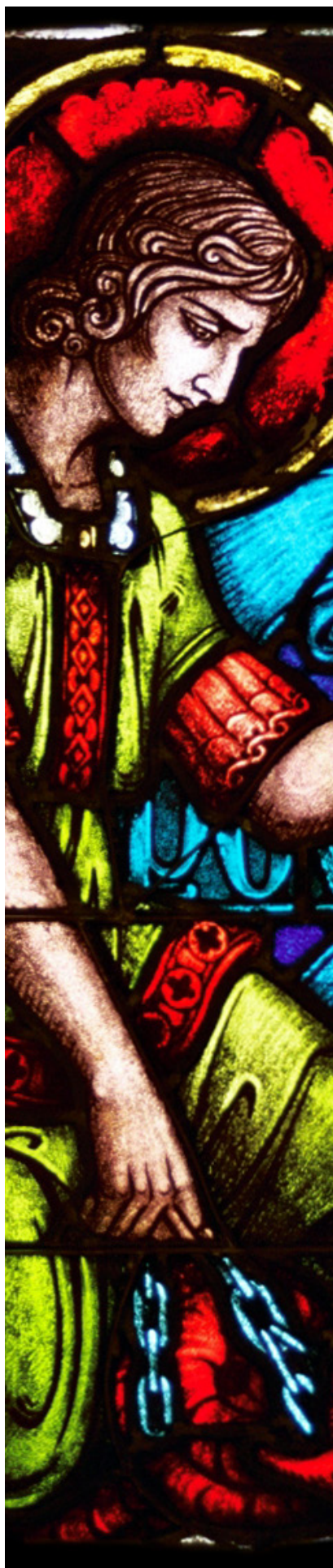




*2018-2019*

# Annual Parish Report





## ***Dear Brothers and Sisters,***

It is good and even necessary to step back from the details that tend to make up our days and dominate our thoughts, in order to try to see as God sees. I'm not talking about simply taking a broad view (along the lines of "can't see the forest for the trees") but of taking a supernatural view. A more appropriate idiom might be "taking the view from 30,000 feet." It's more than seeing the big picture—it's seeing beyond the horizontal, or merely human, to the vertical, or supernatural. It's seeing as God sees.

The month of October is devoted to doing just that. We have the chance to reflect on the many gifts God has given us as individuals—gifts we can't always see, except from 30,000 feet. We have the chance also to reflect on the gifts God is giving us as a parish family. From 30,000 feet we can hope to discern where God is leading us as a parish.

This year is a pivot point for St Mark's. The decision not to reopen our K-8 school, though very painful, was necessary given our financial realities. It hasn't been easy, but we were able to continue paying our teachers and are meeting our unemployment responsibilities. We face financial challenges in the near term, but are enthusiastic about our future. ***There are so many signs of life and hope around us.*** Did you know that about 55% of those who attend Mass at St Mark's each week are under age 35? In the past week alone, six new babies were born in this parish! Did you know that each week an average of 144 people receive the Sacrament of Confession? That's over 500 people each month! God's gifts are evident from 30,000 feet.

