The finance council will soon set our budget for next fiscal year, but before we do we are asking you to make a pledge toward your contributions. This past year has been difficult for us. Our expenses have increased mostly due to insurance costs and the support we give to the ministries of our diocese. We also had unexpected problems with a sewer line. You contributed well this year - better percentages than most other parishes in the diocese, but not enough to meet our increased costs. We have kept our expenses down; we have cut some corners – we did not continue our membership in the Chamber of Commerce or the National Catholic Rural Life Conference; we did not honor anyone at the Thank You Banquet this year. Last year's pastoral council asked us to hire a youth minister even a few hours a week, and some of our employees were asking for more hours, but we could not find the funds to make those improvements. Internet access in the parish office is still on dialup; this costs us the time it takes for staff to do business online. We paid our bills this fiscal year by dipping into our savings. Four years ago our savings peaked at \$122,000. Then we replaced our boiler; so those funds were at \$86,000 as we began the building project. Our savings now stand just under \$58,000 because we've used some of them to pay our monthly bills. That is not a good trend. At St. Al's in Maysville the bottom line is better.

Regarding our building project, you have contributed very well. The improvements to St. Munchin's cost about \$800,000 altogether, of which we had to borrow \$363,000. By the end of this month, our debt should be about \$225,000. That is a remarkable achievement for our first year in the building. At best, we could have that debt paid off in two more years – at best. Many parishes require decades to pay off their debts, so for us to do this so rapidly is a testament to your spirit of charity and your desire to praise God in a beautiful church. Still, we have to keep at it; we cannot slow down now. But my main concern is the amount we receive in the weekly collection. We need that to go higher to pay salaries and utilities, to provide religious education for children and adults, to share with our youth the joy of our faith, and to bring the gospel to residents at nursing homes and prisons.

Some people want to give more each week, but feel they cannot. One meaningful way anyone can give is to remember our parish in your will. Some people laugh when I suggest this. "There won't be much there," they tell me. It doesn't take much. If every household in the parish included your church in your will or with life insurance, it would make a huge difference in our bottom line. If you're leaving your resources to your children, just think about adding one more "child" – the parish church that provides mass for you each week.

This week you'll receive a letter from me along with a pledge card. Please fill out the card and return it next week. You will help our finance council make a responsible budget for next fiscal year. And you will be doing in a very concrete way what Jesus asked us to do – to love one another, to give of ourselves so that others might experience life in him. Thank you all for your gifts in the past; please help us with a meaningful pledge for our future.