

Overage program reinstated for Thanks Giving Appeal 1987

Parish lobbying pays off

By Karen M. Franz

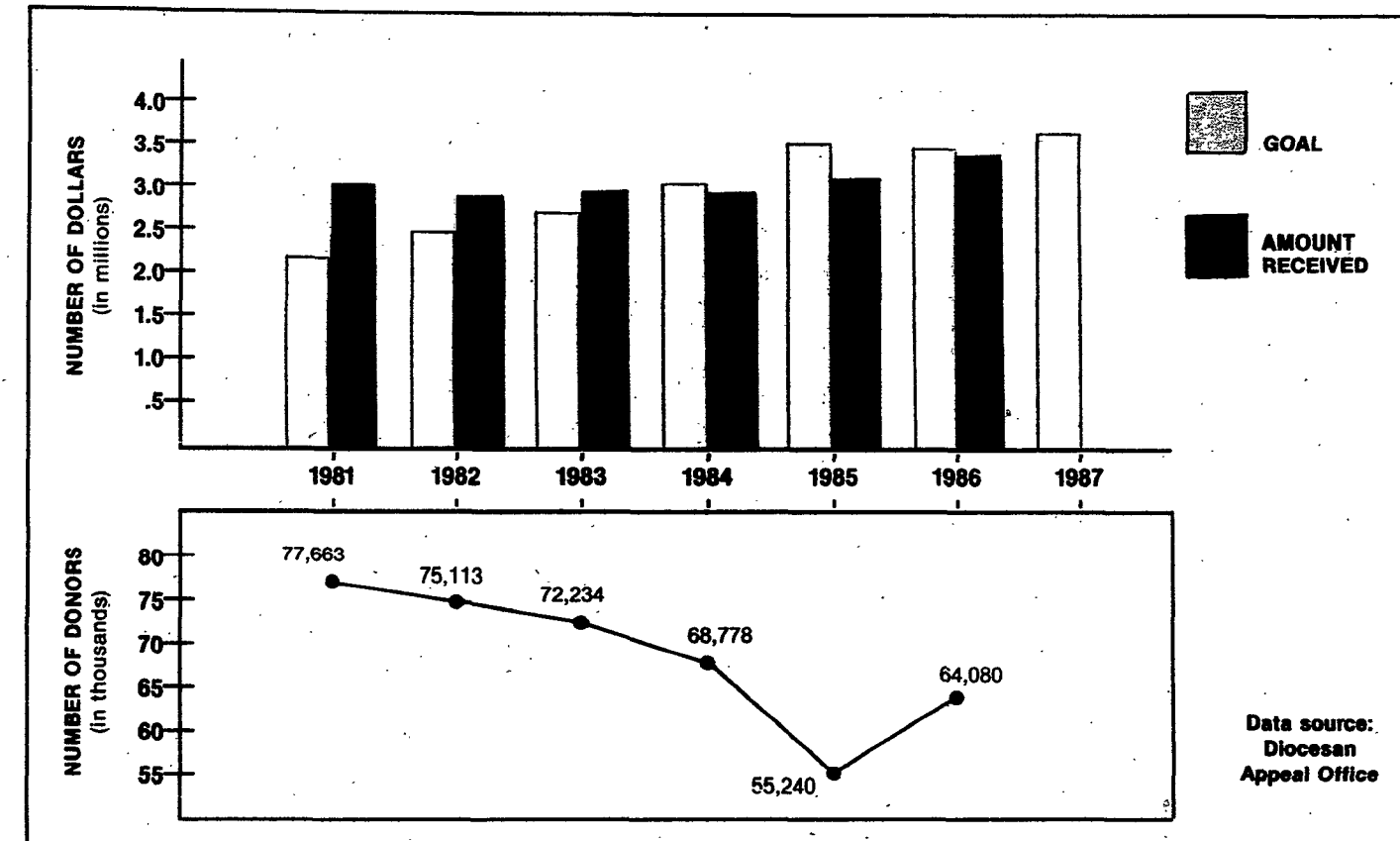
Following a four-year hiatus, the overage program of the diocesan Thanks Giving Appeal is scheduled for a much-acclaimed comeback this fall. Although preparations have already begun, October 6 is the official kick-off date for the campaign to raise \$3.584 million to support the diocese's many programs.

Continuous lobbying from parishes convinced diocesan leaders to reinstitute the popular incentive program, which had been abandoned after the 1982 campaign. But, as parish TGA organizers learned in recent "listening sessions," the overage plan ain't what it used to be. The 80-20 formula of 1981 and 1982 — which returned to a given parish 80 percent of the amount by which the parish exceeded its quota — has been replaced by a new 50-50 split.