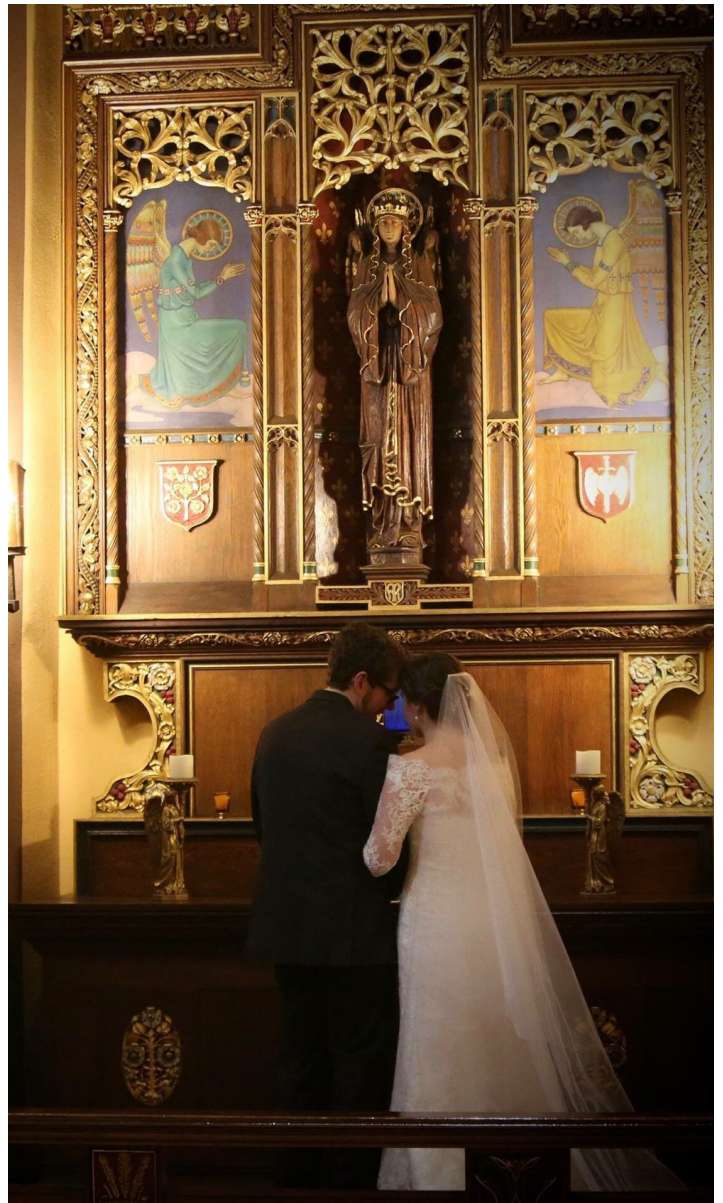
As you heard recently at Mass, we have formed four parishioner-lead working groups to hear your input and provide recommendations to parish leadership by the end of the year. These working groups will focus on the use of our school building, the future of our preschool, capital campaign pledge fulfillment and an ongoing stewardship plan for the parish. Many of you are already offering your suggestions at [ourfuture@onestrongfamily.org](mailto:ourfuture@onestrongfamily.org), and we welcome input from each of you.

I find it fitting that we are reflecting on God's gifts and plans for us during this month when we honor Our Lady of the Rosary, also known as Our Lady of Victory. Mary will always teach us to see as her Son sees. She will lift us so we can have that 30,000 foot view we need. She will obtain victory for us over sin and all things that keep us from the fulfillment of God's will. Our Lady of Victory, pray for us!

***May the Lord bless you abundantly,***

**Fr Humberto Palomino, PES  
Pastor**







## PARISH FINANCIAL REPORT

<b>Parish Revenue</b>	<b>Fiscal Year 2018</b>	<b>Fiscal Year 2019</b>	<b>Budget for 2020 (Current year)*</b>
Sunday and Holy Day Donations	\$881,741.44	\$780,888.63	\$695,000.00
Rental and Bulletin Revenue	\$95,878.56	\$93,835.30	\$150,500.00
Memorials, Endowment	\$48,689.01	\$62,858.76	\$32,000.00
Estate Planning Bequests	\$0.00	\$1,010.00	\$0.00
Church Programs, Ministries, Festival (Includes Ignite donation)	\$127,744.18	\$112,234.82	\$108,855.00
School Pre-K - 8 Tuition and Fees	\$1,119,907.49	\$748,275.25	\$154,390.00**
School Development	\$198,696.83	\$186,915.19	\$0.00
<b>Total Parish Revenue:</b>	<b>\$2,472,657.51</b>	<b>\$1,986,017.95</b>	<b>\$1,140,745.00</b>

