Pastor’s Message

November 4, 2012

Dear Parishioners,

Included in this annual report bulletin is an overview of our parish finances for the fiscal year ending June 30, 2012. More details on the financials can be found on the website home page. I thank the Finance Council and my staff for their wisdom and guidance in steering the parish responsibly. Unfortunately, despite our combined efforts the parish suffered a modest deficit as operating expenses exceeded our revenue. Both the Finance Council and the Parish Advisory Council are monitoring the situation and are making efforts to clearly communicate our situation to each consultative body and key parish organizations. At their October meeting the PAC also formed an ad hoc committee to explore stewardship and recommend strategies to reverse the negative trend.

As you can see from the pie chart on page 13, the Sunday offertory is the primary engine that drives budgeting and funds operational priorities.

At all Masses this weekend you will also hear about the Finance Council’s plan for electronic giving: Living Lives of Gratitude. I ask each family to consider giving electronically as it is a much more effective means of generating revenue for the parish. Details of giving electronically are on page 11 of this bulletin.

Despite our challenges, this is a very exciting time and period of growth for the parish. When I look at all we’ve accomplished together and the size of our parish operations, I am filled with gratitude and hope for our future. You are most generous in sharing your many gifts - in your love, your caring, your appreciation, and in your relationships. It is true that the Church is the people—you who come to pray, to learn, to serve, to bring your love of God to others. This is your parish, your spiritual home, and I am privileged and humbled to be your pastor. I thank you for your support of our parish.

As you look over the following pages, you will see a review of our activities and accomplishments in the past year. It is the energy, enthusiasm, and commitment of many that makes our parish community strong and vibrant. And we must keep building our future together—growing in relationship with God and each other so that the kingdom of God becomes real in our world.

Know that your continued support is integral to our continued growth. While we budget income conservatively and feel we have brought expenses under control, the reality is we are projecting a deficit (approximately $76,000) for next year. Only your generosity can prevent that from happening for a second year in a row. Please make the Sunday offertory a priority. If your financial situation allows you to increase your offertory by 5-6%, it would go a long way to putting us in the black and would be most appreciated.

Peace,

Fr. David
Who We Are

Identity Statement
We, of St. John of the Cross Catholic Parish, are disciples of Jesus who desire to further His mission. A caring community that cherishes our parish heritage, we generously share our varied gifts and resources with others. We live our Catholic Faith, celebrate the Sacraments, and pursue life-long religious education and formation opportunities that support us in being witnesses and proclaimers of the Gospel.

Vision
St. John of the Cross Parish is a vibrant, caring, Catholic faith community, responding to the dynamic movement of the Holy Spirit and living the Gospel call to right relationship with God, each other, and all creation.
Our Mission
Thus, guided by the words of St. John of the Cross, “In the evening of life we will be examined in love,” our mission is to love as Christ loved and to proclaim the Good News. Therefore, we will:

- Celebrate Eucharistic liturgies that enliven our spirits
- Be a welcoming community, who calls forth the gifts of each person
- Engage in life-long formation that calls us to convert our hearts
- Share the teachings of our Catholic faith
- Value relationships and expand outreach
- Advocate for the social justice teachings of the Catholic Church

To support this mission, we will communicate effectively, promote lay leadership and collaborative models of governance, and faithfully steward our time, talent and treasure.
As part of the parish’s 50th anniversary, a group of parishioners launched *Our Legacy Campaign* in May, 2011. The purpose of this campaign was to provide a tribute to our founding pastor, Fr. Bennett, by enhancing/updating the church building that is our spiritual home. Many projects were undertaken such as updated lighting, storage cabinetry and closets, flooring, furniture, sound system, heating and air conditioning, washrooms, doors, and exterior enhancements. Work in the church building was completed in the summer of 2012. Bishop John Manz rededicated the church building on June 10, 2012.

We thank Dave & Mary Gail Bennett and Dan Cochran and their committee and our faithful parishioners who so generously supported the Campaign. Donations over our goal will be put in a dedicated account for future church building capital improvements.

