

SHOWING OUR GRATITUDE – SHARING THE BURDEN

Last weekend at all the masses, I spoke about the challenges we're facing in meeting our day-to-day expenses, and I told you that what I said then would be included in this weekend's bulletin. So here it is....

The last time I had spoken about finances (aside from the Annual Catholic Appeal) was for the *To Teach Christ Is* capital campaign. So many parishioners were so amazingly generous in their response to that fundraising effort that we realized 149% of our goal in pledges. But, at least for now, we're only able to use those funds for capital projects, like the new handicapped accessible meeting space in the school that we'll begin to use this week. Part of the financial problem we're still facing relates to the residual effects of the school – both the savings spent in a futile effort to keep the school going, and the money we've spent since the school closed for unemployment and health insurance for former staff members. So today, I just want to present you with some basic facts about parish finances and ask you to consider what you might do to make things better for **your** parish.

During September and October, the Gospel of Mark presented us with the challenge to be disciples who have our priorities in order and who make **service** and **sacrifice** core values in life. An essential part of our discipleship is our membership in the Church and our dedication to living out the faith of our baptism in the community of the Church. Being a disciple of Jesus changes everything and forces us to re-evaluate our priorities at every level. So, as a parish community of Jesus' disciples, here's where we are, where we need to be, and what you can do to make it all happen.

Over the past three fiscal years, our weekly offertory income has declined by a total of 3%. Part of that decline can be attributed to parishioners moving to warmer climes or downsizing in other towns, as well as the deaths of several generous parishioners. At the same time, the Archdiocese has **mandated** annual salary increases of 3%. Additionally, we were forced to take out a loan of just under \$150,000 to cover the residual costs of closing the school – which I just described

One of the first and most important facts is that just over 50% of our weekly offertory income pays for the salaries of church employees and the mandated health insurance, FICA, and fringe benefits that go along with those salaries. Dedicated staff members are one essential factor in the vitality of a parish community, and dedication really defines the people who work here for you; their salaries are money well-spent. Another 21% of our income is spent on electricity, gas, building maintenance & repairs, property/casualty insurance and office supplies. We cut corners where we can, but you can only cut so much.

And there is one other item that accounts for 10% of our annual expenses, and it's called the *Archdiocesan Assessment*; I want to address that briefly. Many people bristle at the idea that parishes have to give money to "downtown" and some use that as an excuse to not give to the church. I believe that falls under the category of "cutting off your nose to spite your face" because regardless of what we receive in donations, we still have to give 10% of our regular income to the Archdiocese. What do we get in return? One very real and significant example is the assistance we've received with the creation of our new meeting space in the school and all the repair work done on the school boilers in the past few years. Throughout this process, one of the facilities & construction experts from the Archdiocese has been with us every step of the way, reviewing proposals and negotiating greater savings for us. I can't even begin to imagine how much it would have cost us to hire a private consultant to manage these projects. That's just part of what we get for our 10% assessment. The remaining 18% of our income covers everything from liturgical supplies—hymnals, hosts, wine—to materials for our Religious Education program so that our children grow up with an understanding of their faith and the desire to live that faith throughout their lives.

So that's a quick summary of where the money goes. What I'm hoping you can appreciate is what it takes for a parish to survive, how we've been managing that for many years, and what you might be able to do to help in the coming year. Your costs go up every year and, guess what?—so do ours. Whether it's the exorbitant Illinois income and sales taxes, utility bills, homeowners insurance and repairs, village & county fees, the cost of gasoline or health care—you know that nothing gets cheaper from one year to the next. The big question for us is: where does the money come from? **You**, of course. But this, as the British would say, is the tricky bit: where **should** the money come from and where **did** it come from last year?

