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# NORTH COUNTRY CATHOLIC

DEC. 11, 2013

## Belief in eternal life

VATICAN CITY (CNS) -- With his resurrection, Jesus opened the doors for all those who believe in him to be risen and united with him in heaven, Pope Francis said.

The anticipation of eternal life "is the source and reason of our hope, a hope that, if

cultivated and safeguarded, becomes the light to illuminate our own lives" and those around us, he said during his general audience in St. Peter's Square Dec. 4.

If people could grasp fully this reality of eternal life with Jesus, "we will be less weary

from daily life, less imprisoned by the ephemeral and more willing to walk with a merciful heart on the path to salvation," he said.

The death and resurrection of Jesus "is not a lie, it's true. We believe that Jesus is risen and alive at this mo-

ment," he said.

"And if Jesus is alive, do you think he would leave us to die and never resurrect us? No!

"He is waiting for us and, because he is risen, the power of his resurrection will resurrect all of us."

## PAPAL HONORS

### Conferred on Sunday



Bishop LaValley conferred the *Pro Ecclesia et Pontifice* Cross to 14 Catholics of the Diocese of Ogdensburg during a vespers service Dec. 8 at St. Mary's Cathedral. "This afternoon we gather for another festive occasion - to celebrate the faith lives of some of our parishioners who will receive very special Papal Honors," he said in his homily for the service.

"While there are so very many faith-filled individuals in our diocese who are worthy of this special recognition, it is with great pride and much gratitude, that I am pleased to confer the *Pro Ecclesia et Pontifice* Cross to these recipients in recognition of their outstanding service to the Church. This well-deserved award is the highest honor that is given to a member of the laity by the Holy Father." The bishop's homily is printed in its entirety on page 3; more coverage of the papal honors will be published in next week's NCC.

FULL STORY, PAGE 3

## Diocesan Financial Reports

The Diocesan Fiscal Office presents its annual report in this week's *North Country Catholic*, reviewing the financial condition of the diocese.

In his introduction to the report, Bishop LaValley writes, "It is clear: the Catholic Church in the North Country continues to be blessed with individuals and families who support generously our many ministries.

"The faithful of our Church sacrifice so much to insure that the mission of Christ continues with vigor and joy," the bishop said.

SPECIAL SECTION, PAGES 7-18

## Pope Francis lays out vision

In his most extensive writing since becoming pope, he shares plans

for an evangelizing church  
FULL STORY, PAGE 24

## STORY TIME WITH SISTER



SCHOOL PHOTO

Grey Nun Sister Rita Frances Brady is shown reading "The Gingerbread Mouse" to the pre-kindergarten students at Holy Family School in Malone. Principal Anne Marie Wiseman, called Sister Rita Frances "a wonderful witness of faith and vocation at Holy Family."

**CHRISTMAS CARDS:** Share special greetings with your favorite priests, p. 4-5

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## EDITOR'S NOTE

## Thank you to some unsung heroes!

These prayerful days of Advent offer a perfect time to reflect with gratitude on God's gifts in our lives.

Catholics in our diocesan family certainly have many!

This week's *NCC* offers a glimpse of some of the gifts we often take for granted.

The bulk of this issue is devoted to the annual diocesan financial report. There are twelve pages of facts and figures, charts and notes, providing a transparent look at the financial health of the Catholic Church in the North Country.

Mary Lou  
Kilian

Personally, I am grateful that I have the luxury of living with less than a full understanding all that's on those pages!

I'm happy to let Michael Tooley and the capable staff in the Fiscal Office take every bit of the credit for keeping track of all the income and outgo of diocesan funds.

As Bishop LaValley notes, the experts in our diocesan office who manage the church's financial affairs "carefully safeguard all that has been entrusted to us," donations from the "individu-

als and families who support generously our many ministries."

The Fiscal Office as well as members of the diocesan Finance Council, the Development Committee and the Diocesan Investment Committee, "enable us to be good stewards of the gifts with which we have been entrusted," the bishop said.

So thank you to Michael and his team – Kim Snover, Peggy Garrison, Heather Ladouceur, Karen Ruddy and Vince Thouin – who make it possible for all kinds of ministries, including the diocesan newspaper (!) to flourish.

And, this week is also a good

time to continue to express our gratitude for those among us who received the *Ecclesia et Pontifice Cross* this past weekend.

The bishop's homily during Sunday's vesper service is published on page three. We look forward to continuing the tribute to the 14 in next week's *North Country Catholic*.

As with the fiscal office which serves the diocese behind the scenes, most of these papal honorees have served their parishes - decade after decade - with very little fanfare.

How good it is that we can finally say thank you in a very public way.

## A PASTOR'S PERSPECTIVE

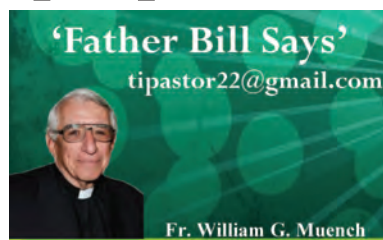
## Accepting pope's challenge to be joyful

The Pope has challenged us; I hope you have noticed by now. Pope Francis' recent writing – which is sort of a mission statement for him – has been reported on by everyone in all sorts of media. (See the back page of this week's *NCC*.)

In this statement, Pope Francis challenges us – Bishops, priests and people – to a more Christian and to live with that joy. He reminds us that we are joyful because God loves us; we are joyful because we are a saved people.

We are now in Advent and this is what Advent is about. Advent is meant to be a time of joy. Each year we prepare for Christmas by celebrating Advent. During Advent we start again. We begin again our liturgical journey through the life and teachings of Our Savior Jesus. We begin again to renew the joy of being a Christian. During Advent we bring alive again the happiness of preparing to celebrate Christ's Incarnation, the birth of Our Savior, Jesus Christ.

Pope Francis entitles this new mission statement, "Evangeliium Gaudium", "The Joy of the Gospel." The Holy Father reminds us from the start that it is all about being a joyful



Christian – all of us, Bishops, priests and people – to show the world of the joy of following Jesus as a Catholic.

As usual, Pope Francis slips in some very clever ways of making his points. He asks us to be evangelizers – to bring the Gospel message to the world. This is the dedication of each and every one of us. In his introduction to this extensive statement of his, he writes this, "There are evangelizers whose lives seem like Lent without Easter."

We, Catholics, are a resurrection people. We realize that Jesus suffered and died for us. This we celebrate during Lent – Lent is our time to join Jesus in his suffering. However, we know and believe that Jesus' crucifixion leads to Jesus' Resurrection to new life. This leads us to the joy and happiness of Easter. Through our Baptism we join Jesus in his

resurrection. We are given this new life in the Lord – life in the Spirit. This life brings new life, today, a life filled with the Spirit, a life of enthusiasm and joy. Pope Francis urges us to live with that joy.

Pope Francis adds this, "An evangelizer must never look like someone who has just come from a funeral." Can others recognize joy in your life, that you are a joyful follower of Jesus, alive in the Lord's new life?

So, where do we find this joy of the Lord – this new life? Pope Francis shows us that through prayer, through Eucharist, we encounter God's love. God's love in our lives leads us to establish our friendship with Jesus. This friendship with Jesus will blossom into an enriching friendship that will liberate us from our narrowness and self-absorption. Then we will flood our world with our love of

God.

This mission statement of Our Holy Father investigates many – almost innumerable – concerns of Pope Francis – his hopes and dreams for our Catholic Church. He considers so many important areas of the Church's life, from the needs of the poor to a challenge to preachers to improve their homilies – and also the support of families in each parish. He has given us plenty to think about – a great deal to meditate over – to pray about. There is certainly a great deal more to learn from this new statement.

Let me share with you one more of Pope Francis' wonderful ideals for our Church, "I prefer a Church which is bruised, hurting and dirty – because it has been out in the streets, rather than a Church which is unhealthy from being confined and from clinging to its own security."

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## FOLLOW ME

# From Year of Faith to *Life of Faith*

Bishop Terry R. LaValley's homily for the Papal Honors Vespers Service Dec. 8

You remember that back on November 18 of last year we had a beautiful celebration welcoming the *Year of Faith*. It was such a festive occasion when the Diocese of Ogdensburg celebrated the faith life of three individuals who walked the lands of our beloved North Country and had been canonized recently by Pope Benedict XVI.

We filled this cathedral and praised God in song, dance and prayer as we honored the new saints: St. Brother Andre Bessette, St. Marianne Cope, and St. Kateri Tekakwitha. At the time, we reflected on their witness of faith heroically lived.

This afternoon we gather for another festive occasion—to celebrate the faith lives of some of our parishioners who will receive very special Papal Honors.

While there are so very many faith-filled individuals in our diocese who are worthy of this special recognition, it is with great pride and much gratitude, that I am pleased to confer the *Pro Ecclesia et Pontifice Cross* to these recipients in recognition of their outstanding service to the Church. In the *North Country Catholic*, we read just a bit about their deep faith and humble, remarkable service to the Church. This well-deserved award is the highest honor that is given to a member of the laity by the Holy Father.

As we have recently marked the closure of the

formal *Year of Faith*, we know that the journey of faith continues in a re-invigorated manner here in the Diocese of Ogdensburg. This is a perfect way to launch the Church from the *Year of Faith* into the *Life of Faith* by recognizing individuals whose very lives inspire us all to live what we believe. They challenge you and me to reflect on the depth of our own faith and how we give expression to it in our local parishes.

In his recent exhortation, *Evangelii Gaudium*, Pope Francis said that “everyone can share in some way in the life of the Church.” Certainly, today’s honorees have done just that. The Holy Father said that “people of faith are needed who, by the example of their lives, point out the way to the Promised Land and keep hope alive.”

Sisters and brothers, the medals you shall soon receive, attest to the hope you instill in others. You help to keep hope alive.

We are most grateful and thank God for the many opportunities we have had this *Year of Faith* to deepen our relationship with Jesus and strengthen His Body, the Church. Yes, we journey into the future with great hope, particularly as we will soon, as part of our Diocesan Envisioning Process, articulate the priorities and goals that will guide our faith life here in the Diocese of Ogdensburg in the years ahead. These are exciting, Spirit-filled times for the local Church. We know well

the challenges that lay ahead, but we know, too, the wonderful possibilities we have to grow as Church, energized by the events of our *Year of Faith* and inspired by the faith lives of our Papal honorees today.

Today’s liturgy reminds us that we do not and cannot leave the *Year of Faith* behind in the dust. No, we are impelled, with these honorees as remarkable examples, to continue to follow Him, who is the Way, the Truth, and the Life.

In his homily at the *Year of Faith* closing Mass, Pope Francis reminded us that our journey “has as its ultimate end our full encounter with God, and throughout which the Holy Spirit purifies us, lifts us up and sanctifies us, so that we may enter into the happiness for which our hearts long.” The Holy Father went on to speak of the centrality of

Jesus Christ in our lives.

My friends, you and I have had a broad array of opportunities throughout the *Year of Faith* to help us on our faith journeys, to focus on Jesus: from virtual pilgrimages with stamped passports; a pastoral letter on the *Year of Faith*; a special Corpus Christi Holy Hour; the Beauty of Belief Event; and the awe-filled Eucharist for the *Year of Faith* held in Lake Placid, where thousands of our sisters and brothers joined our Papal Nuncio and me at the altar.

Soon thereafter, Matthew Kelly inspired people of all ages who packed this Cathedral when he challenged us to be engaged disciples. We had a Photograph of Faith contest, a workshop on the Vatican II documents and, finally, a Holy Hour for Life, Marriage, and Religious Liberty to close out the *Year of Faith*.

I am so grateful to Father Garry Giroux and the *Year of Faith* Committee who have worked so hard to make our *Year of Faith*, truly an inspir-



Bishop Terry R. LaValley

## Tributes to honorees

The Dec. 18 issue of the *North Country Catholic* will feature full coverage of the Papal Honors Vespers Service with special tributes to those who have received the *Pro Ecclesia et Pontifice Cross*.

ing year of faith for all the folks of our beloved North Country.

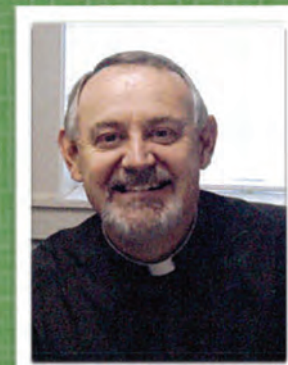
But, these were not isolated events of the past, but powerful moments to connect as Church, to celebrate our faith and to be energized to give witness to it in the public square. From the *Year of Faith*, we have stepped into a renewed *Life of Faith*.

With the Church of Ogdensburg, I want to congratulate our honorees and their families. Thank you for your faithfulness and support of the parish family. Let us all now enter into this new liturgical year with renewed determination and fortified faith to heed Jesus' call: “*Follow Me.*”

## FATHER HOWARD VENETTE

The Knights of Columbus Fr. John McNamara Council #9991, the Altar Rosary Society, and the parishioners of the Catholic Communities of Constable, Westville & Trout River

appreciate your spiritual guidance and faithfulness. Thank you for being our shepherd.




*We are so blessed to have you in our Parish!*

**Father Chris Carrara,**  
**Thank you for your Inspiration.**

*From your Parishioners at St Hedwig's Church  
Houseville, N.Y.*





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Lake Placid, NY 12946



# Vocal ensemble to present Festival of Lessons & Carols

Performances to be held Dec. 21 at St. Peter's in Plattsburgh and Dec. 22 at St. Agnes in Lake Placid

The Northern Adirondack Vocal Ensemble will give two performances of a Festival of Lessons and Carols. Anthems, carols, and hymns illuminate the Christmas story along with community readers and congregational singing in the tradition of King's College, Cambridge.

The programs will take place Dec. 21 at 7:30 p.m. at St. Peter's Church in Plattsburgh and Dec. 22 at 4:00 p.m. at St. Agnes Church in Lake Placid

NAVE, under the musical direction of Andrew M. Benware, is a mixed chamber choir of professional and amateur singers that perform choral music from a variety of periods and styles with harmonies of four to eight parts.

NAVE's membership is comprised of singers from points in Clinton, Essex, and Franklin counties.

Distinct from other choral groups in the region, NAVE is essentially an a cappella chamber choir focusing on the rich and historical repertoire composed specifically for chamber choir unaccompanied by instruments.

NAVE's Festival of Lessons and Carols follows the traditional model of those performed annually on Christmas Eve (since 1928) at King's College Chapel in Cambridge, England. The customary format is built

around nine short Bible readings from the Old and New Testaments that trace the story of the fall of humanity and the promise of a Messiah to the birth of Jesus.

Anthems, carols, and hymns are liberally interspersed throughout to illuminate the narrative musically.

Community members will read the texts, which include passages from Genesis and the Gospels, as well as a contemporary poem, "Annunciation," by Denise Levertov. The audience is invited to join with the choir in congregational singing accompanied by University of Notre Dame organist and Potsdam native Benjamin A. Stone.

Admission is a suggested donation of \$10.

For more information please find us on Facebook or contact [drew.benware@gmail.com](mailto:drew.benware@gmail.com).