Our Legacy Campaign by the Numbers

598 Total Number of Families Donated to the Campaign
$720,684  Amount Pledged
$619,622 Amount Collected Less Campaign Expenses as of June 30, 2012

**THE YEAR IN REVIEW**

**July, 2011** Our Jubilee Events continued with a Sox Game Outing and a 5K Fun Run/Walk.

**July, 2011** Our newly ordained associate, Fr. Fil returns to SJC ready to begin work as an Associate Pastor after saying his first Mass of Thanksgiving in Tanzania.

**July, 2011** With the Family Fest in our parking lot, parishioners attended Sunday Mass at LT South.

**August, 2011** A new fiber optic line was installed in the school by the village. Upgrades were made to infrastructure of the building enabling handheld and computer dependent teaching to increase. These capital improvements were made possible by the generosity of one donor.

**August, 2011** 50th Finale: Over 650 Parishioners gathered to close out our Jubilee Year with Mass, a BBQ dinner, and live music. Bishop Manz presided at the Mass of Thanksgiving which was followed by a 50th anniversary slide show shown at the end of Mass.

THE YEAR IN REVIEW

**September, 2011** In September of 1961 Sr. Anastasia, the principal, opened school with 492 students. SJC celebrated 50 years of Catholic education beginning with an all school Mass. After Mass the whole school blew bubbles on the playground. Later that week the students enjoyed anniversary cake.

**September, 2011** Over 400 parishioners gathered to see the 10 episodes of Fr. Bob Barron’s Catholicism Series and participate in small faith sharing groups. The Program which kicked off in September offered 3 meetings times per week.

**September, 2011** SJC began a partnership with St. Francis Xavier and The Well in LaGrange to sponsor programs for adults throughout the year.

**September, 2011** 75 parishioners of all ages prayed the rosary in the Mary Garden in the early evening with the Tuesdays with Mary Rosary group. The group meets at 3pm during the school year in the community room.

**October, 2011** Each year on the Feast of St. Francis of Assisi Deacon John Schopp blesses all the pets of our parish.

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**Family Fun Festival**

Fest co-chairs, Diane and Dan Schick and Ginny Grecco, worked with their grand team of over 600 parish volunteers for 2 years to make the Parish Festival a reality. So many parishioners and friends enjoyed 4 days filled with live music from our teen bands and professional bands, carnival rides, fantastic food, and games galore! It was a weekend of old friends, new friends, tons of memories and lots of fun for all.

The Parish Carnival will return to SJC next June 27-30, 2013!! Mark your calendar today!!
THE YEAR IN REVIEW

October, 2011 For the first time SJC provided Seasons of Hope Grief Support for parishioners experiencing grief over the loss of a loved one.

October, 2011 The choir and pastor from our sharing parish, St. Thaddeus, joined us in prayer at the Sunday 5pm Mass and for dinner and fellowship afterwards.

October, 2011 National motivator and speaker, Rich Curran, came to the parish center to speak to parents of teens about the what's and why's of the faith life of teens.

October, 2011 The 8th Grade Day of the Spirit Retreat was led for the first time by Crossroads teens and adult leaders.

October, 2011 20 children ages 12-18 from Nuestros Pequenos Hermanos orphanage in Mexico visited SJC. The parish had a Fiesta on October 16 to benefit the Pequenos who sang and danced. Parishioners hosted the children in their home during their 2 week stay.

October, 2011 Interfaith Career Network hosts James Fitzgerald, Career Transition Specialist and Coach. Together with St. Cletus and St. Francis, SJC’s ICN offers job support throughout the year.

Working Together: Parish Advisory Council

Led by Chairperson Karin Teglia, the Parish Advisory Council (PAC for short) was established by our pastor in 2010 to foster communication and collaboration among the Pastoral Staff, Consultative Bodies, Ministry Advisory Groups and parishioners in an effort to guide the parish in living out its Vision & Mission Statement. Thus far, the primary work of the PAC has been to:

- Understand and prioritize the values stated in our Mission Statement
- Generate corresponding goals and action plans that ensure that these values are present in our daily life as a parish
- Communicate progress of PAC across the parish

At our fall, 2012 meeting the PAC commissioned an ad hoc committee led by Connie Madden to determine how we can best faithfully steward our time, talent, and treasure (the last line in our parish mission statement) and help raise awareness and funds for future parish operations. Connie’s group will make recommendations to the PAC at our next meeting in February.