<b>Parish Expenses</b>	<b>Fiscal Year 2018</b>	<b>Fiscal Year 2019</b>	<b>Budget for 2020</b>
Church Wages and Related Expense	\$533,056.66	\$576,386.25	\$542,198.31
Church Operations, Program Expenses:	\$393,697.45	\$373,352.12	\$362,675.00
Wages and Related Pre-k—8 Faculty	\$990,054.21	\$902,242.33	\$283,953.30***
Wages and Related Pre-k — 8 Adminis- tration	\$234,202.30	\$211,655.69	\$0.00
Program Expenses PreK-8 (includes Hot Lunch)	\$367,453.03	\$332,420.30	\$109,850.00****
School Development	\$30,083.70	\$50,471.99	\$0.00
Building and Grounds All Campuses	\$203,120.79	\$54,595.36	\$33,000.00
<b>Total Parish Expenses:</b>	<b>\$2,751,668.14</b>	<b>\$2,501,124.04</b>	<b>\$1,331,676.61</b>

<b>Total Net surplus/loss</b>	<b>-\$279,010.63</b>	<b>-\$515,106.09</b>	<b>-\$190,931.61</b>
<b>Endowment Fund Balance</b>	<b>\$1,309,204.00</b>	<b>\$1,323,677.80</b>	<b>\$1,000,000.00</b>

\*Our Fiscal year runs July 1 to June 30.

\*\*All tuition and fees are Preschool only in 2020

\*\*\*This figure includes Preschool salaries, as well as unemployment costs and school building salaries.

\*\*\*\*This number mostly comprises expenses related to the School Building, and Preschool program expenses.



## FROM THE PARISH BUSINESS ADMINISTRATOR

I want to take a minute to talk about our current financial situation at Saint Mark's. Although it's probably not anyone's favorite Church topic, Jesus Himself talked about money—a lot. More than the poor, more than peace, more even than love. Wild, right? Look it up. \$190,000 is our budgeted deficit this year. That's a lot of money. Certainly it is a number that the Finance Council and I take very seriously. But think about it this way: About 520 people attend Mass here on an average Sunday. If each person gave just 7 dollars more per week, we would make up our deficit! Not such a big number anymore.

Or think about it this way: the median income in MN is just over \$58,000. A median income-earner who tithes (a tithe is 10% of your income) would therefore give \$5,800 a year, or \$111 each Sunday. So if we were to assume that we have 150 households that make a median income in our parish, and if each of these households were to take a step towards tithing by increasing their annual giving by only 3% of their income (\$34 per week), we would close the gap of our shortfall in one fell swoop. This is a goal that is totally achievable!

Jesus once uttered these words, which are as simple and as powerful as a hammer: Where your treasure is, there your heart will be also. I believe that our St. Marks family has the faith, the will, and the capacity to balance our budget this year. I believe that there is enough faith in this Church to move mountains. I believe that when this Church hears about the genuine need, we can knock out this deficit—no problem. But we cannot wait for another year or another raise or another...whatever.

Our need is urgent—we are already four months into this fiscal year—but our faith is strong. Will you do your part as a member of this one strong family united in Christ? I'll say it again: this is a goal that is totally achievable!

***-Joe Hermerding***





## CAPITAL CAMPAIGN UPDATE

The Campaign began in May of 2018, and will conclude in May of 2021. We are about halfway through the campaign, and have collected about half of what was pledged. Thank you to all who donated.

As mentioned at the State of the Parish address and shown in the included financial statement, St. Mark's has had a significant strain on our financials during the 2018-2019 fiscal year. The decrease in school enrollment combined with the 11% decrease in Sunday giving put the parish in a very challenging position.

