

The Spirit of Giving

“You are being enriched in every way for all generosity, which through us produces thanksgiving to God, for the administration of this public service is not only supplying the needs of the holy ones but is also overflowing in many acts of thanksgiving to God. Through the evidence of this service, you are glorifying God for your obedient confession of the gospel of Christ and the generosity of your contribution to them and to all others, while in prayer on your behalf they long for you, because of the surpassing grace of God upon you. Thanks be to God for his indescribable gift!” (2 Corinthians 9: 11 – 15)

By now you have probably groaned, “Not again. I don’t like to read about how the Church needs money.” Many of us have experienced the pressure to give a specified amount of our income to the Church. In some cases, this caused people to stop giving altogether, because they got tired of the pressure being applied to them, or they really could not afford to “tithe,” or they saw the money they gave misused and feel that they were cheated when they did give. Many Catholic Christians are under the misconception that the Church requires us to give 10% of our income in support of the Church. (The word tithe comes from the Anglo-Saxon word *teotha* meaning “a tenth.”) In fact, Catholic Christians are not required to give a set percentage of their income to the Church or to charity or to both combined. No such law exists.



However, as cited in the Catechism (No. 2043), the Precepts of the Church maintain that each person has the duty to support the material needs of the Church. The code of Canon Law also states, “The Christian faithful are obliged to assist with the needs of the Church so that the Church has what is necessary for divine worship for apostolic works and works of charity end for the decent sustenance of ministers.” Christ taught us to give alms, but never taught 10% or any other percentage.

Jesus and his apostles depended on the support of their faithful for food and a place to rest. He taught the apostles to depend on charity when He sent them on a mission. Although we may not have a rule of tithing, we do have the duty to support the needs of the Church. Each of us should evaluate what we “give back to God” through our support of the Church and charitable organizations. We, the people, are the Church — the Body of Christ.

Giving to the Church is, in essence, giving back to ourselves — the more vibrant the Church, the more spiritual enrichment we receive. Realistically, the Church — the organization, the buildings, the ministries — cannot exist without the financial support of its faithful. Many of us are abundantly blessed, especially here at St. Michael’s with such a vibrant parish community, and need to reflect on what we do to give back.

Sources: www.truthorthetradition.com; <http://catholiceducation.org>

The Pastor's Corner, *A Letter from Father McGovern*

Let me take this opportunity to thank the Parish for the response to the Feast of St. Michael. From the volunteers who spent so much time making the community welcome to the Parish family members who came and supported the Feast with their attendance, enjoying the entertainment and activities and everyone in between it was a great weekend. We are truly blessed in our Catholic community of St. Michael's as evidenced by the smiles everyone wore during the Feast and the wonderful weather during the hours the Feast was held.

This issue of "The Beat" is devoted to the financial condition of the Parish for two reasons. The first, you deserve to know the facts about your Parish community and its financial condition. Second, to reaffirm that while finances and our financial condition are an important and necessary part of the Parish, our sense of community and Faith in the Lord remains central to our Catholic Community of St. Michael's.

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Your response to the Feast serves as an example of these important principles. Both last year and this, the Feast represented an important source of funds for the Parish and significantly was used last year to meet unexpected fuel cost increases. More importantly the Feast represents an opportunity to come together as a community. Volunteers have the opportunity to work with and meet members of the Parish they may not normally see. The Town of Cranford and those outside our Catholic community see our Parish working to promote a sense of community and Catholic family values.

Financially, the final numbers are still being determined but it appears that the Feast was as successful this year as last. I pray that in the spiritual sense, the Feast was more successful than last year in terms of bringing our Catholic community closer in service to each other and the Lord.

Room to Grow

The St. Michael School building is probably best known to the children who attend school there. But beyond this primary use, this building is the center of the many youth oriented activities in the parish. On Sunday, Monday & Tuesday, children participate in Religious Ed classes in the building. On Sunday afternoons it hosts sacramental prep for the 2nd and 8th grades, as well as various meetings for 3rd graders and the family catechesis program. On Monday evenings the 7th graders meet for confirmation classes. Daily during the school week the building is used for the St. Michael's school aftercare program and seasonal school enrichment and for Cub Scouts and Girl Scouts. The Mom's Ministry uses the building for their weekly playgroup. The Sports Association uses the gym on afternoons, evenings and weekends for Volleyball, Basketball and of other sporting events. And on the occasion the gym isn't in use for sports, it is the site of the two annual Knights of Columbus dances. The Youth Ministry for the Junior and Senior High School youth groups, Rainbows, the peer group counseling for children and Boy Scout Troop 178 also meet in the building in the evening. So many parish groups wish to use the school that more areas are going to be reworked as meeting spaces. The School really is a place in which all of the parish youth have room to grow.

