

March 25, 2020

My dear people,

As mentioned in my recent column on the website, we have to talk about money. Heretofore, I have avoided the subject, trying to address the COVID-19 pandemic, how we deal with the shutdown of churches, life in general, our emotions and experiences, and just trying to maintain some sort of contact. I hesitated to write about money, hoping we might be able to reopen April 1 as originally thought. With yesterday's announcement that we are shut down until further notice, including Easter, I find it imperative to ask for your consideration. Much of what I write here will be obvious and well-known to households. Some information with specifics about our operations will be new. You all have some form of income and you all have expenses. We all know they have to balance.

**THE SUPPLY:** We have common concerns. In the life of the Church, we obviously depend on the weekly Sunday collection for our operating income. We try to operate as good stewards with what is placed in our hands to do the works of God and religion including charity. In many faith traditions, the tithe is stressed and honored, sometimes very strictly. Catholics put more emphasis on Sunday attendance than on tithes (or at least they should). The tithe is about a spiritual need to give. Catholics tend to give for needs. At Stella Maris, we look to receive (on average) around \$22,000 per Sunday for our operations and maintenance. Knowing that we can lose one or two Sundays per year due to hurricane threats or ice on the roads and knowing that some parishioners will be mindful to make their donations even if we don't have Mass, we can muddle through a couple of missed Sundays. However, we are now going to be missing at least two regular Sundays (c. \$44,000) and Easter Sunday (nearly \$42,000 last year), in effect about one month of our budgeted income. While the government is going to help small businesses, I do not expect government relief for churches.

I know that for many of you, your "supply" of funds is affected. Some of you may work with businesses that are closed or restricted during the shutdown. You might have relatives similarly affected who need help. Many of you are retired and are seeing wild fluctuations in the value of 401k retirement funds. Like the parish, your supply of income may be compromised, to which we add another concern:

**THE DEMAND:** As the economy nosedives over the shutdown, we anticipate increased requests for assistance. Our Catholic schools will likely see a drop in tuition income. People may need help with utilities, groceries, healthcare, rents, mortgages and the other expenses of living, which you know more about than I do.

**SOME REMEDIES:** In one sense, we have a small comfort zone. Over the years, you have heard me make occasional mention of frugality. Hey, I'm old enough to have been reared by the generation that lived through the Great Depression. Over the years, I have learned that a large staff, while it can offer many services, requires a major financial commitment. For better or for worse, we operate with a minimal staff and that staff is very generous about reaching out and helping each other as best they can as needed. I am in communication with other pastors who are considering possible scenarios and investigating options such as furloughs (reductions in hours). We are advised that temporary layoffs would not make our employees eligible for

unemployment as we do not participate in the state program, but legislation is underway that might change that. My hope is that none of this will become necessary. Our monthly estimated expenses for staff salaries, payroll taxes, and benefits (including the clergy) come to just under \$40,000 (c. \$38,200). Once we get to the point that we cannot cover thirty more days of operations, we are told we can contact the Diocese to pursue a loan.

A second comfort for me is that we are debt free. With a frugal approach to savings and the help of parishioners, we were able to purchase the Schill property (\$1.3 million) some eight months ago without incurring debt. The purchase, however, depleted our reserves in savings.

For the present troubling time, I have two considerations. First, for parish operations, I ask that you continue regular Sunday donations whether we have Masses or not. If you are designating offerings to the Building Fund, you might choose to discontinue for the present so that your offerings will go towards our operations. Those who are able might consider an increase. As my good Baptist cousins would say: "Get your tithes in." Our offices are still closed. Presently, Sunday envelopes can be sent in by surface mail (be sure to address to Post Office Box 280 instead of the street address or we might not receive it) or you could consider automatic giving as outlined in the document "Contribution Options during Quarantine".

Second, for those who want to assist individuals and families who are struggling, please contribute to the Saint Vincent de Paul Society. The SVDP Society does a fantastic job of getting the most assistance to those in greatest need. Sadly, some people would abuse the charity of others, but because of their interface with other local SVDP's and their tracking of assistance, our St. Vincent de Paul knows much better than I where the greatest and most legitimate needs are. Donations to their work should be designated as such and sent to: The St. Vincent de Paul Society, P.O. Box 280, Sullivan's Island, SC 29482.

And, now as the pandemic and the economic fallout has forced me up to about the year 2000 in the world of technology, I can offer details about automatic and online giving, but I cannot figure out how to attach it to this letter. Please go to "Financial Contribution" on our website. Thanks go to Steve Collins and Elizabeth Sanford for preparing the information. Not everyone can increase their offerings, as noted above. I simply ask that you do what you can. You always have and I know you will.

Thank you,

Father McInerny

*Saint Roch, pray for us, that we may be preserved from all diseases of body and soul.*