

St. JOSEPH
CATHOLIC CHURCH



2018-2019 FINANCIAL REPORT

226 NORTH HILL STREET • SOUTH BEND, INDIANA 46617 • 574-234-3134 • WWW.STJOEPARISH.COM



WORSHIP + SERVICE + EDUCATION

In the Heart of South Bend

October 7, 2019

Dear Saint Joseph Family,

Being a good steward of our parish's resources is a priority for me. There will always be challenges to face, but we have much to be grateful for, and we will seek to continue to use our gifts wisely in our mission to make God known, loved, and served. I am thankful to our parish Finance Council for their leadership and guidance in ensuring our parish remains strong for generations to come.



CAMPAIGN WRAPPING UP

I am happy to report that we are close to paying off our note to 1st Source Bank for the construction of the parish gymnasium and expanded classroom and green space. In addition to hosting athletic events and providing better physical education space for our school children, the gymnasium has also hosted parish picnics and dinners, trivia nights, an auction, adult volleyball and basketball, and has served our parish community for our largest funerals. We are so grateful for this space! The current balance of our loan is now \$20,000 and we have outstanding pledges close to that amount. We will continue to pay off the note as pledge payments are made. The commemorative plaque with donor names will soon be hung near the parish gymnasium. Thank you all for your generosity!

HAITI MINISTRY

Since our last financial report, we have entered into a "twinning" relationship with a parish in Platon, Haiti. After years of discussion with the Pastoral Council about helping a parish in

great need, we formed a ministry committee. In May 2018, a delegation of nine of us visited Mary Immaculate Conception Parish which, like us, is stewarded by the Congregation of Holy Cross. We were struck by the poverty we encountered, but also the joy and hospitality we received from our hosts. In November last year we hosted their pastor, Fr. Charles Mehu, C.S.C., at Saint Joseph Parish.

The goal for this "twinning" relationship is to pray for each other and build relationships. There will also be opportunities for us to assist with financial projects. Two primary giving opportunities are our Holy Thursday collection and a Sunday collection near the Feast of the Immaculate Conception in December. We also accept donations online and at events such as our Spaghetti Supper. Thus far, our donations have connected Immaculate Conception Parish to the internet, which helps us to communicate with them, and have provided a lunch program to their school children. We hope to launch an economic program for their parishioners soon. If you have an interest in getting involved in these activities, please let me know.

AN ALUMNUS ORDAINED!

In April 2019, Fr. Michael Thomas, C.S.C., was ordained to the priesthood. Fr. Michael is an alumnus of Saint Joseph Grade School and a convert to Catholicism. In his Mass of thanksgiving with the grade school after ordination, he told students that learning about the Rosary, the Stations of the Cross, and the Mass while he was in grade school was a big part of his conversion. He is currently serving at St. George's College in Santiago, Chile. Let us keep Fr. Michael in prayer!

Speaking of prayer, as you may know the Congregation was not able to assign an associate pastor to Saint Joseph this year.

PARISH PASTORAL TEAM & STAFF

Pastor
Rev. Kevin Rousseau, C.S.C.

Seminarian
Mr. Tom Bodart, C.S.C.

School Principal
George Azar

Preschool Director
Melissa Cowden

Administrative Assistant
Julie Hallenius

Office Assistant/Safe Environment
Lisa Slott

Business Operations
Pat Stockrahm

Communications & Development
Sean Kennedy

Music & Liturgy
Theresa Slott

Religious Education
Sean Driscoll

Youth, Young Adult, Christian Service Ministries
Christine Baglow

Facilities
Kevin Hamel



St. JOSEPH

CATHOLIC CHURCH

There are a few reasons for this but they all come down to the reality that there are more pastoral needs than priests. I am grateful to my brother priests for assisting me at a number of Masses. Please join me in continuing to pray for vocations, especially in the Congregation of Holy Cross and our diocese.

CHALLENGES AHEAD

Some of our long-time parishioners might remember that we held a capital campaign in 2004 to raise money for facilities improvements including the replacement of our boiler, which provides steam to heat portions of the school and the entirety of the church. We replaced “Big Bertha” with two smaller boilers simply referred to as Boiler 1 and Boiler 2. Unfortunately, we already need to replace these boilers this fall.

As a bit of background, two years ago leaks developed in both boilers but repairs reduced the problem temporarily. In January 2019, major leaks were again identified, but we were unsuccessful repairing Boiler 1. In March we had to shut it down, and scheduled work to open it for further investigation. It was determined by two different companies that the damage was beyond repair. Boiler 2 might have some life in it, but it is not large enough to heat the school and church this winter, and it is also likely that it will continue to erode.

