

CORPUS CHRISTI – ST. BERNARD PARISH

ANNUAL PARISH REPORT

SEPTEMBER 2008

Dear Parishioners:

With the assistance of the members of the CCSB Parish Finance Council (PFC) and our parish's Business Manager, Robert Percheski, I offer you a report detailing the revenues and expenses of Corpus Christi-St. Bernard Parish for the 2008 Fiscal Year (July 1, 2007-June 30, 2008). Information concerning the proposed budget for the 2009 Fiscal Year is also included. In providing you with this material, I hope that it will help you better understand our parish's income resources, expenses, and the overall financial aspects in maintaining CCSB Parish.

Before offering some general remarks about this report, I wish to thank all parishioners who regularly provide support through the parish offertory, Grand Annual Appeal, and/or other financial gifts to the parish. The sacrifices they have made are not only much appreciated but help to further the mission of the Church, particularly within our faith community. I pray that they will be recipients of God's blessings for the generosity they have shown.

While the legacy that is CCSB Parish comprises numerous buildings and land sites, no parish should be viewed strictly as "bricks and mortar." We are a community of people journeying together in faith as we seek to make the Lord's presence known more clearly in our lives and in the world in which we live. For this reason, it is important to realize that your financial contributions are not only helping to maintain the parish properties, but even more significantly assist with addressing the spiritual needs and good deeds of the parish. For instance...

This past year alone:

- 34 infants were baptized in our parish;
- 40 children received their First Communion;
- 21 young adults were confirmed in the faith;
- 54 funeral Masses were offered for deceased parishioners;
- 9 couples were prepared for the Sacrament of Marriage; and,
- more than 500 Masses were offered in our parish churches.

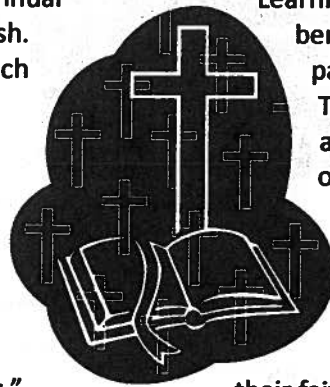
In addition, the Eucharist was brought regularly to more than 35 homebound parishioners, Masses and Communion Services were conducted at least monthly in several healthcare facilities located within the parish, 293 children received Religious Education instruction, and four adults completed preparation sessions for Confirmation.

During the past year, CCSB parishioners continued their fine traditions of reaching out to those in need both within our community and beyond. Of particular note were the clothing drives, weekly food collections, and bi-monthly meals prepared and served by parishioners to those who turn for assistance to Bristol Lodge in Waltham. The mothers and children of Julie's Family Learning Center in South Boston were also

beneficiaries of the generosity of CCSB parishioners through the Back-to-School, Thanksgiving Turkey, Christmas Giving Tree, and Easter Basket Drives that were conducted over the year. These efforts, coupled with projects like the annual Newton (Crop) Walk for Hunger, the MCI Norfolk Catholic Chaplains' toiletry drive, and Father's Day Baby Shower for mothers serviced by Pregnancy Help, invited parishioners to put their faith into action – and the results were consistently extraordinary!

Throughout the year, parishioners were encouraged to participate in a variety of faith enrichment sessions and devotional services. Insights into the Catholic faith were offered in the Advent and Lenten speaker series. A Catholic Book Club was initiated. Workshops were presented for our parish's Liturgical Ministers. Soup and Stations on the Fridays of Lent, Mass celebrated in Italian on St. Anthony's Feast Day, Eucharistic Adoration on the Feast of Corpus Christi, and the annual Mass of Remembrance, were among the events of the past year that provided nurturing for personal and communal faith.

And, of course, there were also activities conducted this past year that invited parishioners of all ages to enjoy some fun in getting together—among these were trips to the Pawtucket Red Sox and the Boston Symphony at Tanglewood, the annual Turkey Shoot, a pancake breakfast and pot luck supper.



