



ST. JOSEPH PARISH

NATIVITY OF THE BVM PARISH

PARISH NEWSLETTER

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NOVEMBER 2024

Meet St. Joseph's *Cardina Family* *Living Out the Stewardship Example in Parish and Community*

We live in a fast-paced world. Busy parents, especially, may feel it's too complicated to get involved in the parish. But if you use busyness as an excuse, you lose out on something that could really add to your life and your sense of community at our parishes.

Mike and Kerry Cardina are busy raising their two girls, Alyssa and Eliza. But their whole family is involved at St. Joseph's. Alyssa attends Elyria Catholic High School and Eliza attends St. Joseph Parish School.

Kerry was involved with the school's Parent Club, and she has also helped with various fundraisers throughout the years. Mike is a third-degree Knight in the Knights of Columbus and helps with fundraisers for the Knights. He also serves as an usher at the 5 p.m. Sunday Mass. Eliza is an altar server, and she also helps Mike as an usher. Alyssa, a student ambassador at Elyria Catholic, helps with Vacation Bible School and has also volunteered at St. Mary's Retirement Community and the Helping Hands Food Pantry. She did a Kairos retreat last year and will return this year as a leader.

"I think that we all participate in some way at the parish because it is fulfilling to give back to our Catholic community," Mike says.



Mike and Kerry Cardina with their daughters, Alyssa and Eliza

"God asks of us to do unto others and we do what we can."

Mike most enjoys serving as an usher because he gets to have contact with so many parishioners and visitors during the Mass.

"With repeated contact, the stranger that once was is now a brother or sister," he says.

Being involved has helped Mike experience true service and also feel more a part of the parish community.

"The people here are wonderful and I

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Meet St. Joseph's Cardina Family *continued from front cover*

love my parish," he says. "Until one is actively performing a ministry, it is hard to comprehend what it really means to serve."

Mike knows that serving has also helped him to grow in faith.

"I truly feel He is with me when I am participating in a ministry," he says. "I feel whole and proud to be of service."

Probably one of the biggest blessings Mike gets from serving is providing a strong example for his girls. His parents raised him Catholic and gave him a Catholic education, so he doesn't underestimate what sacrifice that took for them. He was also involved in the church growing up.

"I want my children to feel the same sense of purpose by having them engage," Mike says. "Being a Catholic is not just being part of a religion. It is a way of life — a life that God calls all of us to live."

Mike hopes to see more parishioners get involved. He would encourage everyone to survey their talents and get involved in some way.

The Cardina family also enjoys plenty of hobbies and activities. Mike enjoys comic books, video games, classic cars, and toys. Alyssa enjoys soccer, art, and reading. Eliza enjoys video games, arts and crafts, theater, and cheerleading. Kerry loves to bake, cook, sew, and do arts and crafts.

"I want my children to feel the same sense of purpose by having them engage. Being a Catholic is not just being part of a religion. It is a way of life — a life that God calls all of us to live." — Mike Cardina

A Look Back on Our Parish Retreat

On Sept. 7, the members of our St. Joseph and Nativity community attended the "Stewardship Is About Jesus" retreat, which was presented by Fr. Gary Kastl, from the Diocese of Tulsa. We thank all those who attended!



A Letter from Our Pastor

We Are Stewardship Parishes, Sharing Our God-Given Gifts



Dear Members of St. Joseph and Nativity of the Blessed Virgin Mary Parishes,

Our annual parish financial reports for St. Joseph and for Nativity of the Blessed Virgin Mary Parishes are included in this newsletter. Each year we are required to submit a report of the finances of our parishes to the Diocese of Cleveland as well as a report to you, the members of our parishes. So I ask you to take a good look at these reports of money that has come in and money that has been spent over the last fiscal year, which ran from July 1, 2023, through June 30, 2024. Also included are our budgets for the current fiscal year, ending June 30, 2025.

As stewardship parishes, we concentrate on sharing the God-given gifts of our time, our talent, and our treasure. I want to thank all of you who are so faithful to Sunday offertory each week and month through the use of your envelopes or online giving through direct debit or by credit card. You enable us to do as parishes what we do.

