



Saints Joseph and  
Francis Xavier  
Parish

Our Mission:

We honor the traditions of  
our parish and welcome all to  
unite in prayer and the Sacraments.  
Loved by God and guided by the  
Holy Spirit, we share the good news  
of Jesus Christ through joyful  
worship, faithful formation and  
dedicated service.



May 1, 2022

*Saints Joseph and Francis Xavier Parish Offices*

*St. Joseph Campus  
1747 Lake Avenue  
(847)251-0771  
cadaniel@ssjfx.org  
Hours: 9:00 am to 4:30 pm, Monday - Friday*

*St. Francis Xavier Campus  
524 Ninth Street  
(847)256-4250  
officessjfx@ssjfx.org  
Hours: 9:00 am to 4:30 pm, Monday - Thursday*

*For emergencies outside of office hours, please call 708-237-6665  
For additional information about the parish, please visit our website at [www.ssjfx.org](http://www.ssjfx.org)*



## PARISH STAFF

**Rev. Wayne F. Watts, Pastor**

wwatts@ssjfx.org

**Rev. Robert Ryan, Associate Pastor**

rsryan@ssjfx.org

**Msgr. Dan Mayall, Retired**

dmayall@ssjfx.org

**Rev. William J. Sheridan, Retired**

**Rev. Edward F. Harnett, Retired**

**Robert and Karen Kerls, Deacon Couple**

rkerls@ssjfx.org

**Curt and Sally Robey, Deacon Couple**

crobey@archchicago.org

**D.J. Shinkle, Retired Deacon**

**Joseph D'Arco, Director of Business Operations**

jdarco@ssjfx.org

**Christine Elliott, School Principal**

christineelliott@sfx-school.org

**Kieran Lyons, Director, Faith Formation and  
Ministry of Care & Bereavement**

klyons@ssjfx.org

**Jonathan Metzinger, Music Director**

jmetzinger@ssjfx.org

**John Hopkins, Music Director**

jhopkins@ssjfx.org

**Ron Berger, Liturgical Planner**

rberger@ssjfx.org

**Dana McKenna, Director of Youth Faith Formation**

dmckenna@ssjfx.org

**Dani Froelich, Director of Youth Faith Formation**

dfroelich@ssjfx.org

**Noreen Russo, Youth Ministry Coordinator (ACTION)**

nrusso@ssjfx.org

## Stewardship Report

April 24, 2022

Collected at Church:

Envelopes: \$ 5,080.00

Loose Cash: \$ 985.00

Electronic

Contributions: \$19,350.24

Total: \$25,415.24

Please consider contributing through Give Central:

[www.givecentral.org/location/51/event/1664](http://www.givecentral.org/location/51/event/1664)

Thank you for your generosity.

## Please join us to pray the Rosary at 7:30 am daily

To dial in: call (571) 317-3116

Access Code is 954-10 3-541

To join online:

<https://global.gotomeeting.com/join/954103541>

**The Society of St. Vincent de Paul** is dedicated to helping the poor and others who have fallen upon difficult times. If you or someone you know is in need of help, please call the parish office at 847/256-4250 and ask for extension 44. If you are calling outside of business hours, press 3 to leave a message, and we will return your call as soon as possible. All inquiries are treated in confidence.

“**In Service of Others**” is a Women’s Club ministry which helps parishioners with temporary needs such as picking up items at grocery stores, pharmacies, or local stores, running errands, bringing meals, providing rides to doctors’ appointments, or Sunday Mass.

If you require short-term help for these basic needs, please call the SFX parish office at 847-256-4250 with your request

This ministry is open to **all** parishioners –if you are interested in helping, please contact us at [ssjfxwomensclub@gmail.com](mailto:ssjfxwomensclub@gmail.com).

