

November 05, 2025

Dear Assumption Parishioners,

I am writing to update you about different parish projects and how these relate to parish finances.

Terminology and Principles

In January 2020, I laid out the following budgeting principles in a letter to our parish¹:

A parish has both *ordinary* and *extraordinary* income. **Ordinary income** is what we can plan on, which includes what comes in from the collection baskets as well as program fees and liturgical fees (e.g. weddings and funerals). Generally, these numbers do not fluctuate significantly from year to year. **Extraordinary income** is unreliable income or income that should not be spent on ordinary parish expenses, e.g. bequests, restricted gifts, and rental income. When the parish receives these, it is a bonus, but it should not be part of our budget.

A parish also has both *ordinary* and *extraordinary* expenses. **Ordinary expenses** are normal operating expenses, such as building costs, taxes, assessments, insurance, staff salaries, and program expenses. **Extraordinary expenses** are large, one-time expenses, such as major repairs and improvements.

In the last 5 years, I have tried very hard to stick to these principles, not using any bequest money for ordinary parish expenses, thus freeing that money up for parish improvement projects.

Significant Extraordinary Income since 2019

Since 2019, we have received the following one-time gifts above \$5,000.²

1. Called to Serve as Christ Campaign (2019): \$114,407 (parish share)
2. Ellis St. Land Sale (2021): \$1,710,295
3. Anonymous Gifts for Liturgical Improvements:
 - a. 2021: \$52,923
 - b. 2022: \$78,528
 - c. 2024: \$75,000
 - d. 2024: \$15,000
4. Bequests:
 - a. Anonymous: \$50,000
 - b. Elizabeth Alexander (2023): \$5,995
 - c. Bob Andrews (2023): \$57,659
 - d. Grace Bob (2024): \$16,682

¹ https://frmoore.com/wp-content/uploads/2021/02/2020-01_parish_letter.pdf

² The COVID Paycheck Protection Program loans would also qualify, but this *extraordinary* income was specifically designated to cover *ordinary* expenses, so it is not featured here.

Extraordinary Expense #1 – Steam System Repair

We have been working on our steam heating system since I arrived in 2019. We have investigated and discussed and repaired and discussed again. In fact, we have known that this system was problematic for so long that we designated it as the target project for our “Called to Serve as Christ” “parish share” back in 2019.

My refrain this entire time has been that I want the work done *right* so that the system can last another 100 years. Unfortunately, “doing it right” requires more than spot-fixes, and we have lacked the peoplepower to build any momentum on this project until recently. Now that we have the right staff in the right positions, I am confident that we know all the variables, have made all the necessary decisions, and can get this project finished.

To-date, we have done the following:

- Exposed all of the trenches and removed all of the asbestos in accessible areas. (We have not, however, exposed the pipes in the walls or abated the asbestos around them.)
- Inspected all exposed piping for leaks, repaired all leaks, and pressure tested the system to show no current leaks.

At this point, the system is perfectly *functional*. However, to do this project *right*, a significant amount of work remains. We must still:

- Internally repair the trenches and rebuild the disintegrated radiator supports.
- Rehang the piping at appropriate angles and add isolation valves to the piping system.
- Rebuild the aisle flooring (to include a series of access hatches) and repair the rotted flooring under the pews.
- Strip and dip the radiators to restore their original beauty.

We *could* just patch the piping and repair the flooring, which would keep us relatively close to the amount available from Called to Serve as Christ. However, if we want this system to last another 100 years, we need to do the much harder trench, re-hanging, and isolation valve work. Current estimates suggest that this will require another **\$170,000** beyond the Called to Serve as Christ money. I believe the money is worth it and the repairs are necessary, but I know that is a hard number to see.

Extraordinary Expense #2 – Liturgical Improvements

As donors have approached me over the last five years with one-time gifts or bequests, I have suggested they consider these two growth projects. (This was before I knew the steam system was going to be so expensive.)

1. **Organ Renovation** – Our pipe organ is 100 years old and requires some serious maintenance work. Leather stoppers and bellows wear out over time, some of our ranks have stopped working, and the entire case is filled with dust. We have contracted with Marceau Organ Builders to remove many pipes for cleaning and repair it in their Seattle workshop, and to rebuild it like new before Easter 2026. This should allow our organ to continue to function at peak capacity for many more decades.
2. **Sanctuary Beautification** – Our sanctuary has been redesigned approximately every 20 years since the church was built, with each renovation simplifying even more the original artistic complexities³. There is a strong desire among parishioners to restore some of the original beauty. The most achievable step with the money we have at hand is to repaint the *trompe-l'œil*⁴ elements that originally supported the frescos of the Assumption and angels on the back wall. At the end of this letter, I have included a rendering of what that would look like.