Sometimes people will say, “The Church should take care of that.” Which translated means, “Other people should take care of that.” They also say, “The Church has tons of money.” A careful look at our financial reports quickly dispels that myth. We need to remember that we are the Church. Each of us is a member of the Body of Christ. And each of us is called to be a fully participating member of the Church.

As you look over these financial reports, I ask you to consider whether or

not the amount of your weekly or monthly offering might call for some adjusting. Sometimes we get used to a particular amount and it is good to review our personal circumstances and see if this gift of our treasure accurately reflects our life right now.

Household and personal expenses are going up each year, and so are those of our parishes. Whether talking about our parishes or our households, we cannot afford to pay our bills by steadily diminishing our savings. As participating members of our parish families, what is the Lord asking of you right now in terms of sharing a portion of the treasure that He has entrusted to you?

A number of people are making their Sunday offerings by online giving through myEoffering. I have been using online giving for my own regular contributions to the Sunday offertory to St. Joseph Parish and to Nativity Parish for a lot of years now. Online giving ensures that the Lord gets our first fruits each month, that the parish receives this contribution when

people are out of town and it also is more convenient for those who use this method regularly to pay their bills.

For St. Joseph parishioners and for Nativity parishioners, signing up is as simple as going to the parish website [stjosephamherst.com] and clicking on “More” at the top of the page and then on “Online Giving.” This will take you to “myEoffering” where you may sign up, indicate your parish, and then begin giving online.

I stand in gratitude for the goodness of the people of our St. Joseph and Nativity Parish families. Thank you so much for sharing so generously your time, your talent, and your treasure so that the Lord’s work may be done. And may the Lord continue to bless you and those you love, richly and warmly.

Gratefully in Christ,

Fr. Timothy J. O'Connor

Fr. Timothy J. O’Connor,
Pastor



Meet *Rachel MacDonald*, St. Joseph's New Director of Youth Activities

Fostering a Space for Teens to Be Themselves and Grow in Faith

St. Joseph's new Director of Youth Activities, Rachel MacDonald, has hit the ground running and is eager to inject her passion into youth group activities, providing a healthy and fun place to learn and grow in faith and fellowship.

Rachel has a wealth of experience teaching and working with young people — she has been a teacher since 2017 in the diocese, and she also teaches faith formation to fourth-graders. In the summer months, she works at a summer camp for middle schoolers. Since she does not formally teach high school students, she explains that she is grateful for the opportunity to direct the youth group outside of a classroom setting.

"All ages come with their own challenges, but they also have their own receptivity," Rachel says. "I really like working with the high school age group in this particular setting."

Raised with a rich faith background, Rachel has been involved in a long list of organizations and activities that supported her own faith when she was growing up, including youth group in high school and the Newman Center in college.

"I have always loved my faith and sharing it with other kids," she says.

Rachel became involved with the youth group last year when she started volunteering her time to help out. Soon there was a need for a new director, and given her background, she took the position. She has been directing the youth since July.

"I love the kids, and I love being a witness and role model," she says. "I feel like I can instill my own experience in them because ultimately it's about forming a personal relationship with Christ. I love it when they ask questions."

Rachel believes her primary purpose is teaching and instilling a sense of faith. She is planning activities that promote community service and fellowship among the youth.

"I want this to be a place where you can be yourself and grow in your faith," she says.

Since taking on this role, Rachel has initiated several new group activities and has other ideas she would like to put on the calendar. Over the summer the youth group had a game night, and as a part of the fall season, they made a trip to a corn maze. As for service opportunities, she is thinking about getting in touch with the elderly to possibly help them with yardwork for the service component.

"Fortunately, I have a great team of volunteers behind me who want to get the ball rolling," Rachel says.

Ultimately Rachel is excited to support teens in their spiritual journey, and she is open to hearing from them in order to foster a supportive atmosphere grounded in their Catholic faith.