We are told these leaks were likely caused by the old underground steam pipes that are original to the system. Kevin Hamel, our Facilities Director, in consultation with our parish Buildings and Grounds Committee and experts in the field of heating systems, has proposed to transition from a boiler system to a water heater system in the church and school. The project bids were about \$250,000. The diocese granted us permission (required for projects over \$100,000) to move

forward in August. We awarded the project to Havel and it is financed with 1st Source Bank. Work has already begun and it will take approximately 16 weeks to complete – just in time for winter!

Unfortunately, this situation progressed much faster than predicted. Although I am confident the parish is capable of paying off the debt within a few years, we plan to ask for additional financial support from parishioners during the month of November so that this burden does not stand in the way of other capital projects on our campus.

Another challenge we continue to face is finding chairs and volunteers to run our larger parish events, such as the parish picnic, trivia night, and our big-ticket fundraiser, the parish auction. We realize many parish families are already overscheduled, and with volunteers being difficult to secure, we have had to rely on members of the pastoral team and become more efficient in organizing events. To replace some of the important funding the auction provided in previous years, we are transitioning to an annual fund – the “Excellence Fund” – to continue to assist our students and teachers at Saint Joseph Parish grow in wisdom and followers of Jesus.

I close this letter with the same sentiment with which I opened: being a responsible steward of your gifts is important to me. Thank you for your continued generosity. If you have any questions about our parish finances, please do not hesitate to contact me. Please be assured of my prayers.

Rev. Kevin

Rev. Kevin Rousseau, C.S.C.
Pastor

PARISH COUNCILS

PASTORAL COUNCIL

Molly Buser
Dan Cory
Andy Czarnecki

Lenny DeLorenzo (Chair)
Steve Matz
Kristen Morin

Christian Formation Rep.
Shannon Brewster

Liturgy Rep.
Maria Catanzarite

Community Life Rep.
Aimee Buccellato

School Board Rep.
Marty Harshman

Stacey Noem
Jeff Pojanowski

Christian Action Rep.
Janel Charlton

Secretary/Recorder
Lisa Slott

PARISH FINANCE COUNCIL

Bill Carlson
Tim Dolezal
Chris Lauber
Kim Leep

Tim Maher
Ryan Matthys
Bill Nolan
Gary Stenke (Chair)

Parish Financial Report

Financial Notes

- Parish Administration expenses include our parish's percentage of general collections remitted to the diocese.
- Increase in grade school operations expenses reflects increase in depreciation due to new gym placed in service in the 2016-17 fiscal year.
- Christian Formation expenses have increased due to investment in youth and young adult ministries.



Saint Joseph Youth Ministry 2019 summer service with the Missionaries of Charity.

PARISH

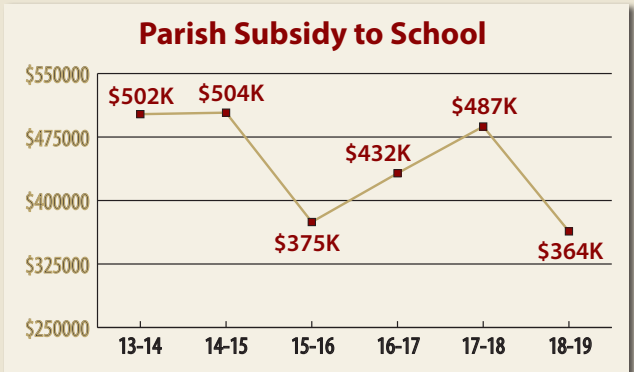
2018-19	2017-18	2016-17	INCOME
1,028,688	1,004,929	974,464	Collections - General
19,360	21,496	20,556	Collections - Buildings & Maint.
52,463	39,211	52,500	Bishop's Appeal Overgoal
-	41,630	46,065	Parish Auction
52,242	61,692	26,315	Donations & Grants
2,139,687	2,013,574	2,000,290	Grade School
300,581	249,429	237,051	Preschool
37,321	52,035	36,974	Other Income
\$ 3,630,342	\$ 3,483,996	\$ 3,394,215	Total Parish Income

