

**FOUR PILLARS IN FAITH AREA CATHOLIC COMMUNITY**  
**Serving the parishes of**  
**St. Mary, Mora; St. Kathryn, Ogilvie;**  
**St. Mary, Milaca; St. Louis Bertrand, Foreston**

**ALL THINGS NEW PLAN**

**St. Barbara version**

**August 28, 2025**

**Mission and Vision**

The Four Pillars in Faith Area Catholic Community, grounded and united in our love of Jesus Christ, seeks to know, love, and serve God through sacraments, prayer, education, hospitality, stewardship, and evangelization of our communities.

**Guiding Principles**

- **Missionary Discipleship:** As baptized Catholics, we are all called to the evangelizing mission of the Church. Rooted in this mission, together we are guided by a desire to proclaim the Good News of Jesus Christ in the world by living and sharing a life of faith.
- **Sacramental Life:** The sacraments are outward signs of grace that God gives to people to help them live a life close to Jesus. We are guided by an invitation to the full, conscious and active participation of the faithful in sacramental life and prayer of the Church.
- **Engaging the Laity:** God has given each person a unique set of gifts and charisms to live out their individual vocation. Through revitalized prayer and formation opportunities, encounters with family, friends, co-workers, and neighbors, we can welcome new faces into the fold. We are guided by our strengths to stimulate renewal in the Church.
- **Listening as a Way of Being Church:** The Holy Spirit calls us to pray, listen and discern together what God is asking of us today. By listening to each other, we are guided by learning to best respond to the spiritual needs of all people in our diocese.
- **Prudent Stewardship:** All our resources – human, structural, financial – are gifts from God. With a deep sense of gratitude, we are guided by the use of resources to achieve our shared mission in a healthy and responsible way.

**Design Parameters**

- Accessibility to Sunday Liturgy
- Budgeted Ministries
- Buildings
- Pastors/Priests
- Governance
- Finances

**The Planning Process**

## Goals for the ACC

### **PRIMARY GOAL: REFOCUS ON WHAT IT MEANS TO BE A PARISH**

The goal is to get back to a thriving parish ministry where missionary discipleship and the sacramental life can be fulfilled. We seek to be a greater witness to all the people of the area of the grace of God and salvation in Jesus Christ. We desire thriving communities with abundant activities and many ministries, rather than struggling to find volunteers or having to pare back or eliminate projects and positions. We want strong programs capable of providing the highest quality catechesis for children and adults.

A parish should be the center of a community, where the faithful gather for liturgy, sacraments, and grace. It should be the place which strengthens individuals and families to live their faith out in the world. It should be a place of more cooperation and less competition, where the parishioners do not have one-fourth of a pastor, but are united in one flock with one pastor.

### **GOAL 1: FOSTER GREATER UNITY**

#### **Goal 1-1: Unified in One Corporation**

**Resolve a Problem:** There are too many separate corporations and too much time spent on duplicating procedures and separate meetings. There are tensions amongst the parishes of the ACC as they are forced to compete for limited resources.

**Engage with an Opportunity:** We have the opportunity to come together to be something more than we are apart. One corporation would enable us to expand our circles and more fully embrace what it means to be a parish.

**Align to Strategic Objective:** This meets the governance design parameter to reduce corporations and aligns with the principles to be good stewards and foster missionary disciples.

**Produce a Benefit:** Shared resources should increase efficiency and effectiveness. It promotes greater unity and the need for all of us to work together.

SMART criteria: (Specific, Measurable, Achievable, Relevant, Time-Bound)

All four parishes of the ACC merge to form a new parish corporation; there will be fewer corporations; legal consultation and paperwork to help achieve; and can begin the process immediately upon receiving the go-ahead from the diocese, to be completed in six months.

#### **Action steps:**

1. Determine the name of the new parish corporation
2. Determine who the trustees of the new parish would be

3. Register the new parish corporation with diocese and state
4. Determine how the goods of closing corporations will be divided (if at all)
5. Perform an extinctive union on the four parishes into one new parish
6. Consolidate bank accounts and other similar items
7. Update any website, bulletin, or other materials with new name

**Discussion:** There was near unanimous support for going to one corporation on our planning committee. Going from four corporations to three or two did not look to make much difference in addressing the problems or advancing the goals, and felt like it would only be delaying what would eventually need to happen anyway. Having to dissolve any corporations would be challenging. Having to do that for some while others remain would likely be even more difficult. Closing all four parishes and merging into a completely new parish corporation would be most beneficial to have everyone start in the same place and help reduce obstacles to unity.