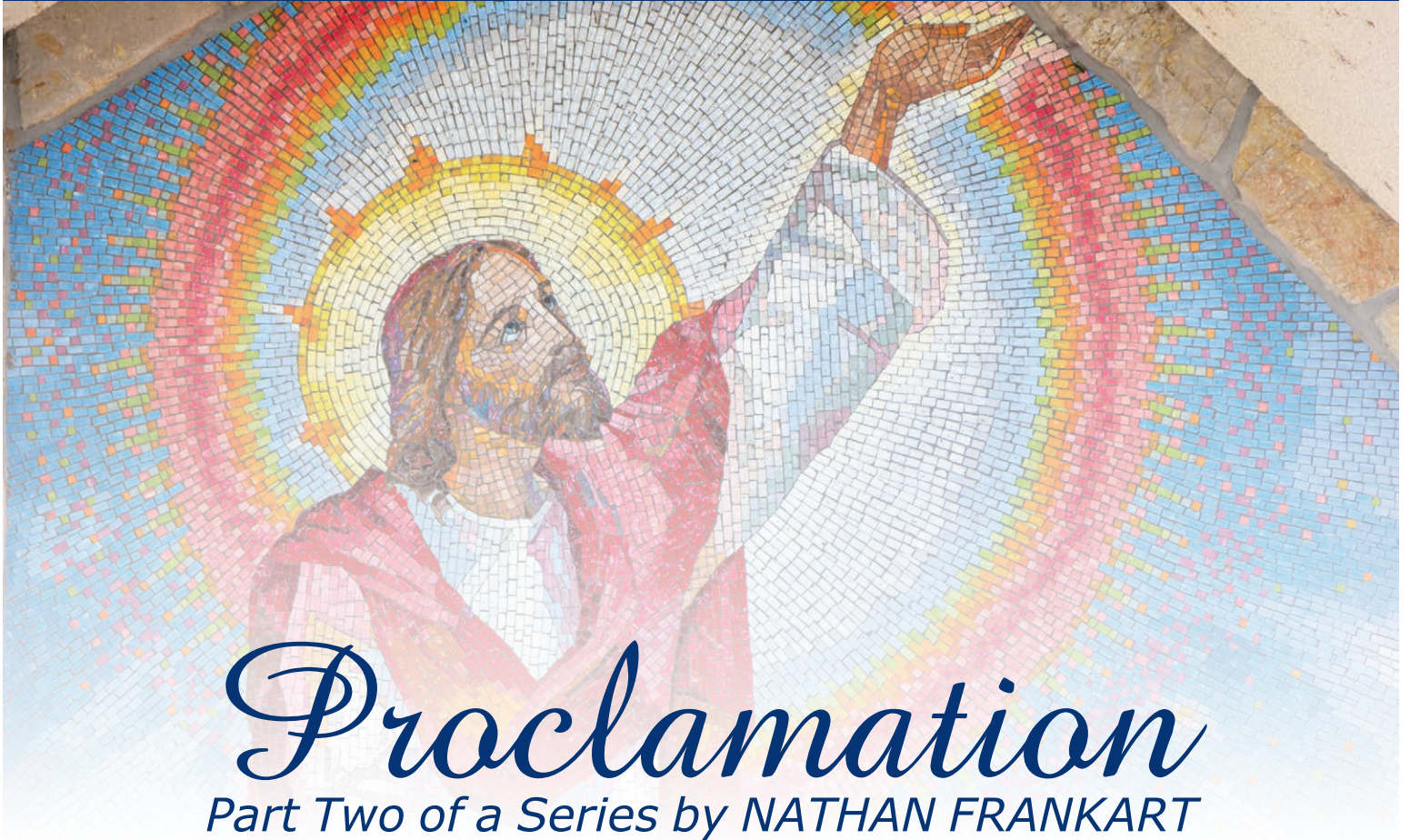
"I'm very excited to help teens form a personal relationship with Christ," Rachel says. "And although I have my own ideas, it's not a ministry for me — it's for the teens. I want their ideas and input for what they want to get out of it."



Rachel MacDonald

"I'm very excited to help teens form a personal relationship with Christ. And although I have my own ideas, it's not a ministry for me — it's for the teens. I want their ideas and input for what they want to get out of it."

— Rachel MacDonald



Proclamation

Part Two of a Series by NATHAN FRANKART

The bishop then asks the following question: “Do you resolve to hold fast to the mystery of faith with a clear conscience, as the Apostle urges, to proclaim this faith in word and deed according to the Gospel and the Church’s tradition?”

“I do.”