Financial Analysis, *A letter from the Finance Committee*

Enclosed is our Annual Financial Report for the year ended June 30, 2006. First and foremost, we would like to say thank-you to each and every one of you who has contributed to St. Michael's this past year. Sunday collections increased as compared to last year and the Christmas and Easter collections increased over the prior year and exceeded the amounts budgeted as well. Thanks for your generosity.

In the year ended June 30, 2006 we spent less than we collected for the first time in the past 4 years. This was due to a number of reasons including: ongoing focus to reduce spending, which included deferral of some maintenance in both the Church and School; the success of the St. Michael's Feast which provided net receipts of approximately \$40,000 and the elimination of the Diocesan Stewardship Assessment of almost \$50,000. St. Michael's School is in the best fiscal position it has seen in a number of years. While there was some enrollment decline in the past year, the current year shows strong enrollment and with an appropriate level of Parish support. Our youth Religious Education programs continue to show record participation and growth.

With all of these positives, you may be surprised that we are continuing to ask you to give more to support our Parish. As noted above, we have deferred some maintenance projects in both the Church and School, including dealing with deteriorating front entrance ways to each building. These projects cannot be deferred indefinitely. In addition, in the years we were spending more than we were collecting, we did not pay all of our Diocesan Assessments. While we paid all current assessments in the year ended June 30, 2006, we owe the Archdiocese of Newark \$286,000 from prior year unpaid assessments. We need to begin bringing these accounts current.

You may look at our balance sheet and say we are in great shape with \$700,000 in cash, but let us point out a few things about that money. Approximately \$240,000 of this amount relates to funds restricted by donors to support scholarships for our school. An additional \$190,000 represents tuition collected in advance for the school and religious education program as well as our security system; this money will be spent in 2007. Our Parish savings is about \$270,000 which may seem like a lot but probably is the minimum amount we are comfortable maintaining given that the annual Parish budget is in excess of \$2 million of spending.

Thus, we are really living on a week to week basis spending all that is collected in each week's collection. We know that there are many demands on your personal resources these days but we are asking each of you to reach a little deeper in your pocket this year. The average Sunday collection last year was about \$16,500 per week. We believe that our Parish is more than capable of achieving \$20,000 per week, an increase of just over 20%.

What does this mean to each of you? As always, we are not asking you to give what you don't have, but ask yourself the following. If you are giving us \$1 per week, can you give us \$2? If you are giving us \$5 per week, can you give us \$7? If you are giving us \$20 per week, can you give us \$25. If you are giving us \$50 per week, can you give us \$60? If you are giving \$100 per week, can you give us \$120.

Once again, thank-you for making St. Michael's Parish the great parish that it is.

Balance Sheet

ASSETS

	June 30,	
	2006	2005
Operating Cash	\$ 69,214	\$ 93,910
Rosary Society & Home School Association Cash	11,047	13,158
Cash Management Accounts	53,618	160,550
Investment Deposits	566,377	343,250
Tuition Receivable	9,090	0
TOTAL ASSETS	<u>\$ 709,346</u>	<u>\$ 610,868</u>

LIABILITIES

Accounts Payable	\$ 13,964	\$ 15,847
Roman Catholic Archdiocese of Newark Assessments Payable	150,900	152,865
Roman Catholic Archdiocese of Newark Stewardship Payable	135,050	135,061
Deferred Revenue		
School	105,773	106,475
Religious Education	62,779	48,168
Security System	23,132	0
Youth Ministry	633	1,490
Due to Society Accounts	11,047	13,158
TOTAL LIABILITIES	<u>\$ 503,278</u>	<u>\$ 473,064</u>

FUND BALANCES

Total Restricted Scholarship Funds	\$ 240,529	\$ 240,963
Unrestricted Bequest Fund	271,103	262,688
Operating Fund Deficit	<u>(305,564)</u>	<u>(365,847)</u>
TOTAL FUND BALANCES	206,068	137,804
TOTAL LIABILITIES AND FUND BALANCES	<u>\$ 709,346</u>	<u>\$ 610,868</u>

A New Way To Give

St. Michael's Church is embracing technology and has implemented a giving option that may be more convenient for our parishioners – the Electronic Funds Transfer (EFT) Program. Some of you may be familiar with it as it works in the same manner as the programs offered by local gas, electric, insurance and mortgage companies. Our program began in August of 2005. We gradually see more participation each month and we have also opened the program to St. Michael's School families to make tuition payments this way. We would like to invite you to become an EFT participant.