2018-19	2017-18	2016-17	EXPENSES
280,287	260,758	246,473	Parish Administration
344,227	334,308	310,583	Parish Facilities/Operations
			Parish Ministries
2,503,212	2,501,009	2,432,483	Grade School
322,060	296,760	275,908	Preschool
176,448	183,699	179,911	Liturgy & Music
109,003	79,948	86,680	Christian Formation
3,559	5,827	12,886	Other Ministry
\$ 3,738,796	\$ 3,662,309	\$ 3,544,924	Total Expenses
384,411	370,008	330,558	Depreciation add back
\$ 275,957	\$ 191,695	\$ 179,849	Net Cash Income

GRADE SCHOOL DETAIL

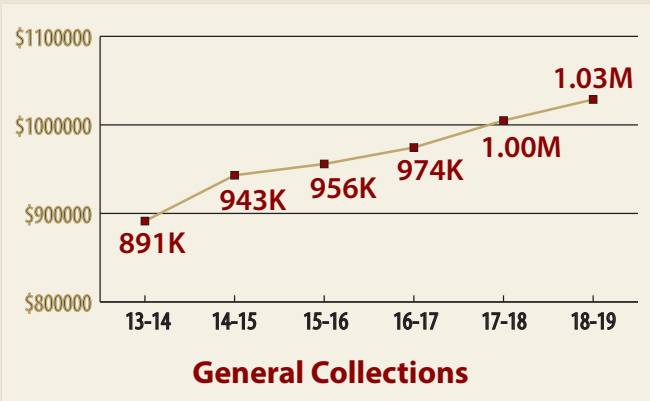
2018-19	2017-18	2016-17	INCOME
1,784,754	1,655,473	1,718,226	Grade School Tuition & Fees
78,695	62,202	50,286	Grants, Scholarships, Subsidies
98,122	103,861	104,981	Fundraisers
35,584	48,134	35,005	Donations
142,533	143,904	91,792	Other Income
\$ 2,139,688	\$ 2,013,574	\$ 2,000,290	Total School Income
2018-19	2017-18	2016-17	EXPENSES
261,947	278,542	271,332	Administration
1,582,118	1,580,442	1,587,930	Instruction
543,555	521,696	487,010	Operations (includes depreciation)
115,592	120,328	86,211	Other Expenses
\$ 2,503,212	\$ 2,501,008	\$ 2,432,483	Total School Expenses
\$ (363,524)	\$ (487,434)	\$ (432,193)	Parish Subsidy to School

Educating Hearts and Minds: The parish subsidy is an amount budgeted each year as part of the expense of operating our educational ministry and helping parish families afford Catholic education at Saint Joseph. We continue to be diligent with budgeting to ensure the amount of the subsidy remains manageable for the parish. The 18-19 decrease in the subsidy reflects increased tuition revenue from adjustments made to multiple child discounts in the tuition structure.



Offertory

General offertory increased 2.4% in FY 2018-19, and has shown a steady increase over the last six years. Thank you for your continued support of our parish!

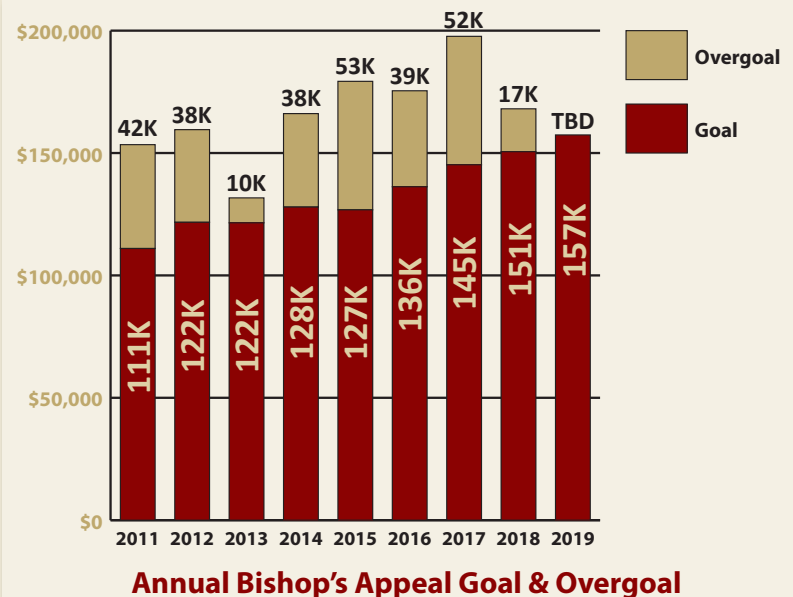


Annual Bishop's Appeal

Our parish's Annual Bishop's Appeal goal is set by the diocese and rises most years. The amount we raise as a parish over this goal is sent back to the parish the following fiscal year to support our own ministry needs. For instance, the 2017 overgoal of \$52,463 seen in the chart to the right was budgeted and received in our 2018-19 fiscal year.