This might be a function of deacons that you are most aware of. Deacons have a significant liturgical role that this promise seems to be alluding to, assisting the priest in the Liturgy of the Word through the proclamation of the Gospel and the role of preaching. Some of you have experienced the beginnings of this process through my reflections I’ve been giving for my preaching class. I hope they are a promising sign of the things to come!

But this promise entails more than the context of Mass. As a cleric of the Church, deacons live out of the constant call to witnessing to the faith which they profess, one that goes back all the way to the beginnings of the Church. St. Stephen, the first martyr as we read in Acts, lives as a witness to this promise, professing his conscience and faith in Jesus Christ despite the overwhelming pressure and coercion to abandon the faith. This is the Church’s tradition of professing the faith with a clear conscience, it can culminate in moments like St. Stephen’s.

It feels daunting to know that this is the case. It’s unlikely I find myself in the exact same circumstance. But how many moments will there be when I will be called into awkward conversations, tragic

situations, or speak on the faith in places where it won’t be received well?

I have this model to pray to and ask for his intercession in my own final months of preparation, but at the same time, there exists this clear example of how far such a promise entails going. This is part of the death that is symbolized when those to be ordained lay prostrate around the altar during the litany of the saints — the liturgy in which the models of the faith like St. Stephen will be called upon. It can be a death of my desires and comfort of where the faith is shared.

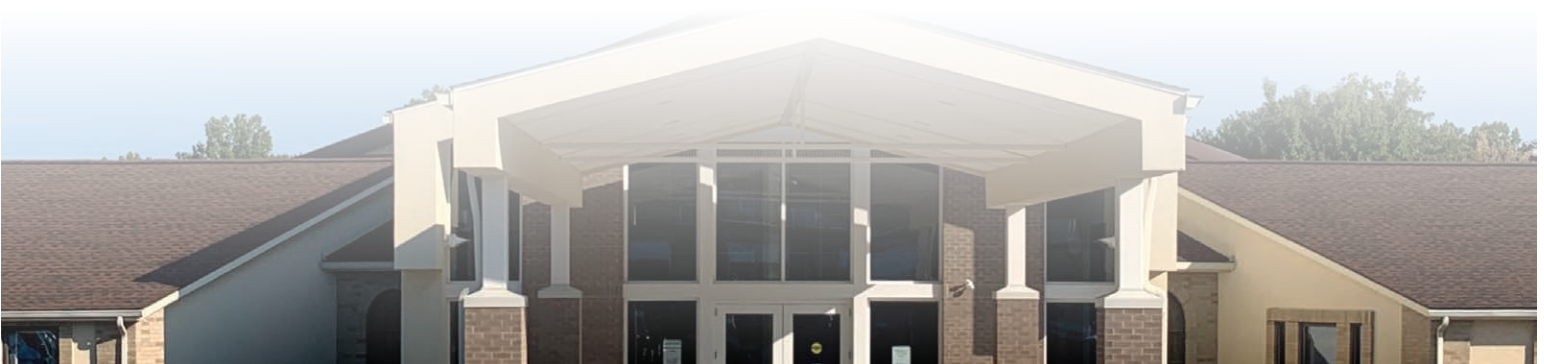
The proclamation of the faith is not restrained to Mass, it is a configuration to every moment of life, all the way to its end, natural or otherwise.