For those that may not be familiar with the program, here is how it works: Using the form on the reverse of this page, you authorize a specified amount of money to be electronically transferred directly from your checking or savings account to the St. Michael's Church bank account. You also specify the frequency of the transfer to allow you

to keep your check register up to date. The electronic transfer will cost you NOTHING. It's safe, easy and convenient. The church will issue a donation statement for your tax records and your bank statement will provide you with a record of transfer as additional proof of your contributions.

Building the Kingdom of God on earth requires faith, commitment, and resources. That is why your consistent support is so necessary. St. Michael's is a large parish with over 3600 families, and a yearly budget of \$2.28 million. EFT enables the parish to spend less time on financial management and more time meeting the needs of the parishioners.

For more information and answers to questions you may have, please call the Parish Center or go to our website at <http://www.stmichaelscranford.com>.

Feast of Fun

Despite the threat of rain, children and parents alike got to experience all the fun and excitement the Feast had to offer. The 4-day event kicked off Wednesday evening with a prayer service and ended Sunday evening with a "thank you" supper for the many Feast volunteers. "I am so grateful, proud and humbled by people's enthusiasm, and support," said Feast chairperson Kara Noesner. "The Feast also offered us the opportunity to reach out to business owners in the community and they were very supportive."

This year's festivities included a variety of rides, such as the ever-popular Ferris Wheel, the spinning Teacups and the scream-inducing Sizzler. The younger set had their own rides as well; a miniature Ferris Wheel and a rotating ride with motorcycles, cars, and a fire truck. For those who preferred more stationary activities, there were plenty of Boardwalk-style games and the Cranford-based The C.A.L.M. Approach Massage and Wellness Center offered relaxing chair massages, with the proceeds donated to St. Michael's. Music was provided by the Brother John Brown Band, The Play Trains and the Raritan Minstrals, with dance performances by Beyond Dance, Deirdre Shea, the Irish step dancers, and a demonstration by Karate World. The fun was capped off with an announcement of the 50/50 Raffle winners. "All three winners were parishioners and Cranford residents. When I called to tell them they'd won, they were absolutely thrilled," said Father McGovern. The first place prize was \$4,490.50, the second place winner took home \$1,283 and third place winner got \$641.50. There were plenty of choices for those who built up an appetite at the Feast. The Gourmet Deli offered kid-friendly choices such as macaroni and cheese, chicken fingers and angel hair pasta. St. Michael's parents prepared and served meatball and sausage sandwiches and hot dogs. The Parish Rosary Society and Ministry of Motherhood (MOM) group ran a dessert café with coffee from Gourmet Grinds of Cranford. Traditional food such as cotton candy, soft serve ice cream and candy apples were also available at Feast concessions.

Authorization Insert

AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBITS)

For Office Use Only

Company Name ST MICHAEL CHURCH, CRANFORD, NJ 07016 Company ID Number _____

I (we) hereby authorize St. Michael's Church, hereinafter called COMPANY, to initiate debit entries to my (our) ___ Checking Account/ ___ Savings Account (select one) indicated below in the depository financial institution named below, hereafter called DEPOSITORY, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Contribution Information **Contribution Amount Collected (check one):**
 \$ _____ Weekly (Transferred on Mondays)
 \$ _____ Monthly (The 1st or 15th CIRCLE ONE)
 \$ _____ Tuition (The 20th of the month July-Apr)

Depository
 Name _____ Branch _____
 City _____ State _____ Zip Code _____
 Routing Number _____ Account Number _____

This authorization is to remain in full force and effect until COMPANY has received written notification from me (or either one of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

Name(s) _____ Envelope Number _____
 _____ Telephone Number _____
 Address _____ City/State/Zip _____
 Date _____ Signature(s) _____

