

November 2020

Saint Raphael



MONTHLY NEWSLETTER

State of the Parish

My dear friends in Christ,

Looking back at this past year, we have been blessed to have had continuous celebration of the Mass thanks to our livestream capabilities. Due to the pandemic, in-person celebrations ceased for a bit; but we laid out the groundwork to return once again. Most of our ministries continued through Zoom and other media platforms. Our Day School and Parish School of Religion continued hard work and dedication implementing “distance-learning” which relied heavily on our teachers and parents working closely together to make this happen. During the pandemic, all salaries were paid, no one was laid off, nor salaries reduced. We are grateful. You are a blessing!

We have continued the mission of Jesus in every way possible given our circumstances. What a beautiful tribute to the faith of our parish community who faithfully embrace the call of Jesus in their day to day lives.

Looking ahead, we are still in a pandemic and remain in the same protocol since returning to Mass. The future is still somewhat an unknown. Safety is of utmost concern and hours and hours of work and input on varying levels will ensure this happens. I am going to ask that our ministries here at the parish remain virtual. Mass will continue to be celebrated the same (in person and virtual). I will continue to suspend the Saturday 8:30 a.m. Mass at least until January and reassess where we are at that time. Mass intentions will continue to be honored. Though the future remains murky, one constant is the Lord’s grace and mercy guiding us along the way.

I know weariness can set in and can be a great distraction. God will help us navigate through this and will make us better and stronger because of it.

Please keep an eye on our weekly financial target in the bulletin. We rely on your generosity and support.



Please pray for the results of our elections, our civil unrest, the anxiety found in the hearts of our brothers and sisters calling for deeper reverence and respect. Pray for our parish, the school, and safety for all.

God bless and keep you,

Fr. Timothy W. Gareau
Pastor

Our Financial Report

Statement of Revenues & Expenses

	Years Ended June 30,		Budget
	2020	2019	2021
PARISH RECEIPTS			
Offertory Collections	\$1,925,836	\$1,957,083	\$1,887,000
Christmas/Easter Collections	202,567	202,047	200,000
Bequests/Restricted Funds	4,358	4,019	3,500
Fees-PSR & Sacramental Programs	81,524	101,320	92,272
Fundraisers	2,054	29,538	29,550
Other Income	29,244	49,900	38,322
	<u>2,245,583</u>	<u>2,343,907</u>	<u>2,250,644</u>
PARISH OPERATING COSTS			
Payroll Costs & Benefits	1,013,884	1,023,342	1,053,236
Administrative Costs	207,466	289,162	230,514
PSR & Sacramental Programs	85,451	94,173	107,128
Other Parish Programs	73,188	71,741	60,598
Plant Operation Costs	402,879	362,083	411,920
Capital Expenditures	329,411	442,228	251,100
Allocation to School	(732,892)	(774,410)	(692,219)
Diocesan Assessment	244,254	232,158	250,787
	<u>1,623,641</u>	<u>1,740,477</u>	<u>1,673,064</u>
NET PARISH RECEIPTS	621,942	603,430	577,580
SCHOOL RECEIPTS			
Tuition & Fees	2,617,052	2,718,069	2,600,025
Mandated Services	265,235	292,410	261,200
Other Income	88,468	97,774	112,103
	<u>2,970,755</u>	<u>3,108,253</u>	<u>2,973,328</u>
SCHOOL EXPENSES			
Payroll Costs & Benefits	2,601,481	2,595,165	2,625,419
Office & Administrative	124,819	126,411	122,600
Student Expenses	70,522	38,803	61,070
Plant Operation Costs	732,892	774,410	692,219
Technology Expenditures / Reserve	55,369	62,231	49,600
	<u>3,585,083</u>	<u>3,597,020</u>	<u>3,550,908</u>
SCHOOL SUBSIDY PROVIDED BY PARISH	<u>(614,328)</u>	<u>(488,767)</u>	<u>(577,580)</u>
OPERATING INCOME	7,614	114,663	-
DEBT SERVICE			
interest	(2,024)	(10,338)	-
loan repayment	(-)	(100,000)	-
NET PARISH REVENUE	<u>\$5,590</u>	<u>\$4,325</u>	<u>\$ -</u>