Our 2013 overgoal was down due to the kick-off of our parish's *Living Our Faith, Building Our Future Campaign*. The overgoal was again down significantly in 2018, affecting the current 2019-20 fiscal year budget.

Thank you for your continued contributions to the Annual Bishop's Appeal, which helps to fund not only diocesan ministries, but also our Saint Joseph Parish ministries!



In Giving

We Receive



SJGS alum Fr. Michael Thomas, C.S.C., celebrates Mass at Saint Joseph.

BOOST YOUR SUPPORT FOR SAINT JOSEPH PARISH

1. Participate in regular giving through envelopes or online giving.
 - Online giving eliminates hassle of remembering envelopes. See more details on p. 8 of this report.
2. Prayerfully revisit the amount of your regular giving.
 - Consider an increase of 1 to 5%.
3. Consider a family or business sponsorship to the SJGS Excellence Fund to support Catholic education in our parish.
 - For details, see p. 8 of this report.



Music ministry at Saint Joseph on Good Friday.

Capital Improvements

Investing for the Future

Saint Joseph Parish has made an effort in recent years to proactively plan for ongoing facilities maintenance and improvements, with the hope that we might avoid undertaking a capital campaign to fund facilities projects. Over the last six years, our parish has been able to fund over \$750,000 in capital improvements in addition to *Living Our Faith, Building Our Future Campaign* projects and the North Lot car wash purchase and renovation, which was funded mostly through parish savings. We are grateful to the Building and Grounds Committee for their wisdom and guidance in ensuring our facilities are well-maintained.

2013-14		2014-15		2015-16	
149,300	School Tuck-pointing	13,400	Tractor (Snow Plow)	63,395	Ackles HVAC
74,062	School HVAC Units	11,290	Ackles Improvements	32,862	Classroom Desks
35,710	School Security Doors	9,825	Church Bathroom Renov.	9,754	Ackles Pre-K Renovation
16,405	School Equipment	7,032	Other School Property		
\$ 275,477	Total	\$ 41,547	Total	\$ 106,011	Total
2016-17		2017-18		2018-19	
31,534	Church/School HVAC	117,347	School Roof	45,437	School HVAC Units
6,560	Church Pew Screens	22,181	School Library Renov.	33,575	School Entrance
6,046	Rectory Roof Repairs	11,000	Parish Truck	21,818	Classroom Renovations
4,250	Ackles Handrails			13,284	Church Door Upgrades
				13,215	Cafeteria Tables
				2,457	Office Computers
\$ 48,390	Total	\$ 150,528	Total	\$ 129,786	Total

Finance Council

Dear Fellow Parishioners,

Sound fiscal management of a parish is a responsibility of the pastor and is linked closely to his pastoral care of the parish. It is carried out properly when it includes the advice and help of devoted parishioners with experience in financial matters. Consultation should be marked by transparency and mutual respect.

As chair of the Saint Joseph Parish Finance Council, I would like to share with you a brief account of our purpose and charge. The Finance Council advises the pastor in administering the ecclesiastical goods of the parish according to universal and particular law. Responsibilities include:

- Assisting the pastor with preparation of the parish budget.
- Reviewing the income and expenditures of that budget quarterly.
- Reviewing the school budget and the actual expenditures

and income quarterly.

- Advising the pastor concerning the parish balance sheet.
- Advising the pastor regarding school tuition and all other parish charges.
- Advising the pastor regarding financial feasibility of proposed building projects.
- Advising the pastor regarding review and repayment of any parish debt.
- Determining that proper accounting practices and internal control procedures are in place and evaluating the report of the regular diocesan audit.

On behalf of the Saint Joseph Parish Finance Council, I thank you for trusting us with this meaningful responsibility. Should you ever have questions, please feel free to reach out.

Gary Stenke, Finance Council Chair

Making God Known, Loved, and Served

HAITI MINISTRY: “UNITING TOGETHER FOR GOD’S GLORY”

In May 2018, A delegation of nine Saint Joseph parishioners traveled to Platon, Haiti, to meet the pastor and parishioners of Mary Immaculate Parish. In October 2018, their pastor, Fr. Charles Mehu, C.S.C., visited our parish. These two trips enabled us to get to know each other and to get a sense of parish life at our respective parishes. During both trips, we discussed Mary Immaculate Parish’s imminent needs and identified ways that our parishes could partner and deepen our relationship. Initial steps have included:



Mary Immaculate students send good wishes on the feast of Saint Joseph.