Financial Reports

Saint Joseph Parish

STATEMENT OF ASSETS, LIABILITIES AND FUND BALANCE CHURCH, SCHOOL & CEMETERY

	Balance at June 30,	
	2024	2023
ASSETS		
CHECKING, SAVINGS AND INVESTMENTS		
Checking Account Balances	\$ 628,014.64	\$ 419,551.56
Savings and Investment Account Balances	1,087,170.72	940,056.39
TOTAL CHECKING SAVINGS AND INVESTMENTS	1,715,185.36	1,359,607.95
ACCOUNTS RECEIVABLE	1,000.00	-
OTHER ASSETS	50.00	-
TOTAL ASSETS	\$ 1,716,235.36	\$ 1,359,607.95
LIABILITIES		
ACCOUNTS PAYABLE AND ACCRUED EXPENSES		
Payable to Diocese of Cleveland	\$ 6,901.14	\$ 8,049.72
Other accounts payable and accrued expenses	833.51	-
TOTAL ACCOUNTS PAYABLE AND ACCRUED EXPENSES	7,734.65	8,049.72
INCOME RECEIVED IN ADVANCE	134,654.11	141,564.20
EMPLOYEE WITHHOLDING	(765.62)	(827.62)
DEFERRED RESTRICTED SUPPORT	145,245.27	149,266.27
LOANS, NOTES AND MORTGAGES PAYABLE	-	-
TOTAL LIABILITIES	286,868.41	298,052.57
FUND BALANCE		
FUND BALANCE BEGINNING OF FISCAL YEAR	1,061,555.38	759,140.64
Net Surplus (Deficit) for Fiscal Year		
Parish	229,030.05	288,703.24
School	92,599.75	(19,196.50)
Cemetery	46,181.77	32,908.00
Net surplus (deficit) for fiscal year	367,811.57	302,414.74
FUND BALANCE, END OF FISCAL YEAR	1,429,366.95	1,061,555.38
TOTAL LIABILITIES AND FUND BALANCE	\$ 1,716,235.36	\$ 1,359,607.95



ST. JOSEPH & NATIVITY

STATEMENT OF CHURCH REVENUE AND EXPENSES

	Actual Year Ended June 30,		Budget Year Ending June 30,
	2024	2023	2025
CHURCH REVENUE			
Offertory Collections	\$ 874,197.48	\$ 873,558.19	\$ 875,000.00
Other Collections	31,386.10	10,403.53	22,500.00
Donations & Bequests	78,566.39	226,508.54	100,000.00
Net Bingo Proceeds	-	-	-
Net Fund Raising Income	-	-	-
Income from Parish Programs	11,154.65	13,459.26	13,000.00
Investment & Endowment Income (Loss)	72,911.36	52,691.19	60,000.00
Rental Receipts	-	-	-
Contributions from Parish Organizations	(9,822.89)	(1,443.94)	(8,000.00)
Miscellaneous Receipts	114,193.13	162,426.05	65,000.00
Designated Collections	21,866.62	19,583.16	25,000.00
Extraordinary Receipts	24,000.00	-	-
TOTAL CHURCH REVENUE	1,218,452.84	1,357,185.98	1,152,500.00
CHURCH EXPENSES			
Salaries, Benefits, & Taxes	389,954.04	372,215.79	440,500.00
Rectory & Household	3,511.09	3,583.67	3,500.00
Parish Office & Administration	54,988.37	60,548.08	50,500.00
Altar, Sanctuary, & Liturgical	20,672.97	25,696.12	20,550.00
Community Outreach	3,358.89	2,776.18	3,200.00
Religious Education	3,711.54	4,636.81	4,200.00
Stewardship & Evangelization	48,536.31	54,642.12	50,000.00
Utilities	39,996.75	45,420.57	39,000.00
Insurance & Property Taxes	30,951.67	28,508.87	29,000.00
Maintenance, Repairs, & Plant Operating	22,974.81	13,124.52	27,525.00
Diocesan Assessments	100,590.00	97,410.00	100,000.00
Payments to Other Schools	-	-	-
Designated Collections	21,866.62	19,583.16	25,000.00
Capital Expenditures	184,619.73	184,736.85	95,000.00
Intra Parish Transfers & School Support	63,690.00	155,600.00	65,000.00
Extraordinary Expenses	-	-	-
TOTAL CHURCH EXPENSES	989,422.79	1,068,482.74	952,975.00
NET CHURCH SURPLUS (DEFICIT)	\$ 229,030.05	\$ 288,703.24	\$ 199,525.00