Operating & Reserve Funds

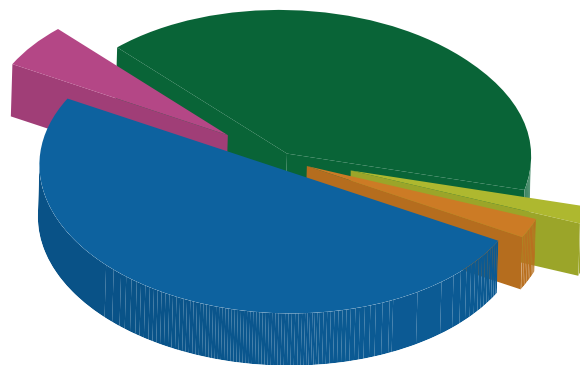
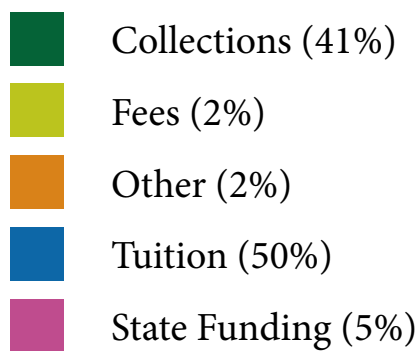
	Years Ended June 30,	
	2020	2019
OPERATING CASH		
Operating Cash Accounts	\$593,974	\$737,384
Accounts Receivable/Prepays	68,267	-
	<u>662,241</u>	<u>737,384</u>
Shopping/Hot Lunch Inventories	18,964	13,132
Accounts Payable	(23,116)	(59,730)
Accrued Expenses	(245,953)	(253,862)
Prepaid Tuition & Fees	(139,117)	(169,495)
Net Working Capital	<u>\$273,019</u>	<u>\$267,429</u>
NET PARISH REVENUE	\$5,590	
TECHNOLOGY FUND		
Beginning Balance	\$259,007	\$268,978
Investment Income	772	1,082
Student Fees in Excess of Expenditures	-	52,000
Expenditures in Excess of Fees	(166,660)	(63,053)
Ending Balance	<u>\$93,119</u>	<u>\$259,007</u>
SCHOLARSHIP FUND		
Beginning Balance	\$124,757	\$130,533
Contributions & Investment Income	111,620	72,609
Financial Aid Awarded	(95,000)	(78,385)
Ending Balance	<u>\$141,377</u>	<u>\$124,757</u>
REPLACEMENT RESERVE FUND		
Beginning Balance	\$62,567	\$162,094
Investment Income	187	473
Funding for Expenses	-	(100,000)
Ending Balance	<u>\$62,754</u>	<u>\$62,567</u>
ENDOWMENT FUND		
Beginning Balance	\$2,596,774	\$2,428,389
Change in Market Value	145,267	164,445
Contributions	-	3,940
Ending Balance	<u>\$2,742,041</u>	<u>\$2,596,774</u>
TOTAL RESERVE FUNDS	<u>\$3,039,291</u>	<u>\$3,043,105</u>

The reserve funds were established to provide savings for future expenditures not generally covered during a normal year's operations. Students pay an annual technology fee and amounts not spent during the fiscal year are added to the Technology Fund. The Scholarship Fund assures that any student who wants to attend our day school or PSR program, despite financial difficulty, has the opportunity. This is funded by your direct contributions. The Capital Reserve Fund allows us to cover future or unexpected repairs. The Endowment Fund has been funded primarily through bequests. We hope to grow this fund so that income earned may offset future years operating costs.

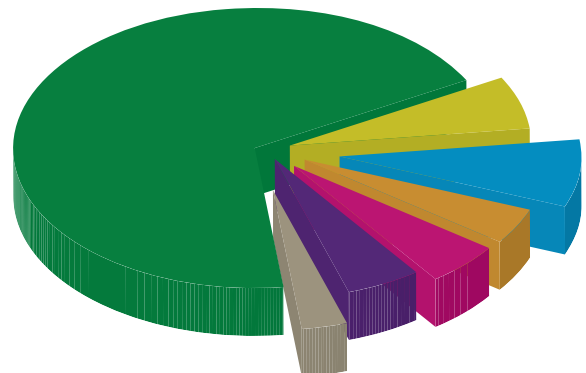
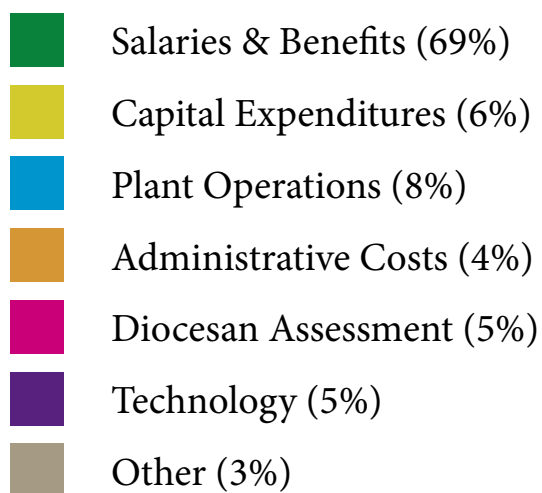
St. Raphael Parish

Operating Receipts and Expenses

Sources of Funds



Expenses of Ministry



St. Raphael Scholarship Fund

Give the gift of Catholic Education

This fund was established many years ago to assure that no child would be denied a Catholic education due to financial difficulty. We have had an increase in requests for assistance. Please consider helping a student by making a tax deductible donation to the Scholarship Fund.