NOTE: DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

PLEASE ATTACH A VOIDED CHECK OR SAVINGS DEPOSIT SLIP

Statement of Revenues & Expenditures

	<u>6/30/2007</u>	<u>6/30/2006</u>	<u>Years Ended</u>		
			<u>6/30/2006</u>	<u>6/30/2005</u>	<u>6/30/2004</u>
	<u>Budget</u>	<u>Budget</u>	<u>Actual</u>		
Revenues					
Sunday and Holyday collections	\$ 863,700	\$ 863,689	\$ 832,595	\$ 820,304	\$ 821,429
Christmas collection	90,000	90,000	106,222	90,744	85,854
Easter collection	65,000	65,000	72,830	67,343	63,294
	<u>1,018,700</u>	<u>1,018,689</u>	<u>1,011,647</u>	<u>978,391</u>	<u>970,577</u>
School income	1,212,235	1,118,709	1,214,686	1,093,832	1,099,620
Religious education fees	65,750	56,000	59,807	53,408	54,487
Fundraising and other	60,750	79,750	77,919	74,008	91,129
Interest	11,250	10,500	19,736	12,005	18,349
	<u>2,368,685</u>	<u>2,283,644</u>	<u>2,383,795</u>	<u>2,211,644</u>	<u>2,234,162</u>
Total revenues					
Expenditures					
Salaries	1,396,639	1,338,389	1,348,208	1,350,524	1,429,905
Employee benefits	342,550	350,816	330,534	341,933	317,923
Contracted services	107,575	83,475	101,292	81,194	88,396
Utilities	144,800	120,000	139,640	116,535	103,500
Repairs and maintenance	39,800	45,000	20,334	69,850	46,696
Capital projects	-	-	39,884	22,680	137,109
Equipment and furnishings	34,425	8,950	22,625	19,270	21,266
Insurance	30,460	29,700	30,612	29,833	28,373
Operating supplies	154,320	144,438	164,326	142,587	193,216
Parish outreach	6,000	6,000	6,200	6,525	5,787
	<u>2,256,569</u>	<u>2,126,768</u>	<u>2,203,655</u>	<u>2,180,931</u>	<u>2,372,171</u>
Diocesan assessment	112,116	111,876	111,876	106,164	103,296
Stewardship assessment	-	45,000	-	49,089	43,989
	<u>112,116</u>	<u>156,876</u>	<u>111,876</u>	<u>155,253</u>	<u>147,285</u>
Total Expenditures	<u>2,368,685</u>	<u>2,283,644</u>	<u>2,315,531</u>	<u>2,336,184</u>	<u>2,519,456</u>
(Excess of Expenditures over Revenues)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 68,264</u>	<u>\$ (124,539)</u>	<u>\$ (285,294)</u>

Confirming Our Faith

In Catholic teaching, the sacrament of Confirmation is the special outpouring of the Holy Spirit, as once promised by Christ then granted to the apostles on the day of Pentecost. Confirmation increases and deepens the effects of our Baptism; it unites us more firmly to Christ, increases the gifts of the Holy Spirit in us, and gives us a special strength of the Holy Spirit to spread and defend the faith by our words and actions as true witnesses of Christ. We are enabled to profess the name of Christ boldly, and are never ashamed of the Cross.

These lofty effects are bestowed upon our parish's 9th Graders every autumn after their successful completion of a two-year preparation program. The process begins in 7th Grade, when each student is interviewed to determine if they are seriously willing to participate in and be responsible for complete all the requirements for the sacrament. This is not a parental decision, because it is the student who must live out the faith commitment that Confirmation calls for.

Throughout the two-year process candidates are urged to attend Mass weekly, participate in parish activities (especially the Youth Ministry) and memorize and pray the beautiful traditional prayers of the Catholic faith. The candidates will meet regularly for instruction and discussion, and in 8th grade they will take the Assessment of Catholic Religious Education.

An ongoing aspect of Confirmation preparation is the performance of service for others. Candidates accumulate service hours by freely and willingly assisting others at home, at school, in their neighborhood and in the world. Service represents the candidates intentions of

becoming involved members of the parish and following Christ's mandate that we care for one another, most especially those in need.

At the end of the 7th grade, candidates hand in a written record of their service hours they have accumulated throughout this first year of preparation. Each candidate receives a copy of *My Confirmation Journal* to complete over the summer months with the assistance of his/her Confirmation sponsor. This book provides the candidate with several topics for thoughtful reflection. At the completion of this first year, candidates are also given their first set of parish envelopes so that they can continue and report their service over the summer months. This practice continues throughout the second year of preparation. In both 7th and 8th grades the teens will participate in days of reflection. Upon completion of the 8th grade year, the candidates will participate in a retreat – a spiritual resting in God.



In their final preparation for the sacrament candidates attend a reconciliation service, since they must be in a state of grace for the reception of the sacrament. At confirmation rehearsal they are given their robes, returned journals and a copy of the *Archangel Times*, a newsletter composed of candidates' letters about their sponsors. Traditionally the sacrament of Confirmation is celebrated at St. Michael parish on the Saturday before Thanksgiving. This year 138 candidates will be confirmed. Over 20 catechists and aides have worked with these teens over the past two years. We are very grateful to all who assisted our confirmation candidates and very proud of the work these young people have done.



