

*Annual Report  
for the year  
June 30, 2006 to  
June 30, 2007*

# *St. Joseph's Catholic Community* **ANNUAL REPORT**

*Mission Statement: To support and strengthen each other in living our shared Catholic faith.*

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*A publication of St. Joseph's Church, Grand Rapids, MN – October, 2007*

## **Pictures of Parish Pecuniary Progress**

Fr. Jerry Weiss, Pastor

## **Parish and School Staff**

### **Pastor**

Fr. Jerry Weiss

### **Associate Pastor**

Fr. Thomas Galarneau

### **Deacon**

Jerome Sura

### **Director of Music/Coordinator of Liturgy**

Maria Annoni

### **Pastoral Ministry and Support**

Phil and Jackie Solem

### **Directors of Religious Education**

Holli Busching

### **DRE / Youth Minister**

Lori Dowling

### **Parish Administrator**

Dorothy Krile

### **Business Manager**

Diane Dick

### **Parish Secretary**

Karen Nurnberger

### **Custodian**

Jerry Nurnberger

### **School Principal**

Teresa Matetich

### **School Faculty and Staff**

Anna Acheson	Nancy Anderson
Jan Behr	Angela Boyd
Jill Burnson	Mary Cahill
Rebecca Clifton	Karen Christ
Elisa Cortes	Laura Hoolihan
Katherine Johnson	Tracy Kampa
Donna Kent	Vickie Kepler
Lori Lagergren	Noreen Maturi
John Nalan	Mary Schroeder
Sharon Shadley	Gerri Simmons
Aubrey Smolke	Marina Whight

Once again it is that time of the year when we do our annual fiscal reporting. As many of you know, the parish fiscal year runs from July 1st to June 30th. It is a chance for parishioners to see what their contributions have enabled the parish to accomplish and a chance for the parish and the Finance Council to show that we have been good stewards of your hard earned money. Like any budget, the process is full of wishes and needs. We are subject to the same financial pressures as any household. (Although when I see doors open in winter and lights left on throughout the year, I wonder if people think we get our gas and electricity free!)

The generosity of the members of the parish has enabled us to pay our bills once again. The following are short snapshots of the various areas of the parish finances:

### **Ordinary Operating Income**

Operating income is the revenue generated from our envelope and plate collections. This is our primary source of income although there are other fundraisers that provide a revenue stream. The parish has done well over the past several years in view of the fact that we have also had a couple of capital campaigns that have made demands on your income. One of my concerns is the percentage of our operating income that comes from fundraisers. I have asked the Finance Council to reduce our dependence on fundraisers over the next couple of years. I am not against fundraisers, but I think they should be dedicated to things outside of our operating budget. The indications seem to suggest that some of our fundraisers have also run their course. It is getting more and more difficult to get people to volunteer and the events are generating less income. Because it is so much a part of our operating income, it puts a lot of pressure on

the various functions to generate the income that will be used to pay our bills. When you think about it, very few people depend on winning the lottery to pay their bills! They make their budget on a consistent source of income.

### **Debt on the New Church**

I am very pleased to announce that we have reduced the debt to \$800,000 as of September 30, 2007. I know that seems like a staggering sum, but when you look at how quickly this has been reduced, it is a cause for **congratulations**. (Years ago it was not unusual for churches to burn the mortgage when they celebrated their 25th anniversary. We should have it paid off long before then.) It is still, however, a debt that has to be paid. In the current fiscal year, we have shifted all the payments for principal and interest to the operating budget. Previously this was split between our operations and the building fund. We are using the money that continues to come in for the building fund to pay down the principal.

### **School**

In view of the feedback we received from our town hall meetings and the report that Hal Johnson provided us with, we have been working to address the concerns that surfaced from the members of the parish. We are trying to make sure that our numbers for remodeling the old school are as current and as correct as they can be. I have advised the appropriate committees to return to discussions with the architect to see if the proposed cost of a new school on the new campus can be reduced.

For all that you have done this past year, **“thank you”** and may the Lord continue to shower you with His blessings.