## About the conductor

Andrew M. Benware is currently the Director of Choral Activities at Saranac Lake High School, where he conducts the Festival Chorus, Concert Choir, Men's Ensemble, Women's Ensemble, and teaches small group vocal instruction.

He also serves as the Music Director for the annual musical theater production and maintains a small private piano studio.

Additionally, Benware serves as Lecturer in the field of Music Education at the Ithaca College School of Music in Ithaca, where he teaches summer graduate courses in Band Methods and

conducts the Summer Graduate Choir and Band. He previously held full-term employment as Assistant Professor of Music Education at the College, instructing wind instrument pedagogy, instrumental conducting, and secondary instrument methods.

Additionally, he has supervised student teachers, conducted the Brass Choir and served as a sabbatical leave replacement as conductor of the Concert Band.

He also served as accompanist and guest conductor for the Campus Chorale and accompanist and collaborative instructor for the Musical Theater Workshop.

Benware has been a member of the inaugural and subsequent faculties of the Ithaca College Summer Music Academy, an intensive college-preparatory music program at the School of Music where he has held various instructional roles in the fields of conducting, musical theater preparation, music fundamentals, and conducted the selective choral ensemble.

He is a native of northern New York State where he has served several years as a public school music educator, both as Director of Instrumental Music at Saranac Lake High School and as Director of Choral Activities at the Peru Middle/High School.

## To Report Abuse

If you have a complaint of suspected misconduct involving diocesan clergy, religious, employees or volunteers, contact **Victims Assistance Coordinator**, Terrienne Yanulavich, Adult & Youth Counseling Services of Northern New York, PO Box 2446, Plattsburgh, NY, 12901; e-mail: [ayc-snn@yahoo.com](mailto:ayc-snn@yahoo.com); Phone: 518-569-0612; Fax: 518-425-0401 or Father James Seymour, the Episcopal Vicar for Clergy at 315-393-2920, ext. 1340

## Bishop's Schedule

**Dec. 11** – 10:50 a.m., Mass at St. Joseph's Home in Ogdensburg  
7 p.m., Penance Service at Notre Dame Church, Ogdensburg

**Dec. 12** – 9:30 a.m., Diocesan Department Heads Meeting at Wadhams Hall in Ogdensburg

**Dec. 13** – 12 p.m., Mass at St. Mary's Cathedral  
4:30 p.m., Deanery Penance Service at St. Mary's Cathedral

**Dec. 15** – 8 a.m., Mass at St. Mary's Cathedral

**Dec. 16** – 9:30 a.m., Diocesan Envisioning Team Meeting with the Catholic Leadership Institute at the Bishop's Residence in Ogdensburg

**Dec. 17** – 10:50 a.m., Mass at St. Joseph's Home in Ogdensburg  
2:30 p.m., Episcopal Council Meeting at the Spratt Memorial Conference Room in Ogdensburg

## Protecting God's Children

The Diocese of Ogdensburg has scheduled sessions for Protecting God's Children for Adults.

Pre-registration online is required in order to participate. Participants may preregister at [www.virtus.org](http://www.virtus.org) by selecting the registration button and following the directions. All employees and volunteers who participate in church sponsored activities with minor are required to participate in this training. Further information is available from Atonement Sister Ellen Donahue, 315-393-2920, ext. 1440. Upcoming programs:  
**Jan. 30**– 8 p.m., Wakefield Recital Hall/SUNY Potsdam, Room C-224.

## To Advertise in the NCC

Call Christine  
315-608-7556

## Rest in Peace

*This week marks the anniversary of the deaths of the following clergymen men who have served in the Diocese of Ogdensburg*

**Dec. 11** – George Montreuil, 1914; Rev. Edward Tetrault, 1952; Msgr. George Henry Brisson, P.A., 1969  
**Dec. 12** – Rev. Victor Dugas, 1843; Msgr. Albert J. Farrell, 1967; Rev. Julian P. O'Brien, 1988; Deacon Floyd J. Barton, 1999  
**Dec. 14** – Rev. P.M. O'Shea, O.S.A., 1942  
**Dec. 15** – Rev. Leon Pierre Cochard, 1915; Deacon Joseph H. Gilbert II, 2010  
**Dec. 16** – Rev. J. F. McGowen, O.S.A., 1935; Rev. Frederick Cummings Horton, 1975  
**Dec. 17** – Rev. John O. Senecal, 1980

## Environmental Stewardship

### Preparing for New Light... Caring for God's Creation during Advent

*"The light shines in the darkness, and the darkness did not overcome it." John 1:5*

As we prepare our hearts and home for Christ's coming, it is appropriate for us to prepare by caring for the earth and take action to protect and conserve it for generations to come.

- Each week as you light your Advent candles in your home (or one is lit at Church), locate and remove a light bulb (60 or 100 watts), not on a dimmable, enclosed, or outdoor fixture. Read the Sunday Advent prayer, and then install a new bulb (a 13 watt bulb for a 60 watt fixture, a 25 watt bulb for a 100 watt fixture.)
- Suggestions for a parish religion class, have a scavenger hunt for light bulbs you might change. make list of bulbs that can be changed, one for each week of Advent and beyond.
- Who would have guessed that the way we light our homes could affect the quality of the air we breathe? By installing one compact fluorescent light, you are keeping 1.6 pounds of nitrogen oxides and 4.3 pounds of sulfur dioxide out of earth's atmosphere.\*

*Thoughts taken from Georgia Interfaith Power & Light*

**Attention Snowbirds**  
going south for the winter!

Notify our office so you don't miss a single issue of the *North Country Catholic*! Call (315) 608-7556 with your winter address.



Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg

2012-2013 Audited Financial Statements

Most Rev. Terry LaValley  
Bishop of the Diocese

Rev. Kevin J. O'Brien  
Moderator of the Curia/Episcopal Vicar  
for Pastoral Services

Mr. Michael J. Tooley  
Diocesan Fiscal Officer

*A Message from  
Bishop Terry LaValley*

Dear Sisters and Brothers in Christ:

Every year at this time, the Diocesan Fiscal Office provides you and me with the opportunity to review the financial condition of our Church. I am pleased to present for your consideration the audited Financial Statement of the Diocese of Ogdensburg for the July 1, 2012 – June 30, 2013 Fiscal Year.



It is clear: the Catholic Church in the North Country continues to be blessed with individuals and families who support generously our many ministries. The faithful of our Church sacrifice so very much in order to ensure that the mission of Christ continues with vigor and joy. Pope Francis reminds us, by word and deed, of our obligation to serve all our sisters and brothers. The self-less giving of our people is a reflection of how seriously we take the Holy Father's words and witness.

I continue to be blessed with expert assistance from our Diocesan Fiscal Officer, Michael Tooley, and his very capable staff in the managing of the Church's financial affairs. They carefully safeguard all that has been entrusted to us. Our Fiscal Office provides prompt, professional support to our parishes and other institutions, enabling us all to be good stewards of the gifts with which we have been entrusted. I am, also, very grateful for the invaluable counsel and support offered by the members of the Diocesan Finance Council, the Development Committee, and the Diocesan Investment Committee.

Should you have any questions about the report, please don't hesitate to contact the Fiscal Office. God bless you and your loved ones for such faithful stewardship and prayerful support!

Gratefully yours in Christ,

Most Reverend Terry R. LaValley  
Bishop of Ogdensburg

DIOCESAN FISCAL OFFICER  
REVIEWS HIGHLIGHTS OF THE ANNUAL  
FINANCIAL REPORTS

The Diocesan Fiscal Office is pleased to present in the North Country Catholic the audited financial statements for the Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg as of June 30, 2013, as audited by the certified public accounting firm of Pinto, Mucenski, Hooper, Van House & Co., Certified Public Accountants, P.C.

The audited statements include the central diocesan offices and programs but do not include parishes, Catholic Charities, schools, cemeteries and institutions. The report is presented in accordance with generally accepted accounting principles and the norms of the National Conference of Catholic Bishops.

The audited financial statements are formatted in accordance with pronouncements of the Financial Accounting Standards Board (FASB). Accordingly, all financial transactions have been recorded by net asset class as required by the pronouncements of the FASB.

HIGHLIGHTS OF THE FISCAL YEAR 2012-2013  
INCLUDE:

- The Independent Auditor's opinion that the diocese has received on its financial statements for the fiscal year ended June 30, 2013, is an unqualified opinion. This is the 17<sup>th</sup> consecutive year that the diocese has had an unqualified opinion expressed by its auditors.
- The investments shown in the Statements of Financial Position have a market value of \$58,993,649 as of June 30, 2013. This amount consists of investment of funds for the following purposes:
 

1. Amounts owed to investors in Diocesan Trust Fund .....	\$ 20,508,775
2. Amounts owed to investors in Deposit & Loan Fund, net of loans receivable from borrowers in the Fund.....	\$ 15,141,466
3. Reserves for Charitable Gift Annuities .....	\$ 1,737,021
4. Reserves for Pending and Unreported Insurance Claims .....	\$ 1,594,390
5. Reserves for Priests' Retirement .....	\$ 9,819,997
6. Other Investments .....	\$ 10,192,000
Total	<u>\$ 58,993,649</u>

The market value of investments as of June 30, 2013 is \$7,408,966 higher as compared to one year earlier.

- The Statements of Financial Position shows the market value of assets restricted for support of the Lay Employees' Retirement Plan is \$25,687,471, which is \$1,591,218 higher than their value as of June 30, 2012. The Plan remains underfunded due to significant investment losses five years ago. The diocesan central office share of this unfunded liability as of June 30, 2013 is \$170,239, and is recorded as Accrued Pension Obligations.
- The Statement of Activities is presented in a format that presents the revenues, gains and other support as well as the

expenses by unrestricted, board designated, temporarily restricted and permanently restricted.

- The expense section of the statement of activities reflects in the unrestricted column all expenses of the diocese.
- On the Statement of Activities, the Change in Net Assets shows the unrestricted fund operated at a gain of \$507,707 for the fiscal year ended June 30, 2013. Temporarily restricted net assets had a gain of \$682,072 in 2012-13.
- Total revenues, gains and other support were \$1,895,738 higher when compared to the fiscal year ended June 30, 2012. This is primarily due to investment performance, as realized and unrealized gains on investments were \$2,241,731 higher in 2012-13. Total expenses increased by \$1,022,264, the increase primarily due to a change in the manner in which reserves for insurance claims incurred but not yet reported is determined. This reserve, now actuarially calculated, increased by \$836,411 in 2012-13.
- The Statements of Cash Flows shows cash flows from operating activities, investing activities and financing activities of the diocese had a decrease in cash and cash equivalents for the year ended June 30, 2013, in the amount of \$341,280.
- The Schedules of Functional Expenses provide a breakdown of the various categories of expenses shown on the statement of activities. These include pastoral, religious personnel development, education, social services, diocesan administration and auxiliary services.
- The notes to the financial statements represent additional information and are an integral part of the financial statements. A reading of the financial statements should include a thorough reading of the notes as the additional information provided is designed to prevent the reader from misinterpreting the financial statements or making incorrect conclusions or assumptions about the amounts shown in the financial statements. The audited financial statements are presented in their entirety in order to provide a complete accounting of the financial condition of the diocese and the results of its operations for the year ended June 30, 2013.



The Diocesan Fiscal Office is available to answer any questions that may arise as a result of a review of the audited financial statements for 2012-2013. Please feel free to call the Diocesan Fiscal Office at 315-393-2920 or visit the Fiscal Office in the Spratt Memorial Building at 604 Washington Street in Ogdensburg during normal office hours.

Michael J. Tooley  
Diocesan Fiscal Officer

Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg  
**2012-2013 Audited Financial Statements**  
**Independent Auditor's Report**

**Diocesan Fiscal  
Office Staff**

*Serving the fiscal needs of the  
Diocese of Ogdensburg*  
Web site: [www.rcdony.org/fiscalservices](http://www.rcdony.org/fiscalservices)



**Kim Snover**  
*Director Human  
Resources*



**Peggy Garrison**  
*Senior Diocesan  
Accountant*



**Michael J. Tooley**  
*Diocesan Fiscal  
Officer*



**Karen Ruddy**  
*Diocesan  
Accountant*



**Heather Ladouceur**  
*Fiscal Office  
Assistant*



**Vince Thouin**  
*Parish Administrative  
Services Coordinator*



Pinto Mucenski Hooper  
Van House & Co.  
Certified Public Accountants, P.C.

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**INDEPENDENT AUDITORS' REPORT**

Most Reverend Terry R. LaValley  
Bishop of the Roman Catholic Diocese of Ogdensburg

We have audited the accompanying financial statements of the Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg (a nonprofit organization) which comprise the statements of financial position as of June 30, 2013 and 2012, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg as of June 30, 2013 and 2012, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

**Other Matter**

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The Schedules of Program and Other Expenses on Pages 35 and 36 are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

*Pinto Mucenski Hooper Van House & Co.*  
Certified Public Accountants, P.C.

October 25, 2013



Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg  
***Comparative Statements of Financial Position***  
***June 30, 2013 and 2012***

ASSETS	6/30/2013	6/30/2012
Cash and Cash Equivalents	\$ 3,143,181	\$ 3,484,461
Accounts Receivable	326,198	346,456
Accrued Interest Receivable	183,887	195,546
Due from Lay Employees' Retirement Obligation	364,646	98,652
Inventories	17,144	20,730
Prepaid Expenses	83,866	69,675
Investments at Fair Value	58,993,649	51,584,683
Other Investments	303,548	287,415
Loans Receivable - Ministry- Net of Loan Loss Reserve	289,013	312,244
Loans Receivable - Parishes and Affiliates - Net of Loan Loss Reserve	2,895,138	2,948,784
Other Assets	205,000	205,000
Property, Plant and Equipment - Net of Accumulated Depreciation	2,207,766	2,189,445
Restricted Assets	<u>25,687,471</u>	<u>24,096,253</u>
<b>TOTAL ASSETS</b>	<b>\$ <u>94,700,507</u></b>	<b>\$ <u>85,839,344</u></b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>LIABILITIES:</b>		
Accounts Payable	\$ 356,238	\$ 296,379
Accrued Compensation	109,903	100,887
Collections Payable	256,280	112,019
Deferred Revenue	411,015	392,148
Reserve for Insurance Claims	1,594,390	757,979
Deposits Payable	18,036,604	15,517,331
Diocesan Trust Fund	20,508,775	18,245,991
Charitable Gift Annuities Payable	1,583,011	1,407,455
Disaster Relief Funds Collected	10,340	10,035
Accrued Pension Obligation	170,239	116,405
Lay Employees' Retirement Obligations	25,687,471	24,096,253
Total Liabilities	<u>\$ 68,724,266</u>	<u>\$ 61,052,882</u>
<b>NET ASSETS:</b>		
Unrestricted:		
Undesignated	\$ 3,219,389	\$ 3,001,538
Designated	9,172,820	8,882,964
Total Unrestricted	<u>\$ 12,392,209</u>	<u>\$ 11,884,502</u>
Temporarily Restricted	12,298,782	11,616,710
Permanently Restricted	1,285,250	1,285,250
Total Net Assets	<u>\$ 25,976,241</u>	<u>\$ 24,786,462</u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ <u>94,700,507</u></b>	<b>\$ <u>85,839,344</u></b>

