/o WCC

131 W. Wilson St., Suite 1105

Madison, WI 53703

(608) 467-8047

info@cuppwi.org

<https://www.wisconsinatholic.org/church-unemployment-pay/>

All eligible former lay employees should direct correspondence to this contact as well. Employer participant payments/contributions should continue to be directed as indicated on the CUPP invoice.

As an employer participant, you will continue to receive updates regarding the CUPP transition process. Please use the contact information above if you have any questions.

CFS Submission Reminder

Submissions are due by Monday, September 16, 2019. If for any reason your parish or school is unable to submit on time, you must receive approval from the Parish & School Financial Consulting Office prior to the due date. Parishes that fail to have CFS approved by the Parish & School Financial Consulting Office within a timely manner will be subject to a 15% penalty in the calculation of their assessment. As a reminder, your submission should include:

1. A completed CFS workbook for your parish or school.
2. A statement signed by your pastor/administrator, trustees and finance council chair.
3. If applicable, the 6/30/2019 Choice audited financials, including the PSCP Reserve Schedule.

Office Supply Vendors

Over the years, we have developed relationships with several vendors for office and school supplies. The following vendors offer discounted pricing if you have an account under the Archdiocese umbrella. You are under no obligation to use these vendors. We merely offer them to you in hopes of saving money on supplies. If you have a vendor to add to the list, please contact [Kim Kasten](#), and we'll include it in the December issue.

Complete Office of Wisconsin (formerly Bubrick's), Germantown, WI
Free shipping on nearly all items. Usually delivered the next business day.
Contact: Jack Kraemer 262-923-6017, jkraemer@cowiweb.com

Quill

Free shipping on nearly all items. Usually delivered the next business day.
Contact: Sandy Howard 800-789-7020 ext. 1409, sandy.howard@quill.com

Amazon Business

Contact: Kyle Forte 617-377-6231, fortekyl@amazon.com

Some of you who may also have a special pricing arrangement through Staples. While we have not renewed that contract, Staples continues to provide the special pricing.

Assessment Update

Due to the accounting system conversion at the Central Offices, we have been unable to issue statements on the parish assessment. If you need information on your current amount due, please contact [Carol Abuya](mailto:Carol.Abuya@diocese.org) (414-769-3314).

Mobil Deposits - Always use Due Diligence

A number of parishes are catching errors made by their bank when individuals are depositing checks issued by the parish using mobile deposit. The individual then deposits the check a second time, at a physical bank location. Parishes are catching this when they perform their bank reconciliations and find a check being noted as cleared on their bank statement that they have already marked as cleared (when it was deposited using the mobile deposit function). Please ensure that you are always verifying the data that is shown on your bank reconciliation and don't make the assumption that the bank is always correct.

Using Positive Pay at your bank will flag these duplicate checks and stop them before they clear your account for a second time.

GuideStar Enrollment

This is an updated repeat of information provided in September, 2013. If your parish or school has not already done so, we strongly recommend registering with GuideStar.

Many of you have experienced the problem of having a matching gift or grant decline merely because your organization is not listed in an electronic database of exempt organizations. This is also problematic if you try to utilize services designed for non-profit entities offered by on-line providers. To enroll in these programs you must complete an on-line application, but the applications stall when they can't find the federal ID number in the database.

GuideStar provides the opportunity – free of charge – for those entities listed in the Kenedy Directory (Official Catholic Directory) to be listed in the necessary on-line database. GuideStar is a 501(c)(3) public charity that collects, organizes, and presents information on non-profits to a broad audience. This service is widely used by granting organizations and on-line providers and gives them the ability to verify your organization's charitable 501(c)(3) status.

The enrollment process is quite easy and a number of parishes and schools have successfully entered into this database.

These are the [GuideStar directions](#) for inclusion in their listing. There are additional directions at this link that do not apply to Archdiocesan parishes or schools. Please read from the top through item number 2 and the paragraph below that.

You will need the following items to send to GuideStar:

- A copy of a federal IRS issued document with the name and EIN of your entity **pre-printed** on it. IRS EIN Issuance letter, IRS EIN Verification, or IRS correspondence are the all acceptable documents. [Contact the IRS](#) if you need a document.
- Letter from the Archdiocese of Milwaukee indicating your organization’s listing in the Kenedy Directory (OCD). Contact Faye Herrick in the Chancery (herrickf@archmil.org or 414-769-3339).

Email these items directly to [GuideStar](#). Be sure to include your contact information – phone and email – so they may contact you with any questions. It will take 5-7 business days for the process to complete.

Sample email to GuideStar:

Good morning,

We would like to add St. Elsewhere Congregation in Milwaukee, Wisconsin to the GuideStar database.

Pursuant to your *Policy for Adding Organizations not Listed on the IRS Business Master File*, attached to this email are:

- IRS form with our EIN
- Letter from the Archdiocese of Milwaukee indicating the parish inclusion in the Kenedy Directory (Official Catholic Directory)

St. Elsewhere Congregation was established in 1923. Our website is stelsewhere.org

Please let me know if you require any additional information. I may be reached by phone at 414-123-4567 or via email scooper@stelsewhere.org.

Thank you for your efforts!

Sheldon Cooper, Business Manager
 St. Elsewhere Congregation
 1234 Any Street
 Milwaukee, WI 53333
 414-123-4567

Cyber Scams and Phishing

Don’t let your account get compromised because of a poor password choice!

Here are the most common passwords of the year. The results were generated by looking at 10 million passwords that were made public following a few data breaches in 2019. Many of these passwords show up on this list every year. It’s like leaving home and leaving the key in the door.