Again, all the above and more should say something to us of the importance of our parish as a community of faith and, in particular, how we at CCSB Parish have lived out our mission of faith building upon the great traditions of our past.

But now it is time to look to the present moment and the years to come. Earlier this year, through the efforts of our Parish Pastoral Council (PPC), a survey was prepared, mailed to registered households, and made available in our parish churches. Several hundred parishioners responded to the survey for which I and the PPC are most grateful. The hopes, opinions, and concerns of parishioners expressed in the survey will feed the discussions and considerations of our PPC and parish staff members as we continually consider, address, and review our pastoral planning needs.

As you might imagine, with a community the size of CCSB Parish (estimated between 1,100-1,500 households), there exists a rather extensive list of needs. Some of these needs pertain to the continual spiritual and faith development of parishioners (young and old alike); other needs relate more specifically to the managing of the parish's resources (buildings, grounds, financial stability, etc.).

To address any of these needs and to continue with the good works of the parish, an adequate and stable income must be maintained.

Currently, CCSB Parish benefits in having leases with several agencies that use our facilities and grounds. We have very fine working relationships with those who use our parish properties and believe that we can continue to maintain these leases for many more years to come. Through 2012, our parish will also continue to receive significant loan payments from Learning Prep School (in addition to their lease payments).

It has been the hope of the PFC that the monies received from the leases and the loan repayments be used for improvements to the parish's buildings and grounds, that an appropriate amount be placed in savings and investments for the benefit of future generations, and that charitable contributions to worthy causes be made in the name of the parish. To a degree, some of these hopes were realized this past fiscal year with the commitment to make roof repairs, restore/replace stained-glass windows, and paint both parish churches – projects that will continue through the coming fiscal year.

Yet, with a decline in parish offertory income this past year, more monies than anticipated were needed to meet operational and maintenance costs. These monies were taken from the lease and loan payments. Given the increase in oil and utility costs, we can expect a continued rise in parish expenses for these areas.

In coming weeks, I will be asking all parishioners to increase their contribution practices so we may move to a level where operational and regular maintenance expenses can be met annually by offertory donations. The 2008 actual and 2009 budget shortfalls (based on existing giving levels) demonstrate the pressing need to achieve this goal.

Later this year, we will conduct our Grand Annual Appeal in hopes of realizing revenues to help cover some of the capital expenditures that are taking place. Your response to these requests will be important in helping the parish to maintain a realistic budget while also doing the type of financial planning and investment to assure a healthy financial base for our parish for many years to come.

We gratefully recognize the legacy that belongs to Corpus Christi-St. Bernard Parish. It remains our duty to maintain this legacy. We do so in tribute to those who preceded us, in an effort to meet the present and future needs of our community, and, ultimately, to be good stewards of the blessings God has given us.

Thank you for reflecting on these comments and, of course, for whatever support you offer to CCSB Parish of your time, talent and financial resources. If you have any thoughts about the budget process or specific areas within the budget, know that I and the members of the Parish Finance Council would welcome hearing from you.

God bless!



Father Frank Silva



CCSB Parish Finance Council

Joe Albanese Janice Bourque (Chairperson)

Tony Caruso (Secretary)

Paula Chesbrough (PPC Rep.) Bruce McIntyre

Robert Pajak Steve Ober

Fr. Frank Silva (Pastor)