The accompanying notes are an integral part of these financial statements

**Pinto, Mucenski, Hooper, Van House & Co.**

*Certified Public Accountants*

**Central Administrative Offices of the Roman Catholic  
Diocese of Ogdensburg**

***Statements of Activities***  
**For the year ended**  
**June 30, 2013**

***Statements of Activities***  
**For the year ended**  
**June 30, 2012**

	UNRESTRICTED	TEMPORARILY RESTRICTED	PERMANENTLY RESTRICTED	2013 TOTALS
<b>REVENUES, GAINS, AND OTHER SUPPORT:</b>				
Diocesan Assessments	\$ 1,353,026	\$ 75,993	\$ -	\$ 1,429,019
Contributions	1,452,465	567,000	-	2,019,465
Bequests	-	-	-	-
Contributed Services	228,220	-	-	228,220
Investment Income	887,019	387,349	-	1,274,368
Net Realized and Unrealized Gains and (Losses) on Investments	1,036,631	1,220,606	-	2,257,237
Grants	46,483	30,000	-	76,483
Management Fees	221,018	-	-	221,018
Other Revenue	357,794	155,987	-	513,781
Auxiliary Services	2,107,670	-	-	2,107,670
Gain or (Loss) on Disposal of Assets	11,443	-	-	11,443
Change in the Value of Charitable Gift Annuity	-	(163,408)	-	(163,408)
Net Assets Released from Restrictions:				
Satisfaction of Program Restrictions	1,591,455	(1,591,455)	-	-
<b>Total Revenues, Gains, and Other Support</b>	<b>\$ 9,293,224</b>	<b>\$ 682,072</b>	<b>\$ -</b>	<b>\$ 9,975,296</b>
<b>EXPENSES:</b>				
Pastoral	\$ 493,987	\$ -	\$ -	\$ 493,987
Religious Personnel Development	1,819,256	-	-	1,819,256
Education	971,849	-	-	971,849
Social Services	281,004	-	-	281,004
Cemeteries	4,822	-	-	4,822
Diocesan Administration	1,721,699	-	-	1,721,699
Auxiliary Services	3,439,066	-	-	3,439,066
<b>Total Expenses</b>	<b>\$ 8,731,683</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 8,731,683</b>
<b>CHANGE IN NET ASSETS</b>	<b>\$ 561,541</b>	<b>\$ 682,072</b>	<b>\$ -</b>	<b>\$ 1,243,613</b>
<b>CHANGE IN FUNDED STATUS OF EMPLOYEE BENEFIT PLAN</b>	<b>(53,834)</b>	<b>-</b>	<b>-</b>	<b>(53,834)</b>
<b>NET ASSETS - BEGINNING OF YEAR</b>	<b>11,884,502</b>	<b>11,616,710</b>	<b>1,285,250</b>	<b>24,786,462</b>
<b>NET ASSETS - END OF YEAR</b>	<b>\$ 12,392,209</b>	<b>\$ 12,298,782</b>	<b>\$ 1,285,250</b>	<b>\$ 25,976,241</b>

	UNRESTRICTED	TEMPORARILY RESTRICTED	PERMANENTLY RESTRICTED	2012 TOTALS
<b>REVENUES, GAINS, AND OTHER SUPPORT:</b>				
Diocesan Assessments	\$ 1,335,572	\$ 74,753	\$ -	\$ 1,410,325
Contributions	1,537,707	757,849	-	2,295,556
Bequests	1,500	47,852	43,263	92,615
Contributed Services	245,825	-	-	245,825
Investment Income	858,989	349,039	-	1,208,028
Net Realized and Unrealized Gains and (Losses) on Investments	117,687	(102,181)	-	15,506
Grants	52,438	30,500	-	82,938
Management Fees	214,665	-	-	214,665
Other Revenue	445,992	105,980	-	551,972
Auxiliary Services	2,076,139	-	-	2,076,139
Gain or (Loss) on Disposal of Assets	3,495	-	-	3,495
Change in the Value of Charitable Gift Annuity	-	(117,506)	-	(117,506)
Net Assets Released from Restrictions:				
Satisfaction of Program Restrictions	992,126	(992,126)	-	-
<b>Total Revenues, Gains, and Other Support</b>	<b>\$ 7,882,135</b>	<b>\$ 154,160</b>	<b>\$ 43,263</b>	<b>\$ 8,079,558</b>
<b>EXPENSES:</b>				
Pastoral	\$ 444,922	\$ -	\$ -	\$ 444,922
Religious Personnel Development	1,850,884	-	-	1,850,884
Education	936,210	-	-	936,210
Social Services	307,478	-	-	307,478
Cemeteries	4,648	-	-	4,648
Diocesan Administration	1,750,932	-	-	1,750,932
Auxiliary Services	2,414,345	-	-	2,414,345
<b>Total Expenses</b>	<b>\$ 7,709,419</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 7,709,419</b>
<b>CHANGE IN NET ASSETS</b>	<b>\$ 172,716</b>	<b>\$ 154,160</b>	<b>\$ 43,263</b>	<b>\$ 370,139</b>
<b>CHANGE IN FUNDED STATUS OF EMPLOYEE BENEFIT PLAN</b>	<b>102,918</b>	<b>-</b>	<b>-</b>	<b>102,918</b>
<b>NET ASSETS - BEGINNING OF YEAR</b>	<b>11,608,868</b>	<b>11,462,550</b>	<b>1,241,987</b>	<b>24,313,405</b>
<b>NET ASSETS - END OF YEAR</b>	<b>\$ 11,884,502</b>	<b>\$ 11,616,710</b>	<b>\$ 1,285,250</b>	<b>\$ 24,786,462</b>

The accompanying notes are an integral part of these financial statements

***Members of the Diocesan Finance Council***

Bishop Terry R. LaValley,  
Deacon Kevin T. Mastellon  
Rev. Joseph A. Morgan  
Rev. Kevin J. O'Brien  
Rev. Msgr. Robert H. Aucoin  
Mr. Gary Benware

Ms. Barbara Criss  
Ms. Nichole M. Duve'  
Rev. Christopher C. Carrara, V.F.  
Mr. John Knox  
Sister Jennifer Votraw

Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg  
***Comparative Statements of Cash Flows***  
***For the years ended June 30, 2013 and 2012***

	<u>6/30/2013</u>	<u>6/30/2012</u>
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Change in Net Assets	\$ 1,243,613	\$ 370,139
<b>ADJUSTMENTS TO RECONCILE CHANGES IN NET ASSETS TO NET CASH PROVIDED BY OPERATING ACTIVITIES:</b>		
Depreciation	105,677	108,398
Net Realized and Unrealized (Gains) Losses on Investments	(2,257,237)	293,211
(Gain) Loss on Sale of Fixed Assets	(11,443)	(3,495)
Change in the Value of Charitable Gift Annuity (CGA)	163,408	117,506
Decrease (Increase) In:		
Accounts and Loans Receivable	43,489	(128,523)
Accrued Interest Receivable	11,659	(14,067)
Due from Lay Employees' Retirement Obligations	(265,994)	171,275
Inventories	3,586	2,085
Prepaid Expenses	(14,191)	(34,059)
Increase (Decrease) In:		
Accounts Payable	59,859	(132,610)
Accrued Compensation	9,016	708
Deferred Revenue	18,867	(76,258)
Reserve for Insurance Claims	836,411	(163,841)
Other Liabilities	144,566	10,383
Net Cash Provided (Used) by Operating Activities	<u>\$ 91,286</u>	<u>\$ 520,852</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>		
Proceeds from Sale of Equipment	\$ 20,000	\$ 4,745
Purchase of Furnishings and Equipment	(132,555)	(120,896)
Net Change in:		
Restricted Assets	(1,591,218)	837,480
Investments	(5,167,862)	(1,120,607)
Loans Receivable - Parishes and Affiliates	53,646	237,825
Deposits Payable	2,519,273	1,158,158
Lay Employees' Retirement Trust	1,591,218	(837,480)
Diocesan Trust Fund	2,262,784	(134,328)
Net Cash Provided (Used) by Investing Activities	<u>\$ (444,714)</u>	<u>\$ 24,897</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>		
Proceeds from New Annuities	\$ 188,129	\$ 344,053
Annuity Payments and Payoffs	(175,981)	(255,693)
Net Cash Used by Financing Activities	<u>\$ 12,148</u>	<u>\$ 88,360</u>
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<u>\$ (341,280)</u>	<u>\$ 634,109</u>
<b>CASH AND CASH EQUIVALENTS - Beginning of Year</b>	<u>3,484,461</u>	<u>2,850,352</u>
<b>CASH AND CASH EQUIVALENTS - END OF YEAR</b>	<u>\$ 3,143,181</u>	<u>\$ 3,484,461</u>
<b>SUPPLEMENTAL CASH FLOW DISCLOSURES FOR THE YEARS ENDED JUNE 30, 2013 AND 2012</b>		
<b>Cash Paid During the Year for:</b>		
Interest	\$ 703,388	\$ 601,698

The accompanying notes are an integral part of these financial statements

**Pinto, Mucenski, Hooper, Van House & Co.**  
*Certified Public Accountants*

# Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg

## *Comparative Schedules of Program and Other Expenses*

### *For the years ended June 30, 2013 and 2012*

	6/30/2013	6/30/2012		6/30/2013	6/30/2012
<b>PASTORAL:</b>					
Respect Life	\$ 16,888	\$ 19,134			
Pastoral Grants	86,382	71,154			
Tribunal	59,927	59,117			
Hospital Apostolate	10,644	10,644			
Evangelization	72,632	76,347			
Formation for Ministry	70,838	62,430			
Department of Worship	37,561	23,507			
Indian Apostolate	22,000	22,000			
Missionary Projects of the Diocese	80,518	46,676			
Guggenheim Center	35,126	52,604			
Other Pastoral	1,471	1,309			
<b>Total Pastoral Expenses</b>	<b>\$ 493,987</b>	<b>\$ 444,922</b>			
<b>RELIGIOUS PERSONNEL DEVELOPMENT:</b>					
Priest and Pastoral Personnel	\$ 25,432	\$ 20,865			
Vicar for Religious	21,091	21,315			
Council of Women Religious	2,830	1,579			
Vocations	75,917	79,074			
Education of Priests and Seminarians	426,262	388,682			
Care of Clergy	1,214,515	1,288,117			
Council of Priests	3,062	3,050			
Permanent Diaconate Formation Program/ Ordained Deacons	50,147	48,202			
<b>Total Religious Personnel Development Expenses</b>	<b>\$ 1,819,256</b>	<b>\$ 1,850,884</b>			
<b>EDUCATION:</b>					
Education Grants	\$ 206,050	\$ 199,900			
Catholic Schools	333,453	312,578			
Communications	11,168	11,342			
Christian Formation	238,528	231,341			
Family Life/ Natural Family Planning	100,435	98,849			
Campus Ministry	82,215	82,200			
<b>Total Education Expenses</b>	<b>\$ 971,849</b>	<b>\$ 936,210</b>			
<b>SOCIAL SERVICES:</b>					
Social Service Grants and Donations	\$ 68,705	\$ 102,375			
Catholic Youth Ministry	212,299	205,103			
<b>Total Social Services Expenses</b>	<b>\$ 281,004</b>	<b>\$ 307,478</b>			
<b>DIOCESAN ADMINISTRATION:</b>					
	\$ 657,659	\$ 604,000			
Diocesan Administration	76,549	62,603			
Bishop's Residence	65,121	68,446			
Planning	247,109	397,437			
Development Office	344,580	327,217			
Diocesan Fiscal Office	81,425	76,517			
Catholic Charities Fiscal Office	83,152	80,913			
Parish Services	66,287	52,660			
Safe Environment	99,777	80,965			
Information Technology	40	174			
Archives	40	174			
<b>Total Diocesan Administration Expenses</b>	<b>\$ 1,721,699</b>	<b>\$ 1,750,932</b>			
<b>AUXILIARY SERVICES:</b>					
	\$ 2,189,589	\$ 1,332,018			
Protected Self-Insurance Program	59,739	64,262			
Disability Insurance	84,439	170,945			
Unemployment Insurance	220,637	218,975			
North Country Catholic	848,417	591,154			
Diocesan Loan Fund	36,245	36,991			
Charitable Gift Annuity Program	36,245	36,991			
<b>Total Auxiliary Services Expenses</b>	<b>\$ 3,439,066</b>	<b>\$ 2,414,345</b>			

See Auditors' Report  
**Pinto, Mucenski, Hooper, Van  
House & Co.**  
*Certified Public Accountants*

# Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg

## *Notes to the Financial Statements - June 30, 2013*

### NOTE 1 - ORGANIZATION

The Roman Catholic Diocese of Ogdensburg (Diocese) was incorporated in 1945 to oversee the theological and financial affairs of the parishes and missions within the northern counties of New York State. The accompanying financial statements include the assets, liabilities, net assets and financial activities of the offices and departments directly under the control of the Bishop of the Roman Catholic Diocese of Ogdensburg.

The accompanying financial statements do not include the assets, liabilities, net assets and financial activities of certain entities which operate within the Diocese such as Catholic Charities, parishes, schools, cemeteries, etc. Each is an operating entity distinct from the Diocesan administrative offices.

### NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the significant accounting policies consistently applied in the preparation of the accompanying financial statements are as follows:

#### Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of support, revenues and expenses during the reporting period. Actual results could differ from those estimates.

#### Basis of Presentation

The accompanying financial statements have been prepared on the accrual basis of accounting. Net assets and revenues, expenses, gains and losses are classified based on the existence or absence of donor-imposed restrictions.

Accordingly, net assets of the Diocese and changes therein are classified and reported as follows:

*Unrestricted Net Assets* - net assets that are not subject to donor-imposed restrictions.

*Temporarily Restricted Net Assets* - net assets whose use has been limited by donors to specific time periods or purposes. When the donor restrictions expire, that is, when a stipulation ends or the purpose of the restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets as net assets released from restrictions.

*Permanently Restricted Net Assets* - net assets that are donated with stipulations that they be invested to provide a permanent source of income. Such restrictions can neither expire with the passage of time nor be removed by fulfillment of a stipulated purpose.

*Designated Net Assets* - Designated net assets represent internally imposed limitations on the use of unrestricted net assets and are, therefore, included in unrestricted net assets.

#### Contributions and Bequests

Contributions are generally available for unrestricted use unless specifically restricted by the donor. Pledges not received at year end are deemed uncollectible and are not reflected in these financial statements.

Other contributions of cash and other assets are reported as temporarily restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a

# Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg

## Notes to the Financial Statements - June 30, 2013

### NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the Statements of Activities as net assets released from restrictions.

Endowment contributions and investments are permanently restricted by the donor. Investments earnings available for distribution are recorded in temporarily restricted net assets until used for their designated purpose.

The Board of Trustees of the Diocese has interpreted the current state law as requiring the preservation of the original gift as of the gift date of the donor as restricted endowment funds, absent donor stipulations to the contrary. As a result of this interpretation, the Diocese classifies as permanently restricted net assets the original value of the gift donated to the permanent endowment, the original value of subsequent gifts to the permanent endowment and accumulation of the permanent endowments made in accordance with the direction of the applicable donor gift instrument and/or the investment policies of the Diocese. If applicable, the remaining portion of the donor restricted endowment fund that is not classified in permanently restricted net assets is classified as temporarily restricted net assets, until those amounts are appropriated for expenditure by the Diocese.