## Readings for the week of May 1, 2022

Sunday: Acts 5:27-32, 40b-41; Ps 30:2, 4, 5-6, 11-12, 13; Rv 5:11-14; Jn 21:1-19 or 21:1-14

Monday: Acts 6:8-15; Ps 119:23-24, 26-27, 29-30; Jn 6:22-29

Tuesday: 1 Cor 15:1-8; Ps 19:2-3, 4-5; Jn 14:6-14

Wednesday: Acts 8:1b-8; Ps 66:1-3a, 4-5, 6-7a; Jn 6:35-40

Thursday: Acts 8:26-40; Ps 66:8-9, 16-17, 20; Jn 6:44-51

Friday: Acts 9:1-20; Ps 117:1bc, 2; Jn 6:52-59

Saturday: Acts 9:31-42; Ps 116:12-13, 14-15, 16-17; Jn 6:60-69

Sunday: Acts 13:14, 43-52; Ps 100:1-2, 3, 5; Rv 7:9, 14b-17; Jn 10:27-30

<p><b>Monday May 2, 2022</b> 6:30 am SFX <i>Presider: Fr. Sheridan</i></p> <p>8:30 am SJ <i>Presider: Fr. Watts</i></p> <p>Intentions: +Arthur &amp; Virginia Roth +Dennis Roth +Kathryn Whisdosh (L)Daniel Kim Family (L)Solmos Family Intention</p> <p><b>Tuesday May 3, 2022</b> 6:30 am SFX <i>Presider: Fr. Ryan</i></p> <p>8:30 am SJ <i>Presider: Msgr. Mayall</i></p> <p>Intentions: +Olivia Sergot</p> <p>9:00 am - 7:00 pm SJ Adoration</p> <p>6:00 pm - 7:00 pm SJ Confession</p> <p>7:00 pm SJ: Benediction <i>Presider: Deacon Robey</i></p> <div style="background-color: #f0f0f0; padding: 5px; margin-top: 10px;"> <p>+ Deceased / ( L ) Living SFX - St. Francis Xavier SJ -St. Joseph</p> </div>	<p><b>Wednesday May 4, 2022</b> 6:30 am SFX <i>Presider: Fr. Watts</i></p> <p>8:30 am SJ <i>Presider: Fr. Sheridan</i> <i>Deacon Robey</i></p> <p>Intentions: +Dorothy Birmingham Frantzen +Tom Hopkins +Arthur &amp; Virginia Roth +Dennis Roth</p> <p><b>Thursday May 5, 2022</b> 6:30 am SFX <i>Presider: Fr. Ryan</i></p> <p>8:30 am SJ <i>Presider: Fr. Harnett</i> <i>Deacon Kerls</i></p> <p>Intentions: +Joseph Bishop +Josephina Cannon +Mark Solomon D'Silva +Mary Jane &amp; Woody Herlocker (L)Women and children struggling in emotionally abusive marriages</p> <div style="background-color: #f0f0f0; padding: 5px; margin-top: 10px;"> <p><b>Masses are livestreamed on our YouTube channel.</b></p> <p><b>To find our channel, search Saints JFX on www.youtube.com</b></p> </div>	<p><b>Friday May 6, 2022</b> 6:30 am SFX <i>Presider: Fr. Watts</i></p> <p>8:30 am SJ <i>Presider: Fr. Ryan</i></p> <p>Intentions: +Martha Kustner +Arthur &amp; Virginia Roth +Dennis Roth</p> <p><b>Saturday May 7, 2022</b> 8:30 am SJ <i>Presider: Msgr. Mayall</i></p> <p>Intentions: +Mary McNabola Rock (L)Sarah Kim</p> <p>9:00 am - 10:00 am SJ Confession</p> <p>5:00 pm SFX <i>Presider: Fr. Watts</i></p> <p>Intentions: +Calista Gorman (L)Carol Naglich</p> <p>5:00 pm SJ <i>Presider: Msgr. Mayall</i></p> <p>Intentions: +Mary McNabola Rock +Michael Tischler (L)Sarah Kim</p>	<p><b>Sunday May 8, 2022</b> 8:00 am SJ <i>Presider: Fr. Sheridan</i></p> <p>Intentions: +Maurice &amp; Martha DeVolder +Tom Hopkins +Tara Fallaw Kelly +Olivia Sergot (L)Joseph Patrick Brosnan</p> <p>9:30 am SFX <i>Presider: Fr. Ryan</i></p> <p>Intentions: +Gert Burnell +George T. Dowd, Jr. +Tom Hopkins +Christine Klee +Joan Lundberg</p> <p>10:30 am SJ <i>Presider: Fr. Watts</i></p> <p>Intentions: +Dennis "Gage" Chojnacki +John &amp; Phyllis Cossarek +Gino Gambacorta +Kathy Griffis +Clare Kirchen +Domenic &amp; Carmen Savignani +Tom Hopkins (L)Elizabeth Laurino (L)Liliana Suciú</p> <p>11:30 am SFX <i>Presider: Fr. Watts</i></p> <p>Intentions: +Marie Brady +James &amp; Virginia Regan +Steve Reager +Vivian Vesco +Martin Wood</p>
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**Please pray for the sick and those in need:**

