

St Mary's Catholic Church

30 Huntly Street, Inverness, IV3 5PR

2021: Covid and all that.



Dear Friend of St Mary's, Inverness,

22 April 2021

I am writing to everyone that has a present or past connection with our beautiful river-side Church on Huntly Street. Here there has been a continuous ministry of pastoral care, sacramental generosity and the celebration of Holy Mass since 1837. We are a Highland parish, and in our church generations of family members have been baptised, shriven, confirmed, married, funeral Masses and requiems celebrated by a long list of Diocesan priests. Some of you will remember some of them.

You will be either a familiar parishioner, an occasional visitor, or perhaps you have become less involved over the years, and yet you retain an affection for St Mary's. I am casting this net as wide as possible. We would like to see as many of our 'connections' become involved in our current situation. Naturally we would like to see many of you back in the 'fold' when the restrictions of Lock-down are behind us. This could be a time for new beginnings – a fresh start, as we are all called into our Community of Faith. Yet we suspect that 'the new normal', whatever that will be, is some distance away. We are all waiting in a period of uncertainty. Masses are being said daily, with four Masses in English and one in Polish every Sunday. Full details may be seen on the Parish web-site www.stmarysinverness.com

It may take time to be without some restriction on numbers – but we expect to be returning to fuller capacity over the next month or so. It will be wonderful when we begin to sing together again, the Lord's Songs in the House of the Lord.

Although we have suffered closure and reduced numbers the Clergy have kept in touch with many of you. For much of the time our 11.00 a.m. Sunday Masses have been Live-streamed. These can be seen on the St. Mary's Facebook link. Some Funerals have also been Live-streamed, giving some extra support to mourners.

We have maintained visits within the Covid restrictions, to those who are vulnerable, and of course to the dying.

We have continued to publish our weekly Bulletin online and some printed copies for those without internet access. In these we have written letters or articles to encourage and support all our parishioners during Lockdown. So also, the Clergy and the Sisters have tried to keep in touch by post, by emails or by telephone.

Now: We are opening up again. Thanks be to God. Yet we will not be quite as busy. It will take some time to get back to receiving tourists or guests from overseas. This was always a feature of our parish life. Our income has relied on a steady stream of generous visitors, throughout the year, particularly in the summer. People come to see our beautiful Church, looking at our now famous stained-glass windows, and using the icons and artwork to assist their prayers. The sense of the presence of God at St Mary's is real and profound, attracting faithful parishioners and many seeking spiritual solace and support. Coming inside to sit, to light a candle [when this permitted again] and to say a prayer have been features of our daily life as a city-centre parish. All that changed in early 2020 with the Lock-down.

We all recognise the demographic of Inverness has been changing, with new houses being built on the outskirts. The area around St Mary's is largely hospitality, and service-based industry.

These factors, with others, have tended to reduce the availability of St Mary's as families have been drawn away from the city-centre to suburban churches. Yet we thrive as a mixed community of older Inverness natives, immigrants from Poland, Eastern Europe, the Philippines, India, Africa and other parts of the world. We are Catholic, inclusive, welcoming and generally 'income-poor'. Most of our families are not in well-paid jobs, many of them have housing

and family commitments. Some have seen their small businesses badly affected by the effects of Covid's restrictions and Lock-down.

Yet, not everyone has been affected in the same way. Some parishioners, friends of the parish and those who have who have been involved with St Mary's over the years may be able to assist us in the situation in which we are placed. Please recall with thankful hearts the place of St Mary's in your own family life, or your journey in the Faith.

The demands on our finances are heavy. Our annual income over the past financial year has decreased by £67,000. We need to find £3000 every month to pay our parish share of Diocesan expenditure. The Church needs to be kept at minimal heating throughout the hard weather to stop it freezing and becoming damp. The Presbytery needs to be maintained as do the clergy. In many respects these expenditures are reduced, yet there is still a demand for a working Office, for a different kind of ministry. We are fortunate that our Finance Secretary, Carol MacLean gives us many hours of voluntary and exceptionally generous service.

It was necessary to put on furlough the two housekeepers. They are now returned on reduced hours, [flexi-furlough]. They maintain the Hall, the Marian Room and the Presbytery. We have retained PJ who is on the paid staff of the Parish and has been invaluable as our general maintenance man, technology expert and Office communications manager. He does so much, and truly keeps many aspects of our Parish life thriving. This is all done with generosity and kindness.

