



**2021
ANNUAL
REPORT**
JULY 1, 2020
through
JUNE 30, 2021



SAINT JOSEPH PARISH



JUST THE FACTS

July 1, 2020 to June 30, 2021

| | |
|---------------------------|--------|
| Parishioners | 10,401 |
| Households | 3,893 |
| Infant Baptisms | 59 |
| Minor Baptism (ages 1-18) | 20 |
| RCIA | 7 |
| Marriages | 10 |
| Funerals | 77 |

RELIGIOUS EDUCATION PROGRAMS

| | |
|---------------------|-----|
| Religious Education | 301 |
| First Communion | 91 |
| Confirmation | 101 |

SAINT JOSEPH PARISH SCHOOL (2020-2021)

| | |
|----------------------|-----|
| K-8 enrollment | 370 |
| Preschool enrollment | 45 |



PARISH LEGACY SOCIETY

The Saint Joseph Legacy Society listing includes those individuals who have made their planned giving intentions known to the Parish. If you included Saint Joseph Parish in your will or estate planning, please let us know. We would like to show our appreciation by including you as a member of our Legacy Society.

Contact Kimberlee Williams at kwilliams@stjoesylvania.org or 419-885-5791.

PARISH LEGACY SOCIETY MEMBERS

| | |
|--------------------------|------------------------|
| Timothy Bachar* | Ken & Rita Martin |
| Mona Bode* | Catherine McDorman* |
| Kathleen Condon* | Lucy Merickel* |
| Harold & Kathryn Creque* | Harold Mossing* |
| Richard & Kathleen Faist | Lucy Murawa* |
| Dick & Debbie Fotoples | Sally O'Loughlin* |
| Gilles Frankart | Geneva Rodgers |
| Walter Gormley* | Ed & Janet Ruzskiewicz |
| Bernie & Anne Heinl | Shirley Sarahman* |
| Arthur Hills* | Sue Schafstall |
| Helen Hoehner | Lila Smith* |
| Larry & Jill Johnson | Jim & Denise Stump |
| Paul* & Justine Keeler | Helen Teal* |
| Jeffrey D. Long* | Anonymous (5 Donors) |

*Deceased

PARISH OUTREACH

| | |
|---|-------------------|
| Annual Catholic Appeal | \$ 183,088 |
| Bethany House | \$ 500 |
| Catholic Communications | \$ 205 |
| Catholic Home Missions | \$ 355 |
| Catholic Relief | \$ 330 |
| Catholic University | \$ 285 |
| Church in Eastern Europe | \$ 1,161 |
| Claver House | \$ 500 |
| Compassion Health Toledo | \$ 500 |
| Corpus Christi University Parish FOCUS | \$ 500 |
| Habitat for Humanity | \$ 2,500 |
| Holy Fathers Peter's Pence | \$ 965 |
| Holy Land (Good Friday) | \$ 1,224 |
| Human Development | \$ 435 |
| Latin America | \$ 390 |
| Marenda Center | \$ 1,000 |
| NAMI of Greater Toledo | \$ 1,000 |
| Northwest Ohio Scholarship | \$ 1,000 |
| Padua Center | \$ 1,000 |
| Perpetuate the Gift (Priest's Retirement Fund) | \$ 24,675 |
| Retirement Fund for Religious | \$ 3,751 |
| Saint Joseph Christmas Social Outreach | \$ 2,850 |
| Saint Joseph Endowment Fund | \$ 2,750 |
| Saint Joseph Social Outreach | \$ 850 |
| Saint Vincent de Paul Society | \$ 41,510 |
| Sew Hope | \$ 1,000 |
| The Culture Project | \$ 500 |
| The Sisters of the Visitation | \$ 1,000 |
| TOTAL | \$ 275,823 |



Dear Friends,

In this Year of Saint Joseph, we re-commit ourselves to be a parish that **exists to know, love, and serve God while bringing as many people as possible to Him through Jesus both now and forever.** While this is our call into existence our parish is aware of God’s constant presence and is nourished by prayer, the sacraments, the word of God and the teaching of the Catholic Church, striving to be a community of disciples reaching out in service to all.

During this last year we were not able to offer all the usual ministries of our parish because of the precautionary measures required of us by the pandemic. But I must say, it is not quantity of our programs, but rather the quality of them that keeps the Spirit of God alive in our parish family. The personal attention to our shut-in parishioners and the updating of our church sanctuary are just a couple examples of what we have done in the name of Christ.

