

## 2021 Annual Stewardship Report

October 2021

Dear Parish Family,

We are so blessed at St. Joseph Parish and School. The reason I believe we are blessed is because I can feel God's presence in our Parish community. I believe we are a blessing to others because we recognize our calling as good stewards and missionary disciples.

I am reminded of one of my favorite Stewardship Prayers which expresses how well we pass along the blessings we have received to those around us:



*My parish is composed of people like me. I help make it what it is. It will be friendly if I am friendly. It will be holy if I am holy. Its pews will be filled if I help fill them. It will do great work if I do the work I'm called to do. It will be prayerful if I pray. It will make generous gifts to many causes if I am a generous giver. It will bring other people into its worship if I invite and bring them. It will be a parish family of loyalty and love, of fearlessness and faith, of compassion, charity, and mercy if I - who make it what it is - am filled with these same qualities. Therefore, with your help, my God, I will dedicate myself to the task of being all the things that I want my parish to be. Bless my journey, Lord God, that I might follow Jesus and build the Church for your glory. Amen.*



Again, this year, because of your generosity, we have ended the year with a small surplus and the ability to pay \$150,000 toward our Parish Center mortgage principal. Included with our Annual Stewardship Report, we will take a closer look at our ministry priorities. We published our Vision and Action Plan leading us to our 75<sup>th</sup> Anniversary. The ministry we accomplish in Jesus' name is the reason for our Parish property and building.

Please know how appreciative I am to and for you and how much I love being your pastor!  
 Sincerely,

*Fr. Ron Wearsch*

*"Be hospitable to one another without complaining.*

*As each one has received a gift, use it to serve one another as good stewards of God's varied grace.*

*Whoever preaches, let it be with the words of God; whoever serves,  
 let it be with the strength that God supplies, so that in all things God may be glorified through Jesus Christ,  
 to whom belong glory and dominion forever and ever. Amen."*

*1 Peter 4:9-11*

*Saint Joseph Our Patron .... Pray for Us!*



Dear Parishioners,

For the annual report, the Finance Council wanted to directly provide some brief comments related to our financial performance over this past year.

First, thank you for your continued generosity during these interesting times. Over the past year, our offertory collections were up slightly from FY2020 and were on budget, even though the Church remained closed for several months last spring. We know you continue to be impacted by the pandemic in many ways, and we appreciate your ongoing support.

We also thank you for your generosity in fulfilling your Capital Campaign pledges. The end of the fiscal year was the campaign's half-way point, and we have collected approximately 72% of your pledges (\$1.241M of \$1.725M in commitments.) We have now completed the originally identified projects, except the church lighting and the Social Hall flooring. We hope to complete these projects during our current fiscal year. In addition, we were able to use \$150,000 of the donations to pay down our Parish Center mortgage debt. (*See page 6 for Capital Campaign detailed updates*).

As you know, last year we received a Payroll Protection Program loan of \$306,300, and we anticipated that the loan would be forgiven. We used these funds to continue to pay our Parish and School Staff throughout the pandemic year, as was intended by the loan. It did allow us to keep operating successfully. We processed our request for loan forgiveness, and we were notified in June that we were successful in getting the loan fully forgiven! This means we will never need to repay the loan!

The one financial area where we were impacted during this past fiscal year was fundraising activities. We did adapt to the extent possible and had a very successful fish fry season and the introduction of the Sunday Suppers To-Go. However, since we were not able to gather as a community in any significant way, our overall fundraising was short of our expectations. Fortunately, over the last few months we have been able to gather again, and hopefully we can continue to gather as a Parish community over the next year to return to normal fundraising levels.

The Parish and School Staff continued to adjust to our circumstances and performed in an outstanding manner. They continued to manage costs effectively, while delivering high quality ministries and strong educational outcomes for the children in our Parish School and PSR program. Through these actions, we were able to finish the financial year approximately on budget. We are grateful for the work of our CYO which contributed to the Parish Center mortgage, and to our PTO which contributed to the school's capital improvement projects. We thank both of these organizations for their contributions over the last year. They contribute much time, talent and treasure to our Parish and School, and this year especially, it did not go unnoticed.