**St. Joseph's Community: Statement of Operating Revenue and Expense for**  
**\_\_\_\_\_ fiscal year ending June 30, 2007 compared with 2006 \_\_\_\_\_**

<u>REVENUE</u>	<u>2007</u>	<u>2006</u>	<u>EXPENSE</u>	<u>2007</u>	<u>2006</u>
ORDINARY INCOME					
ADULT ENVELOPES	562,906	581,588	PARISH ADMINISTRATION	488,945	401,359
PLATE COLLECTION	62,884	55,635	SCHOOL	594,187	590,969
TOTAL ORDINARY INCOME	625,790	637,223	MUSIC & LITURGY	56,823	57,770
SPECIAL INCOME	232,237	384,713	RELIGIOUS EDUCATION	60,352	60,603
EXTRAORDINARY INCOME	22,500	7,500	1ST AVENUE SITE	14,521	16,556
SCHOOL INCOME	595,562	439,991	21ST STREET SITE	73,989	92,437
<b>TOTAL REVENUE</b>	<b>\$1,476,089</b>	<b>\$1,469,427</b>	<b>TOTAL EXPENSE</b>	<b>\$1,288,817</b>	<b>\$1,219,694</b>

### Financial Points of Interest from around the Parish

Dorothy Krile, Parish Administrator

#### Parish Operating Budget:

Parish ordinary income, regular envelope and plate donations, for the year was down over the last fiscal year by 1.8% or \$11,433. The total ordinary income of \$625,790 was 9% or \$62,210 below the budgeted amount. Many parishioners also choose to contribute directly to UCA (United Catholic Appeal) which reduces parish operational expense. UCA contributions for the first half of 2007 were \$24,916, which is down 16% or \$4,703 from the same time period in 2006. Parish fund-raising, comprised of the summer fair food booth, raffles, sales and special events, raised \$52,579 (gross) which was over the budget goal of \$46,000. Expenses came in 10% under budget and income was 3% over budget largely due to building fund contributions which provided additional income of \$105,793.

#### Our Mortgage Picture:

The building fund donations helped pay mortgage principal payments. Interest payments came directly from parish operating funds. In the new fiscal year, principal and interest payments will come from operating funds. Donations to the building fund will be used to make additional principal payments.

St. Joseph's mortgage on our new church originated in 2002. The balance as of June 30, 2007 is \$900,000. In June, the mortgage was renewed. With this renewal, the interest rate increased from 4.60% to 7.75%. With the higher interest costs, it will be advantageous to pay down principal as quickly as possible.

#### School Operating Budget:

**Enrollment.** School year 06-07: There were 156 students in Kindergarten-6th grade; with preschool, the total enrollment was 207. School year 07-08: There are 152 students in Kindergarten-6th grade, with preschool the total is 201 students. Preschool offers programs for both 3 and 4 year olds.

**Cost of Education.** The approximate cost of educating a child at St. Joseph's School for 07-08 is \$3,900 per child. Funding sources include: (1) Tuition, \$1,815 per child (first child, parishioner rate) this year compared to \$1,800 the past school year; tuition and tuition aid account for 47% of total education cost (2) parish subsidy, \$1,100 per child or 28% of total cost (3) school endowment subsidy, annual fund and other miscellaneous sources of income, \$625 per child or 16%, and (4) fundraising \$360 per child or 9% of the total education cost.

**Programming.** Kindergarten students attend school three full days (Monday-Wednesday-Friday) for the first semester and then five full days for the second semester. Kindergarten students may attend Tuesday-Thursday Enrichment Days the first semester in addition to Monday-Wednesday-Friday classes. The Spanish language program continues this fall with Spanish curriculum for all students in kindergarten through sixth grade.

# Time, Talent and Treasure

## Stewardship Opportunities: Treasure

This is the time of the year when people consider giving charitable contributions to their favorite charities. We hope that you consider St. Joseph's Catholic Community as one of your favorites. Here are a few ideas to help maximize the benefits of your giving for you and for our parish.

**Stock Contributions:** Appreciated stock is a great way to make a contribution AND perhaps maximize your tax benefit. You may eliminate substantial taxes on capital gains realized between the date you purchased the stock and the date of the contribution. So that we can promptly and properly acknowledge your gift, please call the parish office to advise us of the forthcoming stock transfer.

**IRA Charitable Deductions:** Tax incentives were put into place last year to stimulate charitable contributions for persons 70.5 years and older, who may wish to direct up to \$100,000 from their Individual Retirement Account to St. Joseph's parish. These deductions can be made by December 31, 2007.

**Employer Matching Funds:** You may wish to consult with your employer to determine if a matching gift from your company can increase the value of your contribution to our parish and/or to our school.

**Automatic Transfers:** St. Joseph's can set up automatic transfers for you from your checking or savings account at any financial institution. With increased demands on most people's time, staying current with parish giving may be a challenge. You choose the date of transfer, the checking or savings account you wish to use and the amount you want to contribute for regular giving, for UCA and/or for capital giving. Many parishioners have found this option to be the most convenient and consistent way to support St. Joseph's. Call Diane at 326-2843 for more information and to get set up.

**Thank you** for your generous, ongoing stewardship to St. Joseph's. If you have any questions about regular giving, building fund contributions or stock transfers, please call Diane Dick at the parish office, 326-2843. She can also help you set up an **automatic transfer** from your checking or savings account.

