Church among largest property-owners

by WENDY ECKERSLEY
Canadian Press
"We don't all drive Cadillacs, you know. In fact, none of us have them," said Rev. Rocco Volpe, with a chuckle.

The quip is aimed at debunking the fabled wealth of the Roman Catholic Church. Volpe, the superior of the Basilian Fathers of Toronto, wants to make it clear that for his order, owning one of the toniest private boys' schools in Toronto doesn't translate into spendable wealth.

Basilian priests teach without pay to keep costs down at St. Michael's College School, a tan-colored brick complex that sprawls over four hectares of downtown Toronto.

Owners of thousands of schools, churches and hospitals - plus a sometimes mysterious array of commercial interests — the church and its 300 affiliated religious orders comprise one of the largest property-holders in Canada.

As Canadian Catholics take spiritual inventory in readiness for the September visit of Pope John Paul, a review of the church's material assets in Canada indicates that despite some divestitures in the last two decades, the church continues to hold an enormous range of property and is adding to it as its spiritual and secular roles develop.

With a huge demand for cash to fi-nance its operations, the church is turning a sophisticated financial eye to investments to supplement the mainstay of its income - the collection plate.

A tax-free status helps, as does a

co-operative relationship with the state in joint projects. But many dio-ceses and orders find spending restraints an ironic contrast with the

Those properties consist of far more than church buildings, although the dioceses and parishes of the church own more than 6,000 places of worship from coast to

Gothic style of Holy Rosary Cathedral on the shore of Vancouver harbor to the shining stained glass of Joseph's Basilica in downtown Edmonton to St. Mary's Church near Yarmouth, N.S., the largest wooden church in North America.

There's the huge copper dome of St. Joseph's Oratory, perched atop Mount Royal and famed as the high-

Far below is Mary Queen of the World Cathedral, a faithful minia-turized copy of St. Peter's Basilica

In 1975, the Montreal archdiocese estimated the assets of its 256 parish properties, including land and buildings, at \$139,416,926. But that figure — substantial as it is — underplays their real worth because it was based on market values set when the properties were acquired many vears before.

owned by religious orders.

Hospitals started small

Most of these hospitals started small, little more than makeshift quarters the nuns set up during Canada's pioneer years to care for the needy and victims of epidemics. But the institutions grew with the country, putting the sisters of the 20th century rather unexpectedly in charge of expansive and sophisticated operations.

There's also Edmonton General, built by the Grey Nuns of Montreal at the turn of the century and now one of the city's major hospitals. At home in Quebec, where the provincial government took over privately owned hospitals in the late 1960s and '70s, the Grey Nuns still own an assortment of nursing homes.

The Grey Nuns tried in 1975 to sell the land occupied by their impressive Motherhouse in downtown Montreal to a developer who wanted to tear down the grey-stone church and residences to build an office

But the sale was blocked by the provincial government to protect Quebec's cultural heritage.

Quebec was the heart of Catholic land-ownership in Canada, thanks to the legacy of grants from the French Crown before the British conquest of the 1760s. France handed over some 495,083 hectares of virgin land to the church and various orders, including all of the 46,136hectare Montreal Island.

The holdings have been eroded by sales, gifts and trades over the last two centuries. But even so, a 1975 study showed the church and its religious orders remained the biggest private land-owner in Montreal.

Journalist Henry Aubin, who tackled the investigation for the Montreal Gazette, said the collective Catholic groups owned at least 1,012 hectares of land in Montreal.

That diminished this year when the Sisters of the Holy Names of Jesus and Mary sold their 200-hectare Cap-St-Jacques property on Montreal's West Island to the Montreal

"We love this place," said Sister Mary Faith. "But it's not really in keeping with our witness of poverty to be big land-owners."

rate schools owned by Catholic school boards, parish schools, and private schools run by religious ord-

The parishes of the Vancouver archdiocese alone own 39 schools with a total 1982-83 operating budget of almost \$12 million.

property is owned by the church is tougher. Dioceses and orders operate autonomously in Canada, opening their books only to the Vatican and the tax man. Catholic leaders across the country echo one another in dismissing secular holdings as "minimal."

But hardly minimal is Montreal's 47-floor Stock Exchange Tower, built in the 1960s by Societa Generale Immobiliare, an international developer partly owned and largely controlled by the Vatican until it sold out in 1971.

Toronto, who rent a valuable chunk of real estate in the city core to a supermarket, dioceses and orders derive some of their revenue from scattered parcels of commercial

Church spokesmen - sharing Father Volpe's discomfort with the image of vast property wealth — downplay the church's holdings. If they agree to talk about them at all, that

Rev. Joe Balzer, chancellor of the Regina archdiocese, agreed to discuss church property in the Saskatchewan capital. Each of the 140 parishes owns one church and one rectory, he said, "but this diocese has been free of real estate. We

Acquisitions draw criticism

will become an "enrichment centre"

diocese is getting in over its head -

That debate is part of a centuriesold worldwide tradition, as Catholics and non-Catholics have regarded the church's temporal assets with equal

The archdiocese of Toronto, one of

parishes accounted for \$3,201,619; only \$352,548 was commercial prop-

Spokesman Rev. Brad Massman said the archdiocese "doesn't invest in real estate as speculation.

only a base against future church needs for parishes and schools."