Lifelong Adult Formation

Our recently retired Director of Spirituality and Care, Marianne Firlit, taught, inspired, mentored and coordinated the spirituality and care ministries for adult parishioners. Although on the Pastoral Staff, Marianne volunteered her services to our parish for the past 5 years. Marianne continues to provide leadership to our new adult retreat, Beloved, our 2013 Lenten Mission and provides spiritual direction. What a gift Marianne has been and continues to be to our parish.

Our gratitude is also extended to the individuals who continue to lead these important ministries for our parish.

Bereavement Ministry
Bridges of Contemplative Living Lenten Faith Sharing Groups
Catholicism Series
Christian Meditation
Divorce & Beyond Support Group
Endow Women’s Study Groups
Eucharistic Adoration
Lenten Missions
Little Blue and Black Books
Little Rock Scripture Study
Ministry of Care to Sick & Homebound
Open Our Hearts Lenten Faith Sharing
Praying the Labryinth
Seasons of Hope Grief Support Group
Spiritual Direction
Spiritual Journaling
Scripture Study Groups
Tuesdays with Mary Rosary Group

THE YEAR IN REVIEW

October, 2011 Christian Meditation as an 11th Step Practice is introduced. Christian Meditation groups meet 4 times each week at the parish center. Twice yearly, the group offers a Morning of Meditation.

November, 2011 SJC participated in the Parish Transformation project as a pilot parish. The program is aimed at improving the connection between the parish’s ministries and its finances.

November, 2011 Parishioners gathered at the All Souls Mass to remember their loved ones who had died in the last year. The Bereavement Ministry hosted a reception afterwards.

November, 2011 Thousands of coats and jackets are collected for St. Vincent de Paul thru the Women’s Club annual coat drive.

November, 2011 Crossroads teens and adults collect food in the annual Harvest Saturday food drive. 30,000 pounds of food were donated to Chicago area food pantries.

November, 2011 Each year SJC parishioners provide Christmas gifts for over 3000 people in the Chicago area through our Share Christmas program.

November, 2011 1000 Parishioners prepared for Advent with Little Blue Books. they received after Mass.
THE YEAR IN REVIEW

December, 2011 Full use of The New Roman Missal began at Masses on the first Sunday of Advent. In pew worship aids were made to assist parishioners in learning the new responses. Workshops on the Mass changes were held.

December, 2011 Parishioners walked and prayed the Labyrinth on Fridays in the Mary Chapel.

December, 2011 8 special needs YC young people received the Sacrament of Confirmation.

December, 2011 An email drive was conducted in the narthex. 1200 Parishioners signed up to receive email news from the parish.

January, 2012 Crossroads teens sang at a benefit 4U2 Concert with proceeds going to alleviate poverty at our sharing parishes.

January, 2012 Former parish school teachers and staff return to school for a special anniversary celebration.

February, 2012 YC students collect food for people in need through the Souper Bowl of Caring.

February, 2012 Fr. David teaches a 4 week class on scripture for catechists seeking certification.

Worship

Sacraments Celebrated
- 760 Masses
- 111 Baptisms
- 200 First Holy Communions and First Reconciliations
- 212 Confirmations
- 16 Marriages
- 73 Funerals
- 2 Receptions into Full Communion
- More than 300 Anointed
- More than 2500 Confessions

Liturgical Ministries
- 150 Communion Ministers
- 85 Adult Choir Members
- 65 Children Choir Members
- 20 Cantors
- 60 Lectors
- 130 Altar Servers
- 30 Ushers
- 25 Children’s Liturgy of the Word Leaders

Vital Statistics:
- 3971 Registered Households
- 13,477 Individuals
- 125 New Registrations

Photography in our Annual Report and on our Parish Website by Denise Pozen Photography. Contact the Parish Center for copies of photos.
Parish School Highlights

Over 600 children attend our parish school. The school offers 3 and 4 year old preschool, full and half-day kindergarten, and complete music, art and computer programs, and Spanish in grades 1-8. Students engage in liturgy and prayer services and outreach projects.

