



St. Mary & St. Joseph Parish

One Holy Family
Together In Christ

Official correspondence should be sent to:

700 Columbia Dr., Durand, MI 48429. 1-855-288-6704

Pastor: Rev. Jonathan Perrotta Email: frjonathanp@gmail.com

Deacon: Wayne Corrion Email: Deaconwaynecorrion@gmail.com 989-271-8434

Deacon: Greg Middleton 1-855-288-6704 Ext. 7014

Secretary/Business Manager: Paul Williamson Email: stmarydurand@gmail.com

Secretary: Sandy Bensinger Email: stjosephgaines@gmail.com

Discipleship Coordinator for Youth and Young Adults:

Adriana Lindgren Email: adrianadcy@gmail.com

Director of Religious Education (DRE): Robin Doyle Email: smsjdre@gmail.com

St. Mary Church

700 Columbia Dr., Durand, MI 48429

1-855-288-6704

Mass Times:

Sat.: 5:00pm - Sun.: 11:30am

Weekday Masses - See Bulletin

Office hours: Mon., Thurs., Fri., 8:30am to
2:30pm.

Tues. 8:30am to Noon

Website: stmarydurand.org

Myparishapp.com

St. Joseph Church

9450 Duffield Rd., Gaines, MI 48436

1-989-271-8434

Mass Time:

Sun.: 8:30am

Weekday Masses - See Bulletin

Office hours: Tues., Wed., Thurs.,
9:00am to 3:00pm.

Website: stjosephgaines.org

Myparishapp.com

~Sacraments~

Baptism: You must be a registered active member of either Parish for three months prior to the baptism. Parents are expected to attend a baptismal preparation class before baptism.

Marriage: Arrangements should be made at least 12 months before the date of the marriage to take marriage preparation courses.

Anointing of Sick: Upon request, contact the Durand office, 1-855-288-6704.

RCIA: Starts in the fall. Contact your respective parish office for times and dates.

Reconciliation: St. Joseph on Wednesday 9:00am to 9:30am. St. Mary on Saturday 3:30pm to 4:30pm. Special request, contact the Durand office. Check the bulletin for special times.

From the Pen of the Pastor...



Dear brothers and sisters,

This week's bulletin includes our financial numbers through September, which covers the first three months of our fiscal year. Before all else, I continue to be grateful to all of you who offer your thanks back to God through planned giving and tithing, helping our parish to be a place of worship and fellowship in Christ, while carrying out our mission of making

disciple for Jesus. Your giving is a commitment not only to one another, our parish and those in need, but also a sacrifice of praise and thanksgiving back to God. So I am grateful also to God for the deep faith present in you.

Our present financial situation is a bit of a Jekyll and Hyde, a good news, bad news deal. (Though we know that every situation, even the "bad" ones are opportunities to grow in faith, hope and love, where God is present with His mercy, grace and life.)

In one way, our financial situation is very strong. This is due in part because of being able to add to our savings every year over the past several years, and in part because of recently receiving a large bequest from the estate of a parishioner. We used part of this to pay for the new parking lot at St. Mary. The remainder of this gift is still a large amount for a parish our size.

In addition, the giving to pay off the final part of our building loan has continued to be excellent. As you can see, we have under \$190,000 left to pay on the loan, and you have given over \$60,000 in the past year. Praise God! Our diocese is no longer charging interest on the loan, and we agreed to pay \$10,000 per year over the next 20 (now 19) years to pay off the loan. Our current rate of giving will pay off the loan in less than four years. This is highly encouraging and worth giving thanks for. Thank you to all of you who continue to work to make us debt free! This goal is truly in sight. A few parishioners have asked that we update everyone more regularly on the loan status, so we will provide updates every month to six weeks in the bulletin.

At the same time, our Sunday offertory has decreased substantially over the past 10 months. A year ago the Sunday offertory for the general collection between both parishes was a little over \$6,000. Over the past several months it has been under \$4,000. While we factored in a decrease for our present budget, when we exclude the estate gift/offering, we still fell about \$9,000 short of budget. This is a first for us as a parish and for me as a priest. Not exactly the kind of "firsts" that we look to have, but there it is.