Here is how our financial picture would look if every registered household, family/individual contributed to the Sunday offertory collection **every** week. We have approximately 1400 registered households in our parish, and our budget goal for this year would be met IF **every** registered household gave \$365.00 per **year**—\$1.00 a day! But, that's only IF everyone came to church each week or at least contributed regularly. The reality is that only about 25% of all parish households attend mass each week, and only 38% of all registered parish households make contributions to the weekly offertory collection over the course of a year. The other **62%**--860 families or individuals—contribute **nothing** at all during the year! So, for the current fiscal year (which ends next June), this is what we would need, **on average**, from the 38% who give regularly right now: \$950.00 from each of the 540 households who now contribute regularly—that's \$18.00 per week or \$2.60 per day. This means asking our regularly contributing members—many or most of you—to give 2 ½ times more than you would have to IF **every** registered household gave just \$1.00 **per day**.

But here's another fact that changes that scenario even more. In the fiscal year that ended this past June, just over **one-fourth** of our offertory income (including Christmas & Easter) came from just 30 parish families or individuals—nearly \$160,000 of the almost \$585,000 we received! This means that 26% of our offertory income in Fiscal 2018 was contributed by just 2% of our total parish household population! That figure gives new meaning to the 1%/99% rhetoric we've been hearing for the past few years; although in this case, it says that the 2% really **are** doing their part—at least here—to keep our parish community alive. And if we take those 30 out of the equation for giving, it leaves us with \$2.25 per day per household that is needed from the rest of our faithful parishioners who already give regularly each year.

Now, it goes without saying that very few can afford to give between \$3,000 and \$18,000 a year as a handful of parishioners are able to do; and if you're part of the 98.0% who can't, please don't feel guilty. I'm grateful for the genuine effort so many make to give generously week after week as well as for all the other ways you contribute to the life of our parish. But the fact is that there are always going to be needs and expenses that can't be met with action, but only with cash. I can't pay the parish staff with the bags of food or other supplies you so faithfully bring for *Catholic Charities* or *Respond Now*. So one way or another, we have to increase our weekly offertory collection. And there are many ways to give the dollars and cents that we genuinely need. Sunday envelopes still do the job; but direct debit and e-giving have been convenient options that have been available for several years now for those who might be out of town or occasionally attending mass elsewhere. Just go to st.joehomewood.org or call Agatha for that information.

So here's the bottom line—a request, a plea—not just to adults but to kids as well, who get an allowance or money for their birthdays. If you already give regularly, ask yourself, honestly: is there something you buy or use each day that costs more than \$2.00, something you want, but don't really need? A Dunkin donut & coffee, that Starbuck's frappacino, some unhealthy snacks from a vending machine? Is there something you buy each week that costs more than \$18.00—that you could possibly live without? Bottled water can add up fast, and we all have water faucets in our homes! And flavored water at \$19.00 for a twelve-pack—really? If you can answer “yes” to any of those questions, then please ask yourself if you can't give that much—or even half that much—each week here in church. And if you're not giving regularly now, can you start in a small way? Remember: just \$1.00 a day from **every** parish household would get us where we need to be and take the burden of supporting the parish off the shoulders of the 540 households who keep the lights on now.

In the coming weeks, our annual financial report will be printed in the bulletin and that will spell out, in a bit more detail, the income and expense picture for Fiscal 2018 that is the basis for what I've summarized here.

And there's one more request I want to make....Lately, we've been seeing quite a few new faces in church, and that's great. I suspect that some may join us on weekends because of mass schedule changes in other parishes, and everyone is always welcome; there's no longer such a thing as "pew rent" – which those of a certain age might remember. But if you aren't a parishioner of St. Joseph and **are** joining us for worship on a regular basis, please consider helping out at least a little when you're here. It would be much appreciated.

Finally, please remember: this is our church, your church, but above all it is Jesus' Church. This is where he challenges us over and over again to put him at the top of our list of priorities, to make our response to his call more important than anything we possess or anything else we do all week long. Over and over throughout our lives, in Word & Eucharist, he gives us the grace to do that. I'm so very grateful to all those who have heard and responded to that challenge in the past, and I pray that many more will choose to respond in the weeks and months to come.

Fr. Bob