³ In the 1940s, Msgr. Stafford removed the original altar and replaced it with a simplified “Liturgical Movement” altar. In the late 1950s, Fr. Cremer whitewashed or painted over much of the original painting, and wood paneled the sanctuary. In the 1970s, Fr. Callahan finished the whitewashing and extended the sanctuary into the nave. And in the year 2000, the sanctuary was entirely removed, the floor was lowered, and the new altar was built.

⁴ This is a painting technique that makes 2D surfaces look like they contain 3D elements.

Using Extraordinary Income for Extraordinary Expenses

Ellis St. Land Sale → Various Projects

The Ellis St. land sale⁵ money has already been spent, in the following ways.

Total income: \$1,710,295 (unrestricted)

Spent on:

- Paid off parish debt (\$1,272,357)
- Rebuilt the gym roof (\$371,352)⁶
- Remodeled 2111 Ellis St. (\$59,905)⁷
- Repaired office building masonry (\$6,256)

Remainder: \$425, sent to savings

2021 & 2022 Liturgical Gifts → Organ Project

These were specifically designated by the donors to go towards the organ restoration.

Total original gifts: \$131,451 (restricted to organ)

Additional gifts: \$3,335 (restricted to organ)

Total organ contract: \$152,320

Amount short: (\$17,534)

Bob Andrews Bequest → Parish Office Repairs

Bob was a decade-long parish employee. It seemed fitting to use his bequest to pay for some necessary projects in the parish offices. We had two major leaks (one plumbing, one gutter system) that caused significant damage to the building. We are also slowly pulling carpet, repairing original floors, and upgrading WiFi.

Total gift: \$57,659 (unrestricted)

Total spent to-date: \$70,117

Insurance reimbursement: \$35,987

Total gift remaining: \$23,529, to be held until the Pastor's office repair is complete, then to savings.

⁵ https://frmoore.com/wp-content/uploads/2021/02/2020-11_land_sale.pdf

⁶ This is lower than the total cost. A portion was paid by the school.

⁷ An additional \$13,220 was provided by invested parishioners.

Called to Serve as Christ → Steam System Repair

In 2019, the Archdiocese of Seattle undertook a major capital campaign to shore up the priest pension, priest medical, and religious order retirement accounts. 15% of all money raised was sent back to the parishes. Assumption designated its 15% to go towards our steam heating system. The money spent to-date has removed the carpet, installed a temporary floor, repaired the system and abated the asbestos.

Total income: \$114,407 (restricted to steam system)

Total spent to-date: \$75,323

Estimated total remaining: \$150,000 (trench & system repair – rough estimate)
 \$58,000 (floor repair – solid bid)

Amount short: (\$168,916)

2024 Anonymous Gifts → Apse Wall Painting

Before understanding how expensive the steam system repair was going to be, I began to explore more options to improve Assumption's liturgical life or sanctuary. One option was to replace the 1960s electronic bell system in the bell tower with a newer system, which would cost about \$20,000. Another option was to replace the crucifix, which I did not price. However, because we received multiple large donations in short succession, I chose to explore the more expensive option of repainting the back wall of the apse to match what it looked like in 1921. We have pricing and Archdiocesan approval, but we may need to apply the money I thought I had to the heating system instead.

Total Gifts: \$90,000

- 2024 Anonymous #1: \$75,000 (restricted to liturgical improvements)
- 2024 Anonymous #2: \$15,000 (restricted to liturgical improvements)

Estimated Cost: \$200,000

Total Short: (\$110,000)

Remaining Unrestricted Bequests

We have \$72,677 in unrestricted gifts which have not yet been spent, in addition to the potential \$23,529 remaining from Bob Andrew's bequest (which we probably need for remaining parish office repairs).

- Anonymous bequest: \$50,000 (unrestricted)
- Elizabeth Alexander bequest: \$5,995 (unrestricted)
- Grace Bob bequest: \$16,682 (unrestricted)

Current Parish Financial Situation

Assumption remains strong financially.