Based on our reading and math test scores over the last five years, our school was one of 269 schools in the nation to receive the National Blue Ribbon Award in September, 2012. In receiving this honor the school community salutes past and present students and faculty and extends its gratitude to the parish for its generosity and support.

In addition to receiving the Blue Ribbon school highlights include:
- Instituted K-3 Super Kids Reading Program
- Purchased iPads for Pilot Program in primary grades
- Implemented AIMSweb formative assessment in all grade levels
- Instituted a Family Life series in all grade levels
- Created a new website to improve communication

Youth Catechesis Highlights

Youth Catechesis had a successful year, catechizing 1100 children ages 3 through 14. Over 200 volunteers share their faith with the children, utilizing lesson plans prepared by the YC staff. Forming our children in faith through textbook material, prayer services, skits, crafts, music, guest presentations and outreach opportunities, we grow together in the love of our Lord Jesus.

Our program was enhanced this year with:
- Praise & Worship music sessions for classroom students
- Living Rosary prayer service for all students
- Special Needs Confirmation for eight amazing young students
- Jesse tree prayer service and catechesis

THE YEAR IN REVIEW

February, 2012 Crossroads parents attend a special parent home group to help them better understand what teens experience.

February, 2012 Our first Spotlight on SJC weekly e-newsletter was sent to over 2000 parishioners.

February, 2012 Lenten offerings included Little Black books, 2 faith sharing groups based on new books, weekly stations of the cross, Taize prayer, Praying the Labyrinth, special Meditation sessions, two co-sponsored programs at the Well, a Kolbe House online Lenten Retreat, and Rice Bowl almsgiving.

February, 2012 SJC parishioners traveled to St. Thaddeus for a Black History month Mass and fellowship.

March, 2012 500 people attended “Letting Go of a Grudge” Parish Mission on Forgiveness led by Fr. Frank Desiderio.

March, 2012 The YC Council presents speaker, Traci Matheu, on becoming a stronger Catholic and strengthening family values.
Sharing Our Faith with our Teens: Crossroads

- Nearly 200 teens participated in small faith sharing groups led by adult mentors.
- Our first ever Teen & Adult Day of the Spirit Retreat Team led our eighth graders Confirmation retreat.
- Advisory Teens guided by adult mentors took leadership roles in retreats (Kairos retreats for juniors & seniors collaborating with St. Cletus & St. Francis and a Frosh/Soph retreat), the Parish Advisory Council, service projects, fundraisers for their service trips and for our Sharing Parish and social events.
- Our justice & outreach efforts sent teens to conferences and Work Tours.

THE YEAR IN REVIEW

March, 2012 300 attended the Teacher Recognition Trust Fund Party in the gym, March Gladness, which recognizes our faculty and staff and raises funds to supplement their salaries. The faculty split the raffle grand prize.

April, 2012 Crossroads teens worked with parish 2nd graders to make 200 Easter baskets for needy children involved in Off the Street Boys & Girls Club, Marian Shelter, and House of Good Shepherd.

April, 2012 The RCIA Ministry welcomed 2 new Catholics into the faith at the Easter Vigil.

May, 2012 8 parishioners were elected to serve on the Parish Advisory Council, School Advisory Board and YC Council.

June, 2012 The School closed its anniversary year with a Family Fun Run and Social in the parish parking lot.

Supporting Parish Life

The Women’s Club, Men’s Club, Saintly Seniors’ Club and Moms’ Club provide spiritual, service and social opportunities for adult parishioners. Some highlights from the year include:

Women’s Club: From a Mother-Daughter Campout on the north lawn of church, to a Fashion Show/Dinner, Retreat, Evening of Reflection, and annual Flower Sale to the Garage Sale, the women of our parish have been longtime leaders in the parish community. This past year they donated $10,000 to Our Legacy Campaign, $10,000 to the parish Jubilee celebration, $20,000 in scholarships to parish catholic high school teens, $25,000 to local charities that benefit women and children, and $4,000 to the school, YC, Crossroads, and parish. The Women’s Club has also sponsored a group for Moms of the parish to gather with their young children to share friendship and fun in the parish center and at area parks.