**Feedback:** Most feedback indicated the one corporation idea made sense. There were some that expressed concern about sharing liability or resources and asked questions about tracking income and expenses at different sites. There is legitimate concern there, but it is also true that we need to begin moving away from an ‘us’ versus ‘them’ attitude to one where we are in this together.

**Conclusion:** One parish corporation would go a long way to reducing the workload for the pastor and enable him to focus more on other aspects of ministry. It would better reflect the reality that has already begun to take place and show what parishes should be. It will enable a more united, thriving community. Though there will be challenges and a true sense of loss for many, a new corporation would expand circles and help foster the missionary spirit of the Church. This plan recommends the extinctive union option into one new corporation.

### **Goal 1-2: Unified in the Liturgy of the Mass**

**Resolve a Problem:** There are currently four church locations and if we go to three Masses on a weekend, at least one location will not have a weekend Mass. If a church location does not have a regular Mass, it would be very difficult to sustain it.

**Engage with an Opportunity:** Having a church and celebrating Mass in the community benefits the community. It can be a blessing to have Masses in small towns to connect and serve those individuals who could otherwise be overlooked or lost within a larger organization. It can foster connections to those on the peripheries.

**Align to Strategic Objective:** This meets the accessibility to Sunday Mass design parameter the limit of three Masses per priest per weekend, and average 50% or higher Mass attendance. It aligns with the principles to foster missionary disciples and promote sacramental life.

**Produce a Benefit:** Fewer weekend Mass times (going from four to three) will result in a more manageable schedule for the priest, enabling him to provide quality ministry, maintain his well-being, and allow him to attend other responsibilities.

SMART criteria: Three weekend Masses in the ACC. The location without a weekend Mass would move to close (St. Kathryn, Ogilvie); three locations for Mass would easily enable anyone to attend weekend Mass within a 20-minute drive; achieve change of Mass schedule

internally; meets guidelines and parameters; can begin as soon as requirement takes effect; would allow extraordinary events at the closed location until it is relegated and sold.

**Action steps:**

1. Name the church of St. Mary, Mora as the primary church
2. Name the church of St. Mary, Milaca and St. Louis Bertrand, Foreston as the partner churches
3. Change the Mass schedule
4. Relegate the church of St. Kathryn, Ogilvie to secular use, close it, and begin process of alienation

**Discussion:** There was much discussion on this topic and on how many buildings to retain and which buildings they might be. It was general consensus that closing all locations and buying and building new at a centralized area would not be very feasible. Nor was using only one of the existing structures very feasible. Two church locations could adequately serve the people of the ACC without creating excessive travel times, however, only closing one church location at this time would be the least disruptive for the people of the ACC while still complying with the diocesan guidelines.

When determining which churches would make the most sense to retain, the more prevalent opinion was to keep the churches in the highest population centers. That would give easy access to the majority of people. Milaca and Mora are each the county seat of their respective counties (Mille Lacs and Kanabec). They are the largest towns in the territory and roughly equal to each other in size. The churches in those locations are also the largest (though the difference between any of the four is not major). The Foreston parish is also quite active and financially sound. The St. Anne Adoration Chapel is located there that has had near-perpetual adoration (118 hours per week) for 27 years. The Ogilvie church was deemed the most reasonable to close for a number of reasons including: it is the smallest of the four in the ACC though it does have many dedicated members, the demographics shift has hit it hard – having a high percentage of older parishioners and fewer young families, and its financial situation is the most unstable.

**Feedback:** Obviously, this topic of closing parishes has garnered much feedback. There was originally much feedback from the people of Foreston criticizing any suggestion that they might close. There were some similar sentiments from Ogilvie, but the state of affairs has been growing clear there for a while, so many have come to reluctantly acknowledge the reality of changing demographics. While both locations have a strong and active core group of parishioners and volunteers, that group in Foreston is larger (and younger). Foreston is also close to other parishes outside the ACC and closing it would likely cause many people to go over to another ACC, scattering the community, breaking connections, and making the success of this plan more unpredictable. Having had more time to process the plan and its options, many people are perhaps more understanding of the needs for change, but still not happy about how that change might look. A number of comments expressed a desire to plan not just for today, but for future, or to say that they do not want to have to go through this again in five or ten years and that it would be better to look ahead. A smaller number of others expressed that we cannot know the future and taking extreme steps such as closing buildings is something that cannot be undone;

it would be better to do minimal changes as needed, and that closing multiple churches is not needed at this time.