If you have questions about stewardship, special giving or planned giving, please contact:

Mike Miskovich, Stewardship Commission Chairperson  
 Kelly Hain, Planned Giving Commission Chairperson or  
 Dorothy Krile, Parish Administrator

## Stewardship Opportunities: Time and Talent

You will notice on the next page the large number of parishioners who regularly share their time and talent at St. Joseph's. This is only a small part of the approximately 1800 individuals who provide help in so **many different ministries** here in our parish community. You truly reflect stewardship of time, talent and treasure. St. Joseph's is blessed by your many and varied contributions that make the ministries and programs we offer possible. If you have questions about volunteer opportunities, please call the parish office at 326-2843 for more information.

## Thank You For Your Continued Generosity to St. Joseph's Community

If you would like more detailed information, please see Dorothy at the parish office.

# St. Joseph's Lay Leadership Directory, Fall 2007

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## Trustees

Jim Hoolihan  
Sue Mattson

## Pastoral Council

Bob Behr  
Ann Braiedy, CCW  
Diane Hodgson  
Jim Hoolihan  
Kathy Hoolihan  
Sue Koprowski  
Sue Mattson  
Barb McDonald, Chair  
Gary McInerney  
Peter Miskovich  
Roger Moll, School Rep  
Barb Nalan, CCW  
Bud Schneider  
Corrine Twaddle  
Elaine Yaggie

## Pastoral Council Commissions and Task Forces

## Charity and Justice

Jana Albers  
Vicki Andrews  
Jude Christenson  
Lori Dowling  
Kay Furlong  
Connie Kinnunen  
Lenice Renner  
Dave Roerick  
Jackie Solem, Co-Chair  
Phil Solem, Co-Chair

## Liturgy

Maria Annoni  
Donna Gilmore  
Alice Loscheider

Reuben Patnaude  
Peg Roy  
Barb Sura  
Corrine Twaddle, Chair  
Don Uzelac

## Child Protection Task Force

Lisa Adamich  
Vicki Andrews  
Kathleen Blake  
Gwynne Bobich, Chair  
Diane Dick  
Lori Dowling  
Kay Furlong  
Kim Geislinger  
Karen Karls  
Anna Koller  
Heathyr Lazo  
Teresa Matetich  
Sue Mattson  
Marsha Miller  
Kathleen Nuccio  
Sherry Palkki  
Mary Richie  
JoAnn Ryan

## Finance Council

Tim Adamich  
Kelly Hain  
Jim Hoolihan  
Karla Igo, School Rep  
Terry LaValle, Chair  
Pat Leistikow  
Sue Mattson  
Mike Miskovich  
Leanne Retka  
Denny Roy  
Jim Slater  
Chris VanDenHeuvel

## Commissions

## Stewardship

Pat Leistikow  
Mike Miskovich, Chair  
Greg Winkler  
Teresa Winkler

## Fundraising

Sue Dekich  
Rick Lawler  
Maybeth Olson  
Denny Roy, Chair  
Jim Slater

## Planned Giving

Kelly Hain, Chair  
Wendy Roy

## Endowment and Endowment Investment

Tom Gigliotti  
Alice Hoolihan  
Laura Hoolihan  
Teresa Matetich  
Jeanne Nicklason  
Reuben Patnaude  
Mike Przytarski  
Jean Rothstein  
Jim Rupert, Chair  
Joe Rust  
Dean Singsank  
Steve Wilcox

## School Board

Bob Beaver  
Lynn Hart  
Karla Igo  
Justin Linnell  
Marsha Miller  
Molly Miskovich  
Roger Moll

Shelly Steere, Chair  
Theresa Stertz  
Bill Westerberg  
Julie Wiens

## FAC - Facilities Advisory Committee

Pat Fideldy  
Mary Ives  
Dorothy Krile  
Terry LaValle  
Teresa Matetich  
Sue Mattson  
Brian Nicklason  
Ann Stanley, Chair  
Steve Wilcox

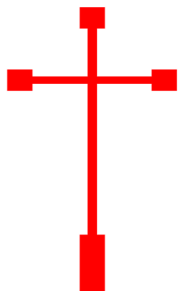
## FAC Sub-Committees

## Criteria & Options Development-COD

Bob Beaver  
Mary Cahill  
Paul Dealy  
Diane Dick  
Lori Dowling  
Pat Fideldy  
Mary Ives, Chair  
Ron Johnson  
Terry LaValle  
Teresa Matetich  
Marsha Miller  
Elizabeth Rohling  
Michelle Rossi  
Jeff Sheetz  
Mark Spoden  
Ann Stanley  
Craig Stertz

## Transition

Mike Kellin  
Ed Zabinski



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Phone: 218-326-2843

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