**Corpus Christi - Saint Bernard Parish
Financial Report
Fiscal Year 2008 and Fiscal Year 2009 Budget**

	Actual	Budget
	July '07 - June '08	July '08 - June '09
Income		
Offertory	235,847 (1a)	240,000 (1b)
Sacramental Offerings	16,917	16,600
Gifts and Bequests	5,237	4,000
Religious Education	12,363	12,500
Donations - Other	10,978	12,000
Interest / Dividend Income	15,309	17,300
Rental Income	608,918 (2a)	614,795 (2b)
Amt Paid to RCAB Debt in Rental Income	-122,292 (3a)	0
Amt Paid to CCSB Debt in Rental Income	-209,294 (3a)	-333,195 (3b)
Other Income	9,795	8,000
Fundraising Activities	9,655	9,600
Grand Annual Appeal	72,455	80,000
Total Income	665,888	681,600
Capital Expenditures	76,236 (4a)	114,100 (4b)
Revenue Available for Operations	589,652	567,500
 Expense		
Personnel Expenses	300,622 (5a)	334,723 (5b)
Office Expenses	43,501 (6a)	42,900 (6b)
Household & Utilities	101,551 (7a)	108,584 (7b)
Property/General Insurance	39,505	39,500
Maintenance	168,119 (8a)	82,000 (8b)
Pastoral	46,479 (9a)	34,700 (9b)
Miscellaneous	10,286	9,500
School Tax	15,357	13,618
Total Expense	725,418	665,525
	-135,766	-98,025

Fiscal Year July '07 - June '08

- (1a) Averages to \$4,535 per week vs. prior year of \$4,922 per week (a 7.9% decrease).
(2a) Rental income includes: 1) LPS Loan pmts \$333,195, and 2) Rent: LPS leases \$198,000; Parish Center leases \$8,666; T-Mobile \$37,632; funeral home parking lot \$21,540; Priest-in-Residence \$7,200; RCAB classroom use \$1,600; Other \$1,085.
(3a) Loan payment included in rent. (Archdiocese debt paid-in-full in November 2007).
(4a) CC Church boiler \$59,662; Replacement windows for Parish Center \$16,574.
(5a) Staff \$227,546; Clergy \$53,698; Music \$19,378.
(6a) Phone \$4,899; Books & pamphlets \$8,689; Office supplies \$6,348; Equip repairs & contracts \$6,464; Printing & Postage \$5,088; Subscriptions, Misalets & Envelopes \$9,348; AV, Data & Professional fees \$2,666.
(7a) Food & Supplies \$7,195; Heat \$71,985; Water & Sewer \$6,379; Utilities \$15,992.
(8a) Snow removal \$18,475; Lawn care \$16,411; Other grounds care \$7,996; Main. contracts & supplies \$9,226; Furniture & equipment \$3,123; Bldg repairs \$112,888 (includes St. B Painting \$12,470; St. B Roof repairs \$47,400; St. B Stained Glass windows \$9,000).
(9a) Music \$20,468; Altar supplies & flowers \$8,368; Hospital chaplaincy & charitable works \$7,962; Hospitality, Conferences & Youth Retreats \$9,680.

Budget 2009

- (1b) Based on an average of \$4,615 per week reflecting a 1.8% increase over prior year average of \$4,535.
(2b) Rental income includes: 1) LPS Loan pmt \$333,195 and 2) Rent: LPS leases \$198,000; Parish Center leases \$14,200; T-Mobile \$39,500; funeral home parking lot \$22,700; Priest-in-Residence \$7,200.
(3b) Loan payment included in rent.
(4b) Painting \$60,700 both churches, Church window repairs both churches \$48,000, Other related maintenance \$5,400.
(5b) Staff \$247,223; Clergy \$57,400; Music \$30,100.
(6b) Phone \$5,200; Books & pamphlets \$8,400; Office supplies \$6,000; Equip repairs & contracts \$7,200; Printing & Postage \$5,000; Subscriptions, Misalets & Envelopes \$8,600; AV, Data & Professional fees \$2,500.
(7b) Food & Supplies \$6,800; Heat \$79,200; Water & Sewer \$6,000; Utilities \$16,584.
(8b) Bldg repairs \$36,000; Snow removal \$16,500; Lawn care \$14,000; Other grounds care \$7,100; Main. contracts & supplies \$8,400.
(9b) Music \$10,000; Altar supplies & flowers \$8,400; Hospital chaplaincy & charitable works \$8,000; Hospitality & Youth Retreats \$8,300.

