

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

Three-Site option

October 3, 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 us achieve it; 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 website, bulletin, and 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, with roughly 85% of the adorers split evenly between Foreston and Milaca. 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.

In a three-site scenario with one weekend Mass at each location, we would designate St. Mary, Mora as the primary church, since it has the best worship space for liturgies – with the best sanctuary, altar, and sound system. The other two sites would be designated as partner churches.

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, the 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. Some people expressed concern about what would happen to the St. Anne Adoration Chapel if Foreston were to close – dealing with that would be another difficulty. Having had more time to process the plan and its options, many people are perhaps more understanding of the need 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

Goal 2-1: Reduce Expenses and Balance Budget

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.

Goal 2-2: Be Good Stewards of Cemeteries

Resolve a Problem: Having multiple cemeteries for one parish can be confusing and more complicated to manage and maintain.

Engage with an Opportunity: We want to be able to honor the deceased and the history of the communities, and provide options for others to be buried in a prayerful, secure environment.

Align to Strategic Objective: This aligns with the principles to be good stewards and encouraging the sacramental life. Though not directly connected to the design parameters, it is related to governance and finances of the parish.

Produce a Benefit: Caring for our cemeteries is an important ministry to loved ones who are buried there, and to those who plan to be buried there in the future.

SMART criteria: Retain all four cemeteries; work to build perpetual care fund(s); sale of property could be used to achieve those funds; new parish corporation takes over maintenance and operation of cemeteries as soon as previous parish corporations are closed.

Action steps:

1. New parish corporation would be responsible for all properties, including cemeteries
2. Cemeteries would continue to operate as previously
3. Amend cemetery regulations as needed
4. Work to establish and build perpetual care fund(s)

Discussion: This was not originally discussed much in our meetings until after the first round of parish hall meetings when the question of cemeteries was raised by several individuals. We discussed that the most reasonable scenario would be if the new parish simply continued operating the four cemeteries. None of the cemetery properties are attached to other church grounds – they would not be included in the sale of property. Some other possibilities were discussed, such as establishing a separate corporation that would oversee the cemeteries. This

could potentially be done at an ACC level, or even a deanery level. This could have a number of benefits for managing those properties. Another possibility would be to try to transfer responsibility to another organization if the church were to close – for example, determine if the city of Ogilvie would take responsibility for St. Kathryn Cemetery if the church in Ogilvie were sold. This option has more legal difficulties (both civil and canonical), and would likely require including a substantial perpetual care fund with it before the city would agree. Technically, a cemetery could be moved, but this option is rather unfeasible due to expense and possibility of outrage.

Feedback: There were many questions on what happens to cemeteries should the parishes merge into one new parish or if a church were to close and be sold. The vast majority of people who commented on this topic expressed their desire to continue to operate all the cemeteries, taking seriously the responsibility to care for the resting places of past parishioners, and would like the option to be buried in the cemetery where many of their loved ones are buried.

Conclusion: The new parish operating and maintaining all four cemeteries would make the most sense. There might be the possibility of looking at a separate corporation in the future, but is not necessary at this time. This would result in minimal change and provide continuity and comfort for parishioners.

Appendix

Three-Site Option

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
Income Totals:		825,105

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
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