I am pleased to present to you the annual report of the parish. While this account cannot display the spiritual growth of our community it can present the parish statistics, our financial outreach, the Catholic Education Ministry, and the financial reports. This document will also highlight the many ministries you enable the parish to offer and the impact they have on our community.

The financial report presents the operations of the parish that your contributions support.

I am very grateful to the members of the Finance Council for their dedication and fervent assistance. They are always available to answer your questions regarding the parish finances. You will find their names on page eleven of this report.

Please join me in praying for the continual renewal of our parish as we continue to welcome all our parishioners back to the celebration of the Eucharist in person.

In the Spirit of Saint Joseph,

Rev. Msgr. Michael R. Billian
Pastor





OUR PARISH PILLARS:

COMMUNITY ~ The community of disciples has as its principal task the promotion and sustaining of growth through interpersonal relationships focused on the person of Christ. This bonding together makes us into the Body of Christ. Parishes are called, through their activities, to bring people together in a spirit of unity through diversity. All the ministries related to the building up of the community are included in this category.

FORMATION ~ is the growth and development of the whole person by an intentional focus on one's spiritual and interior life, as well as spiritually fruitful interactions with others in ordinary life. It is a life-long process as a believer desires to become more like Him. This is possible only because of the divine grace of the Gospel and empowering presence of the Holy Spirit. All the ministries related to the education and formation of God's people are included in this category.

SERVICE ~ is both an attitude and a practical response based on the Lord's declaration that one who wishes to be greatest in the Kingdom of God must become the servant of all. It is also the virtue that directs all the other virtues of individuals toward the common good. All the ministries related to the social outreach directed by the social doctrine of the Church are included in this category.

STEWARDSHIP ~ Christian stewards are disciples of Jesus Christ who receive God's gifts gratefully, cultivate them responsibly, share them lovingly in justice with others, and return them with increase to the Lord. All the ministries related to the stewardship of God's gifts to His people are included in this category.

WORSHIP ~ is the response of the People of God to the Father's invitation to be one with Him, expressed through the Church's official liturgy, as well as through other prayers and devotions. Our worship is directed to the Father, through the Son, in the unity of the Holy Spirit. All the ministries related to the prayer of the Church are included in this category.



BE ONE WITH GOD



BY THE NUMBERS

COMMUNITY

- 62** lanterns lit on the East Campus lawn for dearly beloved departed souls from the last year
- 20** average number of people who attended Deb's Ministry of Prayer and Hope meetings either in person or virtually
- 270** Festirama volunteers brought back the fun after a year off
- 790** Festirama chicken dinners served

FORMATION

- 18** received the Sacraments of Initiation at the Easter Vigil
- 77** students received the Sacrament of First Communion
- 90** participants in two Bible Studies
- 86** students received the Sacrament of Confirmation

SERVICE

- 100's** of calls made by Saint Joseph Parish staff and volunteers to our parishioners 60 years of age and older
- 60+** Baptismal gowns made by the Sew-Sew Crew
- 32** Boy Scouts met weekly and attended monthly campouts; 20 went to a week long summer camp; 6 to a high adventure trip to BSA Florida Sea Base
- 40** Cub Scouts earned the Silver Level of Pope John VI award from National Catholic Committee on Scouting and earned Gold Level Journey to Excellence Award from Erie Shores Council
- 13** Cub Scouts earned Religious Emblem for their rank

STEWARDSHIP

- \$1,300+** Italian Dinner profits
- 15** people regularly helped in the Feed My Sheep Garden along with our Cub Scouts
- 200** plants in the Feed My Sheep Garden (generously donated by the Creque family greenhouse)
- \$1,000+** pounds of fresh produce donated primarily to Sylvania Area Family Services and Historic Saint Patrick Church

WORSHIP

- 520** celebrated Easter Mass together outside on the East Campus lawn
- 600+** hours spent in Eucharistic Adoration
- 1** new tabernacle inaugurated and blessed by Bishop Thomas



GATHER
IN A
SPIRIT OF
UNITY





PRESCHOOL
ELEMENTARY
MIDDLE SCHOOL

MISSION STATEMENT

Saint Joseph Parish School is dedicated to the Catholic faith formation and rigors leading to academic distinction. Assisting parents as primary educators of the children, the school calls forth the unique potential of the whole child, Kindergarten through Eighth Grade.

