

October 2022

Dear Parish Community,



I am so proud of and grateful for our Parish Family. I don't think I could say often enough how blessed I am to be your pastor. Each day as I pray my morning rosary, I offer a prayer of thanksgiving to God for the gift that you are to me. Our Parish tagline is: "One Family in Christ." The scripture passage, from which our tagline comes, was proclaimed at daily Mass on Tuesday, September 13. It is worth sharing:

*"Brothers and sisters: As a body is one though it has many parts, and all the parts of the body, **though many, are one body, so also Christ.** For in one Spirit, we were all baptized into one Body, whether Jews or Greeks, slaves or free persons, and we were all given to drink of one Spirit. Now the body is not a single part, but many. Now you are Christ's Body, and individually parts of it. Strive eagerly for the greatest spiritual gifts." 1 Cor 12:12-14, 27-31a*

I really love pastoral ministry. An important aspect of parish ministry is its smooth administration and along with it, an annual accounting of the stewardship of your resources which can be found in the following pages. Our accounting staff (Accounting Manager, Jim Adamowicz, Contributions and Accounts Payable, Cheryl Monschein and Accounting Volunteer, Bob Swanson) and our Finance Council (recognized on the next page) do such an outstanding job. They have submitted our Fiscal Year End Financial results to the Diocese of Cleveland Finance Office for review and approval and acceptance, which we have received. Again, we have ended our fiscal year with a small surplus thanks to your generosity. As a charitable nonprofit, we are reliant on your donations to provide the resources necessary to spread the Gospel of Jesus Christ near and far. We collect "fees" for the consumable materials needed for programs, but it is through your practice of Stewardship, offering your time (in prayer), talent (volunteering) and treasure (financial support), that allows all the ministry to happen here at St. Joseph Parish and School, for which I am truly grateful. I am committed to being a good steward of your financial support by not spending more than we have and not embarking on capital projects without having all the funding necessary, while looking closely at our monthly expenses to ensure the efficient operations of our Parish and School.



We offer this report of our annual accounting to inspire more abundant ministry in Jesus' name. We are a Parish with a vision plan of Encounter, Accompaniment, Community and Sending by capturing ways we might enliven that vision here at St. Joseph Parish and School. We concluded that official documented plan with this Vision Statement: "St. Joseph Parish and School is One Family in Christ who encounters Jesus, accompanies one another, forms community and is sent forth to live the Gospel." As I have mentioned many times, Jesus himself is the crafter of the "discipleship maker" method. People encountered Him and He accompanied them in their faithful journey, which formed community so that the Good News might be sent into the world!

I am so thankful to each of you who make up the beautiful community that is our Parish Family. May you know God's blessings and how much I love being your pastor.

Fr. Ron Wearsch

October 2022

A Letter from the Parish Finance Council



Dear Parishioners,

First, thank you for your continued generosity. Over the past year, our offertory collections were up slightly from FY2021, and were just short of budget. In addition, we thank you for your generosity in fulfilling your 75th Anniversary Capital Campaign pledges. The campaign ends in April 2023, and we have collected approximately 92% of your pledges (\$1.570M of \$1.715M in commitments). We have now successfully completed the original identified projects. In addition, we have been able to use \$230,000 of the donations to pay down our Parish mortgage debt (see page 6). Finally, we appreciate your support of the Heart of the Shepherd Campaign. We received pledges totaling \$532,623 and have collected \$137,865 to date.

As a result of your continuing generosity to our 75th Anniversary Capital Campaign and to our overall Parish operations, we remain committed to paying off our \$580,000 mortgage by our 75th Anniversary (the end of fiscal 2025) and to have a debt-free parish! We will continue to update you on both of these campaigns in the weekly bulletin as well as in other Parish-wide communications.



We were able to return to a normal level of fund-raising activity during the fiscal year from fish fries, Saturday suppers, the Lake Breeze Festival, and everything in between. It was great to have our parishioners gather with each other again! We are blessed to have a very vibrant parish!

As you know, we previously received funding from the Payroll Protection Program. During FY2022, we were also able to obtain additional funding of \$170,776 from the federal government, in the form of an Employee Retention Credit. Similar to the PPP loan, we will never

need to repay this funding. We continue to be good stewards of your Parish, and we will continue to search for all funding mechanisms.