	Total Cash	Unrestricted Cash	Capital Expenses ⁸
June 30, 2023	\$1,170,092	\$804,916	
June 30, 2024	\$880,179	\$569,841	\$421,025
June 30, 2025	\$878,114	\$545,557	\$187,051
September 30, 2025	\$873,104	\$476,016 ⁹	

To ensure that we have enough money at hand to pay our bills, and to survive unexpected costs, we try to keep 3-months operating (about \$300,000) in the bank. If we choose to spend the \$96,206 in unspent bequest money discussed above, that puts our savings account at about \$380,000.

We are still facing a \$40,000 projected deficit in FY26 as I continue to adjust Assumption finances to the new reality of Partners in the Gospel. That remaining \$380,000 is a safe amount that allows us to survive one last deficit year while also maintaining three-months' operating expenses at-hand.

⁸ This shows when our savings went down because we spent the money on building projects.

⁹ Note that the decrease in unrestricted cash from June 30, 2025 to September 30, 2025 is the remainder of the \$128,000 FY25 deficit hitting. We did not pay our final regional assessments until after year-end. (Explanation of deficit at: <https://www.whatcomcatholic.org/updates/2025/5/20/decision-31-shared-finanances-update>).

Proposals

No matter what, we need to run a fundraiser. It was always the plan to be *slightly* short on the organ and other liturgical projects, and to fundraise the remainder. With such important and public enhancements to Assumption's liturgical experience, I wanted to make sure every parishioner had the opportunity to make some gift to these projects so that they could say that they had a part in the improvement. I would also like to preserve my commitment to using bequests for growth projects rather than operational expenses. Given these principles, I see two paths forward.

Proposal #1 – Raise \$120,000, No Apse Painting

Necessary Money – approx. \$190,000

- \$17,534 – Remainder of organ project
- \$170,000 – Remainder of heating project

Proposal

- Spend \$72,677 in unspent bequests
- Renegotiate with 2024 liturgical donors for a project under \$90,000, potentially involving the digital bell system or a new crucifix
- Fundraise approx. \$120,000

Proposal #2 – Raise \$230,000, Paint the Apse

Necessary Money – approx. \$300,000

- \$17,534 – Remainder of organ project
- \$170,000 – Remainder of heating project
- \$110,000 – Remainder of painting project

Proposal

- Spend \$72,677 in unspent bequests
- Apply \$90,000 in liturgical improvement funds to apse painting project
- Fundraise approx. \$230,000

I will hear from the Pastoral Council, Finance Council, and any parishioners who want to chime in before making a final decision. However, I personally believe we should move forward with Proposal #2. If we have to raise a significant amount of money, I think our parishioners will feel more invested in and joyful about the process if there is a huge payoff (like a very visible, newly restored apse) at the end. The heating system is *necessary*, but it should be paired with something that is also *beautiful*. And we already have half of the money we need for the painting project, which we may not have again for some time!

Feedback can be submitted using this form: <https://forms.office.com/r/wYaFMr5DNA>

What Fundraising Might Look Like

I think it is important to do a *unified* fundraiser, rather than asking for specific projects. I want anyone who gives a gift for this fundraiser to know that they contributed to a warm church *and* beautiful music *and* a potential beautification.

Here are two tables showing the number and amount of gifts we might need for each proposal.

\$120,000 Fundraiser	
Amount	Number
\$15,000	x1
\$10,000	x2
\$5,000	x10
\$2,000	x10
\$1,000	x10
\$500	x10

\$230,000 Fundraiser	
Amount	Number
\$25,000	x1
\$15,000	x3
\$10,000	x5
\$5,000	x10
\$2,000	x15
\$1,000	x20
\$500	x20

These are one-time gifts, on top of the regular tithe that keeps the parish operational. Donors may still designate these gifts, but I would prefer to apply all of them to a “church improvement fund” that we can use for any of the three projects, and every donor can know that they contributed to all three. Anything raised beyond the goal would be put towards a new crucifix or new bell tower system.

Please, send me any feedback you might have by using this form:

<https://forms.office.com/r/wYaFMr5DNA>.

