



SAINT BERNADETTE PARISH  
THIRD SUNDAY OF EASTER | APRIL 14, 2024

# TRUST ME

*and be not afraid*

THE TWO DISCIPLES RECOUNTED WHAT HAD TAKEN PLACE ON  
THE WAY, AND HOW JESUS WAS MADE KNOWN TO THEM IN THE

*breaking of the bread*

LUKE 24:35

My Dear Parish Family,

This weekend’s bulletin contains the annual financial statements of the parish for our fiscal year ending June 30, 2023. Similar to last year’s format, detailed footnotes explain material items. Providing this information on an annual basis is a requirement of the Diocese. I thank the parish financial office for its diligence in preparation for this presentation.

God Bless you, Father Philip

**The Chosen Season Four** Episodes 3 & 4 will be shown on Sunday, April 14th at 7:00PM followed by fellowship and refreshments.

**Attention Junior High Parents:** Youth Ministry will meet this Sunday, April 14th from 7:00-8:30PM in the PAC. The topic will be “Scenic View– Why do we stare at a white host?”

**Knights of Columbus 2024 Charity Raffle** Please help the Knights continue their charitable works throughout our Parish and in the community. We support seminarians, pregnancy centers, hunger centers, veterans, refugee programs, women shelters, youth activities at our school, inner city student activities, and more. Purchasing a \$5 raffle ticket funds our *Knights programs* while giving you 25 chances to win cash prizes ranging from \$500 to \$49,680. 100% of monies go to charity programs. The Knights will conduct after Mass sales April 13th & 14th. Tickets can also be purchased online on the Parish Website and at the Parish Office by cash or check. If purchased online, Frank Benkalowycz will arrange for delivery of your tickets. Sales will continue through April 30. Drawings will be held on May 18, 2024. Learn more about the St. Bernadette Knights at <https://stbernadettekoc.wixsite.com/stbkoc>.



**Christ Present in Action Committee (CPA) Sandwich Making** We start our activity at 1:15PM in Dempsey Hall. Feel free to bring sandwiches from home noting their contents. *Our next sandwich making days are April 24th & May 8th.*

**+ Intentions for the Week +**

**Monday, April 15, Easter Weekday**  
9:00 Angel Gnant

**Tuesday, April 16, Easter Weekday**  
8:00 Alex Chamberlin

**Wednesday, April 17, Easter Weekday**  
9:00 Therese O’Malley

**Thursday, April 18, Easter Weekday**  
8:00 Charles Snyder and Living Family Members

**Friday, April 19, Easter Weekday**  
9:00 Elba and Pedro Caraballo

**Saturday, April 20, Easter Weekday**  
8:00 Edward Hennessey  
5:00 John Petry

**Sunday, April 21, Fourth Sunday of Easter**  
8:00 For the Parish  
9:45 Daniel Zukie  
11:30 Elaine Ross

✠ Prayers of the congregation are requested for the repose of the soul of: **Georgiana Pofok.**  
*Eternal rest grant unto them, O Lord. And may perpetual light shine upon them.*

**WEDDING BANS**  
II Vanatius Nketi Babila Tita & Emily Vasko

**SAINT BERNADETTE PARISH**

*Evening*  
**MASS**  
**WITH YOUTH IN MIND**

**APRIL 21, 2024**  
**6:00 PM**

JOIN US FOR A NIGHT OF PRAYER, MUSIC, AND THE EUCHARIST PLANNED ESPECIALLY FOR THE YOUTH OF ST. BERNADETTE! FOLLOWING MASS, HIGH SCHOOL STUDENTS CAN MEET IN THE COMMUNITY ROOM FOR SNACKS AND DISCUSSION. THE 6TH-8TH GRADE YOUTH GROUP WILL MEET IN THE PAC.

**Please pray for:** James Tunney; Aggie & Tom Howard; Joe Benedetto; Pam Foster; Eileen Jamieson; Mandi Petonic; Mercedes Aemilia Scullion & her Da; Bernadette Andrews; Mary Temesvari; Roberta Werner; James Faddoul; Herbert Hastings; Lynda Arth; The Bartko Family; Vicki Gannon; Lydia Caroline Milligan; Jose Quienones; Ellen Burch; Barbara Waitkus; Michael Knurek; Rob Geszler; Betty Logue; Evan; Janice Thomas; Susan Lewis; Mary Burich; Michael Coyne; McKayla Coyne; Tom Seltel; John Keys; Mary Mertus; Bob Becker; Joan Riccardi; Peter Weiss; Dan Perillo; Leslie Ann Kosenta; Mark Barringer; Martha Hoover; Jillian Weiss; Greg Harrison; Carol Brown; Edward Presley.