Mens’ Club: After a hiatus, the Men’s Club once again gathered the men of the parish in a variety of social and spiritual activities and service projects: Bears Game Party, Trivia Night, Scout Pancake Breakfast, Crossroads Fish Fry, BBQ & Bag Tournie, and Chili Contest to name a few. Through their fundraising the men have distributed substantial funds among selected ministries.

The Saintly Seniors gather for lunch and entertainment for Octoberfest, Christmas, Valentine’s Day and St. Patrick’s Day. New was a walking group for seniors.
Our Good Works

Jesus’ words, “It is more blessed to give than receive,” (Acts 20:35) inspire us to share our many gifts with others near and far.

- The Parish Outreach Advisory Group meets bi-monthly to guide outreach efforts and evaluate new opportunities to serve others. We continue to build relationships with 5 sharing parishes by attending fundraising dinners, picnics, worshiping together as well as providing financial support. In March, 2012 Our Lady of Charity School in Cicero became a new sharing parish.
- Share Christmas involves thousands of our parishioners each year providing food and gifts that reach over 3,000 people in need.
- On a daily basis parishioners bring nonperishable food to the narthex of the church for food pantries throughout the Chicagoland area. Each month about 75 bags of food are loaded into vehicles by the seniors who attend daily Mass.
- The Caritas Fund provides for SJC parishioners experiencing a financial crisis helping them to make mortgage payments or pay necessary bills.
- SJC parishioners have contributed in excess of 1000 hours of labor to turn 4 houses into homes for clients of Helping Hand in Countryside with much of the work materials and furniture donated by parishioners.
- Each year our parish collects and distributes food on Harvest Saturday, Halloween candy for sharing parishes, canned goods for St. Thaddeus on their patron saint feast day, and clothing and coats for Kolbe House, St. Vincent de Paul and Catholic Charities.
- At the holidays, 100 donated turkeys and hams were given to parishioners in need at our parish and sharing parishes. Also 65 new coats were given to children in the afterschool program at Mary Queen of Heaven Parish in Chicago and 60 backpacks filled with new school supplies were donated to Catholic Charities.
Sunday/holyday offertory collections do not cover parish expenses.

Over the past several years offertory revenue has trended downward while expenses, while within budget, have increased.

The parish ended the 2011-2012 fiscal year with a ($138,000) operating deficit.

When extraordinary church income (Annual Catholic Appeal Rebate and Return on Parish Investments) and Extraordinary Expenses (Parish Improvements) are factored in, the parish ended the year with a ($37,000) deficit. A deficit is also projected for the current 2012-2013 fiscal year.

Additional details on the 2011-2012 fiscal year are available on the home page of the parish website.
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<thead>
<tr>
<th></th>
<th>2011-2012 Actual</th>
<th>2010-2011 Actual</th>
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<tbody>
<tr>
<td><strong>Church Revenue</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sunday &amp; Holyday Collections (1)</td>
<td>$1,804,087</td>
<td>$1,811,503</td>
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<tr>
<td>Christmas Collection (1)</td>
<td>301,213</td>
<td>311,882</td>
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<tr>
<td>Easter Collection</td>
<td>126,819</td>
<td>121,238</td>
</tr>
<tr>
<td>Youth Catechesis</td>
<td>206,400</td>
<td>213,385</td>
</tr>
<tr>
<td>Crossroads</td>
<td>49,696</td>
<td>40,283</td>
</tr>
<tr>
<td>Other Income (2)</td>
<td>141,228</td>
<td>198,759</td>
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<tr>
<td><strong>Total Church Revenue</strong></td>
<td>$2,629,443</td>
<td>$2,697,050</td>
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</tbody>
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|                          |                 |                 |
| **Church Expenses**      |                 |                 |
| Salaries and Benefits (3)| $597,007        | $534,004        |
| Youth Catechesis         | 236,692         | 228,100         |
| Crossroads               | 85,815          | 79,819          |
| Liturgy & Music          | 266,069         | 231,198         |
| Other Ministries         | 62,854          | 41,719          |
| Administrative           | 134,383         | 126,111         |
| Assessments & PRMAA      | 325,896         | 326,976         |
| Prop/Casualty/Auto Insurance| 40,182       | 40,806          |
| Utilities (4)            | 106,156         | 136,162         |
| Maintenance & Building Repairs (4) | 88,078   | 94,960          |
| Miscellaneous Expenses   | 23,996          | 33,208          |
| **Total Church Expenses** (3) | $1,967,128   | $1,873,063      |