Bequests are recorded as revenue at the time an unassailable right to the gift has been established and the proceeds are measurable.

#### Allowance for Doubtful Accounts

Management reviews the status of accounts receivable due from parishes and other related entities. If an account is determined to be uncollectible, it is written off. Therefore, all accounts in this category of receivable as outlined in Note 3 are considered to be fully collectible.

#### Loan Loss Reserve

Management also reviews the outstanding loans receivable. As a result of this review, a Loan Loss Reserve has been set up for loans whose repayments are doubtful (see Note 4 and 12).

#### Investments

Marketable securities are recorded at their fair value. Other investments as outlined in Note 5 are carried at cost or book value.

The Diocese invests in various types of marketable securities. These securities are exposed to various risks, such as interest rates, market conditions and credit risks. Due to these risks, it is at least reasonably possible that changes in values could occur in the near term and such changes could materially affect the market values reported in the accompanying financial statements.

#### Inventories

Inventories are stated at the lower of cost or market using the first-in, first-out method. Inventories consist of various religious items and publications related to the work of the Catholic Church.

#### Land, Building and Equipment

Land, buildings and equipment acquired before June 30, 1977 are reflected at their appraisal value as of June 30, 1977. All acquisitions subsequent to that date are reflected at cost.

Depreciation is computed using the straight-line method over the estimated useful lives of the assets as follows:

- Land Improvements 10 years
- Buildings and Improvements 10 - 40 years
- Furnishings and Equipment 5 - 15 years

#### Insurance Claims Reserve

The Diocese and participating entities are insured for certain risks associated with their operations. These self-insured programs are as follows:

- General Insurance - This program includes property and auto physical damage, general liability, workers compensation and sexual misconduct.
- New York State Disability Insurance.
- New York State Unemployment Insurance.

Each of the participating entities are assessed their portion of the estimated expense of these programs. The accompanying financial statements reflect claims currently payable and an estimated amount for incurred but not reported claims.

#### Contributed Services

The contributed services of clergy and religious who work for the Diocese have been recognized in the accompanying financial statements. The computation of the value of these services represents the difference between the compensation paid to religious personnel and the comparable compensation which would have been paid to lay persons if lay persons were to occupy these positions. No computation is made for positions which can be held only by

religious personnel. For the years ending June 30, 2013 and 2012, the recognized value of these services were \$ 228,220 and \$ 245,825, respectively.

#### Income Taxes

The Roman Catholic Diocese of Ogdensburg qualifies as a tax exempt organization under Section 501(c)(3) of the Internal Revenue Code and, therefore, has no provision for federal income taxes. The Diocese is also classified by the Internal Revenue Service as an entity that is not a private foundation. Similar tax exempt status has been obtained under New York State tax laws.

Accounting principles generally accepted in the United States of America require the Diocese to evaluate all significant tax positions. As of June 30, 2013, the Diocese does not believe that it has taken any positions that would require the recording of any tax liability, nor does it believe that there are any unrealized tax benefits that should be recorded.

#### Cash and Cash Equivalents

For the purposes of cash flows, the Diocese considers all highly liquid unrestricted investments available for current use with an initial maturity of three months or less to be a cash equivalent.

The Diocese maintains cash deposits in bank accounts which may at times exceed the F.D.I.C. limit. The Diocese has not experienced any losses on such accounts and believes it is not exposed to any significant credit risks on these cash and cash equivalents.

#### Subsequent Events

The Diocese has reviewed and evaluated subsequent events from July 1, 2013 through October 25, 2013, the date the financial statements were available to be issued, for possible disclosure and, or, recognition in the financial statements. There were no events or transactions that existed which would provide additional pertinent information about conditions at the balance sheet date which are required to be recognized in the accompanying financial statements.

### NOTE 3 - ACCOUNTS RECEIVABLE

Accounts receivable for the years ending June 30, 2013 and 2012 consists of the following:

	06/30/2013	06/30/2012
North Country Catholic, .....	\$ 5,318	\$ 2,477
Excess Insurance Carriers, .....	118,447	127,769
Due from Parishes and Other Diocesan Entities:		
Protected self-insurance premiums, .....	31,659	23,519
Health insurance premiums, .....	34,867	87,658
Parish assessments, .....	37,178	37,249
Catholic School financial support, .....	-	23,803
Other, .....	98,729	43,981
Total, .....	<u>\$ 326,198</u>	<u>\$ 346,456</u>

### NOTE 4 - LOANS RECEIVABLE - MINISTRY

The Diocese provides financial assistance as needed to students attending Seminary College. Students receiving financial assistance sign a note guaranteeing repayment to the Diocese of one-half of the amount loaned. If a student leaves during the course of seminary study the student is responsible for repayment to the Diocese of the total amount of financial assistance. The indebtedness is to be payable monthly over 15 years, and the minimum monthly payment is \$75. If a student proceeds to theological studies, the terms of the Diocese's Major Seminary Tuition Policy will govern repayment of this indebtedness by the student.

The Diocese pays tuition, room and board for its students in Major Seminary. At time of payment the seminarian signs a note guaranteeing to repay the Diocese one-half of the amount loaned. A student leaving Major Seminary during the course of seminary study is expected to repay the Diocese one-half of the total amounts paid for his theological education. The indebtedness shall be paid over 15 years, and the minimum monthly payment will be \$ 75.

If a seminarian transfers to another diocese or religious community then the Diocese of Ogdensburg shall request of the diocese or community the seminarian is joining reimbursement of the total amount paid by the Diocese for his theological education.

If a student is ordained a priest, the Diocese will begin the forgiveness of the entire amount of his debt in equal installments over 20 years. Should a priest leave active ministry he is expected to repay the Diocese one-half of the balance paid but not forgiven at the time of separation. Repayment must be completed within 15 years, and minimum monthly payments of \$ 75 are expected.

The loans receivable at June 30, 2013 and 2012 was \$ 444,636 and \$ 480,375, respectively. The loan loss reserve at June 30, 2013 and 2012 was \$ 155,623 and \$ 168,131, respectively.

# Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg

## Notes to the Financial Statements- June 30, 2013

**NOTE 4 - LOANS RECEIVABLE - MINISTRY (Continued)**

Future maturities of the loans receivable is as follows:

June 30,		
2013, .....	\$	48,410
2014, .....		48,410
2015, .....		48,410
2016, .....		34,998
2017, .....		30,688
Thereafter, .....		233,720
	\$	<u>444,636</u>

**NOTE 5 - INVESTMENTS**

Investments carried at fair value at June 30, 2013 and 2012 consist of the following:

	Cost	Fair Value (Carrying Amount)
<b>June 30, 2013:</b>		
U.S. Government and Agency Obligations, .....	\$ 15,900,403	\$ 15,704,272
Stocks, .....	13,890,678	16,224,649
Mutual Funds, .....	15,498,582	17,364,456
Common Fund Realty, .....	15,372	15,372
Corporate Obligations, .....	2,851,146	2,926,426
Dimensional Fund Advisors, .....	990,750	753,688
The Investment Fund for Foundations- Multi-Asset Fund, .....	4,621,775	5,558,437
The Investment Fund for Foundations- Real Opportunity Fund, .....	447,249	446,349
<b>Total, .....</b>	<b>\$ 54,215,955</b>	<b>\$ 58,993,649</b>
Investment income consists of the following:		
Interest and Dividends, .....		\$ 1,496,900
Unrealized Gain (Loss) on Investments, .....		1,783,567
Realized Gain (Loss) on Investments, .....		2,340,470
<b>Total, .....</b>		<b>\$ 5,620,937</b>

**NOTE 5 - INVESTMENTS (Continued)**

	Cost	Fair Value
<b>June 30, 2012:</b>		
U.S. Government and Agency Obligations, .....	\$ 11,375,449	\$ 11,700,369
Stocks, .....	12,051,091	13,020,667
Mutual Funds, .....	14,855,881	15,982,549
Common Fund Realty, .....	253,489	253,489
Corporate Obligations, .....	4,202,693	4,385,230
Dimensional Fund Advisors, .....	990,750	767,848
The Investment Fund for Foundations- Multi-Asset Fund, .....	4,621,775	5,156,826
The Investment Fund for Foundations- Real Opportunity Fund, .....	330,480	317,705
<b>Total, .....</b>	<b>\$ 48,681,608</b>	<b>\$ 51,584,683</b>
Investment income consists of the following:		
Interest and Dividends, .....		\$ 1,476,031
Unrealized Gain (Loss) on Investments, .....		(1,261,194)
Realized Gain (Loss) on Investments, .....		1,329,215
<b>Total, .....</b>		<b>\$ 1,544,052</b>

Total expenses and fees for investment advisory services and custodial expense are \$ 201,675 and \$ 204,618 for the years ending June 30, 2013 and 2012, respectively.

**NOTE 6 - OTHER INVESTMENTS**

At June 30, 2013 and 2012, other investments consisted of the following:

	06/30/2013	06/30/2012
The National Catholic Risk Retention Group (at cost), .....	\$ 132,248	\$ 132,248
The Bishop's Plan Insurance Company, .....	171,300	155,167
<b>Total, .....</b>	<b>\$ 303,548</b>	<b>\$ 287,415</b>

**NOTE 7 - OTHER ASSETS**

At June 30, 2013 and 2012, other assets consisted of two parcels of real estate donated to the Diocese and valued at \$ 205,000. These assets are valued at the fair market value of the property as of the date of donation.

**NOTE 8 - LAND, BUILDING AND EQUIPMENT**

Land, building and equipment as of June 30, 2013 and 2012 consist of the following:

	06/30/2013	06/30/2012
Land and Improvements, .....	\$ 937,684	\$ 937,684
Buildings and Improvements, .....	2,112,135	2,059,635
Furnishings and Equipment, .....	948,219	922,665
	\$ 3,998,038	\$ 3,919,984
Accumulated Depreciation, .....	(1,790,272)	(1,730,539)
Property, Plant and Equipment - Net, .....	<b>\$ 2,207,766</b>	<b>\$ 2,189,445</b>

Depreciation charged to operations for the years ended June 30, 2013 and 2012 were \$ 105,677 and \$ 108,398, respectively.

**NOTE 9 - GENERAL INSURANCE PLAN**

The Insurance Department of the Diocese manages a protected self-insurance program in conjunction with Arthur J. Gallagher and Co. and Gallagher Bassett Services, Inc. on behalf of the Diocese, parishes and other related entities of the Diocese. The protected self-insurance program consists of a combination of self-insurance retentions, participation in liability risk retention groups with other Dioceses, and the purchase of excess insurance coverage above the self-insured levels. Excess insurance coverage is provided by the purchase of various policies carried through Arthur J. Gallagher and Co.

**NOTE 9 - GENERAL INSURANCE PLAN (Continued)**

The schedule below summarizes the benefit structure for each line of coverage.

Coverage 2012-2013	Self-insured Retention	Maximum Coverage
All Risk, Property, Equipment, and Auto Physical Damage, .....	\$ 250,000	\$ 100,000,000
Boiler and Machinery, .....	2,500	50,000,000
General Liability, Auto Liability, Directors and Officers Liability, .....	250,000	10,000,000
Workers' Compensation, .....	200,000	Statutory
Sexual Misconduct, .....	250,000	3,000,000
<b>Coverage 2011-2012</b>		
All Risk, Property, Equipment, and Auto Physical Damage, .....	\$ 250,000	\$ 100,000,000
Boiler and Machinery, .....	2,500	50,000,000
General Liability, Auto Liability, Directors and Officers Liability, .....	250,000	10,000,000
Workers' Compensation, .....	175,000	Statutory
Sexual Misconduct, .....	250,000	3,000,000

The Diocese has an accrued liability which is the difference between the maximum claim amount for any plan year minus the amount paid in claims and the amount set aside for reserves for pending claims. For fiscal years ended June 30, 2013 and 2012, this accrued liability amounted to \$ 1,594,390 and \$ 740,979, respectively.

As of June 30, 2013 and 2012, the Diocese had in place a letter of credit in the amount of \$ 1,236,000 and \$ 1,206,000, respectively. This letter of credit is required by the New York State Workers' Compensation Board, since the Diocese maintains a self-insured workers' compensation program. The letter of credit is not to be used for any other purpose. There was no outstanding balance on this letter of credit at June 30, 2013 and 2012.

**NOTE 9 - GENERAL INSURANCE PLAN (Continued)**

Diocesan entities are billed premiums to defray the cost of the projected self-insurance program. A summary of the insurance activities for the years ended June 30, 2013 and 2012 follows:

For the Years Ended June 30,	2013	2012
Premium Revenue, .....	\$ 1,607,192	\$ 1,539,403
Investment Earnings, .....	128,542	42,719
Contributions, .....	17,000	-
<b>Total Revenues, .....</b>	<b>\$ 1,752,734</b>	<b>\$ 1,582,122</b>
Net Claims and Reserve Expense, .....	\$ 1,058,729	\$ 260,068
Administrative Costs, .....	367,919	377,570
Commercial Insurance Premiums, .....	818,065	740,652
<b>Total Expenses, .....</b>	<b>\$ 2,244,713</b>	<b>\$ 1,378,290</b>
<b>Net Insurance Activity, .....</b>	<b>\$ (491,979)</b>	<b>\$ 203,832</b>
<b>Net Assets, .....</b>	<b>\$ 2,295,320</b>	<b>\$ 2,787,290</b>

**NOTE 10 - NEW YORK STATE DISABILITY INSURANCE**

The Diocese has a self-insurance program for New York State disability benefits which is administered by Association Plan Administrators, Inc. This program covers the employees of the Diocese, parishes and other related entities of the Diocese.

**NOTE 11 - NEW YORK STATE UNEMPLOYMENT INSURANCE**

The Diocese has a self-insurance program for New York State unemployment insurance benefits. The Diocese assumes the responsibility for reimbursing the State of New York for unemployment insurance benefits paid by the State to former employees of the Diocese, parishes and other related entities.

# Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg

## Notes to the Financial Statements- June 30, 2013

### NOTE 12 - DIOCESAN DEPOSIT & LOAN FUND

#### Loans Receivable

The Diocesan Deposit and Loan Fund receives deposits from the Diocese, parishes and other related entities that in turn are loaned or become available for loan to parishes and other related entities. As of June 30, 2013 and 2012, the loans receivable outstanding totaled \$ 3,515,937 and \$ 3,527,442, respectively. The loan loss reserve at June 30, 2013 and 2012 was \$ 620,799 and \$ 578,658, respectively.

The Diocese's policy is to loan funds for a period of ten years with interest and principal payable quarterly, or in the case of autos five years, unless other terms are agreed upon. The interest rate charged was 4% for the year ended June 30, 2013 and 2012. Interest received on outstanding loans amounted to \$ 117,322 and \$ 136,146 for the years ended June 30, 2013 and 2012 respectively.