2006 Confirmation Candidates



Helen Alto
 Samantha Bachert
 Lauren Bonczek
 Scott Boyer
 James Brady
 Joseph Brady
 Irene Bremner
 Jonathan Bringuier
 Hannah Buonaguro
 Kelly Burke
 Marissa Buzar
 Brian Byrnes
 Lauren Chaban
 Joseph Chencharik
 Mai-Lin Choy-Shan
 Roy Colicchio
 Michael Collins
 Edward Conte
 Devon Conway
 Nicholas Cook
 Marissa Deitzer
 Mark Del Vecchio
 Steven DeLuke
 Alivia DeMars
 Michael DeNigris
 Stephen DiGiovanni
 Sarah Dowzycki
 Emily Egan
 Melanie Ehrenbeck
 Philip Engel
 Patrick Esmerado
 Nicole Espinosa
 Stephen Evans
 Katherine Fabian
 Jessica Fahey
 Francesca Fiorito
 Mary Fischetti
 Vincent J. Fitzgerald III
 Kevin Flanagan
 Timothy Flannery
 Kyle Floyd
 Jennifer Folger
 Mariah Foote
 Elizabeth Frankola
 Matthew Frediani
 Kristen Freeman

Brian Gambardella
 Robert Ghiretti
 Patrick Gilstrap
 Benjamin Glassen
 Thomas Grassle
 Danielle Gross
 Julia Gunning
 Connor Harkins
 Patrick Hartnett
 John J. Hartnett III
 Deanna Hehl
 Matthew Hellenbrecht
 Jacqueline Hertz
 Christopher Isaac
 Hillary Joseph
 Michael Kahrer
 Brittany Kalajian
 John P. Kasperan
 Christopher Keim
 Michael Kelly
 Catherine Klimek
 Kristin Kniazuk
 Macaire Kolchin
 Stephanie Koscica
 Robert Kraynak
 Steven Krenek
 Kristen Labbate
 Victoria LaBrutto
 Richmond Lapolla
 Megan Larkin
 Christopher Limoncelli
 Nicholas Liotard
 Vincent Lisciotto
 Daniel LoGiudice
 Connor Londregan
 Jerrel Manchery
 Jeffrey Markovitch
 Christopher Markowski
 Nicole Marotta
 Thomas Marra
 Ivan Martinez
 Danielle McAuliffe
 Catherine McCann
 Brendan McCloskey
 Anne McGee
 Colleen McGovern

Kevin McKay
 Briana Merrigan
 Gary Merwede
 Stephen Milea
 Zachary Milkewicz
 Erin Moonan
 Elizabeth Morrissey
 Sarah Muratore
 Andrew Nappi
 Mallory Niro
 Terrance O'Donnell
 Julianne O'Hara
 Brian Oliveira
 Andrew O'Neill
 Mariclaire O'Neill
 David Ortiz
 Nicholas Pace, Jr.
 Francesco Papparatto
 Lara Paul
 Emily Pericone
 Katherine Pijanowski
 Joseph Pisciotta
 Alexander Porter
 Keith Powell
 Liam Powell
 Sean Quinn
 Nicholas Ramirez
 Christina Richardson
 Krystina Riggi
 Daniel Rodriguez
 Victoria Schetelich
 Allison Schneider
 Briana Shaw
 Shannon Slattery
 Jeffrey Slivinski
 James Sowa
 Jesse Specht
 Deanna Stirk
 Robert Stratton
 Andrew Symanski
 Alyse Van Liew
 Michael Van Liew
 Matthew Vetter
 Alexander Wartenberg
 Anthony Weisenbacher
 Lauren Wilson

The Beat

St. Michael's Church

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Cranford, NJ 07016

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stmichaelscranford.com

PRAYER SPACE

Lord, give us a home filled with love, a family that is quick to forgive and seek forgiveness. A family that prays and laughs and heals together, a family that values others more than self, reconciliation more than pride, and God's grace more than anything else. Amen.

The community of St. Michael's draws its strength from the unique gifts each of its members offers to the other. All are able to give, as all are in need to receive, in order to grow in faith. The parish community encourages each individual to give and receive according to their needs. St. Michael's welcomes full participation of all Catholic members of the parish. We encourage anyone who may have fallen away or does not feel fully connected with our community to "come on back" and explore ways for you to strengthen our community within the Catholic faith.

Questions and comments about the St. Michael's Church, this newsletter, or any of the parish ministries should be addressed to us at: stmichaelscranford@comcast.net, or 908 276 0360. We look forward to hearing from you.