We need to find a substantial increase in our financial position both in weekly/monthly sustained income - to cover our working and running expenses; and also, we seek dedicated funding set-aside for essential fabric repair and maintenance.

There are several ways in which this might be achieved, and we recognise that there is no universal pattern, no immediate formula. Yet there are some thoughts that might stimulate a response of financial generosity.

Some people on fixed incomes, steadily protected, may have something to spare to attend to our needs. It is possible that some of us have come into an increase in our capital as a consequence of Insurance, or Investment dividends, or as a consequence of the sale of a business or property. Wealth comes from a variety of sources and it takes different forms. Are we able to use some of that for our much loved and needy Parish?

The first thing that needs to be addressed is to increase our general income [St Mary's, Inverness No.1 account]. This is necessary to keep the St Mary's Parish solvent and capable of functioning. This can be done by almost everyone who already donates by using the weekly envelope scheme, or by Standing Order or Direct Debit. An increase by everyone already giving by these methods would be a good beginning. Some may donate through the Offering Boxes and these continue to be welcomed. If at all possible, and for some it may not be, then I would invite a response to that, by everyone making an increase. All of this may be Gift Aided- if not already giving by Gift Aid, everyone should please consider this. If one is a UK taxpayer AND GIFT AID A DONATION then the Parish benefits from 25 % augmentation from the UK government. This provides a vital part of our income.

The Fabric Repair and Maintenance Account [St Mary's, No.2 account] is already facing expenditure on repairs to roofing areas to prevent water ingress, refurbishment of water-damaged areas, the repair of the Convent Tower which is in a dangerous condition, and other routine repair of our elderly heating system. With a constant list of fabric items needing attention we require a good balance of

‘restricted Funds’ set aside for such purposes. We have only about £4,000 for this. Our healthy Fabric Fund balance has been eroded over the years by extensive renovation of the Convent building, some modernisation in the Presbytery [badly in need of refurbishment], and by structural repairs to the fabric of the Church.

In the first instance, again a series of Standing Orders, Direct Debits for the Church Buildings and Fabric Repairs would be a good first step. These can be made for the no.2 Account. These can be Gift Aided.

Endowments: St Mary’s, due to the generosity of parishioners over the years, and good financial management has benefitted from an annual dividends from the Diocesan Endowment Fund. Our holding in that has diminished due to the fall in overall capital value. This will undoubtedly recover, but even then it will not be sufficient to generate the investment income that hitherto we have needed to meet our future obligations.

Capital Donation: It would be of great benefit if as many as possible could make a capital donation, earmarked specifically for the benefit of St Mary’s, Inverness. Such a donation could be passed to the Diocesan Endowment Fund, specifically and only for the restricted purposes of St Mary’s, Inverness.

There is another way of assisting and that is by leaving a Bequest in your Will.

I know that not everyone likes discussing these things, but it is time to be facing delicate truths. I have made my own provision in that regard.

A ‘Bequest’ is a gift of money or personal property that a person who has died leaves to a specific individual or organisation in their Will. We in St Mary’s have benefitted from some of these over the years.

These are some of the types of bequest that you may be able to make in your Will:

1. A specific bequest is a gift of personal property, including stocks or shares, to a specific recipient: St Mary's Number 1 account or St Mary's No 2 Fabric/ Building Account

2. A general bequest is a gift of a particular sum of money to a designated recipient. This could be as above.

In this instance it can be deemed to be a charitable bequest. Making a charitable bequest can reduce the amount of inheritance tax payable by an estate.

3. A residual bequest is the value of the remainder of the estate after all other bequests are made : if there are no family members for whom this might be made, then St Mary's, Inverness could be the inheritor.

Obviously, anyone making a substantial donation or bequest should seek good financial and legal advice to enable this purpose.

Attached to this Appeal Letter, you will find a Finance Proforma which is available for completion. Anyone needing further advice from the Parish may speak to me directly, or to Carol MacLean. Full contact details are on the Finance Proforma.

Thank you for taking the time to read this. I hope that on reflection you may find that you can help us to go forward to a healthier financial position.

Most of all it would be Good to see you sharing in our Common life in the Body of, Christ.

All good wishes,

Fr James Bell,

Parish Priest



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