STATEMENT OF SCHOOL REVENUE AND EXPENSES

	Actual Year Ended June 30,		Budget Year Ending
	2024	2023	June 30, 2025
SCHOOL REVENUE			
Tuition & Fees (Includes Tuition Assistance)	\$ 1,078,443.33	\$ 673,329.27	\$ 1,157,525.00
Government Assistance	77,815.99	64,374.12	75,000.00
Donations & Bequests	7,475.21	6,968.79	7,000.00
Net Fund Raising	25,855.67	40,893.40	30,000.00
Net Pre-School & Latchkey	39,249.28	32,781.81	49,800.00
Other Student Receipts	67,902.06	68,088.63	66,000.00
School Support from Parish	63,690.00	155,600.00	65,000.00
Interest & Endowment Income	-	-	-
Rent Revenue	-	-	-
Other Misc Income	600.00	3,353.57	500.00
School Extraordinary Income	1,033.97	-	-
TOTAL SCHOOL REVENUE	1,362,065.51	1,045,389.59	1,450,825.00
SCHOOL EXPENSES			
Salaries, Benefits & Taxes	1,034,355.82	873,704.73	1,102,500.00
Instructional	13,423.00	17,361.13	16,500.00
Library & Technology	1,650.00	431.37	1,650.00
Utilities	37,419.65	38,727.44	40,000.00
Maintenance, Repairs & Plant Operating	53,709.40	31,220.62	70,500.00
Insurance & Property Taxes	29,711.85	24,934.30	32,000.00
Student Services	64,995.81	43,715.26	61,000.00
Administration	25,593.39	31,509.06	28,500.00
Faculty Residence/Convent Costs	517.05	1,512.35	1,000.00
Capital Expenditures	6,839.79	1,469.83	27,500.00
Extraordinary Expenses	1,250.00	-	-
TOTAL SCHOOL EXPENSES	1,269,465.76	1,064,586.09	1,381,150.00
NET SCHOOL SURPLUS (DEFICIT)	\$ 92,599.75	\$ (19,196.50)	\$ 69,675.00

STATEMENT OF CEMETERY REVENUE AND EXPENSES

	Actual Year Ended June 30,		Budget Year Ending
	2024	2023	June 30, 2025
CEMETERY REVENUE	\$ 62,756.48	\$ 52,550.00	\$ 60,000.00
CEMETERY EXPENSE	16,574.71	19,642.00	12,500.00
NET CEMETERY SURPLUS (DEFICIT)	\$ 46,181.77	\$ 32,908.00	\$ 47,500.00

Nativity Parish

STATEMENT OF ASSETS, LIABILITIES AND FUND BALANCE CHURCH, SCHOOL & CEMETERY

	Balance at June 30,	
	2024	2023
ASSETS		
CHECKING, SAVINGS AND INVESTMENTS		
Checking Account Balances	\$ 140,116.19	\$ 102,324.75
Savings and investment Account Balances	140,338.43	122,592.30
TOTAL CHECKING SAVINGS AND INVESTMENTS	280,454.62	224,917.05
ACCOUNTS RECEIVABLE	-	-
OTHER ASSETS	-	-
TOTAL ASSETS	\$ 280,454.62	\$ 224,917.05

STATEMENT OF CHURCH REVENUE AND EXPENSES

	Actual Year Ended June 30,		Budget
	2024	2023	Year Ending June 30, 2025
CHURCH REVENUE			
Offertory Collections	\$ 131,008.75	\$ 134,187.88	\$ 132,000.00
Other Collections	413.00	-	-
Donations & Bequests	13,438.00	17,249.50	14,000.00
Net Bingo Proceeds	-	-	-
Net Fund Raising Income	-	-	-
Income from Parish Programs	10.00	-	-
Investment & Endowment Income (Loss)	17,812.11	14,607.87	15,000.00
Rental Receipts	2,640.00	1,000.00	2,500.00
Contributions from Parish Organizations	-	-	-
Miscellaneous Receipts	43,087.51	42,453.00	40,750.00
Designated Collections	2,444.10	2,169.00	-
Extraordinary Receipts	-	-	-
TOTAL CHURCH REVENUE	210,853.47	211,667.25	204,250.00
CHURCH EXPENSES			
Salaries, Benefits, & Taxes	60,999.24	69,239.30	69,900.00
Rectory & Household	-	-	-
Parish Office & Administration	9,468.83	9,715.20	10,350.00
Altar, Sanctuary, & Liturgical	14,768.07	15,867.63	17,000.00
Community Outreach	1,051.58	-	1,000.00
Religious Education	285.00	299.00	300.00
Stewardship & Evangelization	-	-	-
Utilities	13,732.99	16,594.66	15,050.00
Insurance & Property Taxes	15,911.85	12,763.46	16,200.00
Maintenance, Repairs, & Plant Operating	17,372.66	24,311.59	18,750.00
Diocesan Assessments	21,864.00	22,120.00	22,250.00
Payments to Other Schools	-	-	-
Designated Collections	2,444.10	2,169.00	-
Capital Expenditures	615.78	685.00	33,450.00
Intra Parish Transfers & School Support	-	-	-
Extraordinary Expenses	-	-	-
TOTAL CHURCH EXPENSES	158,514.10	173,764.84	204,250.00
NET CHURCH SURPLUS (DEFICIT)	\$ 52,339.37	\$ 37,902.41	\$ -