Our Vision: St. Raphael parish has been blessed with a vibrant giving community which provides financial and other support for the CURRENT operation of the parish. In order to provide for the FUTURE financial needs of the church, Father Tim has asked parishioners to consider making a legacy gift to the parish endowment fund. Such a gift is commonly called a "Planned Gift." Any such gift would be invested for the future financial needs of the church as determined by the terms of the gift (specific ministry) or at the discretion of the Pastor (unrestricted). Planned Gifts are generally made by will, trust, or beneficiary designations to a retirement plan, IRA, life insurance policy, or financial account at a bank or brokerage. If you have created (or hope to create in the future) such a Planned Gift, the parish would like to recognize you as a member of the "Legacy Society." To learn more, please contact Kris McGivney at the Parish Office (440-871-1100) or via email at legacysociety@saintraphaelparish.com

Online Giving

We are very grateful for your financial support! Online Giving allows you to make regular offertory contributions or special one-time donations without writing checks or worrying about cash. This secure site lets you set up automatic contributions and change the timing or the amount of your gift at any time. You may also make one-time donations to special causes. Please click on the green icon on the Parish website to get started.

saintraphaelparish.com

Parish Information As of June 30, 2020

Registered Families - 3,719
Registered Parishioners - 11,021

Sacraments Celebrated

Baptisms	94
First Communions	119
First Reconciliations	134
Confirmations	135
Marriages	16
Funerals	73

Formation

RCIA participation	12
Day School	651
Parish School of Religion	505

Social Outreach

Adopt-a-Family	
gifts given	2,000
families served	138
individuals served	552

Christmas in July benefits
 St. Malachi Center
 St. Patrick Hunger Center
 St. Augustine Hunger Center
 West Side Catholic Center

Special Collections	\$88,720
Catholic Charities-2019	\$266,101

Heart of the Shepherd Campaign

Total pledged	\$1,067,367
Collected as of 8/31/20	\$(516,546)
Balance of Parish allocation	\$(5,627)
Remaining to come to the parish	\$545,194
Number of donors	389



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

1 Peter 4:10



My Jesus,
I believe that You
are present in the Most Holy Sacrament.
I love You above all things,
and I desire to receive You into my soul.
Since I cannot at this moment
receive You sacramentally,
Come spiritually into my heart.
I embrace You as if you were already there,
and unite myself wholly to You.
Never permit me to be separated from You.
Amen.



St. Raphael Parish 75th Anniversary

My dear friends in Christ,

For seventy-five years, our parish has gathered around the same altar—through every season of life, through both beautiful and stormy days, in life, in death, and in resurrection—because our parish understands that Christ is at its very heart. May the altar be our primary image of our Seventy-Fifth Anniversary and may our union with the Lord continue to be consummated there.

Our young children received Our Lord Jesus for the first time in Holy Communion during August. What a beautiful way to begin the celebration our jubilee! The source and summit of our faith is our encounter with Jesus in the Blessed Sacrament.

All parishioners received a special calendar in commemoration of our jubilee. I hope that you are writing down a blessing every day on the calendar. Discover again and again how God is moving in your life and recognize His constant outpouring of love. The calendar is not just a souvenir, or a means to see what day it is, or a planning tool, but a means to the treasure of our relationship with the Lord and how He is actively calling us to a special union with Him each day. May you recognize the many blessings God has for you!

This is a year of jubilee for us! Let us keep in mind that we stand on the shoulders of those who have gone before us and pave ways for those ahead of us. The one constant is our beautiful Catholic faith that sustains, strengthens, and empowers us to be disciples witnessing the power and presence of Jesus active in our lives.

May God bless and keep you,

A handwritten signature in black ink, reading "Fr. Timothy W. Gareau". The signature is written in a cursive style with a long, sweeping underline.

Fr. Timothy W. Gareau
Pastor

St. Raphael

CHURCH

525 Dover Center Road
Bay Village, OH 44140

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Would you like to stay connected to the Parish using E-Mail? Then please share it with us. Just go to our Parish Website, www.saintraphaelparish.com, and enter the information under "Staying Connected Thru E-Mail". Information will not be shared and you can remove it at any time. Contact Mark Cunningham in the Parish office with questions at (440) 871-1100.

COVID-19 Notice

Catholics in the state of Ohio continue to be dispensed from the obligation to attend Sunday Mass. Our bishops urge those who are most vulnerable to coronavirus, and their caregivers, to continue in prayer from home. St. Raphael will continue to live-stream daily and Sunday Masses. As the diocese of Cleveland returns to public worship, important new guidelines will be in effect to help us protect each other. "We thank you for your patience, understanding and cooperation as we implement this gradual return to the public celebration of Mass," the Ohio bishops' statement says. The full statement can be read at <https://www.dioceseofcleveland.org/covid19>.

Please continue to access our website, www.saintraphaelparish.com, for updates on St. Raphael's re-opening plans and procedures.

Liturgy Schedule

Saturday Vigil: 4:30 p.m. | **Sunday:** 8:00 a.m., 10:00 a.m., Noon

Weekday Mass: Monday - Friday 9:15 a.m.

Confessions: Saturdays 3:00 - 4:00 p.m. | **Eucharistic Adoration:** Suspended until further notice