Our next external funding opportunity is through the Angel Scholarship Fund. This is a State of Ohio tax credit program, enabling you to direct a portion of your Ohio State Taxes directly to our St. Joseph Parish School for scholarship support. We have included some basic information in this Stewardship Report (see pages 8 & 9), and will be mailing out additional information before the end of October.

The Parish and School Staff continue to adjust to our circumstances and to perform in an outstanding manner. They continue to manage costs effectively, while delivering high quality ministries and strong educational outcomes for the children in our Parish School. Through these actions, we were able to finish the financial year approximately on budget.

For FY2022, we reported a modest surplus, including a small operational surplus excluding unusual non-recurring items, and our balance sheet is in better position than it has been in many years. Our budget for FY2023 is at an operational break-even. Your Finance Council, along with the Parish and School staffs, take very seriously our responsibility to be good stewards of your generosity.

The members of the Finance Council believe in full transparency. A member of the Finance Council reviews monthly each bank reconciliation. The Council meets monthly and reviews the Parish and School's performance based on our annual budget which is also submitted and reviewed by the Diocesan Finance Office. We have many financial policies and other financial practices in place so that you, the generous donors of St. Joseph Parish and School, can be certain we remain trustworthy and good stewards of your resources.

Thank you for your ongoing trust and support.

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

A Message from John Stipek, Parish School Principal



Looking back at last year, I am reminded of a phrase I have used many, many times since my arrival four years ago. We share it at the end of our morning announcements each day, have a sign posted in our school office and at our entrance, and we have created car magnets with the phrase. If you ask any student to finish the phrase, "It's a Good Day . . ." they are all able to do so with great excitement. The slogan, *"It's a Good Day to have a Good Day"* has become a sort of battle cry of our Vikings. To share a review of last year I would like to rephrase that battle cry with, *"It was a Good Year to have a Good Year!"*

This past year we introduced our Viking School Garden. This project was made possible with a grant from the Ohio Catholic Federal Credit Union. Through collaboration from Saint Joseph graduates, our families, students and staff, the children were able to see the connection of how food grows from a seed to nutritious produce. Each class had its own raised bed and planted a variety of produce including beets, peppers, zucchini, strawberries, several types of lettuce and tomatoes, along with dill and several other plants. The students were so engaged with the entire process. The produce was then used in meals that were prepared for shelters and parish dinners. The students and families even had a chance to take some produce home. It was a very exciting process to witness.



We continue to be so proud of the accomplishments of our students. These accomplishments are the result of the partnership of our families and wonderful staff. Our standardized assessment scores in Mathematics, Reading and Science continue to outscore the national norms for all three academic areas. Our eighth-grade students who participated in the Ohio Algebra Test scored at either Accomplished or Advanced level of achievement.

Coupled with the accomplishments cited above, Saint Joseph Parish School continues to prepare our students for their journey through life academically, physically, socially, and spiritually as Disciples of Christ. Our eighth graders continued the tradition of 100% acceptance at their first choice for Catholic high school. Graduates of the class of 2022 were accepted at the following schools: Elyria Catholic, Magnificat, Saint Edward, Saint Ignatius and Saint Joseph Academy. Many of these graduates are enrolled in higher-level classes at these institutions due to the outstanding education they received at our School.



We are very proud and grateful for the collaboration between the Parish, School, and our families. It is the "family environment" that is evident in the celebration of Mass and the halls of our school that makes Saint Joseph Parish School the special place it is. We can say thank you to everyone for making it true, *"It was a Good Year to have a Good Year!"*

Yours in Christ and Gratitude,
Mr. John T. Stipek, M. Ed.

