the temptation to steal but also prevent the sin that attaches to such acts.

How can you tell if your parish's Sunday collections are adequately protected? That requires a detailed review, but there is an easy way to determine if the collections either might be adequately protected or definitely are not. If the ushers use one of two methods to consolidate and secure the collections—a drawstring sack or zippered bag secured with a serially numbered tamperproof seal, OR a serially numbered, self-sealing tamper-evident polyethylene bag—you can only conclude the collections might be adequately protected. If neither of those two methods is used, you must conclude the collections definitely are not adequately protected.

To access free detailed guidelines for establishing a secure Sunday collection system for your parish or diocese, go to ChurchEpedia.org, click on Finance and then Parish Finance where you can then download the Archdiocese of Chicago Guidelines. Equally comprehensive, free Sunday collection guidelines may also be downloaded from ChurchSecurity.info.

Finally, for those in positions of authority who might not be moved by Benjamin Franklin's observation that "An ounce of prevention is worth a pound of cure," we offer Jesus' ominous warning regarding temptations to sin:

He said to his disciples,
"Things that cause sin will inevitably occur,
but woe to the person through whom they occur."
Luke 17:1

Prepared by Michael W. Ryan

Join Our Initiative

If you would like to join us, or learn more about the actions you can take to foster financial transparency and security, please complete this form (or a separate sheet if you prefer) and mail it to Voice of the Faithful® at the address below.

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Voice of the Faithful® is a worldwide movement of concerned Catholics who organized in 2002 as a response to the sexual abuse crisis in the Catholic Church. Our mission is to provide a prayerful voice, attentive to the spirit, through which the faithful can actively participate in the governance and guidance of the Catholic Church. Our goals are to support survivors of clergy sexual abuse, support priests, and help shape structural change within the Church.

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PROTECTING the Parish Purse

Vital information for parish staff and volunteers involved in handling Sunday collections

"He [Judas] said this not because he cared about the poor but because he was a thief and held the money bag and used to steal the contributions." *Gospel of John 12:6*

Shortly before he died in September of 1998, Walter Benz confessed to stealing $50,000 per year from his employer over a 26-year period. As newsworthy as that item was, who would expect it to occupy the media for weeks and, quite literally, scandalize thousands of Pittsburgh-area Catholics?

But Benz wasn't your average Joe Blow. He was better known as the Rev. Walter J. Benz, pastor of St. Mary Assumption parish in Hampton and, previously, Our Lady of the Most Blessed Sacrament in Harrison, Pennsylvania. The target of his thefts was his parishes' Sunday collections from which he admitted stealing $1,000 per week over his 26-year career.

The bishop labeled Benz's thievery "an aberration," noting it was the diocese's practice to audit each parish every three years. Think about that for a moment. The diocese was auditing its parishes triennially and still didn't discover the pastor's blatant thievery. There's a good reason for that: the pastor was stealing the money before it was documented or secured in any effective manner.

The American Institute of Certified Public Accountants (AICPA), *the* professional association for Certified Public Accountants throughout the United States, has long recognized that the mere absence of mathematical discrepancies does not guarantee all is well. In 1972 the AICPA issued an authoritative guideline, "Statement on Auditing Standards - Codification of Auditing Standards and Procedures." Of particular interest to parishes is Section 320.44 which states, in pertinent part:

> *... agreement of a cash count with the recorded balance does not provide evidence that all cash received has been properly recorded. This illustrates an unavoidable distinction between fiduciary and recorded accountability: the former arises immediately upon acquisition of an asset; the latter arises only when the initial record of the transaction is prepared.*

Regarding a parish's Sunday collection, fiduciary accountability begins when members of the congregation place their offerings into the collection basket. In a typical parish, however, the number of people (clergy, employees and volunteers) having lone, unobserved access to the collection or a portion thereof prior to its tabulation and deposit (recorded accountability) would leave even the greenest of auditors aghast.

Section 320.42 of the AICPA statement addresses that critical interval, declaring:

> *The objective of safeguarding assets requires that access be limited to authorized personnel. The number and caliber of personnel to whom access is authorized should be influenced by the nature of the assets and the related susceptibility to loss through errors and irregularities. Limitation of direct access to assets requires appropriate physical segregation and protective equipment or devices.*

The terms "errors" and "irregularities" are employed to differentiate between accidental and intentional wrongdoing, respectively. Considering "the nature of the assets" involved, i.e., significant amounts of uncounted currency, their "related susceptibility to loss" due to intentional wrongdoing should be very apparent to any objective reviewer.

Some parishes have good or perhaps even excellent control over their cash disbursements and thus might make the mistake of concluding that their revenue is secure. Section 320.67 of the AICPA statement addresses that misconception, in pertinent part, as follows:

> *Controls and weaknesses affecting different classes of transactions are not offsetting in their effect. For example, weaknesses in cash receipts procedures are not mitigated by controls in cash disbursements procedures.*

For any parish, the "cash receipts procedures" are represented by all stages of the Sunday collection process up to and including the proper deposit of all monies into the parish account.

Was the Benz case "an aberration" as the bishop claimed? Dream on! At least one full-length book could be filled with the details of collection embezzlements committed in Catholic parishes across America in this century alone. And we are only talking about those cases that made the newspapers.

As for who is at greatest risk to succumb to the temptation vulnerable collections present, there are no exceptions—clergy or laity, employee or volunteer, male or female, young or old, pious or brassy—no one is immune to the temptation presented by vulnerable collections.

What constitutes temptation for one person might well cause revulsion in another. Similarly, what might not be tempting to a person on one day can, due to the emergence of new factors or circumstances, become highly enticing to that same person. Every parish has many good people, but the pressures and temptations of this world can and do cause some to make bad decisions. There is illness, loss of a job, and the cost of putting kids through college, not to mention alcohol, drugs, gambling and marital problems. The "mid-life crisis" syndrome also can drastically alter a person's outlook on life and duty.

History has shown that easy access to undocumented cash is a temptation not everyone is able to resist. By eliminating that access through the application of genuinely secure procedures, we not only eliminate