Future maturities of the loans receivable is as follows:

June 30,	
2014,.....	\$ 537,309
2015,.....	356,474
2016,.....	346,422
2017,.....	302,144
2018,.....	258,657
Thereafter,.....	1,714,931
	<u>\$ 3,515,937</u>

#### Deposits Payable

Deposits payable are due to the Diocese, parishes and other related entities on demand. As of June 30, 2013 and 2012 these deposits payable totaled \$ 18,036,604 and \$ 15,517,331, respectively. Interest on deposits was paid at 3% for the years ended June 30, 2013 and 2012. Total interest charged to expense for the years ended June 30, 2013 and 2012 was \$ 703,388 and \$ 601,698, respectively.

### NOTE 13 - DIOCESAN TRUST FUND

The Diocesan Trust Fund is a mutual fund operated by the Diocese for the investment of endowment and other similar long-term investments of the Diocese, parishes and related entities. The fund is designed to pay quarterly dividends and to grow the principal to offset inflation. As of June 30, 2013 and 2012, the Diocesan Trust Fund balance was \$ 20,508,775 and \$ 18,245,991, respectively.

Total dividends paid from the Diocesan Trust Fund for years ended June 30, 2013 and 2012 were \$ 501,233 and \$ 501,317, respectively.

The value per share is determined quarterly based upon the number of shares outstanding in the fund and the market value of the fund at the end of the quarter. As of June 30, 2013 and 2012, the value per share was \$ 29.873 and \$ 27.274, respectively. The original per share value in 1977 was \$ 10 per share.

### NOTE 14 - CHARITABLE GIFT ANNUITY PAYABLE

The Diocese was granted a permit by the State of New York Insurance Department to operate a Charitable Gift Annuity program. This permit authorizes the Diocese to receive gifts of money conditioned upon, or in return for, its agreement to pay an annuity to the donor, or his/her nominee, and to make and carry out such annuity agreements within New York State as specified in Section 1110 of the New York State Insurance Law. In accordance with New York State law, the Diocese maintains assets of at least 126.5% and reserves of at least 105% of the annuity payable. The Diocese uses the United States Internal Revenue Service's discount rate and mortality table 80 CNSMT to compute the annuity payable. In addition, the Diocese has been granted approval by the State of Florida to operate a Charitable Gift Annuity program.

A Charitable Gift Annuity is a contract between the donor and the Diocese. The beneficiaries of the Charitable Gift Annuity program can be designated by the donor to benefit the Diocese, parishes or other related entities of the Diocese. In exchange for an irrevocable gift of cash, securities, or other assets, the Diocese agrees to pay the annuitants a fixed sum each year for life. The annuity payments are guaranteed by the general resources of the Diocese.

### NOTE 15 - LAY EMPLOYEES' RETIREMENT TRUST

The Lay Employees' Retirement Trust is a qualified multi-employer defined benefit plan which includes lay employees of the Diocese, parishes and other related entities under Diocesan control. The current funding policy of the plan is to collect 9% of gross wages from the employer since this Plan is entirely employer funded. The contributions are used to pay current pensions, overhead costs and provide funding for the actuarial present value of accumulated plan benefits as well as to fund future benefit enhancements.

The Bishop of the Diocese of Ogdensburg serves as the Trustee of the Plan. The pension funds are invested by Manning and Napier, Dimensional Fund Advisors, Commonfund Realty and The Investment Fund for Foundations as investment managers of the Plan. NBT Bank is the custodian bank for assets invested by Manning and Napier.

The net periodic pension costs for July 1, 2012 through June 30, 2013 included \$ 2,145,591 in actual pensions paid and \$ 215,166 in administrative costs of the plan including the Trustee's fee, the fee of the actuarial consultant and the expenses of the fiscal office in administration of the plan.

For the same period, the fund received contributions of \$ 1,076,679 of which \$ 111,202 were for Diocesan employees. Realized and unrealized gains or (losses) on investments were \$ 2,311,618 and \$ (193,557) for the years ended June 30, 2013 and 2012, respectively. Investment income was \$ 563,679 and \$ 575,486 for the years ended June 30, 2013 and 2012 respectively.

The assets and liabilities of the fund at June 30, 2013 and 2012 are as follows:

	2013	2012
Cash and Cash Equivalents,.....	\$ 476,825	\$ 610,246
Investments at Fair Value,.....	25,919,442	23,879,975
Employers' Receivable,.....	27,722	38,505
Accrued Investment Income,.....	41,501	41,669
Due to Operating Fund,.....	(364,646)	(98,652)
Deferred Revenue,.....	(413,373)	(375,490)
Restricted Assets,.....	<u>\$ 25,687,471</u>	<u>\$ 24,096,253</u>
Net Assets Available for Benefits,.....	<u>\$ 25,687,471</u>	<u>\$ 24,096,253</u>

The net assets available for benefits of the Lay Employees Retirement Trust are classified as restricted assets on the accompanying statement of financial position.

Investments with readily determinable market value at June 30, 2013 and 2012 consist of the following:

June 30, 2013:	Cost	Fair Value
U.S. Government and Agency Obligations,.....	\$ 3,723,320	\$ 3,598,582
Equities,.....	6,312,503	7,519,763
Mutual Funds,.....	8,060,572	8,883,292
Commonfund Realty,.....	12,233	12,233
Corporate Obligations,.....	93,010	88,021
Dimensional Fund Advisors,.....	1,034,250	807,171
The Investment Fund for Foundations- Multi-Asset Fund,.....	3,795,925	4,673,917
The Investment Fund for Foundations- Real Opportunity Fund,.....	337,141	336,463
Total,.....	<u>\$ 23,368,954</u>	<u>\$ 25,919,442</u>

Investment income consists of the following:

Interest and Dividends,.....	\$ 563,679
Unrealized Gain (Loss) on Investments,.....	939,364
Realized Gain (Loss) on Investments,.....	1,372,254
Total,.....	<u>\$ 2,875,297</u>

June 30, 2012:

	Cost	Fair Value
U.S. Government and Agency Obligations,.....	\$ 2,898,450	\$ 2,894,221
Equities,.....	6,544,419	7,054,769
Mutual Funds,.....	7,658,693	8,230,513
Commonfund Realty,.....	201,729	201,729
Corporate Obligations,.....	81,926	100,702
Dimensional Fund Advisors,.....	1,034,250	822,336
The Investment Fund for Foundations- Multi-Asset Fund,.....	3,795,925	4,336,214
The Investment Fund for Foundations- Real Opportunity Fund,.....	249,120	239,491
Total,.....	<u>\$ 22,464,512</u>	<u>\$ 23,879,975</u>

Investment income consists of the following:

Interest and Dividends,.....	\$ 575,486
Unrealized Gain (Loss) on Investments,.....	(986,052)
Realized Gain (Loss) on Investments,.....	792,495
Total,.....	<u>\$ 381,929</u>

# Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg

## Notes to the Financial Statements- June 30, 2013

**NOTE 15 - LAY EMPLOYEES' RETIREMENT TRUST (Continued)**

Total expenses and fees for investment and advisory services and custodial fees expenses are \$ 112,544 and \$ 110,240 for the years ending June 30, 2013 and 2012, respectively.

Generally accepted accounting principles requires an employer to recognize the funded status (i.e. difference between the fair value of Plan assets and projected benefit obligations) of its defined benefit pension plan as an asset or liability in its balance sheet and to recognize changes in that funded status in the year in which the changes occur through changes in unrestricted net assets.

The funded status of the Plan and amounts recognized in the balance sheet at June 30, 2013, are as follows:

	2013
Total Plan Funded Status, End of Year:	
Fair Value of Plan Assets, .....	\$ 26,389,932
Projected Benefit Obligation, .....	32,065,121
Prepaid (Accrued) Pension Obligation, .....	\$ (5,675,189)
Total Central Office Pension Obligation Recorded in Unrestricted Net Assets, End of Year:	
Net Actuarial Loss, .....	\$ 170,239

**NOTE 16 - PRIESTS' RETIREMENT PLAN**

The Diocese has a non-qualified retirement plan which covers all eligible Diocesan priests. During the years ended June 30, 2013 and 2012 the Plan paid retirement benefits and 90% of the cost of health insurance premiums for the retired priests.

The Plan provides for assessment of the Diocese and its parishes and other related entities to fund the Plan. Other financial support includes bequests designating the Plan as beneficiary and investment income on accumulated funds.

The assets of the fund at June 30, 2013 and 2012 are as follows:

	2013	2012
Cash and Cash Equivalents, .....	\$ 878,468	\$ 191,707
Investments at Fair Value, .....	10,229,853	9,741,382
Accounts Receivable, .....	1,206	-
Accrued Investment Income, .....	13,081	15,073
Due to Operating Fund, .....	(1,302,611)	(761,123)
Temporarily Restricted Net Assets, .....	\$ 9,819,997	\$ 9,187,039

Investments with readily determinable market value at June 30, 2013 and 2012 consist of the following:

	Cost	Fair Value (Carrying Amount)
<b>June 30, 2013:</b>		
U.S. Government and Agency Obligations, .....	\$ 1,196,404	\$ 1,160,936
Mutual Funds, .....	3,378,107	3,724,130
Equities, .....	2,723,594	3,188,493
Corporate Obligations, .....	38,298	36,244
Commonfund Realty, .....	4,346	4,346
Dimensional Fund Advisors, .....	364,750	279,285
The Investment Fund for Foundations- Multi-Asset Funds, .....	1,417,875	1,705,140
The Investment Fund for Foundations- Real Opportunity Funds, .....	131,544	131,279
Total, .....	\$ 9,254,918	\$ 10,229,853
Investment income consists of the following:		
Interest and Dividends, .....		\$ 222,367
Unrealized Gain (Loss) on Investments, .....		481,094
Realized Gain (Loss) on Investments, .....		472,630
Total, .....		\$ 1,176,091

**NOTE 16 - PRIESTS' RETIREMENT PLAN (Continued)**

	Cost	Fair Value (Carrying Amount)
<b>June 30, 2012:</b>		
U.S. Government and Agency Obligations, .....	\$ 1,383,949	\$ 1,401,704
Mutual Funds, .....	3,262,925	3,411,532
Equities, .....	2,720,352	2,896,565
Commonfund Realty, .....	71,668	71,668
Dimensional Fund Advisors, .....	364,750	284,532
The Investment Fund for Foundations- Multi-Asset Funds, .....	1,417,875	1,581,938
The Investment Fund for Foundations- Real Opportunity Funds, .....	97,200	93,443
Total, .....	\$ 9,318,719	\$ 9,741,382
Investment income consists of the following:		
Interest and Dividends, .....		\$ 225,433
Unrealized Gain (Loss) on Investments, .....		(359,377)
Realized Gain (Loss) on Investments, .....		289,517
Total, .....		\$ 155,573

Total investment expenses are \$ 29,176 and \$ 26,523 for the years ending June 30, 2013 and 2012, respectively.

**NOTE 17 - FAIR VALUE MEASUREMENTS**

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of fair value hierarchy are described below:

(a) *Level 1:* Quoted prices in active markets that are accessible at the measurement date for identical assets and liabilities. Level 1 includes fixed income and equity securities that are traded in an active exchange market, as well as U.S. Treasury securities.

(b) *Level 2:* Inputs, other than quoted prices in active markets, that are observable either directly or indirectly and fair value is determined through the use of models or other valuation methodologies. This category generally includes certain U.S. Government and agency obligations, fixed income securities and alternative investments.

(c) *Level 3:* Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the asset or liabilities. Level 3 assets and liabilities includes financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determination of fair value requires significant management judgment or estimation. This category generally includes private debt and equity instruments and alternative investments.

The following tables present the Diocese's investments at June 30, 2013 and 2012, that are measured at fair value on a recurring basis. Investments are classified in their entirety based on the lowest level of input that is significant to the fair value measurements:

	Total 2013	Quoted prices in markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant other unobservable inputs (Level 3)
U.S. Government and Agency Obligations	\$ 19,302,854	\$ 19,302,854	\$ -	\$ -
Stocks	23,744,412	23,744,412	-	-
Mutual Funds	26,247,747	26,247,747	-	-
Corporate Obligations	3,014,447	3,014,447	-	-
Dimensional Fund Advisors	1,560,860	1,560,860	-	-
The Investment Fund For Foundations - Multi-Asset Fund	10,232,354	-	10,232,354	-
The Investment Fund For Foundations - Real Opportunity Fund	782,812	-	-	782,812
Common Fund Realty	27,605	-	-	27,605
The National Catholic Risk Retention Group	132,248	-	-	132,248
The Bishop's Plan Insurance Company	171,300	-	-	171,300
	<b>\$ 85,216,639</b>	<b>\$ 73,870,320</b>	<b>\$ 10,232,354</b>	<b>\$ 1,113,965</b>



# Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg

## Notes to the Financial Statements - June 30, 2013

The above fair value measurements consist of the following:

	Total 2013	Quoted prices in markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant other unobservable inputs (Level 3)
Diocesan Investments	\$ 9,297,197	\$ 52,973,491	\$ 5,558,437	\$ 765,269
Lay Employees' Retirement Trust	25,919,442	20,896,829	4,673,917	348,696
	<u>\$ 85,216,639</u>	<u>\$ 73,870,320</u>	<u>\$ 10,232,354</u>	<u>\$ 1,113,965</u>

### NOTE 17 - FAIR VALUE MEASUREMENTS (Continued)

The table below presents additional information about assets measured at fair value on a recurring basis by reliance on Level 3 inputs to determine fair value:

	Real Opportunity Fund	Common Fund Realty	National Catholic Risk Retention	Bishop's Plan Insurance Company
Balance at 06/30/12	\$ 557,196	\$ 455,218	\$ 132,248	\$ 155,167
Purchases	273,700	-	-	-
Sales	-	(521,149)	-	-
Unrealized Gains (Losses)	(48,084)	93,536	-	-
Increase in Member's Surplus	-	-	-	16,133
Balance at 06/30/13	<u>\$ 782,812</u>	<u>\$ 27,605</u>	<u>\$ 132,248</u>	<u>\$ 171,300</u>

	Total 2012	Quoted prices in markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant other unobservable inputs (Level 3)
U.S Government and Agency Obligations	\$ 14,594,590	\$ 14,594,590	\$ -	\$ -
Stocks	20,075,436	20,075,436	-	-
Mutual Funds	24,213,062	24,213,062	-	-
Corporate Obligations	4,485,932	4,485,932	-	-
Dimensional Fund Advisors	1,590,184	1,590,184	-	-
The Investment Fund For Foundations - Multi-Asset Fund	9,493,040	-	9,493,040	-
The Investment Fund For Foundations - Real Opportunity Fund	557,196	-	-	557,196
Common Fund Realty	455,218	-	-	455,218
The National Catholic Risk Retention Group	132,248	-	-	132,248
The Bishop's Plan Insurance Company	155,167	-	-	155,167
	<u>\$ 75,752,073</u>	<u>\$ 64,959,204</u>	<u>\$ 9,493,040</u>	<u>\$ 1,299,829</u>

The above fair value measurements consist of the following:

	Total 2012	Quoted prices in markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant other unobservable inputs (Level 3)
Diocesan Investments	\$ 51,670,369	\$ 45,654,934	\$ 5,156,826	\$ 858,609
Lay Employees' Retirement Trust	24,081,704	19,304,270	4,336,214	441,220
	<u>\$ 75,752,073</u>	<u>\$ 64,959,204</u>	<u>\$ 9,493,040</u>	<u>\$ 1,299,829</u>

The table below presents additional information about assets measured at fair value on a recurring basis by reliance on Level 3 inputs to determine fair value:

	Real Opportunity Fund	Common Fund Realty	National Catholic Risk Retention	Bishop's Plan Insurance Company
Balance at 06/30/11	\$ 170,986	\$ 14,865	\$ 132,248	\$ 152,507
Purchases	386,400	-	-	-
Unrealized Gains (Losses)	(190)	440,353	-	-
Increase in Member's Surplus	-	-	-	2,660
Balance @ 06/30/12	<u>\$ 557,196</u>	<u>\$ 455,218</u>	<u>\$ 132,248</u>	<u>\$ 155,167</u>

Level 2 and 3 investments are non-traditional investments which are not listed on national exchanges or over the counter markets, and quoted market prices are not available. The fair values of these investments are measured based on a review of all available information provided by fund managers, general partners or the management of the respective investment. These fair value estimates are evaluated on a regular basis and are susceptible to revisions as more information becomes available. Because of these factors, it is reasonably possible that the estimated fair values of these investments may change materially in the near term.