Those needs are growing. "Over the past 10 years we've been doing nothing but building constantly," Massman said. In addition to the 184 church buildings already open, Toronto started construction on 10 new parishes in the last 18

months to accommodate what Massman calls a "fantastic immigration" of Catholics. "We believe we (now) represent 48 per cent of the population of Metropolitan Toronto (2.8 million)," he

said. "Twenty years ago, it was maybe not much over 20 per cent."

But some other dioceses, pinched for cash in the 1970s, sold properties they didn't need.

opulence of the properties they own.

The gamut runs from the classic

est point in Montreal.

St. Michael's Hospital in Toronto, a 700-bed teaching hospital the Sis-ters of St. Joseph started in a tiny converted Baptist church in 1892, is one of 100 hospitals across Canada

Urban Community for a park. The price tag? \$7.5 million.

And there are the schools - sepa-

Pinning down what commercial

And like the Basilian Fathers in

even rent our own diocesan hall."

stance, nine such properties as rec-

tories and parish centres have been

sold over the last seven years. They

had been rented out, said financial

director Harold Chisholm, "but the

In 1969, the Vatican revamped its

investment policy to reduce real

estate holdings and majority control

of companies, looking instead to

The move was partly to cut the

risk of controlling businesses in vol-

atile economic times. The other mo-

church's work, whether it's reshingl-

ing aging cathedrals or opening so-

cial centres for unemployed parish-

As Glen Argan, editor of the

Edmonton-based Western Catholic

Reporter, puts it: "Sure, the church

owns a lot. But you can't sell a ca-

thedral; a lot of its properties are

That's where the new investment

Many of the 74 dioceses across

Canada have consciously beefed up

investments in stocks and bonds in

The densely populated Toronto

archdiocese, for example, held

\$11,830,218 in term deposits, bonds

just not liquid."

policy comes in.

the last 15 years.

Cash is the life-blood of the

more investments in securities.

tivation was to boost cash flow.

rental business is not our business.'

In the Halifax archdiocese, for in-

Balzer didn't volunteer any other details, but said the archdiocese was buying - for an undisclosed price a former monastery and a former convent, both in Regina. One will be a home for retired priests, the other for church activities.

The chancellor confirmed some church members are critical of the acquisitions - they say the archbut said some degree of democratic debate is healthy.

parts of condemnation and awe.

the few that publishes an annual financial statement, reported in 1982 property assets valued at \$89,729,964. The lion's share of that was par-

ish, school and diocesan buildings and land. Land being held for new

"The real estate that we hold is

and stocks at the end of 1982. Archdiocese spokesman Massman said the investments are in "senior, blue-chip Canadian corporations' carefully picked by a team of lay financial experts and archdiocese offi-Those investments, plus loans and bank interest, earned the archdiocese a healthy — and tax-free —

\$2,414,029 that year. Its parishes collected an extra \$751,047 from their investments. The archdiocese of Halifax has

about \$3.5 million invested - 95 per cent of it in government bonds. But on the West Coast, the arch-

As owners of thousands of schools, hospitals and churches, the Roman Catholic Church and its various affiliated orders represent one of Canada's largest property-holders. This story, the fourth of a six-part series examining the state of the church Pope John Paul will visit in September, takes a look at the church temporal.

diocese of Vancouver proves the fiscal autonony of each of Canada's 74 dioceses by breaking the pattern.

"There have been some investments resulting from bequests (to the church)," says chancellor Msgr. John Stewart. "But there are no diocese-initiated investments."

In Vancouver — and many of its sister dioceses in Canada - the collection plate is the motherlode of church revenue.

Weekly contributions from the church-going section of the country's 11.4 million Catholics account for between 60 and 85 per cent of annual revenue in most dioceses.

"We ask people to give as much as they can," says Bishop Austin Burke of the diocese of Yarmouth,

And Catholics are listening.

Steadily increasing donations have practically wiped out the church debt in Yarmouth. In Toronto, 1982 donations hit the \$21-million mark, and despite the recession, they've managed to stay ahead of inflation.

Paul Heisig, a Toronto real estate broker whose family gives every week without fail, says simply: "We consider the church a spiritual mother who is always ready for us. "We get a lot out of the church in

the way of spiritual support which cannot be assessed in terms of dollars and cents." The parishioner generosity is evi-

dent in Montreal too, where Rev. Jules Delorme says parishioners are "giving more" and total 1982 parish receipts of \$31,101,000 were up \$2 million from the year before. In Vancouver, "the giving pattern has been excellent" for years, Stew-

year-old capital expansion program called Project Advance sparked an even better response. Setting a \$1.5-million annual goal, the special fund to build new schools and churches has collected \$2 mil-

art said, but the archdiocese's five-

lion each year - above and beyond regular weekly offerings. That fiscal success is a sign of spiritual health, too, Stewart says, indicating a "better sense of community and mutual sacrifice"

among Catholics. But despite all this, the church is hardly laughing its way to the bank.