For FY2021, we reported a modest surplus, including several unusual non-recurring items. We still have work to do to fully retire our mortgage obligations, but our financials continue in the right direction. Your Finance Council, along with the Parish and School staffs, take very seriously our responsibility to be good stewards of your generosity.

Thank you for your ongoing trust and support.

Finance Council Members: Amy Arborgast, Darrell Deerberg, Kevin Felder, Peter Gibbons, Jim McGrath, Joe McAleese, Adam Santo, Amy Solmos Wayne, and Bob Swanson



# St. Joseph Parish School

A Message from John Stipek  
Parish School Principal

Our Mission is to  
“... create missionary disciples who are  
the hands, voice and heart of Christ”

If you are familiar with the movie *Groundhog Day* that starred Bill Murray as a TV weatherman who kept reliving the same day over and over again until he found a way out of his predicament, you may understand how we maneuvered through our 2020 – 2021 school year. It was as though we were reliving the end of the previous school year and continuing to deal with COVID-19. But the school and staff remained, as I have said in the past, “*Viking strong!*”

We began the year with approximately 31 students taking advantage of our Virtual Learning Program that provided online instruction. Our wonderful staff went above and beyond our expectations to make this happen. As the year progressed, we had many of the students return after the mid-point of the year and ended the year with everyone in person in the building. It was truly an amazing example of the dedication of the staff.

At the end of the year, we were extremely excited to offer the graduating Class of 2021 a return to the traditional graduation ceremony. It was held in our Church for all graduates and their families. Graduation was highlighted by two essays that students had written as a reflection of their time here at Saint Joseph Parish School. It was not only nice to see how they had grown in their academics, but also in their faith. There was not a dry eye in the Church.

Academically, the students excelled in their formal assessment process, exceeding the National Norms on our annual MAP Testing. These assessments cover Mathematics, Reading and Science for the Junior High students. In addition to these success stories, all of our eighth graders who took the Ohio State Algebra I Test for Competency scored at the proficient or higher level. In fact, 81% scored at the Accelerated or Advanced level on the assessment. Once again, our eighth grade class maintains our 100% acceptance rate into the private high schools of their choice. They are truly a class to be proud of!

We continue to be **Viking Strong!** The staff and families working together continue to guide our children in our Mission to “... Create missionary disciples who are the hands, voice and heart of Christ.” We want to express our gratitude to all our families and parishioners who continue to support our Mission. Our success would not be possible without your support.

Yours in Christ,  
Mr. John Stipek





# SAINT JOSEPH

PARISH and SCHOOL  
Avon Lake

## ST. JOSEPH PARISH STATEMENT OF ASSETS, LIABILITIES AND FUND BALANCE

	As Of June 30,	
	2021	2020
<b>ASSETS</b>		
1 Operating Cash Balance	\$ 348,258	\$ 444,109
2 Restricted Cash Balance	401,021	554,713
3 Accounts Receivable	12,952	10,039
4 Other Assets	24,093	23,499
5	<b>TOTAL ASSETS</b> <u><u>\$ 786,324</u></u>	<u><u>\$ 1,032,361</u></u>
<b>LIABILITIES</b>		
6 Accounts Payable & Accrued Expenses	\$ 231,100	\$ 150,273
7 Deferred Income and Restricted Support	697,733	671,623
8 Payroll Protection Loan	-	306,300
9 Loans and Mortgage Payable	702,530	900,138
10	<b>TOTAL LIABILITIES</b> <u><u>1,631,363</u></u>	<u><u>2,028,335</u></u>
<b>FUND BALANCE</b>		
11 Fund Balance Beginning of Fiscal Year	(995,974)	(1,084,401)
12 Net Surplus (Deficit) for Fiscal Year	150,934	88,427
13	<b>FUND BALANCE, END OF FISCAL YEAR</b> <u><u>(845,040)</u></u>	<u><u>(995,974)</u></u>
14	<b>TOTAL LIABILITIES AND FUND BALANCE</b> <u><u>\$ 786,324</u></u>	<u><u>\$ 1,032,361</u></u>

### NOTES:

- Our annual financial report has been reviewed by the Diocese of Cleveland Finance Office, and we have received their letter of acceptance to publish our annual results.
- During the pandemic, we realized how dependent our fundraising income is upon our ability to gather socially. We should not depend on fundraising to pay ordinary operating expenses. Therefore except for the Fish Fries and the School Auction, all additional fundraisers will be used for a designated purpose outside of everyday Parish and School operation.
- Our Parish provided financial support to the school operations during the fiscal year ended June 30, 2021, of \$251,512. This represented approximately \$1,025 of support per student. In addition, the Parish provided funds for school capital improvements of \$95,576 over and above capital improvement fees collected from school families.
- Please contact the Parish Office or member of the Finance Council if you have any questions.