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



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

		As Of June 30,	
		<u>2022</u>	<u>2021</u>
ASSETS			
1	Operating Cash Balance	\$ 419,580	\$ 348,258
2	Restricted Cash Balance	551,217	401,020
3	Accounts Receivable	11,356	12,952
4	Other Assets	26,311	24,093
5	TOTAL ASSETS	<u>\$ 1,008,464</u>	<u>\$ 786,323</u>
LIABILITIES			
6	Accounts Payable & Accrued Expenses	\$ 152,791	\$ 231,100
7	Deferred Income and Restricted Support	952,862	697,733
8	Loans and Mortgage Payable	581,413	702,530
9	TOTAL LIABILITIES	<u>1,687,066</u>	<u>1,631,363</u>
FUND BALANCE			
10	Fund Balance Beginning of Fiscal Year	(845,040)	(995,974)
11	Net Surplus (Deficit) for Fiscal Year	166,438	150,934
12	FUND BALANCE, END OF FISCAL YEAR	<u>(678,602)</u>	<u>(845,040)</u>
13	TOTAL LIABILITIES AND FUND BALANCE	<u>\$ 1,008,464</u>	<u>\$ 786,323</u>

NOTES:

- Our Annual Stewardship Report has been reviewed by the Diocese of Cleveland Finance Office, and we have received their letter of acceptance to publish our annual results.
- Fundraising is not built into our annual budget, with the exception of Fish Fries and the School Auction. All additional fundraisers will be used for a designated purpose outside of everyday Parish and School operation. For example, We Give Catholic FY 2022 specifically funded the new electric sign on Electric Blvd.
- We transferred \$60,000 from our 75th Anniversary Capital Campaign, we received a generous contribution of \$35,000 from our Catholic Youth Organization (CYO), and we used your contributions of \$26,117 to our Mortgage Fund in the Sunday collections to pay down \$121,117 on the Parish mortgage (see line 8 above).
- Please contact the Parish Office or member of the Finance Council if you have any questions.
- Payments are received quarterly from the Diocese of Cleveland for the Heart of a Shepherd Campaign to our Parish.

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

		For the Year Ended June 30,			Budget For the Year Ended June 30,
		2022	% of Total	2021	2023
PARISH REVENUE					
21	Offertory and Other Collections	\$ 1,363,329	56%	\$ 1,318,182	\$ 1,400,000
22	Fund Raising & Parish Programs	648,328	26%	731,307	340,000
23	Mortgage Contributions	146,786	6%	187,293	115,000
24	Other Revenue	119,924	5%	33,123	15,250
25	Extraordinary Receipts	170,776	7%	306,300	-
26	TOTAL PARISH REVENUE	\$2,449,143	100%	\$2,576,205	\$ 1,870,250
PARISH EXPENSES					
27	Salaries, Benefits & Taxes	\$ 590,579	26%	\$ 538,724	\$ 641,916
28	Administration	184,257	8%	160,687	188,350
29	Sanctuary & Liturgical	71,052	4%	76,291	72,950
30	Parish Programs	103,131	5%	76,324	112,250
31	Building Maintenance	166,873	7%	357,197	144,150
32	Utilities	76,422	3%	80,872	73,850
33	Capital Expenditures	642,932	28%	608,237	200,000
34	Interest Expense	21,754	1%	34,285	20,000
35	Diocesan Assessments	147,396	6%	145,566	152,000
36	Support of Parish School	278,309	12%	347,088	221,212
37	TOTAL PARISH EXPENSES	\$2,282,705	100%	\$2,425,271	\$ 1,826,678
38	NET PARISH SURPLUS (DEFICIT)	\$ 166,438		\$ 150,934	\$ 43,572

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

		For the Year Ended June 30,			Budget For the Year Ended June 30,
		2022	% of Total	2021	2023
SCHOOL REVENUE					
39	Tuition & Fees	\$ 957,963	61%	\$ 966,280	\$ 1,028,495
40	Government Assistance	194,464	12%	94,310	105,000
41	Fund Raising and Other	147,048	9%	128,682	182,739
42	Parish Support of School	278,309	18%	347,088	221,212
43	TOTAL SCHOOL REVENUE	\$1,577,784	100%	\$1,536,360	\$ 1,537,446
SCHOOL EXPENSES					
44	Salaries, Benefits & Taxes	\$ 1,183,251	75%	\$ 1,176,046	\$ 1,204,645
45	Administration & Instructional	60,742	4%	52,876	50,920
46	Building Maintenance	87,228	6%	107,381	96,316
47	Utilities	86,534	5%	84,769	90,000
48	Capital Expenditures	160,029	10%	115,288	95,565
49	TOTAL SCHOOL EXPENSES	\$1,577,784	100%	\$1,536,360	\$ 1,537,446
50	NET SCHOOL SURPLUS (DEFICIT)	\$ 0		\$ -	\$ -