123456	password	123456789	12345678	12345
111111	1234567	sunshine	qwerty	iloveyou
princess	admin	welcome	666666	abc123
football	123123	monkey	654321	!@#% ^&*;
charlie	aa123456 w	donald	password1	qwerty123

Ever wonder if your password is in the hands of cyber criminals? Go to <https://haveibeenpwned.com/Passwords> (a real website) “Pwned Passwords are **555,278,657** real world passwords previously exposed in data breaches. This exposure makes them unsuitable for ongoing use as they're at much greater risk of being used to take over other accounts. They're searchable online, as well as being downloadable, for use in other online systems.”

These passwords are usually used in the password cracking programs used by cyber-criminals because they are known and allow the programs to attempt exponentially more guesses per second.

How to create a password that is hard to crack

- The longer the password, the harder it is to crack: Password length is the most important factor. If you select a small password, password cracking tools can easily crack it by using few word combinations. If your password is 8 characters or less it's child's play for those programs.
 - Try using a passphrase – a title of a book, a favorite psalm or a quote.
 - Security experts recommend a minimum of 12 characters but 15 or more characters is much stronger.
 - Nothing is un-hackable but harder passwords require more time, money and computing resources to accomplish the task.
 - The new philosophy is not to constantly change the password if you are using the longer passwords.
 - When adding a number to the end of a password don't just add the number “1”. It's the number one behavior modeled by most users and is factored into the password cracking programs.
- Variety in passwords: One important thing you must always take care to do. Never use the same password everywhere. Cyber criminals will attempt to use them on all of your accounts because people commonly employ this lazy practice.
- Trouble remembering passwords?
 - Try a Password Manager such as **LastPass**. There is a free version that works very well. Save all your usernames and passwords to LastPass, and it will auto log you in to your sites and sync your passwords everywhere you need them. With a Password Manager managing your logins, it's easy to have a strong, unique password for every online account and improve your online security.

We hope this provides some enlightening dos and don'ts when it comes to using passwords, and helps improve your security at work and at home.

Contact [Dale Klein](#) (414-769-3440) in our Information Systems office if you need assistance or have any cyber security concerns.

[Cyber Incident Reporting](#) 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 at 262-255-6906 immediately.

Scam resources

[Federal Trade Commission Consumer Information](#)

[Consumer Affairs](#)

[Identity Theft Resource Center](#)

[File a complaint with the Federal Trade Commission](#)

[USA.gov common scams and fraud](#)

[Clark Howard advice on scams and other fraud](#)

[Fraud.org](#)

BAAM Schedule

Unless otherwise noted, BAAM meetings are held at Our Lady of Lourdes parish (3722 S. 58th St., Milwaukee).

2019

2019 dates to be determined

Building Commission Schedule

Building Commission attendance by appointment only; contact [Linda King](#) at 414-769-3340.

2019

October 10

December 12

2020

February 13

April 2

June 11

August 13

October 8

December 10

Catholic Mutual Corner

Catholic Mutual Group publishes a quarterly on-line newsletter that focuses on timely loss prevention and safety topics. The Catholic Mutual Connection is [found here](#).

Previous editions of newsletters can be accessed on the [Catholic Mutual website](#). Once in the Catholic Mutual website, click on *Newsletters* and scroll down to see *Catholic Mutual Connection Archive*.

Information and forms specific to locations within the Archdiocese of Milwaukee are located on the [Catholic Mutual website](#). 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 Catholic Mutual's Milwaukee Service Office at 262-255-6906.

The Quarter Ahead

September 2019

- 1st – First payment due on current year assessment based on Confidential Financial Statement
- 16th – Confidential Financial Statements due
- 30th – Quarter End
- Priest pension bills for both priest and parish portions mailed
- Check unclaimed property site <https://www.revenue.wi.gov/ucp/index.html>

October 2019

- 10th – Building Commission Meeting. Attendance by appointment only. Contact Linda King (414-769-3340)
- 31st – Form 941 (Quarterly Payroll Reporting) due to IRS for quarter ended 9/30
- Lay pension reports for July-Sept (3Q) mailed

November 2019

- Assessment bills for current fiscal year mailed
- Lay pension information and payment for 3Q calendar year due

December 2019

- 1st – Second payment due on current year assessment
- 12th – Building Commission Meeting. Attendance by appointment only. Contact Linda King (414-769-3340)
- 15th – Distribute budget information to staff and committees with budget responsibility
- 31st – Quarter End

Excel Tip

Fun with Dates! Note - the cells with the dates in these formulas must be formatted as dates.

To accurately determine age, use the formula "**YearFrac**." This will accurately give you an age on a specific date. Formula =**Yearfrac(cell with start date,cell with target date,1)**.

The formula "**Edate**" will give you an ending date. For instance, if you have a date of birth and you want to know the date of the 65th birthday this will get you there. Formula =**Edate(+cell with start date,months)** -- in this example, 65 years = 780 months

If you want to have just the year in a cell for any given date, use the "**Year**" formula. Formula =**Year(cell with date)**

Date of Birth	Start Date	<u>Year Frac</u> Age at 65	<u>Edate</u> 65th Birthday	<u>Year</u> Year of 65 th Bday	<u>Year Frac</u> Years of Service at age 65
04/30/1963	05/22/1992	56.17	04/30/2028	2028	35.94
08/31/1954	04/15/1981	64.83	08/31/2019	2019	38.38
03/09/1981	08/01/2008	38.31	03/09/2046	2046	37.60

For more tips, check out [ExcelTips](#), 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!](#)

Contact Us

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