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|-----------------------|--------------------|---------------------|--------------------|
| Seda Aghajani         | John Patrick Gabby | Bob Kerrigan        | Monica Pecuch      |
| Carmen Albino         | Ryan Glassberg     | Will Leming         | Davida Rochman     |
| Rory Andrykowski      | Sally Griffin      | Betsi Burns Landolt | Brian Slowinski    |
| Ginnie Becker         | Phillip Hall       | Barbara Lori-Mayo   | Mary Stapleton     |
| Julie Butler          | Tim Hanson         | Dolores Meier       | Liliana Suciú      |
| Heather Campbell      | Barbara Hardy      | Colin Mowbray       | Trudy Tonelli      |
| William Carlin        | Barbara Hawkinson  | Daniel O'Herron     | Elliott Villarreal |
| Cecelia Cruz          | Laura Hendricks    | Pam O'Reilly        | David W.           |
| Peter DiClementi, Jr. | Catherine Horan    | John Ondrejicka     | Krista Wilkinson   |
| Gino DiPaolo          | Loretta Jacobs     |                     | Audrey Williams    |
|                       |                    |                     | Shirley Zeeb       |

*In prayer  
and loving memory of:*

*George Pinkowski, Jr.*



Dear Friends,

Great things are happening at Saints JFX! In our commitment to visibility, communication, and transparency, on the following pages we offer a mid-year financial report thanks to the wonderful work of Joe D'Arco, Kieran Stack, Paul DeCrane, and the dedicated members of the Finance Council. Our fiscal year runs July 1 to June 30. This report includes:

A snapshot interim financial report of the Net Operating Income for the current Fiscal Year 2022 compared to our Budget 2022; our Actual Financial Report for 2021; and an analysis from our Finance Council.

We are now projecting a small operating surplus of \$86,871 for the current year due to some exceptional one-off financially favorable items in 2022 related to prudent expense management actions associated with the pandemic. In addition, we realized a significant savings because of the Archdiocese's decision to suspend the 403(b) benefit matching contributions across all parishes in 2022. However, the Archdiocese will be reinstating the matching benefit next year. We will thus lose the savings associated with the suspension and other one-time benefits in 2023 and are currently finalizing the 2023 budget with a target to be as close as possible to breaking even or having a small operating deficit which will bring us in line with the current three-year plan.

As we present the mid-year report, I do so with gratitude. I thank you for your continued commitment to Saints JFX. I thank you for your generosity, sharing your time, talents, and treasure.

#### **Fiscal Sustainability Taskforce**

The Fiscal Sustainability Taskforce completed its second year of a three-year financial forecast, outlining and quantifying targets for the critical initiatives that will further strengthen our balance sheet and keep us on firm financial footing for the future. To continue to evaluate our progress and refine our plans, I have asked the Finance Council to take ownership of the three-year rolling financial plan.

The return to participation in the Mass uplifts me. More and more parents, grandparents, and children are coming to Mass and filling the pews of both of our churches. The collections are sound. The Christmas collection exceeded our budgets and expectations. So many of you have been very generous! The current worldwide unrest and unexpected inflation surely will create obstacles for us to overcome. I'm confident that we will do so.

#### **Stewardship Committee**

In a special way, I thank Laura Phillips, Deepak Devaraj, and Dave Mastroski. They combined their talents, at the request of the Stewardship Committee, to plan, execute, and deliver comprehensive results of a parish-wide survey. We learned a lot and will act on what we have learned.