MESSAGE FROM THE PRINCIPAL

Our 2020-2021 scholastic year was very different from any previous school year. COVID-19 presented families, teachers and students with challenges not normally encountered in the school setting. While we all faced unprecedented challenges, we were also enlightened of the more trying circumstances of others. Learning the struggles of others, we focused on outreach to others.

Working in collaboration with our parish staff, students wrote encouraging letters to several of our parishioners living in retirement centers, when visits from their loved ones were restricted. For All Souls Day, students created an outdoor luminary display for parishioners to visit and reflect on the memories of their loved ones. Each luminary was specially designed by our students to represent a loved one who had passed away. Throughout the year, our students and families also generously supported many charity outreach organizations with donations of food and toiletries.

Saint Joseph Parish School had a great year that was made possible with the kind-hearted assistance of our school families as well as the abundant support of Saint Joseph Parish parishioners. We are greatly blessed!

Mr. Robert Edwards
Principal



THE
WORLD
IS OUR
CLASSROOM





BY THE NUMBERS

PRESCHOOL
ZOOM
WITH
FRIENDS



39 8th Graders had their class trip to Philadelphia cancelled and replaced by a Field Trip week that took students to Put-in-Bay, a Holocaust Museum tour, a movie at the Maumee Indoor Theatre, a Toledo Zoo scavenger hunt, activities at Wildwood Metropark, a virtual ghost tour of haunted Philadelphia locations and a food truck lunch

1 Frozn themed playhouse painted and decorated by students during a Service Saturday event

70+ student runners put their "Best Food Forward" for the return of the annual Positive Direction race

30 years of service from Carol Lindsley before her retirement from SJPS

22 school band members grades 4th-8th

510 individuals assisted by our Christmas Ministry received a share in donations that totaled over \$2,500

102 Middle School and High School Youth Ministry participants

225 pieces of artwork created by our Preschool students for their yearly art show

30 YEARS OF SERVICE



119 Cross Country - Finished 1st place in Pee Wee Girls, Minor Girls, Minor Boys, Cadet Girls, Cadet Boys, Junior Girls, Junior Boys, and 2nd place in Pee Wee Boys

16 Football

76 Volleyball

168 Basketball - 6th grade - 1st place (9-0); 7th grade - 1st place (7-1); 8th grade - 2nd place (9-1)

48 Track - 11 1st place finishes in the diocesan track meet, 27 overall top 6 placements

CYO ATHLETES

SAINT JOSEPH PARISH

BALANCE SHEET (Modified Cash Basis)

**AWARE
OF GOD'S
CONSTANT
PRESENCE**

**AND
NOURISHED
BY PRAYER,
THE
SACRAMENTS...**



June 30, 2021 and 2020

| | 2021 | 2020 |
|---------------------------------------|---------------------|---------------------|
| Assets: | | |
| School Endowment Fund | \$ 2,677,118 | \$ 2,091,577 |
| School Tuition Aid Investment Fund | 137,049 | -0- |
| Petty Cash | 450 | 550 |
| Operating Checking Account | 494,344 | 196,709 |
| Rainy Day Fund | 215,194 | 175,158 |
| Tuition Receivables | 10,674 | 1,571 |
| Total Assets | \$ 3,534,829 | \$ 2,465,565 |
| Liabilities: | | |
| Prepaid Tuition and Fees | \$ 303,922 | \$ 74,953 |
| Diocesan Loan | -0- | 86,798 |
| Bank Line of Credit | -0- | 414,103 |
| Payroll Protection Program (PPP) Loan | 655,709 | 650,200 |
| Payroll Liabilities | 10,320 | 8,552 |
| Other Liabilities | 37,058 | 13,928 |
| Total Liabilities | 1,007,009 | 1,248,534 |
| Equity: | | |
| Opening Equity | 1,217,031 | 1,210,501 |
| Net Gain/(Loss) | 1,310,789 | 6,530 |
| Total Equity | 2,527,820 | 1,217,031 |
| Total Liabilities and Equity | \$ 3,534,829 | \$ 2,465,565 |

NOTES:

Note (1) The School Endowment Fund is reported at market value. Unrealized market value gains amounted to \$1,030,855 at June 30, 2021 and \$579,423 at June 30, 2020, an increase of \$451,432.