**Conclusion:** We do not know what tomorrow might bring. Making a choice now that minimizes the impact of change is reasonable. Yes, it might mean having to revisit a similar scenario in another five or ten years, but it is a lot harder to reopen churches once they have closed. While Foreston and Milaca are geographically relatively close, their communities are quite distinct. Closing either of those campuses would cause much hardship and division and make the success of the All Things New plan and process much more questionable. This plan recommends going to three weekend Masses, one each at Foreston, Milaca, and Mora, and retaining only those campuses.

### **Goal 1-3: Unified in One Office**

**Resolve a Problem:** Having staff at four different locations for four different corporations causes more duplication of effort and tasks. It makes clear communication from leadership to staff and staff to leadership much more challenging. It means some staff operate isolated and lack community and support.

**Engage with an Opportunity:** Going to one corporation would enable us to have one corporate office for administration. It enables greater efficiency, specialization, and opens possibilities to include additional aspects of ministry on staff – staff who are able to focus on youth ministry, evangelization, vocations, etc.

**Align to Strategic Objective:** This meets the budgeted ministries design parameter to have one administrative office and aligns with the principles to be good stewards and engage the laity.

**Produce a Benefit:** Shared office space should increase efficiency and effectiveness and increase morale and support amongst staff. It promotes greater unity and the need for all of us to work together.

SMART criteria: Hire one ACC Business Administrator; with that administrator and parish leadership determine and hire for other staff positions; move to consolidated office; likely able to hire internally for the business administrator; some work likely needed for office space; could begin immediately to create job description, advertise, and interview; potentially taking several months to complete after establishment of new corporation.

### **Action steps:**

1. Determine job description, requirements, and compensation for business administrator
2. Advertise the position
3. Receive applications and résumés
4. Parish leadership conduct interviews with applicants
5. Offer position; Hire business administrator
6. Parish leadership with new administrator determines what other staff positions are needed
7. Advertise for those positions

8. Receive applications and résumés
9. Parish leadership conduct interviews with applicants
10. Offer positions; Hire employees

**Discussion:** One administrative office makes sense if there is one corporation. There was discussion on where that office should be. The most likely scenario is to have it in Mora where there is the most space for it. Any other location would require far more extensive work and expense to accommodate personnel. Some discussion on where the priest would live, wondering if it is better for the priest to live near the primary church, or the administrative office, or if it mattered. Most scenarios he would live in the opposite church from where the office is, as the rectory space would be needed for office spaces wherever it is located and would thus be unsuitable for priest residence. Though the religious education / faith formation office would be combined under one director, it is likely that we would need to continue with faith formation programs in two locations. This means that having a secondary or subsidiary office at other locations for materials and to conduct business is advisable and seems amenable to the parameters.

**Feedback:** Biggest concern from feedback was the potential loss of connection to the people in the town(s) where the main office is not. If there is not a secretary/reception person regularly at that church location, people would have to go all the way across the ACC to get business done. Many people do come to church buildings to volunteer or ask questions or pray, and not having staff members on site might limit some of that or make it more difficult to oversee. Questions were asked about if it is possible to have certain office hours at the other location to address these concerns.

**Conclusion:** One primary, administration office would be a great benefit for staff and reduce inefficiencies in the ACC. While this document shows that we have a plan in mind for the location of the office and employees, we also point out that these matters are internal to the corporation and may be adjusted as we see fit. This plan recommends moving to one main office, most likely in the Mora location – depending on other variables that may arise.

## **GOAL 2: BE PRUDENT STEWARDS OF PROPERTY AND FINANCES**

**Resolve a Problem:** Many buildings mean more space to heat and/or cool; more to maintain; more to insure. Costs continue to rise and are having unbalanced impact on ministry.

**Engage with an Opportunity:** Having fewer buildings helps us move from a mindset of maintenance to one of mission.

**Align to Strategic Objective:** This meets the design parameters for buildings and finances and aligns with the principles to be good stewards and engage the laity.

**Produce a Benefit:** Reducing the number of buildings will reduce expenses and open up new possibilities for programs and ministry in the ACC.