<u>Statement of Cash</u>	<u>Actual</u>	<u>Budget</u>
	<u>July '07 - June '08</u>	<u>FY 2009</u>
Beginning Cash	391,349	462,997
Net Income	-135,766	-98,025
Changes In Balance Sheet -includes debt repayment to CCSB	207,414	333,195
Ending Cash	462,997	698,167
<u>Disposition of Cash</u>		
CD/Money Market/Checking	127,000	105,000
RCAB-Depository	335,997	593,167
Total Cash	462,997	698,167

CORPUS CHRISTI – ST. BERNARD PARISH

Newton, Massachusetts

617-244-0608 – www.ccsbparish.org

Parish Mission Statement

Established on July 1, 2006 through the consolidation of neighboring parishes in Auburndale and West Newton, Corpus Christi - St. Bernard Parish is a welcoming community of Catholics who strive to come together as one body in Christ.

As a faith community centered in the Eucharistic celebration, we give witness to our baptismal rights and commit ourselves to learn, love, and live the gospel message of Christ.

Empowered to share our faith, gifts, and talents, we dedicate ourselves to genuinely embracing our diverse community, compassionately serving those in need, and ardently working for justice and peace.

Strengthened through Word and Worship, Community and Service, we commit ourselves to be a parish where all feel welcomed and inspired to participate.

CCSB Corpus Christi - St. Bernard Parish

Parish Center: 45 Ash Street
Auburndale, MA 02466-1897
Business Office: 1529 Washington Street
West Newton, MA 02465-2220

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September 30, 2009

«Prefix»«First» «Last»«Suffix»
«Address 1»
«Address 2»
«City», «State» «Zip»

Letter #1
Draft

Dear «Salutation»:

Corpus Christi – Saint Bernard Parish is blessed with many good-hearted people who show in many ways throughout the year their love for their parish and their willingness to respond when asked. We are a family of faith and we realize, as with any family, this brings both privilege and responsibility. We know it is our stewardship responsibility to give back to God in gratitude for all He has given to us. We show this gratitude most often through our support of our parish.

At CCSB Parish, we are making efforts to expand our ministries and services in order to meet the needs of our faith community. These efforts will continue and, I pray, be further enhanced as we move into the years ahead. With this letter, I turn to you for your help to make this possible.

With the encouragement of our Parish Finance Council, this week we will begin this year's **Grand Annual Collection**. Our goal for this year's collection is **\$70,000**. The proceeds from this collection will help to balance our operational budget and fund capital improvements projects as they arise. Last year, your gift to the Grand Annual helped to pay for the painting of our parish churches, the restoration of stained glass windows and the repair to the roofs of our parish buildings. These efforts were undertaken to help beautify and protect our parish properties.

I ask every parish household to consider making a donation of \$300 to the Grand Annual Collection. Although some may find this amount to be difficult to donate at this time, I am hopeful that others—with the means to do so—will find it possible to give more. Your support, each week and through this special yearly collection, makes it possible to do the many good things that are characteristic of our faith community. We know it is our stewardship responsibility to give back to God in gratitude for all God has given to us. Through the use of our time, talent and, of course, our financial sacrifices, we offer our thanks to God by supporting parish efforts to fulfill Christ's mission in the world.

Enclosed is a commitment card with suggested amounts and an envelope that can be returned in the collection basket at Mass or through the mail. If you wish, you may make your contribution in two payments. I hope this will enable more families to participate in this very important appeal. Please know I welcome and appreciate all your gifts of whatever amount.

Your spiritual well-being remains my first priority. Of course, it is also my responsibility to see that our parish's bills are paid, the budget balanced and the parish buildings and grounds maintained in good repair.

Thank you for your past financial sacrifices and your continued efforts in reaching out to others. May God's blessings be upon you and your loved ones.