**ST. JOSEPH PARISH**  
**STATEMENT OF REVENUE & EXPENSES**

	For the Year Ended June 30,			Budget For the Year Ended June 30, 2022
	2021	% of Total	2020	
<b>PARISH REVENUE</b>				
21 Offertory and Other Collections	\$ 1,318,182	51%	\$ 1,316,740	\$ 1,380,000
22 Fund Raising & Parish Programs	731,307	28%	213,353	563,400
23 Mortgage Contributions	187,293	7%	45,680	50,000
24 Other Revenue	33,124	2%	171,868	20,100
25 Extraordinary Receipts	306,300	12%	-	-
<b>TOTAL CHURCH REVENUE</b>	<b>\$ 2,576,207</b>	<b>100%</b>	<b>\$ 1,747,641</b>	<b>\$ 2,013,500</b>
<b>PARISH EXPENSES</b>				
27 Salaries, Benefits & Taxes	\$ 538,724	22%	\$ 571,643	\$ 578,249
28 Administration	160,687	7%	147,224	172,400
29 Sanctuary & Liturgical	76,291	3%	71,859	54,300
30 Parish Programs	76,324	3%	109,285	98,250
31 Building Maintenance	357,197	15%	156,737	139,550
32 Utilities	80,872	3%	71,187	73,850
33 Capital Expenditures	608,237	25%	125,998	441,400
34 Interest Expense	34,285	2%	36,438	22,500
35 Diocesan Assessments	145,566	6%	145,050	145,000
36 Support of Parish School	347,088	14%	223,793	247,904
<b>TOTAL CHURCH EXPENSES</b>	<b>\$ 2,425,272</b>	<b>100%</b>	<b>\$ 1,659,213</b>	<b>\$ 1,973,403</b>
<b>NET PARISH SURPLUS (DEFICIT)</b>	<b><u>\$ 150,934</u></b>		<b><u>\$ 88,427</u></b>	<b><u>\$ 40,097</u></b>

**ST. JOSEPH PARISH SCHOOL**  
**STATEMENT OF REVENUE & EXPENSES**

	For the Year Ended June 30,			Budget For the Year Ended June 30, 2022
	2021	% of Total	2020	
<b>SCHOOL REVENUE</b>				
39 Tuition & Fees	\$ 966,280	63%	\$ 891,832	\$ 977,140
40 Government Assistance	94,310	6%	96,898	105,000
41 Fund Raising and Other	128,681	8%	146,219	179,274
42 Parish Support of School	347,088	23%	223,793	247,904
<b>TOTAL SCHOOL REVENUE</b>	<b>\$ 1,536,360</b>	<b>100%</b>	<b>\$ 1,358,742</b>	<b>\$ 1,509,318</b>
<b>SCHOOL EXPENSES</b>				
44 Salaries, Benefits & Taxes	\$ 1,176,046	76%	\$ 1,131,816	\$ 1,150,688
45 Administration & Instructional	52,876	3%	58,884	56,220
46 Building Maintenance	107,381	7%	74,221	83,750
47 Utilities	84,769	6%	74,259	90,200
48 Capital Expenditures	115,288	8%	19,562	128,460
<b>TOTAL SCHOOL EXPENSES</b>	<b>\$ 1,536,360</b>	<b>100%</b>	<b>\$ 1,358,742</b>	<b>\$ 1,509,318</b>
<b>NET SCHOOL SURPLUS (DEFICIT)</b>	<b><u>\$ -</u></b>		<b><u>\$ -</u></b>	<b><u>\$ -</u></b>

# 75th Anniversary Capital Campaign Update

You are amazing! Thank you so much for your generosity to our 75<sup>th</sup> Anniversary Campaign. As you might already know, the north and south parking lots have been repaved and we have added additional parking spaces that now connect the two Lake road entrances and exits.