SMART criteria: Develop a budget for how things might look with fewer buildings (see Appendix A); work to relegate, close, and sell unused building; may be difficult years until property is sold; may take several months after hiring the business administrator to develop a

financial plan; many uncertainties such as how long it takes to sell property and how many people will remain in the ACC and how much they will contribute make it difficult to balance the budget until things settle (potentially 2-3 years).

**Action steps:**

1. Parish leadership and new business administrator work together to develop financial plan
2. Work on reducing expenses, selling unused property (St. Kathryn campus)
3. Estimate level of involvement and contributions of parishioners
4. Continue to adjust as more information is available

**Discussion:** It was discussed that it often takes a long time to sell church buildings, and that leaving them mostly unused might reduce the operating expenses, there will still be a minimum threshold that will need to be paid until it is sold. Continuing to use buildings for Mass until a purchase contract is signed might help the people in that area contribute more to support it as long as possible, increasing income but also expense. On the other hand, if the people feel that their contributions will not matter, since it will close anyway, it might only increase expense to keep it open without the additional revenue, and it would be better to move towards the end goal sooner.

**Feedback:** There has not been as much feedback on this specific point. Some have said that if their church is to close, it would be better (financially and emotionally) to move quickly. Others have said that they would want to leave the church location open for occasional ministry while it is on the market (such as funerals or weddings). Having that transition period might be helpful for the processing of change. We would likely look at some version of that and see how the commercial real estate markets move.

**Conclusion:** Putting together a budget document will always involve a certain level of estimation, assumptions, and even just guessing. When there are many more uncertainties that are beyond our control and prior data will not apply in the same way, the level of guessing goes up. Without knowing how many people will go to other ACCs/parishes if 'their' parish closes, or how their giving might be affected by negative reactions to change, or how changes in the number of parishes in the diocese might affect how diocesan assessments are calculated, any budget presented now will be tentative at best. We have made some assumptions in putting together the budget proposal (Appendix A), but it is impossible to know how reasonable those assumptions are at this point. Yet we show with those assumptions, that it would likely be possible to get to a balanced budget moving forward with this plan.

## Appendix

| Plan B   | St. Mary's, Mora, St. Mary's, Milaca, St. Louis Bertrand buildings/all current staff |                |
|----------|--|----------------|
|          | 80% St. Kathryn's income included  |                |
| 4002     | Adult Contribution   | 643,800        |
| 4004     | Children   | 700            |
| 4006     | Holy Days  | 31,800         |
| 4007     | Loose  | 35,900         |
| 4100     | EXTRAORDINARY INCOME   |                |
| 4101     | Festivals/Fundraising  |                |
| 4101-011 | Fall Festival Income   | 4,000          |
| 4101-012 | Festival Raffle Income   | 1,500          |
| 4101-030 | Spring Salad Luncheon  | 1,600          |
| 4104     | Stole Fees   | 3,500          |
| 4106     | Votive Stand   | 7,000          |
| 4109     | Religious Education envelopes  | 7,500          |
| 4109-001 | FFF fees   | 4,200          |
| 4109-002 | Blessed Carlo Acutis Y&YA  | 4,200          |
| 4109-103 | Discernment Retreat  | 9,000          |
| 4109-104 | Totus Tuus Income  | 1,200          |
| 4109-105 | All Saints Party   | 225            |
| 4111-001 | Interest unrestricted  | 6,500          |
| 4111-002 | Dio Savings Interest   | 1,500          |
| 4111-003 | Edward Jones Interest  | 1,300          |
| 4111-100 | CD Interest Income   | 10,000         |
| 4111-200 | Interest restricted  | 8,000          |
| 4112     | Rental Income  | 5,500          |
| 4114     | Annual Appeal for Religious Education  | 1,000          |
| 4116     | Liturgy-Sanctuary  | 150            |
| 4116-100 | Choir Income   | 500            |
| 4121-001 | Parish Life -Fellowship  | 2,000          |
| 4121-002 | Parish Life- Activities  | 2,100          |
| 4121-100 | Fellowship Social Income   | 5,300          |
| 4180     | Restricted Gifts   | 0              |
| 4181     | Unrestricted Gifts   | 0              |
| 4182     | Bequests   | 0              |
| 4183     | Ins. Claims & Refunds  | 0              |
| 4186     | Social Concerns  | 350            |
| 4195     | Building Improvement Fund  | 23,300         |
| 4199     | Miscellaneous Other  | 0              |
| 4202     | Central MN magazine  | 1,480          |
|          | <b>Income Totals:</b>  | <b>825,105</b> |
| 5000     | ORDINARY EXPENSES  |                |
| 5101     | Pastor Salary  | 45,576         |

