



Saint Joseph Church

September 14, 2006

Dear Brothers and Sisters in Christ,

As pastor of St. Joseph Parish, one of my most serious responsibilities is the financial administration of the parish. Fortunately, St. Joseph has had excellent financial care, due in great part to the dedicated work of its Finance Council and the previous administration. There is a solid foundation on which to build the future.

The Finance Council has been working hard to implement a new system for gathering the Sunday offering — Electronic Fund Transfer (EFT). This system, approved by the Diocese of Oakland, allows automatic transfer to the parish from your bank account. Each parishioner is able to choose the level of contribution, the timing of transfer, and the account from which the donations will be drawn. Many parishes in the Bay Area have found that this no-cost, safe and secure system has been of great benefit. St. Joseph School already uses this system for collection of tuition, so school parents are well acquainted with it. Enclosed in this letter is a fact sheet which describes how EFT works and how you can sign up to make your offering to the parish. This sheet answers many questions you may have regarding the EFT system.

Parishes have found that EFT enables them to stabilize and increase donations made on Sundays. St. Joseph Parish could benefit from this program. An analysis of our plate income between 2000 and 2005 shows an increase of approximately 4.3%. Expenses during that time have increased by 20.6%, due primarily to rising maintenance and personnel costs. While we have been able to keep our income ahead of expenses during this time through other income sources and limiting staff positions, it is a trend that we need to reverse. The parish has also been unable to expand and enrich its programs. The EFT program should help the parish take a step in the right direction.

Giving to charity in general and the Church in particular is fundamentally a religious act. It is an act of faith. It is a response to the generosity of God from whom all good gifts come. It is simply giving back to God and God's work a percentage of what God has given us. Our gift is offered in union with the Holy Sacrifice of the Mass, in which Jesus takes our humble offerings and unites them to his perfect offering of himself to the Father.

I encourage you to consider prayerfully your offering to the parish and to join me in signing up to make use of the EFT program as an expression of your stewardship over the blessings the Lord has bestowed upon you.

Your Pastor,
Father Paul Schmidt

Encl.: Fact Sheet: Questions and Answers
Authorization Form