

# Diocese of Winona Finance Times

ISSUE 4

SUMMER 2009

For Parishes, Schools and Cemeteries throughout the Diocese of Winona

## From the Desk of the Director: College of Consultors

By Larry Dose • [ldose@dow.org](mailto:ldose@dow.org)

Frequently, I am asked by parish or school staff about the role and duties of the Diocesan College of Consultors.

Canon law / church law requires each diocesan bishop to have a College of Consultors. The consultor's role is to provide counsel and advice to the diocesan bishop. In certain defined instances, the diocesan bishop is required to obtain consent of the consultors before he can act. These instances are usually driven by monetary constraints set by the Holy See and/or cases of alienation / sale of property. The College of Consultors also helps govern the diocese when the See becomes vacant.

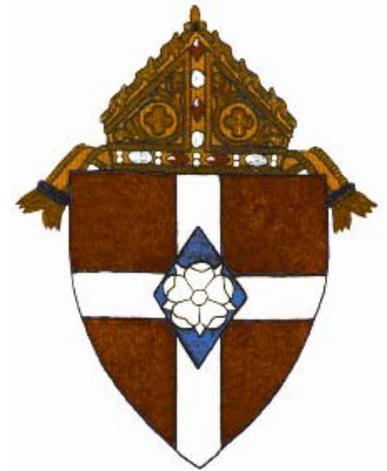
In the Diocese of Winona, the consultors also review major building projects that are in excess of \$100,000, all sales of property, and other matters that prudently require

dialog and advice.

The consultors meet every other month and meetings are generally held at the Pastoral Center in Winona. The College of Consultors consists of six priests of the diocese who are appointed by the bishop. In the Diocese of Winona, the consultors are:

Rev. Robert Meyer  
Rev. Msgr. Donald P. Schmitz  
Rev. William Becker  
Very Rev. Thomas Hargesheimer  
Rev. Joseph Keefe  
Very Rev. Rick Colletti.

A typical consultors meeting will include the Bishop of Winona, the Vicar General, and Curia staff. Curia staff in regular attendance include the Director of Liturgy and the Director of the Office of Finance; however, other Curia staff will attend as needed based on the topic(s) discussed.



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## Benefits & Human Resources

By Krissa Hilger • [khilger@dow.org](mailto:khilger@dow.org)

### Health/Dental Insurance

The rates for the September 1, 2009 health/dental insurance renewal rates were mailed to parishes, schools and institutions the last week of July.

Information was also distributed regarding a change in the co-pay on prescription drugs. A three tiered co-pay system is effective with the September 1, 2009 renewal. Participants will pay a co-pay of \$10 (generic), \$30 (Brand Formulary), or \$60 (Non-Formulary) for a 31-day supply. A 90-day supply may be obtained for two times the co-pay amount through a mail order program or at participating retail pharmacies.

The annual renewal is the only time during

the year that participants may change to a different health deductible plan. Deductible plans currently offered are \$100, \$500, and \$1000. The deadline to return forms for deductible change requests is August 18th.

### I-9 Forms

All employers must complete and retain a Form I-9 for each individual they hire for employment. This includes citizens and non-citizens. On the form, the employer must examine the employment eligibility and identity document(s) an employee presents to determine whether the document(s) reasonably appear to be genuine and relate to the individual and record the document information on the Form I-9. The list of acceptable documents can be found on the last page of

*BENEFITS & HUMAN RESOURCES, continued on page 2...*

**REMINDER: ANNUAL PARISH FINANCIAL REPORTS ARE DUE AUGUST 31, 2009**



## Benefits & Human Resources, Continued

...from Page 1

the form (<http://www.uscis.gov/files/form/i-9.pdf>).

Form I-9 must be kept by the employer either for three years after the date of hire or for one year after employment is terminated, whichever is later. The form must be available for inspection by authorized U.S. Government officials. The U.S. Immigration and Customs Enforcement (ICE) has changed its enforcement strategy, targeting employers instead of undocumented workers. Recently, in just one day, ICE issued more notices of inspection than were issued during the entire 2008 calendar year. The recommendation is for employers to keep all I-9 forms in one file, not in the individual employee personnel files.

### New Federal Minimum Wage

By Krissa Hilger • [khilger@dow.org](mailto:khilger@dow.org) & Dean Dalzell • [ddalzell@dow.org](mailto:ddalzell@dow.org)

The federal minimum-wage to be paid by covered employers is **\$7.25 / hour effective July 24, 2009**. Federally covered employers are defined as businesses with an annual dollar volume of business of \$500,000 or engaged in interstate commerce. Small employers that have an annual business volume of less than \$500,000, and are not engaged in interstate commerce, must pay at least the Minnesota state minimum wage rate of \$5.25/per hour.