#### **Asset Utilization Committee**

The Asset Utilization Committee has been diligently studying both campuses and their respective facilities (assets) and capital needs, and will come to me with a recommendation. They have found, as we suspected, a significant amount of deferred maintenance.

We will spend the remainder of this fiscal year creating another capital list, prioritizing that list, and attaching budget numbers to the items on the list. The total dollar amount unfortunately promises to be substantial. When the list -- which is always fluid -- is compiled, we will share it with you.

I am grateful to so many for their generosity. I also remind you that just like our family homes, our church home has increasing expenses. I invite you to read this report and be generous with your contributions to support our parish and the maintenance of our beautiful churches.

#### **Sharing Your Time, Talents, and Treasure**

If you'd like to discuss how you can get more involved with Saints JFX, please call me at 847-251-0771 or send me an email at [wwatts@ssjfx.org](mailto:wwatts@ssjfx.org).

Yours in Christ,



PS. The complete digital version of this report can be found on our parish website ([www.ssjfx.org](http://www.ssjfx.org)) and is also included in our Sunday, May 1st parish eblast.

## Financials:

We are excited to report that we are seeing the impact of the key actions taken by the Fiscal Sustainability Taskforce to help drive the Parish toward a healthy financial position. We are currently forecasting a small operating surplus of \$86,781 for 2022 versus an operating deficit of \$616,779 in 2021. While it is important to note that the forecasted surplus for the current year is due to some exceptional one-off financially favorable items in 2022, it nonetheless represents a significant validation of the important work of the Finance Council and the Fiscal Sustainability Taskforce.

## Impact of Key Actions toward fiscal responsibility:

The material improvements on the \$616,779 operating deficit in 2021 are driven by the following key actions

Targeted actions taken to school tuition & fee rate increase (+7%);

Proactive enrollment campaign to help drive higher enrollment (+15%) for 2022 against the impact of the Covid-19 pandemic impact on enrollment decisions & capacity restrictions imposed by the Archdiocese of Chicago;

Prudent salary & benefit expense management across the church and school;

Proactive communication and transparency of the Parish's financial position and fundraising needs (Christmas 2021 collection was \$100k over plan).

The information that follows provides more detail for our Net Operating Income Forecast for June 30, 2022 against our Budget for the year to June 30, 2022 and against our Actual Net Operating Income position for the year ended June 30, 2021.

As Father Wayne has noted in his letter, we will lose some of these once off favorable items in 2023. We are currently finalizing the 2023 Budget with a target to be as close as possible to a breakeven Net Operating Income position which will bring us in line with the current Three-Year Plan.