**Sunday Collection, April 7th: \$15,075.25**

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THIRD SUNDAY OF EASTER

**ST BERNADETTE PARISH, WESTLAKE**  
**STATEMENT OF CHURCH REVENUES AND EXPENSES**  
**for the fiscal years ended June 30, 2023 AND 2022**

	2023	2022	Budget FY 2024
<b>CHURCH REVENUE</b>			
Offertory Collections (1)	\$ 936,798.09	\$ 964,361.53	\$ 960,789.00
Donations & Bequests	111,389.68	111,829.12	80,000.00
Church Fundraising Revenue (2)	141,897.83	157,385.89	152,950.00
Income from Parish Programs	8,890.00	8,685.00	10,500.00
Interest Income	457.73	326.43	458.00
Rental Income	6,440.00	9,020.00	8,150.00
Contributions from Parish Organizations	2,500.00	7,500.00	3,500.00
Miscellaneous Receipts	57,697.40	65,686.57	59,750.00
Designated Collections	32,963.69	28,826.07	28,800.00
<b>TOTAL CHURCH OPERATING REVENUE</b>	<b>\$ 1,299,034.42</b>	<b>\$ 1,353,620.61</b>	<b>\$ 1,304,897.00</b>
<b>CHURCH EXPENSES</b>			
Salaries, Benefits, & Taxes	\$ 676,117.31	\$ 633,645.84	\$ 710,207.00
Rectory & Household	19,742.25	31,583.39	21,700.00
Parish Office & Administration	90,453.52	73,490.05	102,900.00
Altar, Sanctuary, & Liturgical	31,777.11	20,977.66	35,375.00
Community Outreach	81,839.24	71,589.61	75,800.00
Religious Education	12,630.97	8,102.98	14,935.00
Church Fundraising Expense	63,806.30	59,767.58	65,000.00
Utilities	62,369.07	65,522.62	72,645.00
Insurance & Property Taxes	67,588.98	57,992.69	70,750.00
Maintenance, Repairs, & Plant Operating	96,899.31	108,144.64	104,400.00
Diocesan Assessments	107,844.00	107,718.00	122,750.00
Designated Collections	32,963.69	28,826.07	28,800.00
Rental Expense	382.77	347.07	525.00
Evangelization	12,622.94	13,339.14	14,425.00
Sacramental Program Costs	3,341.83	3,204.81	1,405.00
Miscellaneous Expense	14,985.39	31,503.18	18,000.00
<b>TOTAL CHURCH OPERATING EXPENSES</b>	<b>\$ 1,375,364.68</b>	<b>\$ 1,315,755.33</b>	<b>\$ 1,459,617.00</b>
<b>NET CHURCH OPERATING SURPLUS (DEFICIT)</b>	<b>(76,330.26)</b>	<b>37,865.28</b>	<b>(154,720.00)</b>
<b>CAPITAL AND NON-RECURRING ITEMS</b>			
Capital campaign income	383,145.22	42,157.94	661,000.00
Capital expenditures (3)	(376,635.90)	(38,091.74)	(691,000.00)
Payroll Protection Loan Forgiveness (4)	-	\$ 141,443.26	
<b>NET CHURCH SURPLUS (DEFICIT)</b>	<b>\$ (69,820.94)</b>	<b>\$ 183,374.74</b>	<b>\$ (184,720.00)</b>

**Notes**

- (1) Offertory collections still remain significantly below pre-pandemic levels.
- (2) Primarily includes festival & fish fry revenue.
- (3) FY 2023 capital expenditures primarily included: church roof, outdoor altar, church lighting & rectory repairs (concrete, seal coat, gutters, painting).
- (4) FY 2022 represents the ratable portion of the Payroll Protection Loan forgiveness applicable to the Church payroll.

**ST BERNADETTE PARISH, WESTLAKE**  
**CONSOLIDATED SUMMARY OF PARISH REVENUE AND EXPENSES**  
**for the fiscal years ended June 30, 2023 AND 2022**

	2023	2022	Budget FY 2024
<b>Operating Results</b>			
Net Church Operating Surplus (Deficit)	\$ (76,330.26)	\$ 37,865.28	\$ (154,720.00)
Net School Operating Surplus (Deficit)	(103,890.83)	(109,103.65)	(52,515.00)
Net Preschool Operating Surplus (Deficit)	125,430.28	103,874.04	152,162.00
<b>Consolidated Parish Operating Surplus (Deficit)</b>	<b>\$ (54,790.81)</b>	<b>\$ 32,635.67</b>	<b>\$ (55,073.00)</b>
<b>Capital and Nonrecurring items</b>			
Capital Campaign income	\$ 383,145.22	\$ 42,157.94	\$ 661,000.00
Capital expenditures	(420,427.34)	(189,527.02)	(721,000.00)
Payroll Protection Loan Forgiveness	-	397,600.00	-
<b>Consolidated Parish Capital and Nonrecurring items</b>	<b>\$ (37,282.12)</b>	<b>\$ 250,230.92</b>	<b>\$ (60,000.00)</b>
<b>Consolidated Parish Surplus (Deficit)</b>	<b>\$ (92,072.93)</b>	<b>\$ 282,866.59</b>	<b>\$ (115,073.00)</b>