It is important that we find a way to successfully address this for a couple of reasons. *First*, while we will be financially sound for a good time to come, we cannot live day-to-day long term in the red. We need to be able to have our giving and income cover our expenses. *Second*, the large estate gift was given expressly to our improvement income, meaning these funds can *only* be used for what we normally use that account for. While this covers many expenses, including some of our large expenses, it

means we can't take that money to pay salaries, utilities, or things like that.

I am asking all of us to do three things. **First**, pray for our parish, asking God for His wisdom and help, and that our hearts will be open to what He is asking of us. Jesus tells us not to fear, be anxious, give into anger, bitterness or division, but instead to trust in Him completely. If you feel inspired, join me too in fasting in some way for our parish.

Second, because we are in excellent shape regarding the improvement/maintenance of our facilities, we will be suspending our Improvement Income envelope for now and asking that everyone direct the money you would have given here to our general offertory. This will allow us to direct future giving to where it is needed most.

Third, prayerfully consider if God is inviting you through this situation to give more. God teaches us in Scripture to tithe back to Him 10% of what we receive. One practical approach for some is tithing 5% to their parish and 5% elsewhere. I know for many, and I include myself in this group, getting to the point of giving this much is done in steps. Personally, it was over several years that I increased the percentage of what I gave, until I was constantly tithing what God and our faith teach. Whatever each of us does, may we do it with a generous and cheerful heart, not out of force or fear, but with gratitude for the opportunity to grow in love, to be ever more like our heavenly Father, who gives us everything He has in His Son, Jesus. We are the richest of all when we have Him.

May God bless you, your family and our parish abundantly this week.

St. Mary & St Joseph Parish Mass Schedule

Monday, November 6 - No Mass

Tuesday, November 7 - St. Mary

Eucharistic Adoration - 7:20am to 8:20am

Mass - 8:30am - Dale Jenkins by Ken & Diane Nowak

Wednesday, November 8 - St. Joseph

Eucharistic Adoration - 7:20am to 8:20am

Mass - 8:30am - David Hollenbeck Jr. by Gary and Phyllis Huffman

Thursday, November 9 - St. Mary

Eucharistic Adoration - 7:20am to 8:20am

Mass - 8:30am - Betty Vargo by Kathleen Girgan

Friday, November 10 - St. Mary

Eucharistic Adoration - 7:20am to 8:20am

Mass - 8:30am - Margaret Doyle by Louis Hemond Wilson & family

Saturday, November 11 - St. Mary

† **Sacrament of Reconciliation - 3:30pm to 4:30pm**

Mass - 5:00pm - Phyllis Male by family

Sunday, November 12

St. Joseph Mass - 8:30am - Thomas Curro by Marie Meadows

Carl Schisler by Sr. Ann Petri

St. Mary Mass - 11:30am - St. Mary and St. Joseph Parishioner

St. Mary and St. Joseph Parish

Fiscal Year End and Budget for FY 2017
(July 1, 2017 thru September 30th 2017)