## Net Operating Income Forecast June 30, 2022 versus Budget

Functional Statement of Activities - Fiscal Year	2022 Budget			2022 Forecast			2022B vs. 2022F		
	Church	School	Total	Church	School	Total	Church	School	Total
							Favorable (Unfavorable) Variance		
<b>Income</b>									
All Collections (1)	2,352,000	-	2,352,000	2,501,704	-	2,501,704	149,704	-	149,704
Tuition and Fees (2)	150,500	5,110,804	5,261,304	124,396	5,201,719	5,326,115	(26,104)	90,915	64,811
Tax Credit Scholarships/Fundraising (3)	-	661,000	661,000	248	508,733	508,981	248	(152,267)	(152,019)
Miscellaneous (4)	75,000	60,000	135,000	79,801	111,223	191,024	4,801	51,223	56,024
<b>TOTAL INCOME</b>	<b>2,577,500</b>	<b>5,831,804</b>	<b>8,409,304</b>	<b>2,706,148</b>	<b>5,821,675</b>	<b>8,527,824</b>	<b>128,648</b>	<b>(10,129)</b>	<b>118,520</b>
<b>Expense</b>									
Payroll and Benefits (5)	1,381,933	5,252,555	6,634,488	1,384,436	4,928,556	6,312,992	(2,503)	324,000	321,496
Professional Growth / Ministerial	4,400	25,000	29,400	8,288	21,639	29,927	(3,888)	3,361	(527)
Archdiocesan Assessments (6)	325,419	28,000	353,419	320,018	31,209	351,227	5,401	(3,209)	2,192
Utilities	107,000	99,000	206,000	134,198	139,388	273,586	(27,198)	(40,388)	(67,586)
Maintenance & Building Repairs	157,000	175,000	332,000	125,248	225,913	351,161	31,752	(50,913)	(19,161)
Furnishings & Equipment	25,000	135,000	160,000	15,491	130,679	146,170	9,509	4,321	13,830
Administrative Expenses (7)	110,000	180,000	290,000	127,414	199,565	326,979	(17,414)	(19,565)	(36,979)
Books & Supplies, Non-Liturgical	27,500	140,000	167,500	20,992	188,472	209,464	6,508	(48,472)	(41,964)
Altar & Liturgical Supplies	30,000	-	30,000	21,620	-	21,620	8,380	-	8,380
Food Service & Meals, Transportation	23,500	6,500	30,000	24,254	19,929	44,183	(754)	(13,429)	(14,183)
Insurance (8)	101,931	166,917	268,848	100,720	167,017	267,738	1,210	(100)	1,110
Miscellaneous (9)	30,000	40,000	70,000	48,937	57,059	105,996	(18,937)	(17,059)	(35,996)
<b>TOTAL EXPENSE</b>	<b>2,323,683</b>	<b>6,247,972</b>	<b>8,571,655</b>	<b>2,331,617</b>	<b>6,109,426</b>	<b>8,441,043</b>	<b>(7,934)</b>	<b>138,546</b>	<b>130,612</b>
<b>Net Ordinary Income/Expense</b>	<b>253,817</b>	<b>(416,168)</b>	<b>(162,351)</b>	<b>374,531</b>	<b>(287,750)</b>	<b>86,781</b>	<b>120,714</b>	<b>128,418</b>	<b>249,132</b>
<b>Net Interest &amp; Unrealized Investment Income</b> (10)	<b>\$5,000</b>	<b>(\$4,150)</b>	<b>\$850</b>	<b>\$59,156</b>	<b>\$15,091</b>	<b>\$74,247</b>	<b>\$4,156</b>	<b>19,241</b>	<b>73,397</b>
<b>Net Lease and/or Rental Income</b> (11)	<b>\$43,000</b>		<b>\$43,000</b>	<b>\$31,555</b>		<b>\$31,555</b>	<b>(11,445)</b>		<b>(11,445)</b>
<b>Other Miscellaneous Income/Expense</b>	<b>(\$5,000)</b>		<b>(\$5,000)</b>	<b>(\$4,554)</b>		<b>(\$4,554)</b>	<b>446</b>		<b>446</b>
<b>Total Income/Expense</b>	<b>296,817</b>	<b>(420,318)</b>	<b>(123,501)</b>	<b>460,689</b>	<b>(272,660)</b>	<b>188,029</b>	<b>163,871</b>	<b>147,658</b>	<b>311,530</b>

- (1) Collections: The projected increase in collections for the 2022 Fiscal year is largely driven by a strong Christmas collection.
- (2) Tuition and Fees: Religious Education Tuition & Fees are tracking in line with Budget 2022 assumptions. \$87,797 school tuition & fees over budget is due to slightly higher than budgeted enrollment.
- (3) Includes funds from the Illinois Invest in Kids Tax Credit Scholarship Program, School Scholarship Fund, outside ad hoc fundraising, and funds raised by parish auxiliary groups including the school HSO. Out of an abundance of caution to not erode the School Scholarship fund in 2022, the forecast anticipates the school financial aid program is being taken as a direct net expense to the Operating P&L. This largely accounts for the \$154,017 negative variance over plan.
- (4) Miscellaneous Income: Funds collected from Mass Intentions, Weddings, Baptism, Funerals, Candles, and other donations. On the School side this is non-fundraising donations to the school.
- (5) Payroll and Benefits: The \$351,661 variance on school payroll and benefits is due to lower enrollment in health care plans and the suspension of 403(b) benefit matching contributions by the Archdiocese.
- (6) Archdiocesan Assessments: These are assessed at 18% of ordinary revenue. These funds support the operation of Archdiocesan offices and employees.
- (7) Administrative Expenses: Costs are primarily cleaning services but also comprise general office supplies, postage, bank fees, and outside printing services for fundraising efforts.
- (8) The allocation of property and casualty insurance expenses from the Archdiocese has increased significantly to reflect underlying premium rates and increases in property claims across the Archdiocese.
- (9) Miscellaneous Expense: Comprised of Formation/Education, Hospitality, Professional Dues/Subscriptions, and Speakers.
- (10) Net Interest & Unrealized Investment Income: These predominately relate to unrealized investments gains on the Parish and School endowments. The value of these investments can go up and down in line with market conditions. Due to the volatile nature of these investments, the Parish does not actively budget unrealized investment gains or losses. The 2022 Forecast represents the actual position for the first quarter to Sept. 30th, 2021. Due to recent market volatility the full year forecast does not reflect unrealized gains to Dec. 31st, 2021.
- (11) Net rental Income related to Greenleaf Avenue residence. The negative \$11,445 variance is mostly due to exceptional unplanned repairs.