“For it is in giving that we receive.”
St. Francis of Assisi

75th Anniversary Capital Campaign Update

75th Anniversary Capital Campaign Status as of September 15, 2022

Pledge Commitments: \$1,715,249 | Pledge Payments Received: \$1,565,751 | % of Redemption: 92%
 Total Pledge Requests: 1,086 | Total Pledges Returned: 460 | Total Response Rate: 43%

Campaign Project Costs	Original Estimate	Revised Estimate	Spent to Date
Capital and Operating Reserves and Contingencies	\$ 450,000	\$ 450,000	\$ 183,156
Repair and Replace Existing Parking Lots *	\$ 400,000	\$ 650,486	\$ 650,486
Upgrade Church Lighting	\$ 75,000	\$ 87,792	\$ 87,792
Replace Social Hall Flooring	\$ 25,000	\$ 32,436	\$ 32,436
New Church and School Phone System	\$ 25,000	\$ 25,013	\$ 25,013
Parish Mortgage ++	\$ -	\$ 300,000	\$ 230,000
Total Project Costs	\$ 975,000	\$ 1,545,727	\$ 1,208,883

Campaign Notes

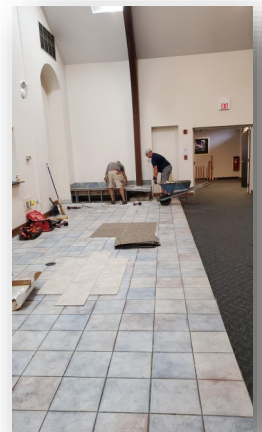
* Higher estimate is for additional parking spaces in the North Parking Lot and Sealing & Restriping in 2022.

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

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

We want to express our sincerest gratitude for your generosity to our 75th Anniversary Capital Campaign. With nearly 100,000 sq ft, nearly 12 acres, and 3 of them under pavement, there will always be a need for additional capital improvements. Our budgeted goal beyond the 75th Campaign is to have \$100,000 each year designated for capital improvements.

This upcoming year we are going to be adding cabinetry to house service items for our parish hospitality in St. Joseph Hall. These expenses will come from the general capital improvement fund, and not from the 75th Anniversary Campaign as those dollars will be used towards the Parish mortgage. Our desire is to continue each year making landscaping improvements, this upcoming year \$10,000 is budgeted to illuminate the west side of the school building that is visible from Lake Rd, and plant more trees along the school building in a similar way that we did along the school building in the south parking lot. We are also going to address the flooding and storm drain issues by installing proper drainage to the main city storm drains along Lake Road. As part of our responsibility to take care of our capital improvements, the parking lot maintenance (crack-fillings, seal and stripe) is required every two years.

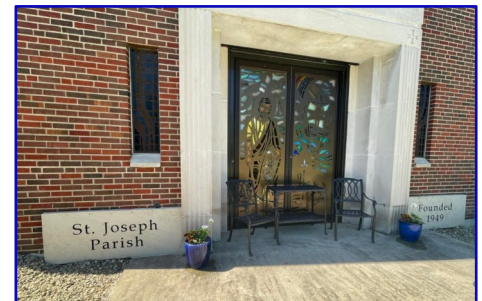


Heart of a Shepherd Campaign Update

Total Heart of a Shepherd Campaign Pledges:	\$ 532,623
Total Pledge Payments to Date to be updated quarterly:	\$ 137,865
Total % of Pledge Payments Made	26%
Parish Share of Payments Received to Date:	\$ 89,612

Questions regarding the Heart of a Shepherd Campaign can be directed to: Megan Gerome at the Catholic Community Foundation 216.696.6525 ext. 2950 mgerome@catholiccommunity.org.

Our ability to make these capital improvements is made possible by your contribution to the Maintenance Fund envelopes. For example, after the passing of Arlene Aslaksen, her family made the decision to donate to our Maintenance Fund, and because of that we were able to put the finishing touches on our old church and purchase capstones commemorating the founding year of our Parish. These types of donations ensure that the legacy of those we love lives on in the Parish. We are blessed to own a valuable piece of property on Lake Road, and we are in the process of completing our north side and north west to their fullest potential. Our landscaping is a 360 degree endeavor, and we thank you for your support.