**Note:** The table above provides a summary of the operating, capital and nonrecurring items reflected in the Statement of Operations for the Church, School and Pre-School operations. The table reflects the financial results for normal operating activities as well as the impacts of capital campaigns, capital expenditures and other non-recurring activities that do not impact normal annual operations.

**Note regarding School operations:** The school operating deficit in FY 2023 and 2022, as well as the budget in FY 2024, represents the shortfall in revenues received by the school to cover its normal operating costs. The deficit is funded through the other resources received by the parish. School enrollment currently totals 329 students, and the breakeven enrollment that would result in eliminating the parish subsidy at the current per student income level is approximately 400 (at 2 classrooms per grade).

**Note regarding parish budget:** The church operating deficit in FY 2023 as well as the forecasted operating deficit for FY 2024 results from the impact of inflation on parish and school operations, and conservative estimates for several revenue sources as noted within the budget. While the parish has sufficient savings to absorb modest and temporary deficits, expenses can and will be managed to levels within our annual resources. Your continued and generous support is very important to our ability to operate the parish and provide the broad ministries we offer.

THIRD SUNDAY OF EASTER

**ST BERNADETTE PARISH, WESTLAKE  
STATEMENT OF SCHOOL REVENUES AND EXPENSES  
for the fiscal years ended June 30, 2023 AND 2022**

	2023	2022	Budget FY 2024
<b>SCHOOL REVENUE</b>			
Tuition & Fees	\$ 1,423,113.94	\$ 1,332,970.28	\$ 1,553,944.00
Government Assistance (including Mandated Services)	139,584.08	149,643.47	126,400.00
Donations & Bequests	55,163.00	58,901.50	4,500.00
School Fundraising Revenue (2)	42,902.81	97,497.43	70,000.00
Aftercare	53,655.01	41,500.19	47,500.00
Angel Fund			45,000.00
Misc Receipts	10,142.38	12,781.28	9,200.00
School Grants	5,398.51	-	15,000.00
Interest & Endowment Income (3)	3,002.50	-	23,000.00
Other Income (includes cafeteria, food program)	46,497.67	44,589.67	48,000.00
<b>TOTAL SCHOOL OPERATING REVENUE</b>	<b>\$ 1,779,459.90</b>	<b>\$ 1,737,883.82</b>	<b>\$ 1,942,544.00</b>
<b>SCHOOL EXPENSES</b>			
Salaries, Benefits & Taxes	\$ 1,533,623.53	\$ 1,495,210.22	\$ 1,629,312.00
Instructional	42,762.41	42,019.70	44,480.00
Library	2,246.26	1,508.00	60.00
Utilities	97,090.84	106,015.54	115,250.00
Maintenance, Repairs & Plant Operating	103,024.42	90,577.82	101,227.00
Student Services	22,690.12	32,787.83	25,430.00
Administration	36,799.08	44,484.96	43,705.00
School Fundraising Expense	27,393.47	28,671.50	28,125.00
Miscellaneous Expense	17,720.60	5,711.90	7,470.00
<b>TOTAL SCHOOL OPERATING EXPENSES</b>	<b>1,883,350.73</b>	<b>1,846,987.47</b>	<b>1,995,059.00</b>
<b>NET SCHOOL OPERATING (DEFICIT)</b>	<b>\$ (103,890.83)</b>	<b>\$ (109,103.65)</b>	<b>\$ (52,515.00)</b>
<b>CAPITAL AND NON-RECURRING ITEMS</b>			
Capital campaign income	-	-	-
Capital expenditures (4)	(42,164.33)	(150,675.33)	(30,000.00)
Payroll Protection Loan Forgiveness (1)	-	\$ 240,503.10	
<b>NET SCHOOL (DEFICIT)</b>	<b>\$ (146,055.16)</b>	<b>\$ (19,275.88)</b>	<b>\$ (82,515.00)</b>

(1) FY 2022 represents the ratable portion of the Payroll Protection Loan forgiveness applicable to the School payroll.

(2) Primarily includes We Give Catholic & Shop with Scrip Revenue.