The landscape plan that meets the Avon Lake City code requirements is underway. That, along with reseeding the areas that were disturbed during construction, will complete our landscaping work for 2021. We have ordered some directional and inspirational signs for both the north and south parking areas. I hope that they offer both guidance and inspiration to visitors and community members alike. I hope they will arrive before the cold weather sets in. These added items will be coming from funds designated for general capital improvements and not from the 75<sup>th</sup> Anniversary Campaign.



We are making progress on both the Church lighting replacement and the reflooring of the Social Hall. We have firm cost estimates for both and believe that both can be accomplished before June 2022.

As promised in the 75<sup>th</sup> Anniversary Capital Campaign Document, any dollars over the original goal amount will be used toward paying down the Parish Center Mortgage Principal.

## St. Joseph Parish 75th Anniversary Capital Campaign Status as of September 15, 2021

Pledge Commitments: \$1,735,249 | Pledge Payments Received: \$1,268,846 | % of Redemption: 73%

Total Pledge Requests: 1086 | Total Pledges Returned: 461 | Total Response Rate: 42%

Campaign Project Costs	Original Estimate	Revised Estimate	Spent to Date
Capital and Operating Reserves and Contingencies	\$ 450,000	\$ 450,000	\$ 158,000
Repair and Replace Existing Parking Lots *	\$ 400,000	\$ 635,766	\$ 635,766
Upgrade Church Lighting	\$ 75,000	\$ 100,000	\$ 9,500
Replace Social Hall Flooring	\$ 25,000	\$ 25,000	\$ -
New Church and School Phone System	\$ 25,000	\$ 25,013	\$ 25,013
Parish Mortgage ++	\$ -	\$ 300,000	\$ 150,000
<b>Total Project Costs</b>	<b>\$ 975,000</b>	<b>\$ 1,535,779</b>	<b>\$ 978,279</b>

### Campaign Notes

\* Higher estimate is for additional parking spaces in the North Parking Lot

++ Any additional funds collected will go to mortgage reduction.

Report is stated on a cash basis not an accrual basis of accounting

## The Work of the Finance Council & Pastoral Council

We are truly blessed here at St. Joseph to have an active **Finance Council**. An active, well-formed Parish Finance Council is a key element for promoting the financial health of the Parish, assuring accountability and assisting the Pastor with his financial responsibilities. The Finance Council serves as a consultative body that assists the Pastor in meeting these responsibilities. Although not having decision-making authority, the Finance Council provides the support and information needed by the Pastor to make concise and educated decisions for managing the finances of the Parish.

In addition to being a consultative body to the Pastor, the duties and responsibilities of the Finance Council Members include the following:

- Review and approve the annual operating budget, income, and expenditures as compared to the approved budget and review cost-cutting measures when necessary.
- Make recommendations as necessary to see that expenses are within set limits.
- Monitor Parish contribution trends and educate parishioners about stewardship and the need for Parish involvement and support.
- Provide oversight of Capital Campaign Projects & other Restricted Donations.
- Provide long-range planning for both the financial and physical needs of the Parish.
- Provide parishioners with an annual comprehensive written report on the Parish's financial position, including appropriate financial statements, key results and potential issues

We are most grateful for the expertise and dedication of the members of our Finance Council: Amy Arborgast, Darrell Deerberg, Kevin Felder, Peter Gibbons, Jim McGrath, Joe McAleese, Adam Santo, Amy Solmos-Wayne, and Bob Swanson.

As important as the Parish Finance Council is to assisting the Pastor with his financial responsibilities, the **Pastoral Council** serves as a planning and advisory body to the Pastor in matters pertaining to the long-term strategic planning for the Parish. The Pastoral Council exercises shared responsibility for the Pastoral Life of the Parish under the leadership of the Pastor and is the primary advisory, deliberative and decision-making body for all significant Parish Ministries.