Minnesota is one of four states with minimum wage rates lower than the federal rate. When an employee is subject to both the state and federal minimum wage laws, the employee is entitled to the higher of the two minimum wages. The state of Minnesota also makes the distinction that “hospitals and nursing homes, pri-

### Staffing Changes

This is the time of year when many parishes and schools have staffing changes. It is important to timely enroll new employees in diocesan benefits, as well as inform employees who are leaving what their benefit continuation rights are. The Employee Benefits Guide is accessible on-line, [http://www.dow.org/emp\\_benefits.html](http://www.dow.org/emp_benefits.html), and contains all the necessary checklists, notices, and forms required to assist parishes and schools with this process.

vate and public schools, and federal, state and local government agencies” are federally covered employers.

The term “annual dollar volume of business” casts a large net. Therefore, if there is any question that the parish, school or cemetery meets this threshold, the location should pay the federal rate to ensure compliance with state and federal regulations.

Federal and state resources are available via the following websites:

*US Department of Labor:*

<http://www.dol.gov/dolfaq/go-dol-faq.asp?faqid=218>

*MN Department of Labor & Industry:*

<http://www.dli.mn.gov/LS/FedMinWage.asp>

### Recognizing Interest Income in Accrual Basis Accounting

By Rod Kollman • [kollman@kmtel.com](mailto:kollman@kmtel.com) & Dean Dalzell • [ddalzell@dow.org](mailto:ddalzell@dow.org)

Many parishes, schools and cemeteries utilize accrual based accounting. Accrual based accounting allows the location to monitor a “truer” picture of month to month operations when compared to cash-basis accounting.

One component of accrual accounting is recognizing revenue as it is earned. This is important to consider on accounts earning interest in the Diocese of Winona Deposit and Loan Fund. Interest in the Deposit and Loan Fund is earned monthly and paid annually. To properly record the monthly interest earned, the parish, school or cemeteries should utilize the interest receivable account.

Diocese of Winona Deposit and Loan Fund monthly statements

list the earned interest balance for each deposit account. Look for the label, **Interest Balance as of [mm/dd/yyyy]**, positioned to the left of the Account Balance. To record the accrual each month, debit interest receivable (GL 1215-00-00) and credit income (4105-00-00). (The amount will be equal to the difference between the current month and the prior month). When interest is paid annually in May, credit the interest receivable account and debit the appropriate asset account.

Proper accrual of interest receivable will allow pastors, finance councils and bookkeepers to easily monitor interest income earned and evaluate it as part of the regular budget review. Please contact the Diocese of Winona Finance office with any questions regarding accruing interest receivable.

## Now Available: Catholic Mutual Online Training

By Ryan Christianson • [rchristianson@catholicmutual.org](mailto:rchristianson@catholicmutual.org)

At Ministry Days in June of 2009, attendees of the Risk Management workshop were introduced to a new Risk Management on-line training initiative developed by Catholic Mutual Group. The Diocese of Winona, as a member of Catholic Umbrella Pool (CUP), has implemented a new policy which requires your location to utilize the risk management on-line training.

Two on-line training modules, **Slips, Trips and Falls** and **Fire Safety**, are now on the Catholic Mutual website. The training is interactive, requiring the user to identify hazards and answer questions. Each module takes less than 20 minutes to complete. The on-line training is designed to be utilized by individual trainees at their personal computer, is available to anyone, at no cost. Ideal candidates to take advantage of this training may include, but is not limited to; Business Managers, Office Coordinators, Administrators, Facilities Directors, Principals, Maintenance Staff, etc.

To Log On:

- Got to [www.catholicmutual.org](http://www.catholicmutual.org) and select "Members Only"
- At Login Name, enter **0095win**, Password is **service**
- The next screen that will appear will be a welcome page where you will select "Enter" to gain access to the Catholic Mutual Group website.
- Once at the main page, you will be able to click on the "Online Training" button under the Risk Management heading.

- After you click on the button, instructions and the various links will be available. There are two links for each module; one for Windows and one for Mac computers.

*Technical Note:* Apple Quick Time is required to play the courses and you may be prompted to download and install this program if it is not already on your computer. To complete the installation of the on-line training, you will need to select "I agree" to the OPUS license agreement and then select "finish".

Please note that the program will ask for a phone number for tracking purposes. It is important that the main phone number for the location be entered. This is the first number listed for the parish in the 2009 Official Minnesota Catholic Directory.

**Questions?** If you have questions as to which phone number to use, contact my office. If you experience any trouble downloading and/or installing the courses, please contact Jenny Hulsen at OPUS. Her direct phone number is (913) 825-1618 and her e-mail address is [jenny@opustraining.com](mailto:jenny@opustraining.com).

After taking the training, you will see that it exclusively focuses on Catholic Church risk management. Other training modules currently being developed in 2009 are Preventative Maintenance and Avoiding Unnecessary Auto Losses and are expected to be available in late 2009 or early 2010.