(3) Endowment contributions in FY 2023 totaled \$150,725. Uses: \$55,187 was recorded as tuition support, \$48,395 was used to fund the Technology program, \$44,141 was used to fund the school innovation lab & \$3,002 remains to fund the Awesome Otter marketing program.

Endowment contributions in FY 2022 totaled \$45,234, of which \$38,865 was recorded as tuition support. The remaining \$6,369 was used to fund marketing expenses.

Endowment contributions budgeted for FY 2024 include \$42,000 for tuition assistance and \$23,000 for technology support, and are recorded in the tuition and endowment income lines accordingly.

(4) FY 2023 primarily included school carpeting, asphalt, roof-top exhaust fan & new telephones.

FY 2022 primarily included whiteboards, computer lab, concrete and asphalt work.

**Note regarding School Operations:** The net school operating deficit represents the shortfall in tuition and other annual resources needed to fund the operating costs of the school. The shortfall is covered via a subsidy from the parish through its other non-school funding sources such as offertory and donations.

**ST BERNADETTE PARISH, WESTLAKE  
STATEMENT OF PRE-SCHOOL REVENUES AND EXPENSES  
for the fiscal years ended June 30, 2023 AND 2022**

	2023	2022	Budget FY 2024
<b>PRE-SCHOOL REVENUE</b>			
Tuition & Fees	\$ 186,856.24	\$ 171,706.65	\$ 224,112.00
<b>TOTAL PRE-SCHOOL REVENUE</b>	<u>186,856.24</u>	<u>171,706.65</u>	<u>224,112.00</u>
<b>PRE-SCHOOL EXPENSES</b>			
Salaries, Benefits & Taxes	61,289.78	66,012.06	63,500.00
Operating and Misc	136.18	1,820.55	6,450.00
Capital Improvements			2,000.00
<b>TOTAL PRE-SCHOOL EXPENSES</b>	<u>61,425.96</u>	<u>67,832.61</u>	<u>71,950.00</u>
<b>NET PRE-SCHOOL SURPLUS</b>	<u>125,430.28</u>	<u>103,874.04</u>	<u>152,162.00</u>
<b>CAPITAL AND NON-RECURRING ITEMS</b>			
Capital campaign income	-	-	-
Capital expenditures	(1,627.11)	(759.95)	
Payroll Protection Loan Forgiveness (1)	-	\$ 15,653.64	
<b>NET PRE-SCHOOL (DEFICIT)</b>	<u>\$ 123,803.17</u>	<u>\$ 118,767.73</u>	<u>\$ 152,162.00</u>

(1) FY 2022 represents the ratable portion of the Payroll Protection Loan forgiveness applicable to the Pre-school payroll.

**Note regarding Pre-school Operations:** After ten years in operation, the Pre-school continues to be able to fully fund its operations without additional subsidy from the parish. Enrollment has increased back to 71 after pandemic spacing restrictions were lifted.

**ST BERNADETTE PARISH, WESTLAKE  
STATEMENT OF ASSETS, LIABILITIES AND FUND BALANCE  
JUNE 30, 2023 AND 2022**

	2023	2022
<b>ASSETS</b>		
<b>Checking, Savings And Investments</b>		
Checking Account Balances	\$ 633,639.64	\$ 592,749.46
Savings and Investment Account Balances (1)	951,613.63	942,119.85
Total Checking Savings And Investments	<u>1,585,253.27</u>	<u>1,534,869.31</u>
Other Assets	350.00	350.00
<b>TOTAL ASSETS</b>	<u>\$ 1,585,603.27</u>	<u>\$ 1,535,219.31</u>
<b>LIABILITIES</b>		
Accounts Payable And Accrued Expenses	\$ 254,594.80	\$ 153,994.80
Income Received In Advance (1)	917,738.33	875,881.44
<b>TOTAL LIABILITIES</b>	<u>\$ 1,172,333.13</u>	<u>\$ 1,029,876.24</u>
<b>FUND BALANCE</b>		
Fund Balance, Beginning Of Fiscal Year	\$ 505,343.07	\$ 222,476.48
Net Surplus (Deficit) for Fiscal Year		
Parish	(69,820.94)	183,374.74
School	(146,055.16)	(19,275.88)
Preschool	123,803.17	118,767.73
Net Surplus (Deficit) for Fiscal Year	<u>(92,072.93)</u>	<u>282,866.59</u>
<b>FUND BALANCE, END OF FISCAL YEAR</b>	<u>413,270.14</u>	<u>505,343.07</u>
<b>TOTAL LIABILITIES AND FUND BALANCE</b>	<u>\$ 1,585,603.27</u>	<u>\$ 1,535,219.31</u>

(1) Primarily includes contributions received via Pious Trust & Heart of a Shepherd; not available for operations.



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God Bless!  
Your fellow parishioner,  
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