Note (2) Total Assets at June 30, 2021 increased by \$1,069,264. The School Endowment Fund increased by \$585,541, reflecting an increase in investment market values, as described in Note (1) above, plus investment earnings less a \$62,183 distribution to the school. The Tuition Aid Investment Fund at June 30, 2021 resulted from a Bequest received in June 2021. The Rainy Day Fund, established in 2017, increased by \$40,036 in 2021, reflecting \$36,000 of deposits to the Fund by the Parish as well as donations by parishioners and interest earnings, less \$10,848 paid out for roof repairs.

Total Liabilities at June 30, 2021 decreased by \$241,525, reflecting paying off the Diocesan Loan and the Bank Line of Credit, offset by an increase in Prepaid Tuition and Fees of \$228,969. The increase in Prepaid Tuition and Fees reflects a more normal school tuition payment cycle as compared to 2020 with COVID-19 payment extensions.

In April 2020, the Parish received a \$650,200 PPP loan under the CARES Act, enacted by Congress on March 28, 2020. The Parish filed an Application for Forgiveness of the loan with the SBA and received full forgiveness of the loan in March 2021, since the loan proceeds were spent on eligible expenses during the program period. As a result, the \$650,200 loan forgiveness was reported as Non-Operating Revenue in the year ended June 30, 2021. The SBA offered a second round of PPP loans in 2021 and the Parish received another PPP loan for \$655,709 in April 2021. Similar to the first PPP loan, the SBA has provided regulations for forgiveness of the loan but as of June 30, 2021, the Parish has not yet filed an Application for Forgiveness.

Bank account balances for Parish-Affiliated Organizations (PTO, Saint Gregory Choir and Cub/Boy Scouts) totaled \$41,365 at June 30, 2021 and \$42,811 at June 30, 2020 but are not reported in the Balance Sheet. Such balances fluctuate based on fund raising efforts and when program related costs are paid.

SAINT JOSEPH PARISH | PROFIT and LOSS REPORT

For the Years Ended June 30, 2021 and 2020

| | 2021 | 2020 | CHANGE |
|---|---------------------|------------------|---------------------|
| Receipts: | | | |
| Collections/Donations/Grants | \$ 2,146,879 | \$ 2,161,371 | \$ (14,492) |
| Tuition and Fees, net | 1,734,407 | 1,861,365 | (126,958) |
| Cost Reimbursement (State) | 169,480 | 152,377 | 17,103 |
| Parish Activities | 211,913 | 122,306 | 89,607 |
| Other Income, net | 15,101 | 623 | 14,478 |
| Total Operating Receipts | 4,277,780 | 4,298,042 | (20,262) |
| Expenses: | | | |
| Administrative Salaries and Expenses | 1,137,895 | 1,173,743 | (35,84) |
| Instructional Salaries and Expenses | 1,586,195 | 1,587,748 | (1,553) |
| Program/Ministries/Activities | 474,661 | 566,754 | (92,093) |
| Buildings/Utilities/Maintenance | 699,148 | 710,139 | (10,991) |
| Diocesan Assessment | 155,616 | 116,582 | 39,034 |
| Interest | 4,859 | 18,567 | (13,708) |
| Other Expense | 658 | 2,784 | (2,126) |
| Total Operating Expenses | 4,059,032 | 4,176,317 | (117,285) |
| Net Operating Gain | 218,748 | 121,725 | 97,023 |
| Non-Operating Revenue: | | | |
| Donations/Earnings – Rainy-Day Fund | 14,884 | 26,918 | (12,034) |
| Gifts – Endowments and Restricted | 167,262 | 63,042 | 104,220 |
| Other Gifts and Donations | 849 | 250 | 599 |
| Earnings on Endowment Fund | 590,301 | 41,219 | 549,082 |
| PPP Loan Forgiveness | 650,200 | -0- | 650,200 |
| Sale of Property/Other, net | (61) | (115) | 54 |
| Other Non-Operating | 4,096 | 3,989 | 107 |
| Total Non-Operating Revenue | 1,427,531 | 135,303 | 1,292,228 |
| Non-Operating Expenditures: | | | |
| Scholarship Awards | 6,500 | 7,000 | (500) |
| Capital Expenses | 265,930 | 180,112 | 85,818 |
| Restricted and Other Expenses | 877 | 3,294 | (2,417) |
| Endowment Distribution to School | 62,183 | 60,092 | 2,091 |
| Total Non-Operating Expenditures | 335,490 | 250,498 | 84,992 |
| Net Gain/(Loss) | \$ 1,310,789 | \$ 6,530 | \$ 1,304,259 |

THE
WORD
OF GOD

AND THE
TEACHING
OF THE
CATHOLIC
CHURCH...