## Net Operating Income Forecast June 30, 2022, versus June 30, 2021

Functional Statement of Activities - Fiscal Year	2022 Forecast			2021 Actual			2022F vs. 2021		
	Church	School	Total	Church	School	Total	Church	School	Total
	Favorable (Unfavorable) Variance								
<b>Income</b>									
All Collections (1)	2,501,704	-	2,501,704	2,296,834	-	2,296,834	204,870	-	204,870
Tuition and Fees (2)	124,396	5,201,719	5,326,115	134,234	4,117,305	4,251,539	(9,838)	1,084,414	1,074,576
Tax Credit Scholarships/Fundraising (3)	248	508,733	508,981	6,144	708,984	715,128	(5,897)	(200,251)	(206,147)
Miscellaneous (4)	79,801	111,223	191,024	109,278	89,708	198,986	(29,477)	21,515	(7,962)
<b>TOTAL INCOME</b>	<b>2,706,148</b>	<b>5,821,675</b>	<b>8,527,824</b>	<b>2,546,490</b>	<b>4,915,997</b>	<b>7,462,487</b>	<b>159,658</b>	<b>905,678</b>	<b>1,065,337</b>
<b>Expense</b>									
Payroll and Benefits (5)	1,384,436	4,928,556	6,312,992	1,337,361	4,632,528	5,969,889	(47,075)	(296,028)	(343,103)
Professional Growth / Ministerial	8,288	21,639	29,927	8,584	38,324	46,908	296	16,685	16,981
Archdiocesan Assessments (6)	320,018	31,209	351,227	325,114	26,055	351,169	5,096	(5,154)	(58)
Utilities	134,198	139,388	273,586	116,979	98,444	215,423	(17,219)	(40,944)	(58,163)
Maintenance & Building Repairs	125,248	225,913	351,161	223,954	168,750	392,704	98,706	(57,163)	41,543
Furnishings & Equipment	15,491	130,679	146,170	18,965	223,509	242,474	3,474	92,830	96,304
Administrative Expenses (7)	127,414	199,565	326,979	138,155	233,040	371,195	10,741	33,475	44,216
Books & Supplies, Non-Liturgical	20,992	188,472	209,464	23,774	123,905	147,679	2,782	(64,567)	(61,785)
Altar & Liturgical Supplies	21,620	-	21,620	16,595	-	16,595	(5,025)	-	(5,025)
Food Service & Meals, Transportation	24,254	19,929	44,183	27,459	1,672	29,131	3,205	(18,257)	(15,052)
Insurance (8)	100,720	167,017	267,738	79,361	129,481	208,842	(21,359)	(37,536)	(58,896)
Miscellaneous (9)	48,937	57,059	105,996	34,478	52,779	87,257	(14,459)	(4,280)	(18,739)
<b>TOTAL EXPENSE</b>	<b>2,331,617</b>	<b>6,109,426</b>	<b>8,441,043</b>	<b>2,350,779</b>	<b>5,728,487</b>	<b>8,079,266</b>	<b>19,162</b>	<b>(380,939)</b>	<b>(361,777)</b>
<b>Net Ordinary Income/Expense</b>	<b>374,531</b>	<b>(287,750)</b>	<b>86,781</b>	<b>195,711</b>	<b>(812,490)</b>	<b>(616,779)</b>	<b>178,820</b>	<b>524,740</b>	<b>703,560</b>
Net Interest & Unrealized Investment Income (10)	\$59,156	\$15,091	\$74,247	\$756,434	\$237,386	\$993,820	(697,278)	(222,295)	(919,573)
Net Lease and/or Rental Income (11)	\$31,555		\$31,555	\$40,901		\$40,901	(9,346)	-	(9,346)
Other Miscellaneous Income/Expense	(\$4,554)		(\$4,554)	(\$31,452)		(\$31,452)	26,898	-	26,898
<b>Total Income/Expense</b>	<b>460,689</b>	<b>(272,660)</b>	<b>188,029</b>	<b>961,594</b>	<b>(575,104)</b>	<b>386,490</b>	<b>(500,905)</b>	<b>302,444</b>	<b>(198,461)</b>