The duties and responsibilities of the Pastoral Council Members include the following:

- Direct the implementation of the Parish Vision & Action Plan AND encourage and promote participation of the laity throughout Parish ministries.
- Provide strategic direction to the Parish Staff and approve proposals for Parish initiatives.
- Plan for the future by recommending policies, procedures and programs that fulfill the mission of the Parish.
- Serve as a resource to the Pastor on critical issues affecting the overall well-being of the parish.

We extend our sincere gratitude to the members of the Pastoral Council for their hard work and dedication: Mike Collins, Jennifer Luca , Tim Needham, Tom Costello, Gene Pruss, and Blair LaCour.

## 2020-2021 Reaching, Serving, Feeding – Our Ministry By The Numbers

In this section of the report, you will find the numbers of how many thousands of people we reached digitally, as well as how many we served and fed during our last fiscal year. You will also find our Day School and PSR attendance and sacramental numbers. These figures are a testament to the dedication of our Parish and School Staff who kept mission and ministry at the forefront of a very trying year. You can read more about the Charity in Love fund on our website by visiting [stjosephavonlake.org/charityinlove](http://stjosephavonlake.org/charityinlove).

Although most of 2020 and much of 2021 were spent with strict protocols due to the pandemic, our ministries never stopped. We were able to work with our friends at the shelters and utilize our advanced technology to make sure that we continued to reach and serve as many people as possible. It was a challenge that our Parish accepted with open arms, and from the feedback we have received from many, it was much appreciated during very uncertain and difficult times. As always, we would not be able to do this without the generosity and support of our parishioners. Because of your donations to our Charity in Love fund, St. Vincent DePaul, and the monthly designated diocesan collections, we were able to provide \$37,000 to 16 different organizations that help those in need. In addition to the monetary donations to help other organizations, we used that money to serve over 4,000 meals to the residents at St. Elizabeth Center as well as three holiday meals at St. Frances Xavier Cabrini in Lorain. Your generosity helps us serve those very close to us, within our own communities, who are struggling. These numbers are a true display of faith in action, and a true financial achievement for our ministry as a Parish community!



People Reached	67,149
Engagement	81,622
Link Clicks	3,771
Comments	6,460
Shares	767
Reactions	13,208
Photo Views	4,746
New Followers	287
Net Followers	160

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- o 32,524 Total Views
- o 21,000 from our website
- o All 50 States
- o 25 Different Countries
- o 1,978 Average Weekly Reach

July 1, 2020 – June 30, 2021





<b>Sacraments</b>	<b>2021</b>	<b>2020</b>
♦ Baptisms	49	40
♦ First Communions	58	63
♦ Confirmations	57	73
♦ Marriages	16	15
♦ RCIA Participants	3	3
<b>Day School</b>	<b>This Year</b>	<b>Last Year</b>
Day School : Kindergarten thru 8	228	246
Preschool Program	39	33
<b>Sunday School</b>	<b>This Year</b>	<b>Last Year</b>
Parish School of Religion Students	270	244

*"For as in one body we have many parts, and all the parts do not have the same function, so we, though many, are one body in Christ and individually parts of one another."*

*Romans 12:4-5*

## Other Achievements During Fiscal 2021

In addition to the major Capital Projects that were completed as part of the 75<sup>th</sup> Anniversary Capital Campaign, other completed Capital Improvements included:

**In our Parish (see page 5, line 33 not including capital campaign projects):**

- Parish Office building, painting, flooring & window upgrades
- Social Hall roof repair and inside improvements
- Organ Pipe replacement & tuning
- New computers and technology improvements
- New fingerprint scanner for employee & volunteer background checks
- Landscaping and outside lighting
- New Church microphones

**In our School building (see page 5, line 48):**

- Two new boilers for the oldest section of the school building
- New air-conditioning system in the Primary Grade classrooms, with a design to allow future heating, thus eliminating the need to replace 20-year-old boilers when they fail
- New Science Collaboratory
- New computers and Chromebooks



## Encounter: Prayer and Formation

Saint Joseph Parish seeks to grow in faith. As a community, we pray for all our members to have the gift of an encounter with Jesus Christ through weekly Eucharist, Scripture study, prayer retreats, faith formation, and many other opportunities that facilitate and manifest a loving relationship with Jesus.