### NOTE 18 - DESIGNATED NET ASSETS

Designated net assets at June 30, 2013 and 2012 are as follows:

	06/30/2013	06/30/2012
Capital Improvements,.....	\$ 157,298	\$ 157,298
Charitable Needs of the Diocese,.....	20,273	13,388
Catholic Education,.....	4,907	4,907
Bishop's Discretionary,.....	110,962	135,687
Guggenheim Maintenance,.....	24,429	28,060
St. Joseph's Emergency Fund,.....	30,945	22,955
St. Paul's,.....	20,993	20,381
Bishop's Retirement,.....	626,530	572,251
Bishop's Contingency,.....	179,598	174,367
Bishop's Heritage Circle,.....	97,201	93,773
Priests' Graduate Studies,.....	41,385	35,749
Support of Priests Not in Ministry,.....	604,048	612,768
Protected Self-Insurance,.....	2,295,320	2,787,299
Unemployment,.....	137,107	96,683
Disability,.....	152,435	102,114
Deposit and Loan Fund,.....	4,288,891	3,928,795
CORE,.....	4,911	4,849
Good Samaritan Fund - Housing,.....	9,000	4,000
Clergy Education,.....	-	2,109
Fiscal Office - Accounting Software,.....	-	11,068
World Youth Day,.....	2,281	2,281
Special Care of Priests,.....	72,124	70,000
Celebrate Christ,.....	2,182	2,182
Support of Capital Needs - St. Mary's Cathedral,.....	250,000	-
Christian Leadership Institute,.....	40,000	-
	<u>\$ 9,172,820</u>	<u>\$ 8,882,964</u>

### NOTE 19 - RESTRICTED NET ASSETS

Restricted net assets at June 30, 2013 and 2012 are as follows:

Temporarily Restricted	06/30/2013	06/30/2012
Annuity Funds,.....	\$ 150,247	\$ 150,247
Charitable Gift Annuities,.....	1,044,558	948,276
Annie Peck,.....	9,797	8,637
Indian,.....	15,569	17,057
Missionary Projects,.....	97,445	99,077
Priests' Disability,.....	22,663	52,663
Bourdon Estate,.....	105,560	102,486
Priests' Retirement,.....	9,819,997	9,187,039
K of C Foundation Fellowship,.....	75,097	68,783
Communications,.....	17,415	13,425
Mallette Scholarship,.....	4,775	4,020
Catholic Campaign for Human Development,.....	10,112	10,881
K of C for Handicap Children,.....	1,585	1,585
Education of Seminarians,.....	840,895	881,522
Mear Scholarship Endowment,.....	42,505	42,505
Education Grants,.....	2,635	2,635
Rachael's Vineyard,.....	5,663	5,663
Spratt Memorial,.....	6,840	3,705
Bishop's Good Samaritan Fund,.....	918	559
Formation for Ministry,.....	6,013	3,660
Vocation,.....	1,249	1,249
Foundation Support for Education,.....	15,694	9,486
Special Care of Priests,.....	1,150	1,150
Continuing Formation of Priests,.....	400	400
	<u>\$ 12,298,782</u>	<u>\$ 11,616,710</u>

# Central Administrative Offices of the Roman Catholic Diocese of Ogdensburg

## Notes to the Financial Statements- June 30, 2013

<u>Permanently Restricted</u>	<u>06/30/2013</u>	<u>06/30/2012</u>
K of C Foundation Fellowship,.....	\$ 20,000	\$ 20,000
Reverend O.L. Bentley Fund,.....	11,781	11,781
Kelly-Rivette Trust Fund,.....	4,703	4,703
Annie Peck Fund,.....	5,000	5,000
Martin Memorial Fund/Masses, .....	10,000	10,000
Mallette Catholic School Endowment Fund,...	207,854	207,854
Youth Sports Camp Endowment Fund,.....	58,665	58,665
Weidner Memorial Endowment,.....	967,247	967,247
	<u>\$ 1,285,250</u>	<u>\$ 1,285,250</u>

### NOTE 20 - ENDOWMENTS

The Diocese endowments consist of 8 individual funds established for a variety of purposes. The endowments are permanently restricted by the donor. As required by generally accepted accounting principles, net assets associated with endowment funds, including funds designated by the Board of Trustees to function as endowments, are classified and reported basically on the existence or absence of donor imposed restrictions.

#### Interpretation of Relevant Law

On September 17, 2010, the New York State legislature passed, and the Governor signed, the New York Prudent Management of Institutional Funds Act (NYPMIFA). This is New York's version of the Uniform Management of Institutional Funds Act and governs the management and investment of funds held by not-for-profit corporations and other institutions.

Under the law, institutions are allowed to spend endowment funds below their original historic dollar value without government approval or attorney general review if the institution's Board concludes that such spending is prudent.

The Act also requires that a notice be given to available donors of endowment funds who executed gift instruments before September 17, 2010, allowing those donors to opt-out of the new rule permitting institutions to spend below the historic dollar value.

The Act provides that each person responsible for management and investing an institution's fund does so in good faith and with the care that an ordinarily prudent person would exercise under similar circumstances. The Act sets forth basic requirements for establishing the standard of prudence, including a requirement that an institution make a reasonable effort to verify facts relevant to the management and investment of the fund.

In deciding whether to appropriate from an endowment fund, the institution must act in good faith and must consider, if relevant, the following factors:

1. The duration and preservation of the endowment fund;
2. The purpose of the institution and the endowment fund;
3. General economic conditions;
4. Possible effect of inflation or deflation;
5. The expected total return from income and the appreciation of investments;
6. Other resources of the institution;
7. Where appropriate and circumstances would otherwise warrant, alternatives to expenditure of the endowment fund, giving due consideration to the effect that such alternatives may have on the institution; and
8. The investment policy of the institution.

Endowment net assets by type of fund consist of the following at June 30, 2013:

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
Donor-Restricted Funds	\$ -	\$ 559,532	\$ 1,285,250	\$ 1,844,782

Changes in endowment net assets for the fiscal year ended June 30, 2013:

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
Endowment Net Assets, Beginning of Year	\$ -	\$ 401,031	\$ 1,285,250	\$ 1,686,281
Investment Return:				
Interest and Dividends	-	34,462	-	34,462
Realized and Unrealized Gains (Losses)	-	158,501	-	158,501
Contributions	-	-	-	-
Appropriation for Expenditure	-	(34,462)	-	(34,462)
Endowment Net Assets, End of Year	\$ -	\$ 559,532	\$ 1,285,250	\$ 1,844,782

Endowment net assets by type of fund consist of the following at June 30, 2012:

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
Donor-Restricted Funds	\$ -	\$ 401,031	\$ 1,285,250	\$ 1,686,281

Changes in endowment net assets for the fiscal year ended June 30, 2012:

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
Endowment Net Assets, Beginning of Year	\$ -	\$ 425,523	\$ 1,241,987	\$ 1,667,510
Investment Return:				
Interest and Dividends	-	34,766	-	34,766
Realized and Unrealized Gains (Losses)	-	(24,492)	-	(24,492)
Contributions	-	-	43,263	43,263
Appropriation for Expenditure	-	(34,766)	-	(34,766)
Endowment Net Assets, End of Year	\$ -	\$ 401,031	\$ 1,285,250	\$ 1,686,281

#### Return Objectives and Risk Parameters

The Diocese has adopted an investment policy for endowment assets that will attempt to provide a predictable stream of funding to the beneficiaries supported by the various endowments, while seeking to maintain the purchasing power of the endowment assets, including those assets of donor restricted funds that the Diocese must hold in perpetuity or for a donor specified period. The Diocese utilizes the results of Morningstar U.S. Balance Universe, Wilshire 5000 Index and LB Aggregate Bond Index to evaluate performance. The Diocese expects its endowment funds over time to provide a total rate of return equal to or exceeding any approved distribution rate. Actual returns in any given year may vary from this amount.

To satisfy its long-term rate of return objective, the Diocese relies on a total return strategy in which investment returns are achieved through both capital appreciation (realized and unrealized) and current yield (interest and dividends). The Diocese targets a diversified assets allocation that places a greater emphasis on equity based investments to achieve its long-term objectives within prudent risk constraints.

#### Strategies Employed for Achieving Objectives

To satisfy its long-term rate of return objective, the Diocese relies on a total return strategy in which investment returns are achieved through both capital appreciation (realized and unrealized) and current yield (interest and dividends). The Diocese targets a diversified assets allocation that places a greater emphasis on equity based investments to achieve its long-term objectives within prudent risk constraints.

According to its distribution policy, the Diocese may make quarterly distributions from the total growth of each endowment in an amount up to 5% on an annualized basis of the fair market value of the total assets of that endowment at the beginning of each quarter. In no event shall the quarterly distribution exceed 5% on an annualized basis of the total growth of the fair market value of the total assets in that endowment at the beginning of the quarter. The Board of Directors shall review this limit on an annual basis.

### NOTE 21 - CONTINGENCIES

As of the date of these financial statements, various claims and lawsuits are pending against the Diocese. The outcome of these matters is not currently determinable. In the opinion of management, after consultation with counsel, the ultimate resolution of these matters will not have a material adverse effect on the financial position of the Diocese.

### NOTE 22 - RECLASSIFICATIONS

Certain amounts in the 2012 financial statements have been reclassified for comparative purposes to conform with the presentation in the current year.

# CATHOLIC WORLD AT A GLANCE

## Mandela "inspired others to uphold human dignity"

WASHINGTON (CNS) -- Pope Francis joined church and government leaders from around the world in crediting Nelson Mandela for a steadfast commitment to promoting human rights and upholding the dignity of all people in response to the death Dec. 5 of the former president of South Africa. In a message to South Africa President Jacob Zuma, Pope Francis said he offered a prayer to assure that Mandela's efforts to forge a new nation based on nonviolence, reconciliation and truth after the apartheid era "will inspire generations of South Africans to put justice and the common good at the forefront of their political aspirations." The pontiff also asked God to "console and strengthen all who mourn (Mandela's) loss." Mandela, who had been battling complications from a lung infection, died at his home in Johannesburg. He was 95. Others commended Mandela for leading a peaceful transition to democratic rule after he was released from prison in 1990 after 27 years and his election in 1994 as South Africa's first black president. President Barack Obama praised Mandela for striving to achieve a "democratic and free society in which all persons live together in harmony and with equal opportunities." We will not likely see the likes of Nelson Mandela again," Obama said during a press briefing Dec. 5. "So it falls to us as best we can to forward the example that he set, to make decisions guided not by hate, but by love, the never discount the difference that one person can make, to strive for a future that is worthy of his sacrifice."

## Pope to set up advisory commission on sexual abuse

VATICAN CITY (CNS) -- Pope Francis accepted a proposal to set up a special commission on the sexual abuse of children, which will advise him on ways to prevent abuse and provide pastoral care for victims and their families. Cardinal Sean P. O'Malley of Boston, a member of the pope's advisory Council of Cardinals, announced the decision at a Vatican briefing for reporters Dec. 5, during a break in the council's meetings with the pope. The cardinal said the new commission would continue the work of Pope Benedict XVI against clerical sex abuse, and that among its tasks would be to "study the present programs in place for the protection of children, and to come up with suggestions for new initiatives" by the Vatican, in collaboration with national bishops' conferences and religious orders around the world. According to the Vatican spokesman, Jesuit Father Federico Lombardi, Pope Francis heard the proposal on the afternoon of Dec. 4, during the second of three days of meetings with his 8-member Council of Cardinals, and announced his decision to the council the following morning. The council, which the pope formally established in September to advise him on church governance and reform of the Vatican bureaucracy, was holding its second round of meetings, following an initial three-day session in October.

# Best gift in life is encountering Christ, pope says at start of Advent

By Carol Glatz  
Catholic News Service

VATICAN CITY (CNS) -- The best present in life is encountering Jesus - an encounter that will last a lifetime, Pope Francis said.

A Christian's whole life "is an encounter with Jesus: in prayer, when we go to Mass, when we do good works, when we visit the sick, when we help the poor, when we think of others, when we're not self-centered, when we are amiable," he said in a homily given at a Rome parish Dec. 1.

"We always encounter Christ in these things and the journey of life is exactly this: walking to encounter Jesus," he said.

Beginning Advent for the first time as pope, Pope Francis visited the parish of San Cirillo Alessandrino in a neighborhood on the outskirts of Rome.

Before celebrating Mass, he met with the sick, children who recently received their first Communion, and -- accompanied by their parents - children baptized in the past year. He also heard confessions from a few parishioners and met with a group

of young men he confirmed during the evening Mass.

The pope apologized to parishioners for any inconveniences caused by his visit, be it "excessive organization, security, fear; please know that I don't agree. I'm on your side," he said.

Some news reports said a beefed-up police presence was also due to protests calling for more affordable housing. The pope later met with some of the activists.

In his homily, the pope asked the congregation if it were true that church life ended with the sacrament of confirmation, saying he's heard it's also known as the "sacrament of adieu" because it's often the last time people go to church.

Encountering Christ is not a one-time event, "we encounter him every day," he said.

However, some people, especially those who lived a life of sin, may think "How can I encounter Jesus," he said.

"But, you know, the people Jesus tried to find most of all were the biggest sinners," he said.

While those who believed they were without sin would admonish Jesus for keeping company with sinners, Jesus

would tell them, "I have come for those who need good health, who need healing," the pope said.

"When we sin, Jesus comes and forgives us" in confession, he added.

"Do you want to meet Jesus in your life," he asked the young men he was about to confirm. With the help of the Holy Spirit and the sacraments, "you will have more strength for this journey."

Don't be afraid, he told them, because "the most beautiful present is encountering Jesus."

The evening before, Pope Francis continued the papal tradition of celebrating vespers on the vigil of the first Sunday of Advent with students and professors from universities in Rome.

He urged young people to not be swayed by public opinion, but to go against the tide by remaining faithful to their Christian values.

"Don't watch life go by from the balcony," he also said, but be where the challenges of the modern day world are. "Whoever doesn't respond to challenges are not living," he said, pinpointing the problems of development, human dignity, poverty and life.