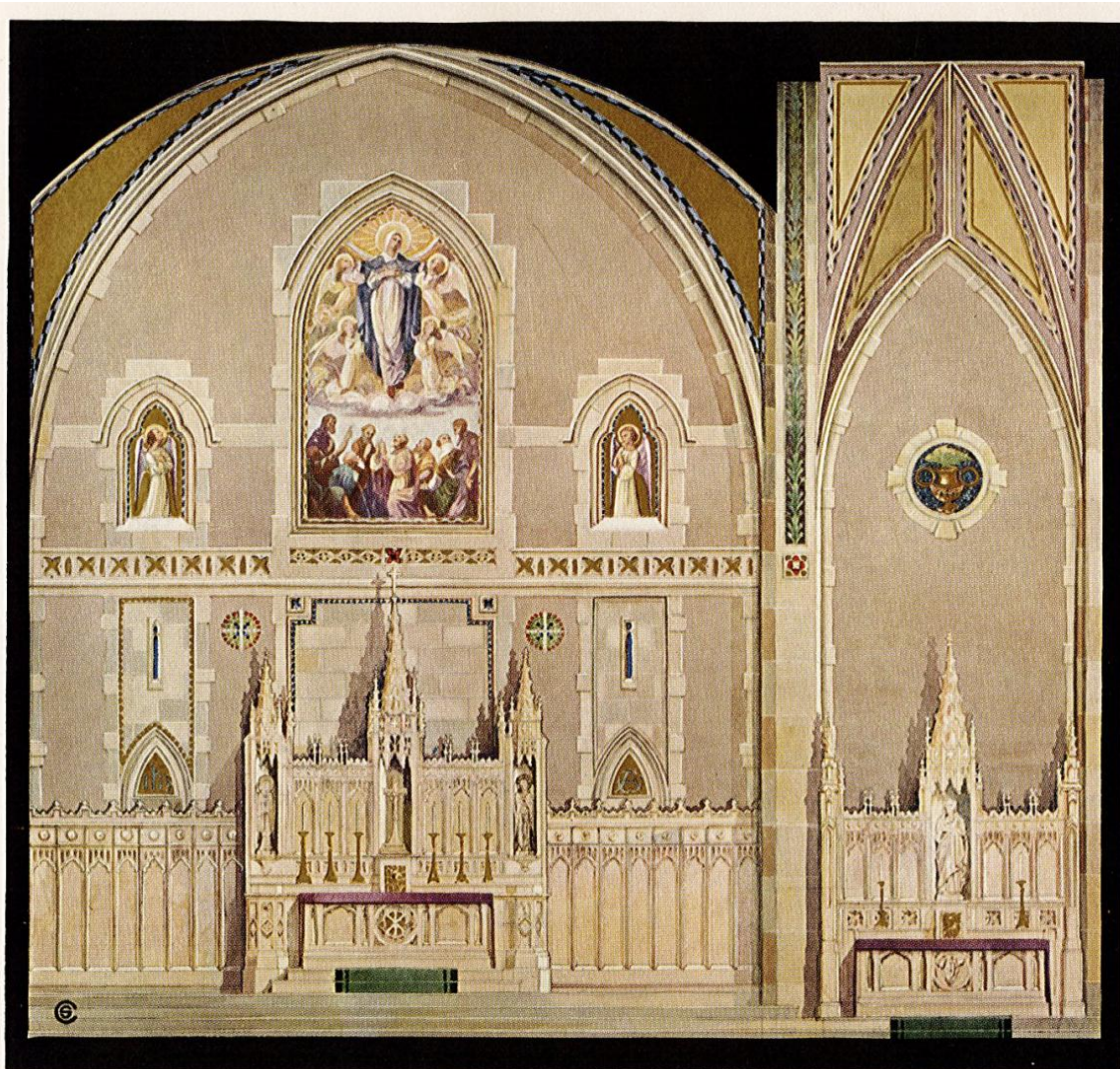
Thank you for your continued generosity towards our church!

Blessings in the Lord,

F. Moore



Assumption Sanctuary, 1930s



Church of the Assumption, Bellingham, Wash.



CHURCH beautification should be considered from the standpoint of spiritual requirements, for cost is readily adaptable to conditions. The most impressive decorations have been achieved in churches large and small, with treatments simple or elaborate, with funds ample or limited, as circumstances have required, through the competence and completeness of organized craftsmanship.

Murals and decorations in the Church of the Holy Assumption are representative of this thought. With *chaste, dignified treatment*, they provide the correct spiritual impression without lavish overdoing.

The work of the Conrad Schmitt organization is nation-wide in scope. Capable and sufficient personnel assures careful attention without delay, wherever your church or chapel may be.

CONRAD SCHMITT STUDIOS

Assumption sanctuary rendering from original studio's catalog



New rendering from Conrad Schmitt for proposed painting. \$200,000 only covers the back wall and first bay. It would cost more to expand all the way to the first pillar or beyond.



Current church sanctuary. (The wall behind the crucifix has since been painted gold.)