|                          |                 |                 |
| **Net Church Operating** | $662,315        | $823,987        |
| Total School Subsidy (5) | 800,577         | 756,273         |
| Subsidy from Church Operating | 753,516   | 756,273         |
| Subsidy from Sr. A-KKC Fund | 47,061     | 0               |
| **Church Deficit** (6)   | ($138,262)      | $67,714         |

(1) Reflecting the wonderful generosity of parishioners, 85% of our operating revenue comes from Sunday and holyday collections. Looking at the past 4 years, Sunday offertory collections and Christmas have trended slightly downward.

(2) Other Income includes sacramental fees, Mass intention stipends, miscellaneous donations and auxiliary group net activity.

(3) While total expenses were below budget, they were above year ago. This upward trend was primarily due to increases in salaries and benefits, which were, however, on budget.

(4) Reflecting the mild winter, our costs for utilities and ground maintenance were below budget. Also to note, savings were realized on several ongoing contracts and services.

(5) The church contributed $753,000 to the operation of the school. This represents 22% of school operating expenses. An additional $47,000 of the subsidy came from the Sr. Anastasia-Keeping Kids Catholic Fund which was established to generate operating income to keep tuition increases at a minimum.

(6) The parish recorded an operating deficit of ($138,000) at the end of the fiscal year, representing a $205,000 swing from year end 2011 which finished $67,000 to the good.
Parish Financials: 2011-2012 Summary

### School Revenue

<table>
<thead>
<tr>
<th></th>
<th>2011-2012 Actual</th>
<th>2010-2011 Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees (2)</td>
<td>$2,458,005</td>
<td>$2,386,229</td>
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<tr>
<td>Fundraising (3)</td>
<td>130,675</td>
<td>132,955</td>
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<tr>
<td>Other</td>
<td>33,943</td>
<td>47,130</td>
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<tr>
<td>Church Subsidy</td>
<td>753,516</td>
<td>756,273</td>
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<tr>
<td>Catholic Education Fund Subsidy</td>
<td>47,061</td>
<td>0</td>
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<tr>
<td><strong>Total School Revenue</strong></td>
<td><strong>$3,423,200</strong></td>
<td><strong>$3,322,587</strong></td>
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</table>

(1) Includes Early Childhood Preschool Center, Athletic Association and K thru 8th grades. 72% of the school revenue is generated from tuition and fees.

(2) Tuition rates reflect a $125 per student increase from prior year. Total enrollment last year was 633 in Pre K through 8th grade. The school welcomed 100 new students and 6 new teachers in the current school year.

(3) Includes fundraising from School Annual Fund which generated $86,000.

(4) Includes equipment leasing, postage, computers, office supplies, Office of Catholic Schools archdiocesan assessment of $14,500 and Athletic Association.
Parish Financials: 2011-2012 Summary

<table>
<thead>
<tr>
<th>Extraordinary Church Items</th>
<th>2011-2012 Actual</th>
<th>2010-2011 Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Catholic Appeal Rebate (1)</td>
<td>$167,536</td>
<td>$111,894</td>
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<tr>
<td>Return on Catholic Education and Parish Investment Funds (2)</td>
<td>61,423</td>
<td>214,449</td>
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<tr>
<td>Income (Arch Coll, Shar Par, Bequests)</td>
<td>240,304</td>
<td>293,788</td>
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<tr>
<td>Jubilee Year Events Revenue (3)</td>
<td>356,287</td>
<td></td>
</tr>
<tr>
<td>Jubilee Year Events Expense</td>
<td>356,287</td>
<td></td>
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<tr>
<td>Expenses (Arch Coll, Sharing Parish)</td>
<td>231,382</td>
<td>249,936</td>
</tr>
</tbody>
</table>