COMMUNITY

SAINT JOSEPH PARISH | PROFIT and LOSS REPORT

NOTES – PROFIT AND LOSS REPORT

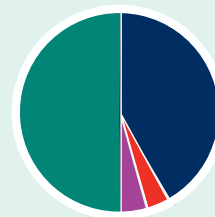
The Profit and Loss Report for the year ending June 30, 2021 shows a Net Gain of \$1,310,789, compared to a Net Gain of \$6,530 in 2020. The \$1,304,259 increase resulted from an increase in Net Operating Gain of \$97,023, a Non-Operating Revenue increase of \$1,292,228, reduced by an increase in Non-Operating Expenditures of \$84,992.

The increase in Net Operating Gain of \$97,023 resulted from a decrease in Operating Expenses of \$117,285, offset by a decrease in Operating Receipts of \$20,262. The decrease in Operating Expenses was primarily from lower Program, Ministries and Activities of \$92,093, lower Administrative Salaries and Expenses of \$35,848, and lower Interest Expense of \$13,708. The Diocesan Assessment increased \$39,034, primarily due to the Diocese not charging Parishes for the third quarter assessment in 2020 due to COVID-19.

Non-Operating Revenue increased by \$1,292,228 in 2021. Endowment Earnings increased \$549,082 in 2021, reflecting improved investment market value gains. In addition, 2021 included a \$650,200 gain from the SBA's forgiveness in March 2021 of the Parish's PPP Loan received in 2020. Additionally, Revenue for 2021 included a bequest gift of \$137,049 for the establishment of a School Tuition Aid Investment Fund.

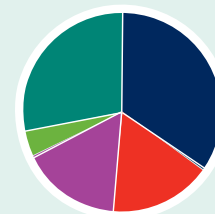
The increase in Non-Operating Expenditures of \$84,992 in 2021 resulted from a \$85,818 increase in Capital Expenses. The 2021 Capital Expenses included \$70,145 of costs associated with COVID-19 related items (sprayers, shields, and tables). Capital Expenses for 2021 also included the \$89,826 cost of the Church Tabernacle project (covered by donations from donors), various Rectory projects of \$32,507, and School capital projects of \$27,763.

2021 PARISH RECEIPTS



| | |
|---------------------------------|--------------------|
| Collections/Donations/Grants | 50% |
| Tuition and Fees, net | 41% |
| Cost Reimbursement (State) | 4% |
| Parish Activities | 5% |
| Other Income, net | 0% |
| Total Operating Receipts | \$4,277,780 |

2021 PARISH EXPENSES



| | |
|--------------------------------------|--------------------|
| Administrative Salaries and Expenses | 28% |
| Instructional Salaries and Expenses | 39% |
| Building/Utilities/Maintenance | 17% |
| Program/Ministries/Activities | 12% |
| Diocesan Assessment | 4% |
| Total Operating Expenses | \$4,059,032 |

SAINT JOSEPH PARISH SCHOOL TUITION AID INVESTMENT FUND REPORT

(Summary of Financial Activity) For the Year Ended June 30, 2021

| TUITION AID INVESTMENT FUND | |
|---|-------------------|
| Balance at July 1, 2020 | \$ -0- |
| Bequest Received in June 2021 | 137,049 |
| Balance at June 30, 2021 (market/cost value) | \$ 137,049 |

Donor's Bequest stated that the Fund is to be used to provide tuition assistance to students with financial need and that the Fund be fully used over a period of several years rather than maintaining it as a permanent endowment.

SAINT JOSEPH PARISH SCHOOL ENDOWMENT FUND REPORT

(Summary of Financial Activity)
For the Year Ended June 30, 2021

| ENDOWMENT FUND | |
|---|---------------------|
| Balance at July 1, 2020 (market value) | \$ 2,091,577 |
| Gifts Received* | 57,423 |
| Investment Earnings/Market Value Change | 590,301 |
| Withdrawal – Distribution to School | (62,183) |
| Balance at June 30, 2021 (market value) | \$ 2,677,118 |
| Balance at June 30, 2021 (cash/cost value) | \$ 1,646,262 |

*Includes Benefit Dinner Proceeds of \$27,210 from 2020 (deposited in Fund after June 30, 2020) and \$27,508 from 2021.

| | |
|---------------------------------|--------------|
| Total Donations since Inception | \$ 1,392,701 |
| Total Distributions Paid Out | \$ 811,113 |