Sincerely yours in Christ,

Reverend Frank J. Silva
Pastor



October 21, 2009

Letter #2
Draft

«Prefix»«First» «Last»«Suffix»
«Address1»
«Address2»
«City», «State» «Zip»

Dear «Salutation»:

Several weeks ago I wrote to you, and every parish family, asking for a gift to our 2009 Grand Annual Collection. The initial response has been very encouraging and has set us on the road to reaching our goal of \$70,000. I hope you have had time to consider a contribution according to your means and circumstances.

We are a family and, like all families, we have responsibilities and obligations on a year-round basis. Even if you are inclined to only turn to the church at special moments such as weddings, baptisms or funerals, your support to the Grand Annual Collection is important in helping us to maintain our parish facilities.

I ask that you consider a gift to the Grand Annual Collection that says thank you to God for all that He has provided you. A card is enclosed with suggested gift options and a return envelope for use in making your contribution. Please return your pledge card in the Sunday collection or through the mail.

Although my primary responsibility is to attend to your spiritual needs, I would be remiss in my duties as your pastor if I did not bring financial concerns to your attention. I only ask that you do your best. It is all that can be expected – and certainly what God deserves.

Sincerely yours in Christ,

Reverend Frank J. Silva
Pastor



Date

**Thank You
Letter Draft**

«Prefix»«First» «Last»«Suffix»
«Address1»
«Address2»
«City», «State» «Zip»

Dear «Salutation»:

Thank you for the love and concern you have expressed for Corpus Christi - St. Bernard Parish by contributing to this year's Grand Annual Collection. Your kindness and willingness to make sacrifices for your parish is a source of inspiration to me.

Your financial support will assist us in reducing the shortfall between our weekly collection and our budget requirements. Thanks to your generosity, we will be able to continue providing the many programs and ministries that make this parish such a vibrant faith community.

Our parish is indeed fortunate to count you among the faithful. May the Lord's blessing be with you and all the parishioners of Corpus Christi – Saint Bernard Parish as we continue to grow together in God's love and grace.

May God's blessings be with you and your loved ones!

Sincerely yours in Christ,

Reverend Frank J. Silva
Pastor

2009 Grand Annual Collection

Corpus Christi – St. Bernard Parish
Newton, Massachusetts

Please prayerfully consider:

	<u>Pledge</u>	<u>2 Monthly Payments</u>
<input type="checkbox"/>	\$1,000.00	\$500.00 per month
<input type="checkbox"/>	\$ 750.00	\$375.00 per month
<input type="checkbox"/>	\$ 500.00	\$250.00 per month
<input type="checkbox"/>	\$ 300.00	\$150.00 per month
<input type="checkbox"/>	Other	\$ _____

Check One:

Single Payment in Full

Initial payment enclosed – Please send me a reminder.

Gift Total: \$ _____

Enclosed Amount: \$ _____

Balance Due: \$ _____

Please make checks payable to
Corpus Christi – St. Bernard Parish

2009 Grand Annual Collection

Corpus Christi – St. Bernard Parish
Newton, Massachusetts

Please make checks payable to
Corpus Christi – St. Bernard Parish

Thank you for your last gift of \$
Please prayerfully consider:

	<u>Pledge</u>	<u>2 Monthly Payments</u>
<input type="radio"/>	20% increase	divided by 2
<input type="radio"/>	10% increase	divided by 2
<input type="radio"/>	Same Gift	divided by 2
<input type="radio"/>	Other	\$ _____

Check One:

Single Payment in Full

Initial payment enclosed – Please send me a
reminder.

Gift Total: \$ _____

Enclosed Amount: \$ _____

Balance Due: \$ _____

*This card is sent to
those who contributed
in the past.*

OVERVIEW TIMETABLE

Weeks Run Monday to Sunday

Week 1:

Saturday & Sunday

September 26 & 27, 2009

Pulpit Announcement

Week 2:

Wednesday

September 30, 2009

Mail First Request Letter

Week 6:

Wednesday

October 28, 2009

Mail Second Request Letter

Thank You Letters Mailed to Respondents

Week 8:

Wednesday

November 11, 2009

Thank You Letters Mailed to Respondents