|          |                                  |         |
|----------|----------------------------------|---------|
| 5102     | Other wages                      | 295,800 |
| 5102-009 | End of Year Bonus                | 800     |
| 5103     | Extra Clergy                     | 2,000   |
| 5105     | FICA Taxes                       | 23,300  |
| 5106     | MN Paid Leave                    | 1,300   |
| 5107     | Workers Compensation             | 5,100   |
| 5108     | Retirement Programs              | 21,000  |
| 5109     | Employee Insurance               | 19,500  |
| 5110     | Household Expense/ R&B           | 13,740  |
| 5112     | Grade School Subsidy             | 2,850   |
| 5113     | Religious Education              | 500     |
| 5113-001 | Family Faith Formation           | 12,800  |
| 5113-002 | Y&YA Group                       | 3,100   |
| 5113-003 | Adult Group/Bible Study          | 150     |
| 5113-004 | Sacramental Prep                 | 1,000   |
| 5113-103 | Discernment Retreat              | 6,000   |
| 5113-104 | Totus Tuus                       | 2,000   |
| 5113-105 | All Saints Day Party             | 250     |
| 5113-110 | Formed                           | 2,300   |
| 5113-120 | Hallow                           | 4,300   |
| 5114     | Office Operating Expenses        | 15,500  |
| 5114-005 | Bank Fee                         | 3,500   |
| 5115-001 | Sanctuary-Choir                  | 13,500  |
| 5115-002 | Sanctuary supplies               | 8,500   |
| 5115-003 | Liturgical supplies              | 7,000   |
| 5116-001 | Maintenance-Church               | 25,000  |
| 5116-002 | Maintenance-Parish Center        | 1,500   |
| 5116-005 | Grounds Care-Summer              | 8,000   |
| 5116-006 | Grounds Care-Winter              | 3,600   |
| 5117-001 | Fuel-Church                      | 13,000  |
| 5117-002 | Fuel- Parish Center              | 5,500   |
| 5117-003 | Fuel- Rectory                    | 450     |
| 5118-001 | Electric Utility-Church          | 13,500  |
| 5118-002 | Electric Utility-Parish          | 3,600   |
| 5118-003 | Electric Utility- Rectory        | 5,000   |
| 5119-002 | Utility-Refuse                   | 2,900   |
| 5119-003 | Utility-Church water sewer       | 3,800   |
| 5119-004 | Utility-Parish water sewer       | 800     |
| 5119-005 | Utility-Rectory water/sew        | 1,130   |
| 5119-006 | Utility-water softener           | 100     |
| 5119-007 | Utilities-Water Test Fee         | 950     |
| 5119-008 | Utilities- Church water softener | 848     |
| 5119-009 | Church Security system           | 280     |
| 5120     | Insurance/Property Liability     | 47,500  |
| 5121     | Parish Life                      | 6,500   |

|          |                           |        |
|----------|---------------------------|--------|
| 5122     | Literature                | 1950   |
| 5123-010 | Fall Dinner Expenses      | 1,000  |
| 5123-030 | Spring Salad Expenses     | 100    |
| 5124     | Professional Fees         | 400    |
| 5125-001 | Telephone/ Internet       | 9,050  |
| 5181     | Unrestricted Gifts        | 0      |
| 5186     | Social Concern Expense    | 300    |
| 5190     | Taxes                     | 140    |
| 5191     | Travel Expenses           | 13,500 |
| 5192     | Employee Education/Train  | 1,000  |
| 5193     | Retreat & Workshop        | 750    |
| 5199     | Other Ordinary/Misc       | 1,600  |
| 5200     | EXTRAORDINARY EXPENSES    | 0      |
| 5201     | Repair/Renovation(Bldg)   | 7,000  |
| 5202     | Furniture & Equipment     | 600    |
| 5207     | Building supplies         | 2,500  |
| 5299     | Misc- Other               | 6,100  |
| 5300     | ASSESSMENTS               | 0      |
| 5301     | Annual Assessment         | 44,814 |
| 5302     | Clerical Aid (Clergy Med) | 16,400 |
| 5303     | Priests' Retirement       | 18,400 |
| 5398     | Other Assessments         | 2,850  |

**Expense Totals: 783,778**