Divine Infant Parish

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Dear Parishioners of Divine Infant:

As we start the New Year, please let me first wish you a very happy, healthy and blessed 2024 and sincerely thank you for your ongoing devotion and commitment to the parish community.

I am writing to inform you that late in the last quarter of 2023, after much reflection and discussion with the parish finance council, a decision was taken to seek a loan from the Archdiocese to cover the



very major restoration work required for the Church cupola. This was the first time that our parish has sought a loan; so be assured that this was done only after very careful review of possible options. While we had hoped that damage caused to the cupola would be covered, minus deductible, under our two wind damage claims, Catholic Mutual Group, the self insurance provider for the Archdiocese, advised it would not provide a Certificate of Coverage. Catholic Mutual Group had sought the professional views of a specialized engineering firm regarding the sheathing damage to the cupola. Their assessment was that damage to the sheathing was not related to the wind storms but indicative of ageing in appearance and long term exposure to moisture. In such instances, Catholic Mutual Group would not provide coverage due to wear and tear. Catholic Mutual Canada retains the sole, delegated authority in the Archdiocese to approve or reject parish insurance claims, including disbursement amounts.

As a result, Integricon, the restoration and construction group mandated by Catholic Mutual Group to undertake all parish restoration work in the Archdiocese, advised the parish they would not proceed with the interior work, until such time as the cupola restoration had been addressed; otherwise damage would be ongoing. This, I acknowledge, is a correct assessment of the situation; recognizing any attempt to seek alternate resolution would produce further, inordinate delays in restoring the cupola.

The restoration of the cupola is a very major initiative, which would finally address visible, ongoing water damage to the interior and would include new windows, framework and the installation of new capping from the roof line to the siding below the windows. Integricon would provide a five year product warranty on completion of the project.

The cost of the cupola restoration work is \$125,359.18, including applicable HST taxes. On signing of the contract, Integricon stipulated a 50% upfront deposit, which the parish negotiated down to 35%.

The Archdiocese approved the loan and deposited \$125,000 into the parish bank account on November 28, 2023. The loan is actually a combination of the following:

- \$64,190.92 transferred from the deposits held with the Parish Loan Fund
- \$60,809 actual loan

In addition, these are the further details of the loan as stipulated by the Archdiocese :

- Interest rate is 4.5% for the period of the loan
- the loan term is 12 months, ending on December 31, 2024
- monthly payment amounts of \$5,272.73 are due by the 15th of the month
- 1st monthly payment of \$5,272.73 is due January 15, 2024.

As you will appreciate, these monthly payments are a heavy burden for the parish to assume. As well, as I previously noted, this is the first time that the parish has no monies on deposit with the Archdiocese to deal with unforeseen, emergency situations. This is not a good position to be in and something which frankly worries me.

To that end, I am initiating a ten month financial appeal beginning the weekend of February 10 and 11, with the goal to raise **\$125,000.** All donations collected will go 1) to paying off the loan within this calendar year to avoid any late penalty payments and 2) to restore the parish balance in the diocesan fund to what we had on deposit before the November 2023 withdrawal.

I know many parishioners are struggling with inflationary food and mortgage increases. This past Christmas we witnessed more demands than ever for assistance from needy parishioners. We were able to respond only because of your generosity. For that reason, I have made this appeal longer than usual; so you may be able to support the parish campaign when you can.

White Renovation Campaign Offering envelopes will be made widely available for this purpose and all donations will be eligible to be included in the annual charitable tax receipts. Alternatively, if you prefer, please donate online through Canada Helps.

I pledge to keep you regularly updated on the Campaign as we progress through 2024.

If you have any questions or need more information on giving or donations to the Campaign, please contact Deacon Jeff, our parish manager, at parishadministrator@rogers.com or at extension 235 in the parish office.

I thank you for your understanding, patience and support. I know this is difficult news and something we were not expecting. However, it is incumbent on me as your pastor to do my utmost to ensure our community's well being and viability.

Sincerely in Christ,

Fr. holli PM

Father Waldemar Podlasz SDS Pastor

January 29, 2024