Although a few participants at the June 5 Rochester-area listening session needed presenters for a return to the 80-20 formula, most seemed satisfied that overage was returning, regardless of the ratio.

"The 80-20 formula would be nice, but I think 50-50 is probably about the best we're going to get," said Father Robert Collins, whose St. Thomas More Parish hosted the Rochester listening session. Father Collins said he had not personally lobbied for overage, but that his parish finance committee had been pushing for it. "I've just been silently cheering whenever somebody mentions it," he remarked.

At St. Thomas More, contributions to the 1986 campaign exceeded the parish quota by about \$7,000, Father Collins said. With a 50-50 overage split, \$3,500 of that money would return to the parish. "That would certainly help us in our school," he observed. "We're one of the parishes that has to spend quite a bit on our school. About three-fifths of the annual budget goes for our school, so



every little bit helps."

Father James Boyle, pastor of St. Mary's in Elmira, attended the Horseheads listening session, where he observed positive reaction from many people. "It appears that this is going to be a helpful thing for parishes, to help meet diocesan needs and as a vehicle for funding projects on a local level," he said.

Yet Father Boyle is reluctant to endorse the plan. Calling himself a purist, the Elmira pastor said he would prefer to have all the

appeal funds go to diocesan programs. He suggested that overage is a means of compensating for an unnecessarily low motivation level on the part of parishes. "It seems that we (the diocese) didn't do as good a job of communicating what the (appeal) moneys were being used for, so we need to sweeten the pot," he remarked.

"We haven't done a good job of communicating. There's always a feeling that the Southern Tier is being cheated," Father

Boyle observed. Yet he believes St. Mary's and other Southern Tier parishes receive many benefits from programs funded by the Thanks Giving Appeal. In particular, St. Mary's has received services from the Department of General Education, the Southern Tier Office of Social Ministry, the satellite religious education office and the diocesan tribunal, he said.

All in all, Father Boyle asserted, the

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'Captive' insurance plan may promise lower parish premiums

By Teresa Parsons

For the past five years, Father Vincent Panepinto has been wondering how in the world to pay for insurance at St. Michael's Church.

He still hasn't found an answer, and the bills have continued to pile up. Today, the inner-city parish faces tens of thousands of dollars in debt.

"It's very frustrating for those of us in the center of the city," he said. I don't know what can be done."

Since Father Panepinto became pastor in 1982, he has watched St. Michael's insurance premiums more than double. So far, he has resisted cutting parish programs and activities. Instead he has concentrated on such energy-saving measures as closing down the main church building during the winter months.

"Maybe we could cut down on programs, but how do you do that?" he wondered. "Do you get rid of the parish secretary or the religious ed coordinator? We only have one priest."

Sky-high insurance premiums are not a problem reserved for urban parishes alone. Pastors and business administrators throughout the Diocese of Rochester have watched their costs double or even triple

since 1985/86, when the liability insurance crisis first hit local churches and church agencies.

To date, only about a dozen parishes in the Diocese of Rochester have fallen significantly behind in their insurance payments, according to diocesan officials. But many more are struggling.

Father John Philipps, pastor at Nativity of the Blessed Virgin Mary Church in Brockport, estimated that the parish's premiums have risen 300 percent in the past five years, from approximately \$7,000 to more than \$22,000 per year.

"We just pay it as we can," he said. "We've had to dip into our very, very modest savings to make it by the end of the year. I don't know where we go from there."

"We haven't cut back on anything," he added, "but on the other hand, we've been very, very reluctant to expand into anything new."

Parishes purchase two basic types of insurance through the diocese. Property insurance protects against accidental damage to buildings and property. Liability insurance is used to cover judgments that result when an individual or organization is shown to be at fault for somehow injuring another individual or organization.

In recent years, as the number of lawsuits and the size of claims against liability insurance have escalated nationwide, dioceses and such other entities as small businesses and municipalities are obliged to carry an increased amount of liability insurance. While the cost and the demand for liability insurance coverage has soared, many insurers have stopped offering it, claiming that the profitability of the liability insurance business has decreased.

Jack Trickey, director of finance for the Diocese of Rochester, estimates that this year's insurance-premium increase will not

exceed 10 to 12 percent, as compared to last year, when costs rose an average of 25 percent. He expects to announce the final figure later this month, after members of the diocesan insurance committee meet with representatives from Gallagher Bassett of New York, the diocesan insurance broker.

Meanwhile, Trickey hopes that a plan among dioceses and archdioceses across the country to establish their own "captive" insurance company will gradually begin to ease the crisis in cost and availability of excess liability insurance.

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