- Sending Fr. Mehu back to Haiti with two tablets and funds to establish an internet connection at the parish, enabling us to be in regular contact and build closer connections with our sister parish.
- Sending Fr. Mehu back with surplus school supplies from Saint Joseph, which we hope has enriched their modest classrooms.
- Sending \$1,100 in November to reinforce the structural integrity of the church walls that were damaged in an October earthquake and were posing a risk to Mary Immaculate parishioners.
- With our Lenten almsgiving, Saint Joseph began helping support a lunch program for the 145 students at Mary Immaculate School, a priority need for the parish.
- We have begun discussions about economic options that would help people in the parish to become more self-sustainable.

Please keep the parishioners of Mary Immaculate in your daily prayers. They face many challenges. Pray also for wisdom, grace, and God’s heart in this relationship and in our future plans and projects together. Donations to support the Haiti Ministry may be made online at <http://stjoeparish.weshareonline.org/Haiti>.

Sharing Our Gifts

Saint Joseph Parishioners, in the tradition of the Congregation of Holy Cross, continue to support communities near and far by bringing the joy of the Gospel to people at the margins.



Our parishioners and school families have offered countless donations and hours of service to our diocesan ministries, members of our local community, and beyond.

Supported ministries include our Haiti ministry, Saint Vincent de Paul, Catholic Charities, Our Lady of the Road, Women’s Care Center, Hope Ministries, Saint Margaret’s House, Center for the Homeless, seminarian education, retired religious support, disaster relief, and many more!

\$27,305 Contributed to special collections: Catholic Charities, St. Vincent de Paul, Catholic Relief Services, Peter’s Pence, etc.

\$20,047 Contributed to our Haiti Ministry: Supporting our sister parish of Mary Immaculate in Platon, Haiti.

\$168,069 Contributed to the Annual Bishop’s Appeal: Supporting the operations of and ministry within our diocese.



Left: Mary Immaculate students hold prayer cards and prayer rocks – gifts from SJGS students. Above: Fr. Mehu visits with Saint Joseph Preschool students.

EDUCATING HEARTS AND MINDS IN THE HOLY CROSS TRADITION

Making God known, loved, and served.



SJGS EXCELLENCE FUND: SUPPORTING OUR 2019 NATIONAL BLUE RIBBON SCHOOL

Saint Joseph Grade School is proud to announce it has been named a 2019 National Blue Ribbon School by the U.S. Department of Education, the second time it has earned this prestigious award.

This honor would not have been possible without the generous support of our parish family. We invite you to continue that support by participating in the SJGS Excellence Fund, an annual fund that supports the essential pieces of Saint Joseph Grade School — the pieces that help us live out our mission of educating hearts and minds in the Holy Cross tradition, making God known, loved, and served.

Your gift to the Excellence Fund will provide support for teachers and staff, new learning materials, professional development, curriculum and program enhancements, faith development and service learning initiatives, enrichment and



extracurricular opportunities, facilities maintenance, and endowment funds for tuition assistance and scholarships.

Each contribution helps narrow the gap between tuition and cost per student, allowing us to continue to grow and improve each year.

Your support will make a real, lasting impact on the educational ministry of our parish.

Contributions may be made online at **stjoeparish.weshareonline.org** or by mail to: Saint Joseph Parish, Attn: SJGS Excellence Fund, 711 E. Colfax Ave., South Bend, IN 46617.

For more information on how you or your business can participate, please contact Sean Kennedy at 574-234-3134, ext. 17, or skennedy@stjoeparish.com. Thank you for your generosity in supporting our parish school!

ENROLL IN ONLINE GIVING AT SAINT JOSEPH PARISH

Online giving provides greater convenience and flexibility for our parishioners. Set up a one-time or recurring donation, and allocate the amounts of your choice to any of our different collections. Once you start to use it, you will be able to view your complete, accurate financial records at any time during the year.

Parishioners currently using EFT for giving are encouraged to transition to our new online giving system. Be sure to contact Pat Stockrahm at 574-234-3134, ext. 19, or pstockrahm@stjoeparish.com to arrange a cutoff date for EFT before your online contributions begin.

Get started now at stjoeparish.weshareonline.org

BENEFITS OF ONLINE GIVING

- Pay online for parish collections, events, and programs
- Schedule recurring donations
- Manage your account and giving at any time
- Flexible payment options: bank account or credit card
- View giving history and receipts at your convenience