Ryan Christianson, AIC, ARM, CPSI  
Claims/Risk Manager II

## Upcoming Changes for Wireless Microphones

By Erin Roach • [www.bpnews.net](http://www.bpnews.net)

Churches across the country will eventually have to replace wireless microphone systems operating in the 700 megahertz range. The issue arose with the digital television switchover that was finalized in June 2009.

Prior to the digital television switchover, wireless microphones were allowed to operate in the frequency range without charge wherever they could find space. But now the FCC has leased specific channels to major corporations, plus other commercial and public uses; the 700 MHz range can no longer be used for free.

A significant portion of the 700 MHz range has been reserved for public safety use, including police, fire and other first responders. Another portion of the band is reserved for groups that are licensed to use the 700 MHz space, such as entertainment shows and sporting events. That means those who don't fall in one of those three categories -- corporations leasing the space, first responders or licensed users -- will have to find another spectrum in which to operate.

In addition to churches, other wireless microphone users of this variety include college professors, parent-teacher organizations

and anyone who uses wireless microphones on a smaller scale. For these users, it becomes a matter of operating as *unauthorized* users within the 700 MHz range. Not all wireless microphones used by churches and others operate within that spectrum, though, so not all microphones will have to be replaced.

Some new devices that utilize 700 MHz frequency could be on the market late this year. And as these new devices emerge, churches that haven't switched out their 700 MHz equipment run the risk of experiencing interference. As it stands now, the FCC has issued a warning that the day will come when churches and other organizations will have to stop using equipment that operates within the 700 MHz band, but there is no firm deadline.

Some companies are offering rebate programs for the purchase of replacement equipment. For more information, contact your local audio-visual expert to evaluate the status of your wireless microphone system.

*This article has been condensed from Baptist Press. For the full story, visit <http://www.bpnews.net/bpnews.asp?ID=30871>.*

*Additional information is also available from ChristianityToday.com: <http://www.christianitytoday.com/yc/2009/mayjun/understandingnewwirelessmics.html>*

## DIOCESE OF WINONA

## Ministry Days 2009

By Dean Dalzell • [ddalzell@dow.org](mailto:ddalzell@dow.org)

If you missed Ministry Days this year, or if you need additional copies of the presentations, Ministry Days 2009 Finance Office presentations are now available for download. Visit <http://www.dow.org/finance.html> and click on 'Ministry Days - Office of Finance Presentations'. Topics presented this year include:

**Conducting a Parish Census:** Multi-step, pastoral approach of conducting a parish census; "How-to" aspects; definition of a parishioner; managing internal and external politics of a census. Presented by Christopher Walchuk – Ss. Peter & Paul Parish, Mankato.

**Accounting Updates:** How to set up Worker's Compensation automatic reporting in Logos; new cemetery chart of accounts available to parishes wishing to leverage their existing Logos program. Presented by Dean Dalzell – Diocese of Winona.

**Parish Audits/Internal Controls:** Opportunities discovered during parish audits; how to prepare for a parish audit; changes to the annual internal control questionnaire form; proper accounting and handling of SCRIP certificates. Presented by Rod Kollman – Diocese of Winona.

**Human Resources:** Conducting and documenting employee performance and reviews; maintaining personnel files; and terminations of employment. Presented by Krissa Hilger – Diocese of Winona.

**Risk Management:** Preventing cyber theft; web-based risk management training; updated diocesan transportation policy. Presented by Ryan Christianson – Catholic Mutual Group.

Please contact the Diocese of Winona Office of Finance with any questions regarding the presentations.

## Dear Logos...

By Dean Dalzell • [ddalzell@dow.org](mailto:ddalzell@dow.org)

**Q: I've noticed green "links" on some of my Logos Accounting Reports. What are they?**

A: Logos Accounting Version 8.0 contains a feature that will allow a user to "drill-down" to display more information regarding a transaction in question. Selected General Ledger reports contain this feature:

- Trial Balance Detail
- Income & Expense (Most Reports)
- Check Register

To view the additional detail, simply click on the green hyperlink in the Print Preview window. For example, clicking on a link in the check register will open the vendor record, allowing you review the vendor details and payment history.

If hyperlinks are not available in your version of Logos Accounting, select **About Accounting** in the **Help** menu,

then click on the **Updates** button to download the latest Logos Accounting version.

### Not on Logos?

Logos Accounting is the approved software package for parishes in the Diocese of Winona. The software package offers the necessary features to track parish financial activity thoroughly and transparently. Using Logos will also save the parish time in completing the annual parish financial report.

Logos Management Software offers significant discounts to parishes and institutions within the Diocese of Winona. A training opportunity is being considered for winter / spring 2010. In terms of ongoing support, many options are available to meet the budget needs of the parish.