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SCRIPTURE REFLECTIONS

# Rejoice in the Lord always.. again I say rejoice!

The joy that fills this Sunday's liturgy is the closest we have to Christmas itself.

We're always shocked to see the celebrant process into the Mass this week dressed in rose-colored vestments. Today's Entrance antiphon proclaims, "Rejoice in the Lord always; again I say, Rejoice. The Lord is near".

In the old days, the words were in Latin: "Gaudete, iterum dico vobis, 'Gaudete'..." And so, this Sunday is still called "Gaudete Sunday".

The whole message is



Monsignor Paul E. Whitmore

one of hope. But, we say, we don't feel like joy. Even Christmas shopping is more hectic than it used to be.

In any case, it's very different from the real deep, serene joy that we look for in vain in the world around us.

When, if ever, will we find that joy? The key is found in St. James' advice in the second reading. He advises us to be patient. There will come a day when wars will cease, and the desert of our despair will blossom again with peace.

We're still climbing the mountain of the Lord as we resolved to do two weeks ago. It's when we pray and meditate each day that we find patience.

In prayer, we let go and let God's Spirit do the work of flooding our souls with His light.

In this Sunday's Gospel, Jesus assures us that the Father sent John the Baptist as a messenger to prepare His way. And Jesus praises John as the greatest of the prophets, dressed as he is in rough clothing.

His message is meant to shrink our fears and bolster our hopes. It inspires us with joy.

Sin and darkness fled

DEC. 15

Third Sunday of Advent  
READINGS

Isaiah 35: 1-6a, 10  
James 5: 7-10  
Matthew 11:2-11

when the Son of God was born in Bethlehem. Of course, people can and do close their eyes to the light, and chose to live without His Light.

Only when we refuse to repent of our sin and hang on to the darkness can we have reason to fear.

When John in prison sends emissaries to Jesus to

ask if He is really the Messiah, Jesus sends back the answer that He himself is the fulfillment of all John's prophecies.

Now the blind see, the deaf hear, the dead are raised, and the poor have the Good News preached to them!

John in prison must have been filled with joy at Jesus' testimony about Himself.

The celebrant has good reason for rose-colored vestments today.

The liturgy of this Sunday looks forward to a future time of peace that Jesus has promised we will experience!

Let's carry that thought with us all week.

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*Support And Pray For Vocations*

## OUR READERS WRITE

### Thank you, Deacon

Deacon Henry Leader of Gouverneur, was a guest at our parish, St. Mary's in Massena, on Sunday, Dec. 1. He gave an excellent homily on being prepared and it hit home on how that message was important as a parent, as we begin the season of Advent.

As parents of four, he absolutely hit the mark with his message. Yes, Deacon,

we would do things much differently if we knew tomorrow would be our last day and we agree that it is important to live everyday if it were.

Saying kind things to others is saying them to the Lord. Do kind things are doing them to the Lord. Opening our hearts will prepare the way for the Lord!

We understand that he is newly ordained and wanted to say what an ex-

cellent addition to the Diaconate of the Diocese of Ogdensburg.

Thank you Deacon Henry for your willingness to serve the Church and its people. And, for sharing a Sunday with us in Massena.

A blessed Advent to all!

SCOTT & DOREEN WILSON  
LOUISVILLE

The parishioners of St. Mary's Church, Potsdam, & St. Patrick's Church, Colton, extend their gratitude to Msgr. Aucoin for all his efforts on our behalf. His enthusiasm and dedication to move us forward to become a true Christian family shows in all that he does.

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MOVIE REVIEW  
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**St. Jude Novena**  
May the Sacred Heart of Jesus be praised, adored and glorified throughout the whole world, forever and ever, Amen. Sacred Heart of Jesus, pray for us. St. Jude, worker of miracles, pray for us. St. Jude helper of the homeless, pray for us. Say prayer 9 times a day for 9 days.  
EM

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**Novena to St. Theresa**  
St. Theresa, the little flower, please pick me a rose from your heavenly garden and send it to me with a message of love. Ask God to grant me the favor I thee implore. And tell him I will love him each day more and more.  
Say the above prayer plus 5 Our Father's, 5 Hail Mary's and 5 Glory Be's.  
EM

**Holy Spirit**  
Holy Spirit, you who make me see everything and show me the way to reach my ideal. You who give me the Divine Gift to forgive the wrong that is done to me and you who are in all instances of my life with me. I in this short dialogue thank you for everything and confirm once more that I never want to be separated from you no matter how great material desire may be. I want to be with you and my loved ones in your perpetual glory, Amen. Thank you for your love toward me and my love ones.  
EM

## AT THE MOVIES

## FROZEN

By Joseph McAleer  
Catholic News Service

Don't let the title fool you, "Frozen" (Disney) is bursting with enough warmth and charm to defrost even the hardest Grinchy heart.

Loosely based on the Hans Christian Anderson fairy tale "The Snow Queen," this 3-D animated musical is good-natured, overwhelmingly wholesome fare with something for everyone: Broadway-style show tunes, thrilling adventure, gorgeous visuals, cute-as-a-button characters, and a nice message about the enduring bonds of family.

There are even a few respectful religious overtones likely to please believers.

"Frozen" is a tale of two princesses: Elsa (voice of Idina Menzel) and Anna (voice of Kristen Bell). Anna is fun-loving and spirited, while Elsa, destined to be queen of the mythical kingdom of Arendelle, is reserved, harboring a deep secret.

Elsa, it seems, was born with the power to create ice and snow at will. This gift was great fun at playtime when she was a youngster. At least, that is, until Elsa nearly killed Anna in a freak accident. The king (voice of Maurice LaMarche) then decreed Elsa must be hidden away for her own safety, and the palace closed to all outsiders.

Eventually, the princesses become orphans and coronation day arrives for Elsa. The new queen is burdened by fears of a disaster; Anna, by contrast, revels in the overdue arrival of an open-door policy.

At the coronation ball, Anna falls fast for Hans (voice of Santino Fontana), a visiting prince, and after a spirited song-and-dance number, they announce their engagement.

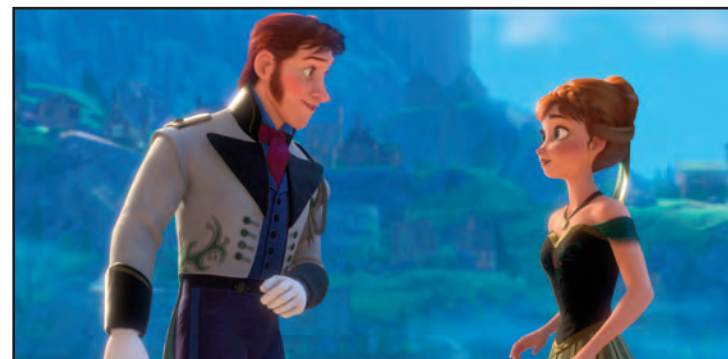
Queen Elsa won't give her blessing -- the two have just met, after all -- and the sis-

ters quarrel. Elsa accidentally unleashes her powers and throws Arendelle into a deep freeze.

For everyone's welfare, Elsa retreats to the forest, entombing herself in a mountaintop ice palace. Anna, the fearless optimist, follows her, desperate to help her sibling and undo the eternal winter.

"The film contains a few mildly perilous situations and a bit of slightly gross humor.

The Catholic News Service classification is A-I -- general patronage. The Motion Picture Association of America rating is PG -- parental guidance suggested. Some material may not be suitable for children.



CNS PHOTO/DISNEY

Animated characters Hans, voiced by Santino Fontana, and Anna, voiced by Kristen Bell, are pictured in the 3-D movie "Frozen."

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**CLINTON**

**HEALING MINISTRY**

**Morrisonville** - The Catholic Community of St. Alexander's and St. Joseph's announces the addition of Living Waters Healing Ministry to the Parish.

**Date:** First Thursday each month  
**Time:** 6:30 p.m.

**Place:** St. Alexander's Church

**Features:** Healing Mass, Sacrament of the Anointing of the Sick, Exposition of the Blessed Sacrament, and an opportunity to receive individual prayer.

**QUILT SHOP OPEN**

**Ellenburg Center** - Lost Sheep Quilt and Fabric Shop is now open!

**Place:** Our Lady of the Adirondacks House of Prayer,

**Hours:** Tues. - Sat, 10 a.m.-4 p.m.

Evenings and other times by appointment. Phone 594-3253 or email olaprayerhouse@gmail.com to come at other times

**EUCCHARISTIC ADORATION**

**Plattsburgh** - Eucharistic Adoration is held throughout the year every Wednesday, Thursday, and Friday.

**Place:** St. John's "Holy Family" Adoration Chapel, downstairs

**Time:** 9 a.m. to 9 p.m

**Theme**

**Contact:** call 518-561-5083 or email Sjohnsadoration@aol.com

**Features:** May be pre-ordered starting on Nov. 4 by calling 518-529-6580

**HAMILTON-HERKIMER**

**ST. ANN'S CHRISTMAS PARTY**

**Wells** - St. Ann's Church will have its Annual Christmas Party.

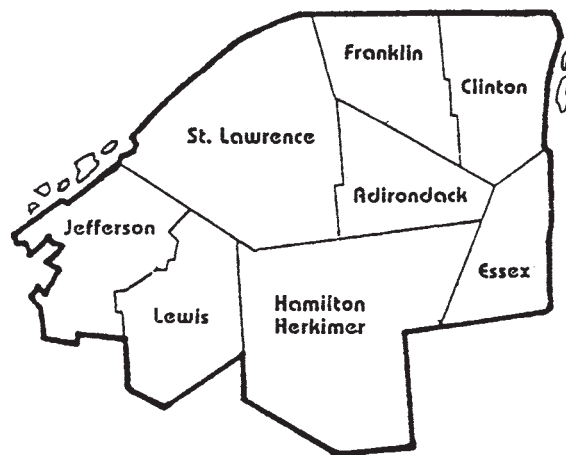
**Date:** Dec. 13

**Time:** 6 p.m.

**Place:** St. Ann's Parish House.

**Features:** Door Prize Drawing. "The price is right" game. Bring a Covered dish HOT or COLD. Come one, Come all, Young and Old, families and friends.

Contact: Dolores Margies (518) 924-7311



The North Country Catholic welcomes contributions to "Around the Diocese". Parishioners are invited to send information about activities to:  
**North Country Catholic**, PO Box 326, Ogdensburg, NY 13669; fax, 1-866-314-7296; e-mail news@northcountrycatholic.org.

Items must be received in the NCC office by the Thursday before publication.

**JEFFERSON**

**ADVENT PROGRAM**

**Watertown** - Holy Family Parish has planned an Advent program featuring Father Robert Barron's DVD series "The New Evangelization"

**Dates:** Dec. 16

**Time:** 7 p.m. to 8:30

**Place:** SSSJ Motherhouse Hearthside Center

**Features:** Discover ways to engage the people. Learn pragmatic approaches. Share the joy of your faith. Acquire a new sense of passion for Jesus' mission.

**Contact:** Rectory, 315-782-2468.

**SPAGHETTI & MEATBALL DINNER**

**Evans Mills** - A spaghetti and meatball dinner has been planned to benefit Indian River Knights of Columbus Council 7471.

**Date:** Dec. 14

**Time:** Serving starts at 4 PM

**Place:** St. Mary's Parish Center

**Prices:** \$7.00 for adults, \$6.00 for senior citizens, \$5.00 for children under 12 and children under 5 eat for free

**EUCCHARISTIC ADORATION**

**Watertown** - Holy Family Church is holding holy hours of Eucharistic Adoration for Vocations

**Schedule:** Monday through Friday following the 9 a.m. Mass at Holy Family Church (9:30 - 10:30 a.m.),

**LEWIS**

**LIFERIGHT MEETING**

**Watertown** - Liferight of Watertown meets third Wednesday of the Month.

**Time:** 4 p.m.

**Place:** 312 Sherman St.

**Features:** The office has materials on infanticide, assisted suicide, euthanasia and chastity.

**Contact:** Phone 315-788-8480; website: www.liferight.org.

**LEWIS EUCCHARISTIC ADORATION**

**Lowville** - To Thank God for & To Honor the Most Blessed Sacrament, all are invited to worship Exposition, The Divine Mercy Chaplet, Silent Adoration, The Luminous Mysteries of the Holy Rosary, and Benediction.

**Date:** Dec. 12

**Time:** 3 p.m. to 6

**Place:** St. Peter's Church

**INTERNATIONAL CRÊCHES**

**Houseville** - All are welcome to an exhibit of Christmas Crèches- Nativities from around the world.

**Date:** Dec. 15, 22, 29, Jan. 5

**Time:** After 11 a.m. Mass or between 1 p.m. and 3

**Place:** St. Hedwig's

**Features:** The exhibit is free and open to the public. Help keep Christ in Christmas. Bring family and friends and experience the universality of Christ and Christmas through the eyes of many different cultures. Contact 348-6260

**OPLATEK CHRISTMAS WAFER**

**Houseville** - The Polish Christmas Wafer or OPLATEK is available.

**Place:** St. Hedwig's Church.

**Cost:** \$3 per packet plus postage.

**Features:** The Christmas Wafer or OPLATEK, is part of a beautiful Polish, Lithuanian and Slovak custom that is observed during the Vigil of Christmas (Wigilia). After the first star is visible, family and friends gather around the dinner table to share the OPLATEK, which symbolizes the presence of Christ, the Newborn Child. The OPLATEK is sent and shared with family and friends all over the world as a symbol of love, unity and forgiveness while wishing God's Blessing on each other this Holy Night.

**Contact:** 315-348-6260.

**ST. LAWRENCE**

**CHILDREN'S CHRISTMAS PARTY**

**Ogdensburg** - The Ogdensburg Knights of Columbus Council 258 is holding its annual Children's Christmas party.

**Date:** Dec. 21

**Time:** 12 p.m. to 2:30 p.m.

**Place:** K of C Hall

**Features:** Soup, hot dogs, hot cocoa, chips, candy, games and fun. Lunch is set for noon. Santa will visit around 1 p.m. Please call the clubrooms with age (s), gender and number of children at 393-7990 by Dec. 18 and any day after 4 p.m

**BEREAVEMENT SUPPORT GROUP**

**Massena** - Sacred Heart/St. Lawrence holds a Bereavement Support Group last Tuesday of each month.

**Time:** 2 p.m.

**Place:** Sacred Heart Convent

**Features:** A gathering of those who have had a recent loss of a loved one.

**Contact:** 315-769-3137

**NOVENA FOR MILITARY**

**Ogdensburg** - Notre Dame Church is holding a Weekly novena for the safety of U.S. military personnel at a new time.

**Date:** Tuesday afternoons

**Time:** 1:30 p.m.

**LATIN MASS**

**Potsdam** - A Tridentine (Latin) Mass is celebrated each Sunday with Msgr. Robert H. Aucoin as the celebrant

**Time:** 12:30 p.m.

**Place:** St. Mary's Church

**COMMUNITY FREE LUNCH**

**Ogdensburg** - The Knights of Columbus Council 258 is starting its community free lunch program again.

**Date:** Every Wednesday

**Time:** Noon

**Features:** Free hot lunch

**EUCCHARISTIC ADORATION**

**Massena** - St. Mary's & St. Joseph's hold Benediction and Adoration every Friday.

**Time:** 9 a.m. to Noon

**Place:** St. Mary's Family Room

**HOLY HOUR FOR VOCATIONS**

**Ogdensburg** - St. Mary's is holding a monthly Holy Hour for Vocations.

**Date:** Thursday before the First Friday

**Time:** 7 p.m. concluding with Benediction at 8 p.m.

**Place:** Deacon Winter Chapel

**DIOCESAN EVENTS**

**PILGRIMAGE TO SPAIN**

Father Donald Robinson, pastor of St. Anthony's and St. Patrick's in Watertown, will be leading a pilgrimage "Best of Spain and Portugal".