Net Extraordinary Items

| Net Extraordinary Items                                       | $237,881         | $370,195        |

Capital Items

| Income                                                         |                  |                 |
| School Building (4)                                           | $145,471         | $4,529          |
| Legacy (5)                                                     | 619,622          |                 |

Expenses

| Expenses                                                       |                  |                 |
| Parish Improvements (6)                                        | 126,996          | 60,671          |
| School Building (4)                                            | 142,055          | 4,529           |
| Legacy (5)                                                     | 632,493          |                 |

Net Capital

| Net Capital                                                   | ($136,451)       | ($60,671)       |

Total Net Extraordinary

| Total Net Extraordinary                                       | 101,430          | 309,524         |

Net Income (7)

| Net Income (7)                                                | ($36,832)        | 377,238         |

2012 Finance Council

Lisa DenBesten, Chairperson                                    Rev. David P. Dowdle, Pastor
Dan Cochran                                                     MJ Martin, Operations
Don Dvorak                                                      Marguerite Chrusciel, Finance
Diana Januska                                                   
Tom Mazur                                                       
Pam Rafferty                                                   
Jeff Toner

(1) Last year generous gifts to the Annual Catholic Appeal over and above our goal resulted in a rebate to our parish. Thank you for your incredible generosity.

(2) These investments at the archdiocese did not perform as well this year as in the past—roughly $150,000 lower return this year.

(3) The parish’s 50th anniversary was filled with many great celebrations, spiritual renewal, and deepening of relationships among parishioners.

(4) A generous directed donation to the parish school covered the expenses for the replacement of the gym ceiling and lights and installation of the fiber optic line and related technology expenses. In FY 2012-2013, the current fiscal year, this same donor along with fundraising by the Athletic Association and Memorial Games covered expenses for the new gym floor project and computer purchases.

(5) As part of the parish’s 50th celebration, parishioners contributed $655,000 to the Legacy Campaign capital projects. (Legacy Campaign administrative expenses are reflected in the reported figure of $619,622.) The costs of all the Legacy projects totaled $632,493. Additional pledged donations of roughly $70,000 will leave a positive balance in our Legacy account for future church building capital projects.

(6) Planned parish capital improvements included work on the school roof and sidewalks, the rectory and rectory sidewalks, and church tuck pointing.

(7) For this fiscal year the parish finances reflected a deficit of ($36,832). It is important to note that the 2012-2013 budget projects a deficit as well.
Parish Announcements

- **YC Classes** K-6, FFC, Home Groups and Special Needs classes meet Nov. 4-5. Go to our website for times.

- **School Calendar Notes**: Nov. 7 is the Speech Club Competition and Nov. 9 is a No Uniform Day.

- **Women’s Club Annual Coat Drive** ends this weekend - please bring donations to the Parish Center thru 6:00 p.m. Sunday., Nov. 4

- Don’t forget: **Flourish Faith Sharing Group** meets Wednesday, November 7th from 9:00 – 10:30 a.m. in the Parish Center.

- Next Saturday, Nov. 10, is **Flyer Day** for our Crossroads teens. **Harvest Saturday** is the following Saturday, Nov. 17th. Go to our website for more details.

- The SJC **Men’s Club** invites you to attend a presentation “EXERCISE for LIFE” with Dr. James Boblick Thursday, November 15th at 7:30 p.m. in the Parish Center.

- **Interfaith Career Network Speaker**: Using Job Loss to Find Your Next Career, Thurs., Nov. 15, 7:00 p.m., SJC Parish Center.

- The **Women’s Club Advent by Candlelight** is November 28th at 7:00 p.m. Please look for registration info next week or on the SJC website and Women’s Club Facebook page.

- Join the **Contemporary Ensemble** for Advent and Christmas and sing at the 9:00 a.m. Mass on Christmas Day. You are also welcome to sing on Saturdays in Advent. Attend 4 Thursday rehearsals starting Nov. 30 from 7:30-9:30 p.m.