If your parish is not utilizing the approved software package, please contact Dean Dalzell ([ddalzell@dow.org](mailto:ddalzell@dow.org), 507-454-4643 x 217) for pricing details and to schedule the transition for the parish.

## Diocese of Winona Self insurance - Deductible Change

By Larry Dose • [ldose@dow.org](mailto:ldose@dow.org) & Ryan Christianson • [rchristianson@catholicmutual.org](mailto:rchristianson@catholicmutual.org)

Effective July 1, 2009, the deductible amounts for windstorm / hail damage and crime losses at parishes and institutions changed.

The deductible amount on windstorm/hail damage is \$2,500 per occurrence and the deductible for crime losses is \$5,000 per

occurrence. The deductible for property damage remains at \$1,000. The deductible amounts are the first dollars of loss and are borne by a parish or institution.

Should you have any questions on this please contact Larry Dose ([ldose@dow.org](mailto:ldose@dow.org), 507-454-4643) or Ryan Christianson ([rchristianson@catholicmutual.org](mailto:rchristianson@catholicmutual.org), 800-494-6452).



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FOR COMPLETE INSTRUCTIONS VISIT: [WWW.DOW.ORG/FIN\\_REPORT.HTML](http://WWW.DOW.ORG/FIN_REPORT.HTML)**



## Diocese of Winona Deposit & Loan Fund

### Deposit And Loan Fund Rates:

- Effective June 1, 2009 -  
Deposits: 2.00%  
Loans: 4.00%

### Withdrawal Requests:

Check requests from the Diocese of Winona Deposit & Loan Fund are issued and mailed each Wednesday. Requests must arrive via mail, fax, e-mail or internet before 11:00 am that Wednesday.

When making requests, please include the note number of the specific account(s) you're requesting withdrawals from. Please feel to contact the Diocese of Winona Finance Office with any questions.

## Meet the Pastoral Center Staff - Ryan Christianson



I am a native of the Coon Valley, WI area (12 miles SE of La Crosse, WI). Currently, my family and I reside in La Crescent, MN. My wife, Nicole, and I have three amazing, fun-loving, and busy children; Gavin (8), Lacey (5), and Sawyer (4).

I graduated from the University of Wisconsin-La Crosse with a Bachelor of Science Degree in Finance (Risk and Insurance concentration) in 1999. After college, I began my insurance career with Federated Insurance Company in Owatonna, MN. I was with Federated for just over 5 years when I accepted the position of Claims/Risk Manager with Catholic Mutual Group in January of 2005. In January of 2008 I was promoted to Claims/Risk Manager II.

In an effort of continuing education, I completed the Associate in Claims professional designation through the Insurance Institute of America in 2004, I am certified as a Certified Playground Safety Inspector by the National Rec-

reation and Park Association National Playground Safety Institute as of 2007, and completed the Associate in Risk Management professional designation through IIA in 2009. I also currently serve as a member of Catholic Mutual's Risk Management Committee and CRM Service Committee which meets twice annually.

My free time and interests generally focus around my family. I thoroughly enjoy attending my kids sporting events (including; baseball, soccer, gymnastics, football & hockey), camping, and snowmobiling. This fall, my wife will be returning to school on a full time basis at Western Technical College enrolled in the Surgical Tech program.

## Contact Information

<b>Address:</b>	Diocese of Winona 55 West Sanborn PO Box 588 Winona, MN 55987	<b>Internet:</b>	<a href="http://www.dow.org">www.dow.org</a> <a href="http://www.catholicmutual.org">www.catholicmutual.org</a>
		<b>Fax:</b>	507-454-8106 (Pastoral Center) 800-335-8141 (Catholic Mutual)

Larry Dose	Director	507-454-4643 x 226	<a href="mailto:ldose@dow.org">ldose@dow.org</a>
Sandy Todd	Controller	507-454-4643 x 214	<a href="mailto:stodd@dow.org">stodd@dow.org</a>
Krissa Hilger	Employee Benefits & H/R Manager	507-454-4643 x 213	<a href="mailto:khilger@dow.org">khilger@dow.org</a>
Dean Dalzell	Financial Analyst	507-454-4643 x 217	<a href="mailto:ddalzell@dow.org">ddalzell@dow.org</a>
Linda Larson	Accounting Technician	507-454-4643 x 215	<a href="mailto:llarson@dow.org">llarson@dow.org</a>
Ann Ringlien	Finance Office Assistant	507-454-4643 x 222	<a href="mailto:aringlien@dow.org">aringlien@dow.org</a>
Ryan Christianson	Claims/Risk Manager II	800-494-6452	<a href="mailto:rchristianson@catholicmutual.org">rchristianson@catholicmutual.org</a>
Rod Kollman	Internal Auditor		<a href="mailto:kollman@kmtel.com">kollman@kmtel.com</a>