Its role in domestic social programs, plus involvement in Third World aid, means expenses are marching hand-in-hand with reve-

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As a result, says Father Angus Macdougall, general secretary of the Ontario Conference of Catholic Bishops, dioceses are straining to hold their own financially.

"They're all struggling but most can make ends meet," he said in an interview. "Everybody has to squeeze very carefully.

'Most diocese and parishes will have to be extremely prudent with what projects they embark upon." Bishop Burke at Yarmouth agrees.

"There's no doubt we can't waste," Even in Toronto, where the arch-

diocese ended 1982 with net revenue of \$6.5 million, the gap between revenue and expenses is closing as capital spending mounts.

The religious orders, too, know the crunch of economic reality.

Many have found themselves in the awkward spot of owning lavish schools and hospitals without having the people or the dollars to run

Part of the problem is demographic. Declining numbers of young men and women becoming priests, brothers or nuns - 609 in 1983, down from 3,386 in 1962 - have forced many orders to sell their institutions to government or the private sector.

Financial problems have also forced divestitures, says Sister Aline Leduc, director of administration for the Catholic Health Association of

"Some congregations put a lot of money in themselves, but after a while you just can't," she said.

The number of Catholic-owned hospitals across Canada has dropped to 102 from 365 only 19 years ago.

The Grey Nuns, who still own and operate a half a dozen hospitals and eight nursing homes, have sold a number of health-care properties over the last 15 years because they couldn't afford them, says treasurer Sister Bernadette Poirier.

She refused to talk about the order's financial holdings but volunteered a denial of the "myth" that "we own Canada Steamship Lines.

"We have never, ever had any stock in any company anywhere in the world," she says. In fact, learning only recently that buying stocks is not contrary to Canon law, the order "just in the last year started slowly to invest in stock" to raise operating dollars.

The "myth," however, dies hard. "Compared with the nuns, we are LEGALS

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not very rich," says Father Bernard Carriere, head of the French-speaking Jesuits in Canada.

"We have enough revenue for our people (to live).'

Once owners of some 360,930 hectares of Quebec land before losing it in the aftermath of the 18th-century conquest, the Jesuit fathers in Montreal now lay claim to only one school and two churches plus some scattered residences for priests and

The Ontario government made headlines — and a lot of Catholic friends — in June with its historic decision to fully fund the province's separate schools.

The move, long the object of an intense Catholic lobby, means fiscal relief for many orders struggling to run private high schools. But it's also a concrete sign of a closer relationship between church and state in Canada.

The two already work together in health care, and as the church moves into social programs for the needy and unemployed, it is finding the government ready to co-operate with cost-sharing.
Clare Westcott, close adviser to

Ontario Premier William Davis, remembers the time only a few decades ago when "neither group (the church nor the provincial government) trusted one another.' But the political polarization be-

tween Catholics and Protestants softened and evolved into a "kinship," Westcott said in no small part because of personal friendships linking a number of premiers and church leaders.

"(Emmett Cardinal) Carter, who's as much of an academic as a priest, shares a great affinity with

Friendliness aside, no level of government gets to share much of the church's money. Property used for religious pur-

poses is exempt from municipal property tax. And as registered charitable organizations, Catholic parishes and religious orders pay almost no income tax. "Basically, the federal govern-

ment derives no revenue from church operation in Canada," said George Fullarton, acting director of Revenue Canada's registration division in Ottawa.

To maintain tax-free status, churches must use 80 per cent of annual donations for "charitable" purposes. But those purposes can include "any normal church activity" such as paying salaries, maintaing

church buildings and helping the needy, Fullarton said. Other tax benefits: Income from the investment of the remaining 20 per cent and any unreceipted gifts are tax-free. And capital gains from property sales can be reinvested

without coming under the 80-percent rule. Income tax law also allows the church to accumulate non-taxable cash reserves for specific purposes such as building projects. "We don't allow accumulation of funds simply for the generation of income or for a nest egg for operating expenses,"

said Fullarton. But, to cite only one example, the 1982 general reserve for the Toronto archdiocese totalled \$4,457,349.

Revenue Canada keeps a close eye on church finances, but that's been a difficult task for the parishioner who wants to know where his weekly offering ends up.

It was only in 1979 that the Vatican made public its financial position for the first time in modern church history - predicting a deficit of \$20 million but not disclosing church assets.

This year, the worldwide church deficit was expected to reach \$31.8 million. Once again, the church is relying on parishioners to make up the shortfall through Peter's Pence, a special collection used at the Pope's discretion.

Toronto's Cardinal Carter is a known advocate of more open financial reporting, but other church officials in Canada seem to prefer the traditional approach - paternal stewardship and privacy.

That's a problem, says Harry McSorley, professor of theology at the University of Toronto and longtime church observer who criticizes the "lack of transparency" in budget matters. "The church shouldn't just be up

to (corporate accountability) standards, it should exceed them," he

Next: The Orders

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