- For Reflections on the Gospel, Meditation, Ron Rolheiser, Readings for the Week and the parish schedule SJC go to our parish website.

Mass Intentions

**Monday, November 5**
6:30 Florence Devine  
7:45 Jerry Albertson; Gloria O’Sall

**Tuesday, November 6**
6:30 Pat Hamilton  
7:45 A. J. Nilles; Dorothy Carlini

**Wednesday, November 7**
6:30 Loretta Babka  
7:45 Richard & Margaret Kirtley; Our Beloved Dead

**Thursday, November 8**
7:45 Betty Cook; Thomas Albertson

**Friday, November 9, Ded. of the Lateran Basilica**
7:45 Mark Koscielski; Norma Fillion

**Saturday, November 10**
8:00 Thomas Siragusa; Mary Faucher  
5:00 Jonathan Rus; Ullmayer Family

**Sunday, November 11, Thirty-Second Sunday in OT**
7:30 SJC & Our Lady of Perpetual Help Parishioners  
9:00 Helen Curtin; Laura McDonnell  
10:45 Dziubla Family; Patricia Hamilton  
12:15 Rita & John Tiberi; Viola Scala  
5:00 Eugene Garvy; John O’Shea Mulvaney Families

**Italicics—Living**

Pray for our Sick

| Angie Babicz | Rita Koziol |
| Tracy Bucciarelli | Ray Kula |
| Garth Christie | Cathy Laskey |
| Connie Crane | Yvonne Lowry |
| Ashley Davis | Chick Meehan |
| Mary Sue | Moon Meehan |
| Donohue | Marie Miller |
| Kimberly Edwards | Joan Nicholson |
| Karen Hult | Tommy Niemeyer |
| Ruth Ilg | Jean Onesto |
| Tom Jass | Greg Palaschak |
| Emily Johannis | Kathie Saldana |
| Lois Corrine Johnson | Rita Shelhouse |
| Helen King | Bob Sturenfeldt |

Eternal Rest Grant unto These, O Lord

Odarka Doktor, mother of Halyna  
Joseph C. Rejsek, husband of Eileen  
Ellen Marie McGowan, former parishioner

St. John of the Cross Parish  
5005 S. Wolf Road  
Western Springs  
www.stjohnofthecross.org  
708-246-4404

Living Lives of Gratitude St. John of the Cross Parish 17

A Reflection on Gratitude

To be grateful is to recognize the Love of God in everything He has given us— and He has given us everything. Every breath we draw is a gift of His love, every moment of existence is a grace. for it brings with it immense graces from Him. Gratitude therefore takes nothing for granted, is never unresponsive, is constantly awakening to new wonder and to praise of the goodness of God. For the grateful person knows that God is good, not by hearsay, but by experience. And that is what makes all the difference.  

Thomas Merton
There is an easier way to give!

More and more parishioners are realizing that making their offertory gift electronically is safe, convenient and good for the environment.

The transaction is a pre-authorized electronic transfer of funds from your checking or savings account or charge to your credit card for SJC. Visa, Mastercard and Discover cards are accepted. It is made on a regular schedule: monthly, quarterly or annually, which makes it easy to keep track of your payment.

As always, your personal information remains safe and secure. In fact, you actually gain financial privacy because the transaction is electronic and no one sees your account information.

This convenient form of giving requires an easy, one-time set-up process. You will never have to worry about a missed offertory gift again or having to write a check at the last minute. It is perfect for families out of town or on vacation who cannot be with us on a Sunday.

Giving electronically eliminates the cost of checks, and it’s good for the environment. And for those who feel more comfortable putting something in the collection basket each week, your parish envelopes are now available with a box to check that you give electronically or you can download an e-giving receipt from our website that can be put in the basket.

The online giving process involves the same safe and secure network that financial institutions, businesses, and governments use to send and receive payments. And the transactions are covered by federal consumer protection rules and regulations.

Go to the Giving Tab on the parish website www.stjohnofthecross.org to begin. For more information simply call MJ Martin 708-246-4404 who will be happy to assist you or answer any questions.