- (1) Collections: The projected increase in collections for the 2022 Fiscal year is largely driven by a strong Christmas collection.
- (2) Tuition and Fees: The increase driven on the school side reflects the targeted actions taken to tuition & fee rate increase (+7%) and higher enrollment (+15%) for 2022 and also reflects a positive impact on enrollment against the impact of the Covid-19 pandemic on enrollment decisions & capacity restrictions per Archdiocese of Chicago Covid-19 mitigation protocols.
- (3) Includes funds from the Illinois Invest in Kids Tax Credit Scholarship Program, outside ad hoc fundraising and funds raised by parish auxiliary groups including the school HSO. Out of an abundance of caution to not erode the School Scholarship fund in 2022, the school financial aid program is being taken as a direct net expense to the 2022 Forecast Operating P&L for the school. This largely accounts for the negative \$202k variance over 2021.
- (4) Miscellaneous Income: Funds collected from Mass intentions, Weddings, Baptism, Funerals, Candles, and other donations. On the School side this is non-fundraising donations to the school.
- (5) Payroll and Benefits: The \$268,367 variance on school payroll and benefits reflects the cost of prudent staff additions to support the increased enrollment in 2022 and continued investment in the quality of the school product.
- (6) Archdiocesan Assessments: These are assessed at 18% of ordinary revenue. These funds support the operation of Archdiocesan offices and employees.
- (7) Administrative Expenses: Costs are primarily cleaning services but also comprise general office supplies, postage, bank fees, and outside printing services for fundraising efforts.
- (8) The allocation of property and casualty insurance expenses from the Archdiocese has increased significantly to reflect underlying premium rates.
- (9) Miscellaneous Expense: Comprised of Formation/Education, Hospitality, Professional Dues/Subscriptions, and Speakers.
- (10) Net Interest & Unrealized Investment Income: 2021 predominately relate to exceptional unrealized investments gains on the Parish and School endowments. The value of these investments can go up and down in line with market conditions. Due to the volatile nature of these investments, the Parish does not actively budget unrealized investment gains or losses. The 2022 Forecast represents the actual position for the first quarter to Sept. 30th, 2021. Due to recent market volatility the full year forecast does not reflect unrealized gains to Dec. 31st, 2021.
- (11) Net rental income related to Greenleaf Avenue residence. The negative \$9,346 variance is mostly due to exceptional repairs and a one-off \$5,000 rental of the SJ parking lot in 2021.

### Conclusion

It is important to publish this interim report to provide our expectations of forecasted 2022 financial results. The Annual Financial Stewardship Report will be distributed by October 2022.

The current members of our Finance Council are:

Fr. Wayne F. Watts, Pastor	Robert Kerls
Joseph D'Arco, Operations Director	Herbert Marros
Christine Elliott, Interim School Principal	Loreen Mershimmer
Kieran Stack (Co-Chair)	Tom O'Toole
Paul DeCrane (Co-Chair)	Marianne Shahid
Ann Hughes	Patrick Sheedy
Patrick Hanna	Joe Tippins

We are fortunate to have individuals that have the willingness and abilities to serve on the Finance Council, thus allowing rotation of our members.

Please remember to maintain your generous financial support of our parish. Please contribute via electronic giving at GiveCentral.org, so we can budget appropriately and rely on your uninterrupted support.

Again, thank you for your support of our parish. Please contact the Parish Office if you have any questions regarding this report.



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