Some of the ways we are providing opportunities for an Encounter include:

- Utilize Formed.org
- Communio Group expansion
- Outdoor Passion Walk
- Deepen engagement in prayer with Scripture
- Men's and Women's Retreat programs
- Build a team of Lay Spiritual Directors
- Parish Discipleship Program
- Ecumenical prayer services in Avon Lake
- Enhance spiritual formation with Ignatian Spirituality



Text in **green** means that these activities are in progress or ongoing.

Text in **blue** means that these activities are completed.

Text in **black** means that these activities are still needing to be accomplished.

## Accompany: Walking with One Another

Saint Joseph Parish desires to be a community that welcomes all people and fosters their growth and development in faith at all stages. In a special way, we commit to building up the domestic church and assisting parents in their role as the first invested teachers in their children's life of faith. Some of the activities to promote this effort include:

- Create a stronger community among PSR and Day School families
- Youth opportunities focused on prayer and community
- More opportunities to engage children in the Liturgy
- High School Leadership Team for peer ministry
- Catholic Parenting Enrichment to promote the spirituality of the family where families could discuss different topics pertaining to the raising of children
- Core Team of Adult Leaders for Youth Ministry to assist at sessions, retreats, etc.
- Family Movie Nights for fellowship and discussion
- Family retreat opportunities allowing parents and children to enrich their faith
- Dedicated space for Youth Ministry



## Community: Fostering a Culture of Hospitality

Saint Joseph Parish seeks to continue to grow as a community where Jesus Christ is encountered in all people. As a community of disciples, we will foster a culture of hospitality where the active, those who are uninvolved, and those who do not yet know our Parish, find a welcoming community where faith is ignited and strengthened in all that we do. We will break down walls that divide us, connect people with one another, and see that, in a united community, all things are possible through Christ who strengthens us. Some of the activities to promote this effort include:

- Create community within Parish family meals
- Umbrella Crew for rainy Sundays
- Grow the number of youth serving as ushers, acting as greeters, and singing in the choir
- Wedding Anniversary recognition at Mass
- Accompaniment program for newcomers
- Introduction of young adults to one another to build community
- Establish team for both pre- and post-marriage enrichment
- Grow our Parish family meal team
- Valet Parking for elderly



*We are one family in Christ committed to forming missionary disciples who are the hands, voices, and hearts of Christ.*

## Send: Reaching Out to All

Saint Joseph Parish desires to be a community that joyfully shares the saving message of Jesus with all those around us. We seek to share this message, utilizing old and new forms of simple conversations around faith, and we have technology to help us share the Gospel message. We will continue to strive to create an environment at the Parish where personal invitation is the norm. Some of the activities to promote this effort include:

- Strengthen relationships with sister organizations, beginning with Blessing House
- City-wide mailings to promote Liturgies and events
- Increase use of social media to share the Gospel and promote events at the Parish
- Technology initiative through updated website and mobile app experience
- Share the Parish and its unique identity through videos and discussion at Parish events
- Transportation Ministry for non-mobile parishioners to and from Mass
- Regular prayer time outside the abortion clinic
- Birthday Card Ministry





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## Grow the Mission, Consider Paying it Forward

As we find ourselves in the middle of the fall season, this is the time of the year when many begin to contemplate certain financial planning decisions, including their annual charitable gifts. The Annual Report is filled with great information which shares with you how we have grown as a Parish community in the past year and how we plan to continue our growth in the future. As you review this financial report, we invite you to prayerfully consider making a charitable gift to Saint Joseph Parish. You can do so in one of many ways:

- **Gift of Money:** Giving is easy. You can simply write a check payable to Saint Joseph Parish and send it to the Parish Office before December 31, 2021.
- **Gift of long-term Appreciated Securities:** Charitable gifts of long-term appreciated securities have many advantages. Consult with your tax advisor to determine if this type of charitable gift is right for you. If you have questions, please call the Parish Office.
- **Using a Required Minimum Distribution (RMD) from an Individual Retirement Account (IRA) to make a Qualified Charitable Distribution (QCD):** If you have attained the age of 72, you may likely be faced with an RMD from your IRA. You can make a QCD of up to \$100,000 of your RMD, to Saint Joseph Parish without including the distribution of your income.