Capital Improvements Fiscal 2022

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

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

- New air conditioning units for church sacristy/confessional area
- Major air conditioning repairs to existing 22-year old equipment
- New siding and windows on the Parish Office
- Outside lighting, signage, decorations, and landscape improvements
- Kitchen dinnerware and equipment for Parish events
- New cornerstone monuments on Lake Road old church

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

- Air conditioning in additional rooms and hallways
- New electronic sign on Electric Boulevard
- Playground improvements



We also must give thanks to Fr. Becherer and his family for transforming Fr. Riley's original "treehouse" into a nautical meeting loft which we were able to accomplish with the generous donation of his estate. Our new meeting space is filled with the love and warmth of Fr. Becherer's memory. We thank all those who wanted to honor and remember him by purchasing items from his estate.



ANGEL SCHOLARSHIP FUND

Turning taxes into tuition with the Catholic Community Foundation

The Angel Scholarship Fund will provide Catholic school tuition assistance to families in the Diocese of Cleveland.

Help Our Children Grow in Faith. DONATE TODAY TO THE ANGEL SCHOLARSHIP FUND



**RECEIVE A 100% OHIO INCOME TAX CREDIT UP TO \$750
(\$1500 IF MARRIED FILING JOINTLY).**



EXAMPLE OF OHIO TAX CREDIT SCENARIO*

INDIVIDUAL

Ohio Income Tax owed	\$1,000
Tax Credit on \$750 Contribution to the Angel Scholarship Fund	- \$750
Ohio Income Tax owed after Tax Credit	\$250

MARRIED, FILING JOINTLY

Ohio Income Tax owed	\$2,000
Tax Credit on \$1,500 Contribution to the Angel Scholarship Fund	- \$1,500
Ohio Income Tax owed after Tax Credit	\$500

The above scenario does not include additional federal tax benefit for those who itemize charitable contributions.

**This tax credit scenario does not constitute income tax advice. Always consult with your tax professional for information on the impact of any charitable donation.*

**TO LEARN MORE, VISIT: WWW.CATHOLICCOMMUNITY.ORG/ANGEL
OR CONTACT FRED ROBERTS: FROBERTS@CATHOLICCOMMUNITY.ORG OR 216-902-1312**



CATHOLIC COMMUNITY
FOUNDATION

Enriching Lives In Northeast Ohio

Your Taxes. Their Tuition. OUR FUTURE.

NEW OPPORTUNITY TO SUPPORT OUR STUDENTS!

Ohioans can now receive a 100% tax credit of up to \$750 (\$1500 if married filing jointly) for cash donations to the Angel Scholarship Fund. The aim of this tax-credit scholarship program is to award scholarships for elementary and high school students. This is a great opportunity to provide tuition assistance for families who wish to send their children to our Catholic schools.



YOUR SUPPORT

- ✓ Directly impacts a family's ability to afford a Catholic education
- ✓ Helps provide high quality Catholic education to more children
- ✓ Can be directed to any Catholic school in the Diocese of Cleveland
- ✓ Allows you to choose what your tax dollars support



IT'S QUICK. IT'S EASY. WE ARE HERE TO HELP!

CALL: 216-902-1312 ONLINE: WWW.CATHOLICCOMMUNITY.ORG/ANGEL

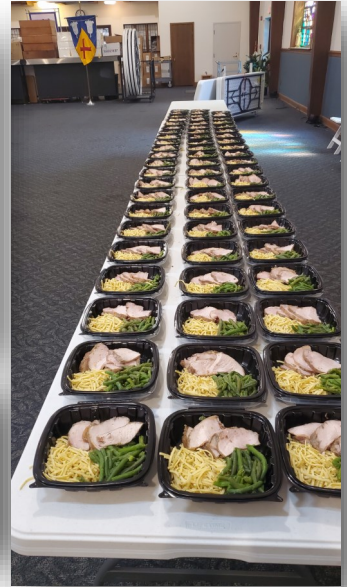


2022 Ministry Impact Report

Special Collections

Eastern Europe	\$ 348.00
Black & Indian Mission	\$ 889.00
Holy Land	\$ 2,044.00
Holy Father	\$ 356.00
Catechetical Services	\$ 254.00
Catholic University	\$ 212.00
Communications Collection	\$ 242.00
World Mission Sunday	\$ 627.50
Campaign for Human Development	\$ 1,052.00
Retirement Fund for Religious	\$ 2,580.00
Latin America	\$ 280.00
Mission Cooperative	\$ 4,420.44
Catholic Home Missions	\$ 282.00
Catholic Education	\$ 301.00
Blessing House	\$ 300.00
Rice Bowl Collection	\$ 792.00