Even though it was in our original Statement of Needs for the Capital Campaign that \$400k would be dedicated to the "Scholarship Endowment" of the school, we did not plan on spending all that money up front. Nor did we plan on needing to spend even more than that. But parish contracts with students, teachers, and others needed to be honored. And without another source of revenue, Parish leadership decided to allocate money collected in the Capital Campaign to meet those obligations and avoid further debt. In total, \$500k was allocated to the school. This allocation unnaturally prioritized the \$400k planned toward scholarship endowment and ensured that we did not take on additional debt. We felt that avoiding debt was following the spirit of the "Debt Reduction" bucket of the Capital Campaign, which was the largest of the four buckets in the original Statement of Needs (\$800k).

Even in the face of such an emergency, notice of this decision was due to the Parish and to the contributors to the Capital Campaign. I, along with the lay and clergy leaders of St. Mark's, apologize that this notice did not come sooner.

While the decision not to reopen our K-8 school was incredibly difficult, it was the only way forward for our parish to live within our current means. The Parish is also in discussions with the Trustee of our Endowment to explore ways in which those funds can be legally used to help defray the expenses of suspending School operations.

***As we move forward, the input of parishioners will be critical.*** This will happen through four working groups that were recently created to study stewardship; the preschool program; the school building; and the Capital Campaign.

The financial challenges facing us are real, but by working together, and with God's help, we can meet those challenges.

***Faithfully yours in Christ,***

**Drew Nowak, Trustee**

***If you have ideas or input for any of the working groups, please send an email to:  
ourfuture@onestrongfamily.org***

***If you have specific questions related to the Capital Campaign gifts,  
please reach out to business manager Joe Hermerding:  
jhermerding@onestrongfamily.org***



## 2020 PLEDGE WORKSHEET

*"How shall I make a return to the Lord for all the good He has done for me?"*  
(Psalm 116:12)

In gratitude, we are called to give God from our first-fruits.  
Having a plan, we can better do our part to share the gifts that God has given us.

### BEST PRACTICES



**Prayerfully consider what  
God has given you.**



**Know what % you give, and  
plan your giving annually.**



**Consider giving electronically.**  
(Visit [stmark.xyz/GIVE](http://stmark.xyz/GIVE))

#### 1 Calculate Annual Family Income

My income \$ \_\_\_\_\_  
My spouse's income \$ \_\_\_\_\_  
Other income \$ \_\_\_\_\_  
Total income \$ \_\_\_\_\_

#### 2 Determine Annual Percentage to Give

Tithing (10%) \_\_\_\_\_ %  
(or)  
Other \_\_\_\_\_ %

#### 3 Calculate the Dollar Giving Amount

(Total income) \$ \_\_\_\_\_ X \_\_\_\_\_ % =  
\$ \_\_\_\_\_ ANNUALLY /52 =  
\$ \_\_\_\_\_ WEEKLY

**(Use this figure to fill out your pledge card.)**

*For more information about giving, please contact the Parish Office.  
(651) 645-5717 [parishoffice@onestrongfamily.org](mailto:parishoffice@onestrongfamily.org)*





# SAINT MARK'S BY THE NUMBERS

- 10 First Communions
- 13 Confirmations
- 2 New Deacons
- 50 boxes of gifts to Kentucky from the CCW Appalachian Collection
- 171 Committed Adorers
- 2,668 pipes in the organ

**Over 750 Masses, including 13 Weddings, 19 Funerals, and 24 Baptisms.**

- Nearly 150 meals delivered by the Moms' Group's meal train
- 26 hours of peaceful prayer vigil (along w/ neighboring parishes) during 40 Days for Life
- 4 RCIA Participants
- 15 Families sheltered during Project Home
- 0 Typos per bulletin

## 195

Attendees at Young Adult Half Day retreats

## 144

Confessions every week.

## 4,500

Volunteer hours for the CCW Rummage Sales, which raised nearly \$20,000 for ministries and charities.

## 520

Average weekend Mass attendance

## 1,235

Visits to the homebound and those in care centers.

**ONE STRONG FAMILY UNITED IN CHRIST**