	<u>SMSJ ACTUAL</u> <u>SEPT 30th 2017</u>	<u>SMSJ Projected</u> <u>FY 2017</u>	<u>SMSJ BUDGET</u> <u>FY 2018</u>	<u>(Excess/Deficit)</u> <u>+/- Budget</u>
<u>Income</u>				
1 Sunday Offertory	\$ 68,368	\$ 273,471	\$ 304,148	\$ (30,677)
2 Holy Day Collections	1,387	1,800	2,460	(660)
3 Online Donations	2,385	9,540	10,110	(570)
4 Fuel Collection	894	3,576	3,350	226
5 Misc Income	294	1,175	2,621	(1,446)
6 Improvement Income (SM)	396,558	404,232	400,000	4,232
7 Mass Intentions/Stipends	3,610	14,440	6,560	7,880
8 Candle Donations	168	672	1,410	(738)
9 Religious Education	-	1,600	2,110	(510)
10 Cemetary Lot Sales	-	0	0	0
11 Misc. Cemetary Donations	525	2,100	3,000	(900)
12 Cemetary - Bequests/Donations	525	2,100	1,300	800
13 Outreach Income	3,480	13,922	16,300	(2,378)
14 Interest Income (SM)	73	293	125	168
15 Life Teen Group Income	1,132	4,528	11,325	(6,797)
16 Young Adult Ministry (SJ)	-	0	25	(25)
Total Operating Receipts	\$ 479,399	\$ 733,448	\$ 764,844	
Less Highlighted line items	(304,672)			
Total Operating Receipts	174,727			
<u>Expenditures</u>				
1 Administration	\$ 52,559	\$ 210,236	\$ 196,212	\$ (14,024)
2 Faith Formation/RCIA	832	436	400	(36)
3 Religious Education	1,238	4,952	7,250	2,298
4 Christian Service (Outreach)	4,791	19,164	17,850	(1,314)
5 Worship	4,685	18,740	23,068	4,328
6 Cemetary	28	113	1,300	1,187
7 Plant & Maintenance	112,142	165,967	133,958	(32,009)
8 Utilities	7,128	28,512	32,704	4,192
9 Tuition	4,541	18,162	15,403	(2,759)
10 Hospitality/Evangelization Expenses	599	2,396	1,500	(896)
11 Life Teen Program Expenses	2,058	8,232	7,800	(432)
13 Youth/Young Adult Ministry (SJ)	-	-	500	500
Total Operating Expenses	\$ 190,601	\$ 476,911	\$ 437,945	\$ (38,966)
Less Highlights line items	(6,877)			
Total Operating Expenses	183,724			
Excess(deficit)	\$ (8,997)	\$ 256,537	\$ 326,899	

	SMSJ
Senior Group Income (SM)	-
Senior Group Expenses (SM)	-
Senior Group Checking Acct Balance	2,072
Altar Society Income (SM)	1,079
Altar Society Expenses (SM)	-
Altar Society Checking Acct Balance	6,014
Mother Teresa Group Income (SJ)	633
Mother Teresa Group Expenses (SJ)	-
Mother Teresa Group Checking Acct Balance	\$3,063

<u>Assets</u>	SMSJ
Checking Account (Sagelink Credit Union)*	\$ 544,154
Savings Account (Sagelink Credit Union)	39,319
Savings (Diocesan Account)	104,437
Julie M. Drenovsky Fund (Diocesan Account) (St. Mary)	4,876
Cemetery (Diocesan Account - St. Joseph)	18,838
Total Assets	\$ 711,623

*Includes Improvement, RE/Youth Group, Outreach, Pastors Fund, General, Senior Citizens, Altar Society and Mother Teresa Group accounts

<u>Building Debt</u>	
TOTAL OWED AS OF 9-30-17	\$194,291
Less \$4,699.12 to be recorded by the Diocese	\$189,592
Total paid towards the debt	October 1st 2016 - June 30th 2017
	July 1st - October 5th, 2017
	Total Paid since Oct 1 2016
	\$52,874.76
	\$8,007.12
	\$60,881.88

PLEASE PRAY FOR THE SUFFERING OF ST. MARY & ST. JOSEPH

For those who are ill at home, in the hospital or in the nursing home. Kim Bartes, Bob Tillson, John Klim, and Hunter Johnson



Please note: Individual names will remain on the prayer list for four (4) weekends, before being removed. If your illness is long term, your name should be put on the prayer board in the back of your church. St. Mary's parish office 1-855-288-6704 or the St. Joseph's office at 989-271-8434.

Pray for all men and women in the armed services.

St. Joseph Liturgical Assignments for Nov. 12



NOTE: All Liturgical Ministers should meet 5 minutes before mass every Sunday, in the gathering space near the Sacristy, to pray as requested by Father Jon.