SAINT JOSEPH PARISH CEMETERY

(Summary of Financial Activity)
For the Year Ended June 30, 2021

| | OPERATING ACCOUNT | INVESTMENT ACCOUNT | TOTAL |
|---------------------------------|-------------------|--------------------|-------------------|
| Balance at July 1, 2020 | \$ 2,812 | \$ 305,934 | \$ 308,746 |
| Receipts | 1,335 | -0- | 1,335 |
| Earnings | -0- | 8,971 | 8,971 |
| Market Value Change | -0- | 80,280 | 80,280 |
| Disbursements | (7,143) | -0- | (7,143) |
| Transfer of Funds | 6,000 | (6,000) | -0- |
| Balance at June 30, 2021 | \$ 3,004 | \$ 389,185 | \$ 392,189 |

INTERNAL AUDIT REPORT

Saint Joseph Parishioners
Sylvania, Ohio

As members of the Finance Council, we conducted an internal audit of the Church, School, Endowment Fund of Saint Joseph School and Parish Cemetery financial statements as of and for the year ended June 30, 2021. The Finance Council has performed similar annual internal audits of such financial statements each year since the year ended June 30, 1993.

The audit was conducted using internal audit procedures utilized by the internal auditor's office of The Diocese of Toledo. Such procedures included a review of the books and records to determine that proper detailed records are being maintained for receipts and disbursements to support the June 30, 2021 report submitted to The Diocese of Toledo. Selected transactions were tested and agreed to supporting invoices and other appropriate detail. We also reviewed the payroll records of the Parish and School for the year ended June 30, 2021. Copies of bank reconciliations as of June 30, 2021 were obtained and reviewed and confirmations of bank balances were received directly from the bank. In addition, confirmations as of June 30, 2021 were received verifying the investments held by the Parish in the Rainy-Day Fund, Cemetery Fund and Endowment Fund of Saint Joseph School. We also confirmed the amount of the Parish's June 30, 2021 indebtedness to the Diocese's Deposit and Loan Trust and to a bank.

An internal control audit questionnaire was prepared by the Business Manager for our review. This questionnaire, also used by the internal auditor's office of the Diocese, summarizes various matters relating to accounting procedures, controls, approvals and general stewardship matters. Also, the Business Manager prepared written summaries of the procedures used to count and control the weekly Sunday collections and the controls and approvals existing over cash receipts and cash disbursements.

Based on the results of the procedures performed, we believe the financial statements of Saint Joseph Parish, as presented in this Annual Report, present fairly the modified cash basis results of its operations as of and for the year ended June 30, 2021 and we believe acceptable procedures and controls and good stewardship principles are being utilized to properly account for the Parish's financial activities. We provided our Pastor with several recommendations for him and the Business Manager to consider which we believe will further enhance the Parish's policies and procedures.



Dick Faist
Member, Parish Finance Council



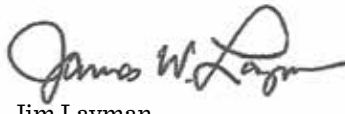
Cathy Sheets
Member, Parish Finance Council



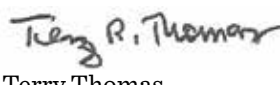
Steve House
Member, Parish Finance Council



Kevin Kelly
Member, Parish Finance Council



Jim Layman
Member, Parish Finance Council



Terry Thomas
Member, Parish Finance Council

August 4, 2021

SAINT
JOSEPH
PARISH
STRIVES TO BE
A COMMUNITY
OF DISCIPLES

REACHING
OUT
IN
SERVICE
TO
ALL

- Saint Joseph Parish Mission



FINANCE COUNCIL Members 2020-21

Kevin Kelly, Chairman
Dick Faist
Jeff Ganues
Steve House
Jim Layman
Cathy Sheets
Terry Thomas

Ex Officio Members

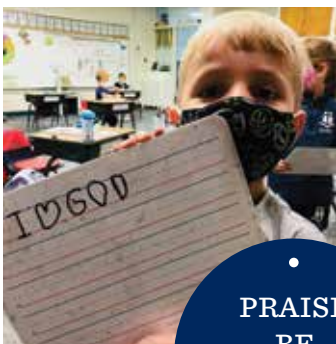
Rev. Msgr. Michael R. Billian
Kayla Cluckey
Walt Nevolis
Kimberlee Williams

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SAINT JOSEPH PARISH
SYLVANIA, OHIO



PRAISE
BE
TO
GOD