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This newsletter brought to you by the Catholic Communities of:

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200 Saint Joseph Drive, Amherst, OH 44001

Address Service Requested

Fr. Tim O'Connor Serving Both Parishes

Mass:

Monday, 9:00 a.m. - *St. Joseph*
Tuesday, 8:00 a.m. - *Nativity of the BVM*
Thursday, 7:00 p.m. - *St. Joseph*
Friday, 9:00 a.m. - *St. Joseph*
Saturday, 4:00 p.m. - *St. Joseph*
5:30 p.m. - *Nativity of the BVM*
Sunday, 8:30 a.m., 11:00 a.m., 5:00 p.m. - *St. Joseph*

Confession at St. Joseph:

Thursday - Individual Reconciliation 7:30 p.m. - 8:30 p.m.
Saturday - Individual Reconciliation 11:00 a.m. - noon

Eucharistic Adoration (Chapel) at Nativity of the BVM:

Monday-Friday 11:00 a.m. to 10:00 p.m.

Upcoming Events

ALL SAINTS DAY MASSES

Friday, Nov. 1 — (note there is no Vigil Mass on October 31)
9 a.m. at St. Joseph, 12 p.m. at NBVM,
7 p.m. at St. Joseph

First Saturday Rosary

Saturday, Nov. 2 — 9 a.m.,
St. Joseph Church

First Reconciliation Parent Meeting

Sunday, Nov. 3 — following the 11 a.m.
Mass at St. Joseph Church

Hospitality Tuesday

Tuesday, Nov. 5 — 8:30 a.m., Nativity
Church (following 8 a.m. Mass)

Altar and Rosary Meeting

Tuesday, Nov. 5 — 6:30 p.m.,
Nativity Parish Hall

No School

Friday, Nov. 8

Parent Club Meeting

Tuesday, Nov. 12 — 7 p.m.,
School MPR

Vincentians Meeting

Thursday, Nov. 14 — 9 a.m., St. Jo-
seph Conference Room

Confirmation Parent Meeting

Sunday, Nov. 17 — following the 11 a.m.
Mass, St. Joseph Church

Evening of Praise and Worship

Friday, Nov. 22 — 7 p.m.,
St. Joseph Church

No School — Thanksgiving break

Monday, Nov. 25 — Friday, Nov. 29

Parish Offices Closed

Wednesday, Nov. 27 thru Friday, Nov. 29

Happy Thanksgiving

Thursday, Nov. 28 — Mass will be at
9 a.m. at Nativity Parish

No Mass

Friday, Nov. 29

OCIA (formerly RCIA)

Monday, Nov. 4, 11, 18, and 25 —
7 p.m. Nativity Parish Hall

Grief Recovery Program

Monday, Nov. 4, 11, 18, and 25 —
4 p.m., St. Joseph Social Hall

Men's Group

Tuesday, Nov. 5 and 19 — 7 p.m.,
St. Joseph Social Hall

PSR

Wednesday, Nov. 6 and 20 —
5:30 p.m., St. Joseph School
(NOTE: there will not be PSR on
November 13 and 27)

**Sacred Sisters Prayer and
Study Group**

Wednesday, Nov. 6, 13, and 20 —
6:30 p.m., O.S.E. Community Center

Holy Ground Youth Group

Sunday, Nov. 10 and 24 — 6 p.m.,
St. Joseph Social Hall
(Event begins with 5 p.m. Mass —
meet near the choir prior to Mass)

Faithfully Fit Yoga Classes

Tuesday and Thursdays in November —
9:30 a.m. Nativity Parish Hall