TOTAL \$ 14,979.94



Charity In Love

Shelter Meals - 4,000 meals served	\$ 15,030
CRS Snack Bags & Shelter Personal Items	\$ 1,044
Charitable Donations to Blessing House & Birthright	\$ 4,335
St. Francis Cabrini Thanksgiving Meals - 800 meals	\$ 9,495
Giant Eagle Grocery / Gas Cards	\$ 2,214
To Go Packaging for meals	\$ 3,804
TOTAL \$	35,923

St. Vincent DePaul Treasurer Report

Beginning Balance	\$ 14,234.02
Total Receipts	\$ 33,921.94
Total Disbursements	\$ 21,297.43
Ending Balance	\$ 26,858.53

Because of your generosity to our Charity in Love Fund we were able to provide assistance to those in need in Lorain County and were able to add a new ministry to provide 65 weekly meals to the residents at Bridgepointe Housing in Elyria. Thank You!

Sacraments

♦ Baptisms	64	49
♦ First Communions	80	58
♦ Confirmations	62	57
♦ Marriages	15	16
♦ RCIA Participants	3	3
♦ New Parishioner Households – AMAZING!	113	108

Day School

Day School : Kindergarten thru 8	233	228
Preschool Program	50	39

Sunday School

Parish School of Religion Students	321	270
------------------------------------	-----	-----

2022

2021

This Year

Last Year

This Year

Last Year

faith FORMATION



RAISING OUR
CATHOLIC KIDS



A new monthly group for Catholic parents to come together in faith & fellowship with a new topic each month. We'll be covering the same topic in the evening and the morning meeting each month.

3rd Thursday Evenings from 7-8 pm

Oct 20th, Nov 17th, Dec 15th

- or -

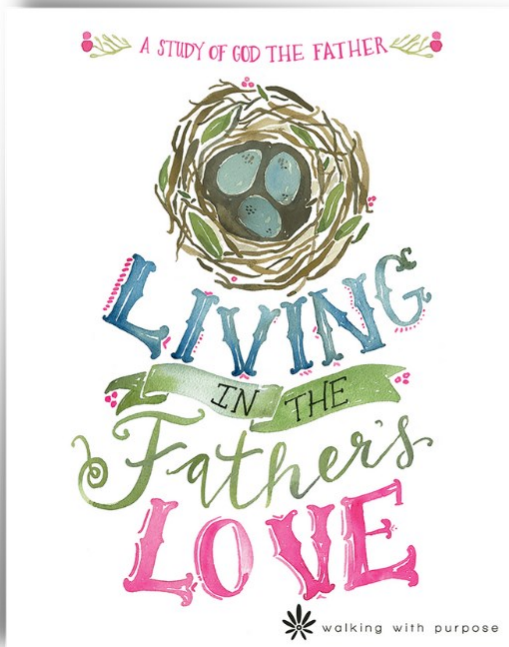
1st Thursday Mornings from 9:30-10:30 am

Oct 6th, also Nov 3rd, Dec 1st

Meetings will take place in the Carpenter Room (former Vikings Room)
at St. Joseph Parish

32929 Lake Rd, Avon Lake, OH 44012

Contact ROCK@stjosephavonlake.org for more info



Discover
THE ONE THING
Necessary

An Inspiring Talk
A Prayerful Encounter
A Practical Challenge

Wednesday, October 26
6 - 8 pm
32946 Electric Blvd. Avon Lake

Details: stjosephavonlake.org/events

**"There is need of
only ONE thing."**
Luke 10:41-42

VISIT OUR
WEBSITE FOR
DETAILS!



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 Stewardship 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 Stewardship 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, 2022.
- **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 in your income.