**Dates:** Feb. 18-28, 2014

**Cost:** \$2899 per person from NYC

**Included:** Roundtrip Air from NYC, First Class/Select Hotels, Most Meals, Comprehensive Sightseeing and much more.

**Features:** Madrid, Salamanca, Lisbon, Seville, Granada & Toledo

**Contact:** Fr. Robinson at 315-782-1190 or e-mail donrob4@twcny.rr.com

**2014 BUS FOR LIFE**

**Plattsburgh** - The Lake Champlain 2014 bus to Washington D.C. for the national March for Life is set

**Date:** Jan. 21-22

**Schedule:** Meet at St. Peter's Church in Plattsburgh on Tues. Jan. 21 at 7:30 p.m. for the Wed. Jan. 22 March For Life; Arrive in Washington, D.C. early morning on Wed., Jan. 22; Free Time in the morning to attend Mass, sightsee, lobby representatives, etc; Rally and March start at noon on The National Mall; Meet at St. Peter's Church in Washington at 4:45 p.m. for the trip home

**Cost:** Reserve a seat on the bus is \$30

**Contact:** To reserve a seat or to obtain more information, please contact Karen Smith at 518-566-6229. To sign up for a seat on the bus or to make a donation—please mail your check to St. Peter's Church 114 Cornelia Street Plattsburgh, New York 12901. Make a note on the memo line: "Bus for Life."

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## The Pontifical Mission Societies of the Diocese of Ogdensburg, Inc.

The Society for the Propagation of the Faith

Sr. Mary Ellen Brett, SSJ, Director  
622 Washington St., Ogdensburg, NY 13669  
(315) 393-2920; fax 1-866-314-7296  
mbrett@rcdony.org

# Christmas artwork contest

From the Director's Desk  
Sister Mary Ellen Brett, SSJ,  
Diocesan Mission Director

Announcing the 2013-2014 Missionary Childhood Association (MCA) Christmas Artwork Contest!

Sponsored by the  
Missionary Childhood Association

Twenty-four winners will be selected in this competition; their artwork will appear as e-greetings on our website for children [www.MCAkids.org](http://www.MCAkids.org) during Advent and displayed at the Basilica of the National Shrine of the Immaculate Conception in Washington, D.C. during Advent and Christmas 2014.

One grand-prize winner will be selected and his or artwork will appear as the official Christmas card of the National Director of the Pontifical Mission Societies in the United States, Father Andrew Small, OMI.

The contest is open to young Catholics in grades K-8. All entries must be postmarked and or received by the National Office no later than January 31, 2014.

The national office suggests the following subjects for the artwork from our little artists:

- The Nativity Scene to include a manger scene, Jesus, Mary, Joseph and animals
- Three Wise Men - presentation of gifts or following the star
- Shepherds with sheep, in fields, seeing the angel, or visiting the manger
- Mother and Child
- Mary and Joseph traveling to Bethlehem
- Newborn Jesus in manger
- The Angel Gabriel

To register, go to [www.MCAkids.org](http://www.MCAkids.org) and print out the registration form and follow the direction there for where to send your artwork. There have been winners from the Diocese of Ogdensburg before but it has been some time.

If you have any questions, please do not hesitate to contact this office at 315-393-2920. Thank you and good luck!

## OBITUARIES

**Adams** - Sarah B. (Bottoms) Burnash, 92; Funeral Services Dec. 4, 2013 at St. Cecilia's Church; burial in St. Cecilia's Cemetery.

**Adams** - Allen T. Clark, 67; Funeral Services Dec. 6, 2013 at St. Cecilia's Church; burial in Elmwood Cemetery.

**Brasher Falls** - Jean A. (LaClair) Grant, 83; Funeral Dec. 6, 2013 at St. Patrick's Church; burial in Bixby Cemetery.

**Canton** - Anne Mae Ponzio Boise, 92; Funeral Nov. 30, 2013 at St. Mary's Church; burial in St. Mary's Cemetery.

**Canton** - Mary D. (Tiernan) Yerdon, 87; Funeral Services Nov. 30, 2013 at St. Mary's Church; burial in St. Henry's Cemetery, DeKalb Junction

**Cape Vincent** - Patricia A. (Matula) Luce, 61; Memorial Services Nov. 30, 2013 at St. Vincent of Paul Church.

**Champlain** - Jacqueline A. Harvey, 79; Funeral Nov. 30, 2013 at St. Mary's Church; burial in St. Mary's Cemetery.

**Croghan** - Thomas E. Duflo, 83; Funeral Services Nov. 30, 2013 at St. Stephen's Church; burial in St. Peter's Cemetery, New Bremen.

**Dannemora** - Rita Ellen Drollette, 82; Funeral Dec. 5, 2013 at St. Joseph's Church; burial in parish cemetery.

**Gouverneur** - Patrick B. Hilts, 65; Funeral Services Nov. 30, 2013 at St. James Church.

**Heuvelton** - James A. Doerr, 71; Funeral Services Nov. 30, 2013 at St. Raphael's Church; burial in Hillcrest Cemetery.

**Hogansburg** - Mary Elizabeth "Betty" (Herne) Grant, 92; Funeral Services Dec. 5, 2013 at St. Regis Church; burial in Dade Memorial Park, Miami, FL.

**Keeseville** - Mary Eileen Buckley, 93; Funeral Services Nov. 25, 2013 at Immaculate Conception Church; burial in parish cemetery.

**Lake Placid** - Guy George Wescott, 91; Fu-

neral Services Dec. 5, 2013 at St. Agnes Church; burial in St. Agnes Cemetery.

**Lyon Mountain** - Herman H. Gillette, 75; Funeral Services Dec. 5, 2013 at St. Bernard's Church.

**Malone** - Andrew Jackson Barney, 82; Funeral Services Nov. 30, 2013 at St. John Bosco Church; burial in St. John Bosco Cemetery.

**Malone** - Margaret O (Rouselle) Tacy, 91; Funeral Services Dec. 2, 2013 at Notre Dame Church; burial in Notre Dame Cemetery.

**Massena** - Cheryl K. (Clark) Condon, 64; Funeral Services Nov. 26, 2013 at St. Mary's Church.

**Massena** - A. Lawrence Levac, 89; Funeral Services Nov. 25, 2013 at St. Mary's Church; burial in Calvary Cemetery.

**Massena** - Anthony "Tony" B. Poupore, 53; Funeral Services Dec. 5, 2013 at Church of the Sacred Heart; burial in Calvary Cemetery.

**Mineville** - Lorraine (Cook) Kordziel, 85; Funeral Services Dec. 7, 2013 at All Saints Church.

**Moers** - Gabriel J. "Gabe" LaValley, 74; Funeral Services Nov. 27, 2013 at St. Joseph's Church.

**Norfolk** - Jose Matos, 48; Funeral Services Dec. 2, 2013 at the Buck Funeral Home; burial in Calvary Cemetery.

**Norfolk** - Barbara L. (Pitts) Vaquez, 71; Funeral Services Dec. 3, 2013 at Buck Funeral Home; burial in the Visitation Cemetery.

**North Bangor** - Lorraine M. (McCaffrey) Gonia, 86; Funeral Services in St. Augustine's Church; burial in St. Augustine's Cemetery.

**North Bangor** - Joan C. (Schork) Rea, 58; Funeral Services Nov. 27, 2013 at St. Augustine's Church; burial in Steven's Cemetery, Brandon

**North Lawrence** - Harvey J. LaShomb, 88;

Funeral Services Dec. 7, 2013 at St. Lawrence Church; burial in St. Lawrence Cemetery.

**Ogdensburg** - Merlin "Jerry" O. Cleland, 95; Funeral Services Nov. 27, 2013 at St. Mary's Cathedral; burial in St. Mary's Cemetery.

**Ogdensburg** - Theresa E. (St. Denny) Johnson, 69; Funeral Services Dec. 7, 2013 at Fox & Murray Funeral Home; burial in Hillcrest Cemetery, Heuvelton.

**Ogdensburg** - Richard W. LaRose, 88; Funeral Services Nov. 29, 2013 at St. Mary's Cathedral; burial in St. Mary's Cemetery.

**Ogdensburg** - Katherine C. (Carello) Rapin, 87; Funeral Services Dec. 4, 2013 at Notre Dame Church; burial in Notre Dame Cemetery.

**Plattsburgh** - George S. Benchsky, 90; Funeral Services Nov. 27, 2013 at St. Peter's Church; burial in parish cemetery.

**Plattsburgh** - John J. McKenna III, 68; Funeral Services Nov. 30, 2013 at St. John's Church; burial in Riverview Cemetery, Chazy.

**Plattsburgh** - Joseph "Floyd" Sears, 80; Funeral Services Dec. 4, 2013 at St. Peter's Church; burial in Mt. Carmel Cemetery.

**Redford** - Leo Todd Newell, 53; Funeral Services Nov. 30, 2013 at Church of the Assumption; burial in parish cemetery.

**Rouses Point** - Harold T. "Curley" LaBombard, 82; Memorial Services at Dec. 5, 2013 at St. Patrick's Church; burial in St. Patrick's Cemetery.

**Ticonderoga** - Geraldine Dominica Scuderi, 77; Funeral Services Dec. 5, 2013 at the Wilcox & Regan Funeral Home; burial in St. Mary's Parish Cemetery.

**Tupper Lake** - Greg Amell, 51; Funeral Services Dec. 5, 2013 at St. Alphonsus Church.

**West Chazy** - Stanley Ronald Kourofsky, 63; Funeral Services Dec. 4, 2013 at St. Joseph's Church.



*In his first extensive piece of writing as pontiff:*

# Pope lays out vision for evangelical church

By Francis X. Rocca  
Catholic News Service

VATICAN CITY (CNS) - In his first extensive piece of writing as pope, Pope Francis lays out a vision of the Catholic Church dedicated to evangelization in a positive key, with a focus on society's poorest and most vulnerable, including the aged and unborn.

"*Evangelii Gaudium*" ("The Joy of the Gospel"), released by the Vatican Nov. 26, is an apostolic exhortation, one of the most authoritative categories of papal document. (Pope Francis' first encyclical, "*Lumen Fidei*," published in July, was mostly the work of his predecessor, Pope Benedict XVI.)

The pope wrote the new document in response to the October 2012 Synod of Bishops on the new evangelization, but declined to work from a draft provided by synod officials.

Pope Francis' voice is unmistakable in the 50,000-word document's relatively relaxed style - he writes that an "evangelizer must never look like someone who has just come back from a funeral" - and its emphasis on some of his signature themes, including the dangers of economic globalization and "spiritual worldliness."

The church's message "has to concentrate on the essentials, on what is most beautiful, most grand, most appealing and at the same time most necessary," he writes. "In this basic core, what shines forth is the beauty of the saving love of God made manifest in Jesus Christ who died and rose from the dead."

Inspired by Jesus' poverty and concern for the dispossessed during his earthly ministry, Pope Francis calls for a "church which is poor and for the poor."

The poor "have much to teach us," he writes. "We are called to find Christ in them, to lend our voices to their



CNS PHOTO/PAUL HARING

**Pope Francis leads a meeting with the poor in early October at the archbishop's residence in Assisi, Italy. In his first extensive piece of writing as pope, Pope Francis lays out a vision of the Catholic Church dedicated to evangelization, with a focus on society's poorest and most vulnerable, including the aged and unborn.**

causes, but also to be their friends, to listen to them, to speak for them and to embrace the mysterious wisdom which God wishes to share with us through them."

Charity is more than mere handouts, "it means working to eliminate the structural causes of poverty and to promote the integral development of the poor," the pope writes.

"This means education, access to health care, and above all employment, for it is through free creative, participatory and mutually supportive labor that human beings express and enhance the dignity of their lives," Pope Francis writes.

Yet he adds that the "worst discrimination which the poor suffer is the lack of spiritual care. ... They need God and we must not fail to offer them his friendship, his blessing, his word, the celebration of the sacraments and a journey of growth and maturity in the faith."

Pope Francis reiterates his

earlier criticisms of "ideologies that defend the absolute autonomy of the marketplace and financial speculation," which he blames for the current financial crisis and attributes to an "idolatry of money."

He emphasizes that the church's concern for the vulnerable extends to "unborn children, the most defenseless and innocent among us," whose defense is "closely linked to the defense of each and every other human right."

"A human being is always sacred and inviolable, in any situation and at every stage of development," the pope writes, in his strongest statement to date on the subject of abortion. "Once this conviction disappears, so do solid and lasting foundations for the defense of human rights, which would always be subject to the passing whims of the powers that be."

The pope writes that evangelization entails peacemak-

ing, among other ways through ecumenical and interreligious dialogue. He "humbly" calls on Muslim majority countries to grant religious freedom to Christians, and enjoins Catholics to "avoid hateful generalizations" based on "disconcerting episodes of violent fundamentalism," since "authentic Islam and the proper reading of the Quran are opposed to every form of violence."

Pope Francis characteristically directs some of his strongest criticism at his fellow clergy, among other reasons, for what he describes as largely inadequate preaching.

The faithful and "their ordained ministers suffer because of homilies," he writes: "the laity from having to listen to them and the clergy from having to preach them!"

The pope devotes several pages to suggestions for better homilies, based on careful study of the Scriptures and respect for the principle

of brevity.

Pope Francis reaffirms church teaching that only men can be priests, but notes that their "sacramental power" must not be "too closely identified with power in general," nor "understood as domination"; and he allows for the "possible role of women in decision-making in different areas of the church's life."

As he has done in a number of his homilies and public statements, the pope stresses the importance of mercy, particularly with regard to the church's moral teaching. While lamenting "moral relativism" that paints the church's teaching on sexuality as unjustly discriminatory, he also warns against overemphasizing certain teachings out of the context of more essential Christian truths.

In words very close to those he used in an oft-quoted interview with a Jesuit journalist in August, Pope Francis writes that "pastoral ministry in a missionary style is not obsessed with the disjointed transmission of a multitude of doctrines to be insistently imposed," lest they distract from the Gospel's primary invitation to "respond to the God of love who saves us."

Returning to a theme of earlier statements, the pope also warns against "spiritual worldliness, which hides behind the appearance of piety and even love for the church, (but) consists in seeking not the Lord's glory but human glory and personal well-being," either through embrace of a "purely subjective faith" or a "narcissistic and authoritarian elitism" that overemphasizes certain rules or a "particular Catholic style from the past."

Despite his censures and warnings, the pope ends on a hopeful note true to his well-attested devotion to Mary, whom he invokes as the mother of evangelization and "wellspring of happiness for God's little ones."