Eucharistic Ministers: Sue Jaskiewicz, Brian Jones, Colleen Stanis

Sacristans: Sue Jaskiewicz, Brian Jones

Lectors: John Baumchen, Bill Feudale

Servers: Canyon Butterfield, Aidan McGuire

The Mother Teresa Group...

...is planning our first ever Christmas bazaar to be held at the St. Joseph Hall on November 11. We are currently looking for crafters who might be interested in renting a table at this event. If you craft or know someone who does, please contact Jill Rohner 810-836-1557. This should be a fun event. We will have crafters, vendors, bake sale, and lunch. Watch for future notices.

"A Eucharistic Advent Retreat"...

...will be given Dec. 8 at St Francis Retreat Center from 9:00am-3:30pm. It will be co-directed by Louise Pare and Tony Sperendi. Louise brings a wealth of professional experience from her many years in Catholic Publishing and her unique vocation as a Consecrated Virgin in the Diocese of Lansing. This retreat promises to inspire and deliver practical ways to make this Advent memorable to you! Contact the retreat center for more information at: stfrancis.ws or [517-669-8321](tel:517-669-8321).



Thanks for Your Support!

Parish Support for the weekend of October 29:

October 29 offerings (general collection).....	\$4,807.00
Outreach.....	\$65.00
Building Debt.....	\$589.00
Improvement.....	\$5.00
World Mission.....	\$61.00
All Saints.....	\$12.00
Help Spread the Faith.....	\$25.00

The next Mother Teresa meeting...
...is Tuesday, November 7. We will be starting early at 5:00pm at St. Joseph Church as we will be working on a project for the Christmas Bazaar. We can use all the help we can get. Please join us.



Remember the Christmas Bazaar...
...is going to be held on Saturday, November 11 at the St. Joseph Hall. There will be lots of great things for sale. Also available will be lunch and a bake sale. Come out and join the fun.

St. Mary Annual Advent by Candlelight...

...will be held on Sunday, November 19, 5:00 pm in the church basement. This is a time to relax and refocus on the season of advent. Our guest speaker is Jane Knuth, author of "Thrift Store Saints: Meeting Jesus 25 cents at a Time" Sign up sheet in the gathering space or call Carol Spoor [989-980-3642](tel:989-980-3642), Lori Grumley [517-927-6531](tel:517-927-6531) for more information. Inviting all women of the parish to come for a great evening.



St. Joseph Annual Advent by Candlelight...

...is coming on Sun., Nov. 19, 5:00pm. Please look for the sign up sheet in the gathering space at St. Joseph Church. We are asking for table sponsors and inviting all the ladies of the Parish to attend. There is a sign up sheet for food also. This event has been well received in the past and if you have never attended, you will be in for a real treat.



st. mary ushers for november

- 5:00pm – Jim Morency, Diana Lippstrew, Pat Loomis, Pat Finney
- 11:30am – Brenda Wells, Tom Gomos, Lori Grumley, Tim Trebtoski

st. mary greeters for november

- 5:00pm – Peggy Lewis
- 11:30am – Beth Butcher

Season of Healing

Come Experience the MORE of Healing

Holy Family in Grand Blanc, 11804 S. Saginaw.

Monday, November 20, 2017

Mass at 6:00pm followed by Healing Prayer Ministry

Msgr. Jerry Vincke, Fr. Dan Westerman, Fr. Steve

Mattson, Fr. Ben Hawley, S.J., Fr. Jim Rolph

Exposition of the Blessed Sacrament

Sacrament of Reconciliation Available

Bill Richart & Friends Praise & Worship at 5:30pm

Sponsor of the Week

Hass Vision Center

See the full ad on the back page. Please patronize these sponsors, as they make our bulletin possible. Also, let them know where you saw it!



Nov. 12 bulletin cut off is Nov. 6 by 9:00am.
bulletinmj@gmail.com