

SAINT JOHN THE APOSTLE ~ SAINT BERNADETTE PARISH

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December 1, 2010



Dear Parishioners,

This Advent and Christmas season brings us to the close of our centennial year as a parish. On the Feast of our patron saint, St. John the Apostle and Evangelist, on December 27, we will celebrate a special Mass to conclude our centennial year with a pot luck supper in St. John's Hall afterwards. Thank you to all our parishioners who helped make this year a very special one for our parish. In this letter I would like to report to you on several matters as we close out this year.

St. John's was offered a property on Seabury Avenue which generated a lot of discussion, both pro and con. We are not in a position to acquire this property because of our financial condition. On the back of this letter is a financial statement that covers the last five years, the period of time since we built St. John's Hall and have been paying on our mortgage. The figures listed for each year are the actual amounts of income and expenses for St. John's, St. Bernadette's, and the parish totals. The major income piece is the weekly offertory and one of the major expense items is the assessment on parish income paid to the diocese. The parish assessment is a tithe of our ordinary income, approximately ten percent. This is the tithe we pay on our income to support the work of the Bishop and the diocesan offices. The other item listed is our mortgage so you can see where we stand with that.

What is very clear in these figures is the effect of the recession on our finances. Prior to 2007-2008 fiscal year, our income was more than enough to cover our expenses at both St. John's and St. Bernadette's. With the onset of the recession, however, our income at both churches has been declining. At the same time that our income was declining, however, our expenses continued to climb until this past fiscal year which ended June 30. Our income did not cover our expenses for the year 2009-2010 at either of our churches. We have paid all our bills but we are now behind on our payments to the Diocese of Wilmington. While some parishioners have had to cut back on their financial support to the parish, at the same time there were also more than eighty parishioner families who indicated a willingness to increase their support in order to acquire the Holland property. In these difficult and challenging times for so many families, it was very encouraging to learn of their willingness to make sacrifices for their Church.

Clearly we are not in a financial position that would allow us to go into further debt at this time. We need to do all that we can to control our escalating expenses and encourage those who can increase their support to do so. We are very blessed to have three priests assigned to the parish but we may not be able to support three priests for much longer. The Finance Councils at both St. John's and St. Bernadette's will be looking at ways to curtail our expenses, and I hope that all our parishioners will do their part to insure a bright future for our parish. Please remember the needy during the Christmas season, and please continue to pray for your parish. Let's prepare ourselves well for the coming of the Lord!

Yours in Christ's peace,

Rev. Msgr. George J. Brubaker

Offertory

	2005/2006	2006/2007	2007/2008	2008/2009	2009/2010
St. John's	\$ 258,473.79	\$ 313,293.17	\$ 338,146.38	\$ 315,405.33	\$ 281,945.32
St. Bernadette's	\$ 114,139.01	\$ 137,016.51	\$ 145,749.98	\$ 134,703.92	\$ 136,136.81
Parish Total	\$ 372,612.80	\$ 450,309.68	\$ 483,896.36	\$ 450,109.25	\$ 418,082.13

Total Income

St. John's	\$ 466,937.85	\$ 492,943.11	\$ 494,355.47	\$ 522,281.90	\$ 483,074.07
St. Bernadette's	\$ 196,913.02	\$ 212,068.39	\$ 214,851.07	\$ 189,183.41	\$ 201,348.17
Parish Total	\$ 663,850.87	\$ 705,011.50	\$ 709,206.54	\$ 711,465.31	\$ 684,422.24

Assessment

St. John's	\$ 32,718.61	\$ 38,545.00	\$ 28,755.00	\$ 41,180.00	\$ 51,375.00
St. Bernadette's	\$ 19,357.50	\$ 14,645.00	\$ 11,748.00	\$ 16,820.00	\$ 21,025.00
Parish Total	\$ 52,076.11	\$ 53,190.00	\$ 40,503.00	\$ 58,000.00	\$ 72,400.00

Total Expenses

St. John's	\$ 420,118.74	\$ 487,923.77	\$ 460,237.29	\$ 466,816.45	\$ 511,469.94
St. Bernadette's	\$ 160,629.73	\$ 193,977.17	\$ 194,516.53	\$ 167,308.21	\$ 214,433.11
Parish Total	\$ 580,748.47	\$ 681,900.94	\$ 654,753.82	\$ 634,124.66	\$ 725,903.05

Income/Expenses

St. John's	\$ 46,819.11	\$ 5,019.34	\$ 34,118.18	\$ 55,465.45	\$ (28,395.87)
St. Bernadette's	\$ 36,283.29	\$ 18,091.22	\$ 20,334.54	\$ 21,875.20	\$ (13,084.94)
Parish Total	\$ 83,102.40	\$ 23,110.56	\$ 54,452.72	\$ 77,340.65	\$ (41,480.81)

Mortgage

St. John's Hall	\$449,373.45	\$426,600.30	\$405,157.61	\$383,611.57	\$348,971.00
Principal	\$7,267.71	\$22,773.15	\$21,442.69	\$21,546.04	\$34,640.57
Interest	\$22,657.44	\$40,084.95	\$35,094.35	\$27,201.69	\$25,901.06

- * Fiscal Year runs from July 1 until June 30
- * Offertory includes only weekend liturgies and does not include Holy Days
- * Assessment is the tithe paid by the parish to the Diocese of Wilmington for the Bishop and the diocesan curia - approximately 10% of ordinary income
- * Income/Expense - Parentheses indicate a negative number
- * Mortgage began in October 2005 - balance as of October 2010 is \$342,825.18