



# Saint Joseph

CATHOLIC CHURCH & SCHOOL



**2024-25**  
**ANNUAL**  
**REPORT**

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## FROM OUR PASTOR

Welcome to the 2024-2025 Annual Report. In the following pages, we present an overview of our annual giving, revenue and expenses, financial position, parish information, and ways to contribute to the financial health of Saint Joseph. Thanks to your generosity, and to the hard work of our staff and volunteers, the overview paints a positive picture. Our finances outperformed our budget. Our Mass attendance climbed 8% for the third year in a row, bringing us back to pre-COVID numbers. Our church and school are growing.

I often walk away from Sunday morning Masses, formation activities like the Rescue Project, youth group nights, Mission Leadership meetings, time in the classroom, parishioner dinners, and even simple days at the office thinking, "This place is awesome. What did I do to deserve this?" I am blessed to be pastor here. We are blessed with a tremendous team, so many men and women who love the Lord and love to serve the Lord. And we are blessed with vibrant, faithful people who fill our campus with prayer, Christian witness, laughter, and love. I can't wait to see what else God has planned for us.

As we prepare to step into the next calendar year, I invite you once again to help make this parish even greater. Please prayerfully consider how you can be an agent of increase – how you might increase your giving, your liturgical and social participation, your prayer, and your invitation for others to join us. What we have been given here is worth nourishing, strengthening, growing, and sharing through our efforts and cooperation with God's grace. I am grateful to be with you in this work.

Be of good cheer,  
**Father Luke Marquard**

## FROM OUR PARISH ADMINISTRATOR

In a spirit of deep gratitude, I am pleased to share an update on the financial health of Saint Joseph Catholic Church and School for the past fiscal year. I want to begin by thanking our Finance Council and Trustees for their dedicated stewardship and guidance throughout the year. Their steady leadership, combined with your generosity, helped us navigate a year of both opportunity and challenge.

This year, we had projected using \$215,782 from reserves to balance our operating budget—an intentional continued investment to retain staffing and program. Through increased stewardship, prudent expense management, and an undersized staff for part of the year, we required only \$87,768—a significant improvement over expectations. We are especially grateful for a 4.4% increase in stewardship from the previous year, which played a major role in this positive outcome. We are also grateful that our school saw enrollment growth of nearly 5%, marking our sixth consecutive year of growth.

In addition to this improved operating position, we completed \$216,000 in extraordinary capital improvement expenses within our operational budget, avoiding the need for additional reserve support. These investments included the initial phase of the church roof repair, replacement of the school gym fan system, and several deferred maintenance and improvement projects at the rectory.

While this has been a more positive financial year than projected, we continue working toward a long-term goal of a fully balanced budget without reliance on reserves. Rising costs, future facility needs—including the school roof and infrastructure projects—and the ongoing responsibility to attract and retain excellent employees remain real challenges. Your continued generosity will be essential as we move forward.

In a parish and school community rich in faith, service, and vitality, thank you for all you share through your time, talent, and treasure. Your support sustains and strengthens the mission of Saint Joseph every day.

**Patrick Menke**

**TRUSTEES:** Tom Hurley, David Meier

**FINANCE COUNCIL:** Paula Anderson, Joseph Betlej (chair), Paul Dwyer, Matt Koch, Brendan O'Morchoe, Mary Anne Orfei, Dan Schadegg, Tim Skidmore

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# ANNUAL GIVING BREAKDOWN

**Annual giving is made up of offertory gifts from July 1, 2024 to June 30, 2025.**

These gifts include electronic transfers, parishioner envelopes, collection plate, online giving, gifts of stocks and other special gifts directed toward stewardship.

This does not include Catholic Services Appeal, special collections, gifts for the school or other particular ministries, bequests, endowments or other such giving.

We are grateful that contributors remained fairly steady over the past year, yet the total amount of stewardship increased by 4.4%; this suggests that people gave more generously over this past year.

We are especially grateful for the number of our families who intentionally approach their annual giving, who give sacrificially, and who go above regular annual giving by supporting raffles, fundraisers, galas, and more.

**Thank you for being generous to Saint Joseph!**

## 981 CONTRIBUTING HOUSEHOLDS

Annual Contribution	Households
\$0.01 to \$100	134
\$100 to \$250	84
\$251 to \$500	115
\$501 to \$1,000	162
\$1,001 to \$2,500	246
\$2,501 to \$5,000	147
\$5,001 to \$7,500	58
\$7,501 and Up	35
<b>TOTAL HOUSEHOLDS:</b>	<b>981</b>



# FINANCIAL DETAILS

## STATEMENT OF ACTIVITIES

The *Statement of Activities* details our revenue and expenses for the fiscal year (July 2024 through June 2025). It compares actual numbers, budgeted numbers, and the budgeted numbers for the next fiscal year. An Agreed-Upon-Procedure (AUP), in accordance with archdiocesan policy, was successfully completed in January 2025, with Clifton Larson Allen reviewing financial statements and internal procedures for July 2024 through June 2025.

OPERATING INCOME	ACTUAL 2024-25	BUDGET 2024-2025	BUDGET 2025-2026
Stewardship	1,983,956	1,950,000	1,989,000
General Income	251,546	137,400	203,200
Ministry Income <sup>1</sup>	161,069	109,250	186,500
School Income <sup>2</sup>	2,924,806	3,041,385	3,242,765
Reserve Funds <sup>7</sup>	0	215,382	173,983
	<b>\$5,321,377</b>	<b>\$5,453,417</b>	<b>\$5,759,448</b>
OPERATING EXPENSES	ACTUAL 2024-25	BUDGET 2024-2025	BUDGET 2025-2026
General Operations	591,284	565,253	704,063
Ministry Expenses <sup>1</sup>	856,757	1,000,200	970,619
School Expenses <sup>2</sup>	3,538,918	3,623,464	3,848,645
Facilities <sup>3</sup>	422,186	264,500	272,121
	<b>\$5,409,145</b>	<b>\$5,453,417</b>	<b>\$5,795,448</b>

## STATEMENT OF FINANCIAL POSITION

The *Statement of Financial Position* presents our assets and liabilities at the end of the fiscal year. It allows a quick comparison of the last two fiscal years.

ASSETS	JUNE 30, 2025	JUNE 30, 2024
Cash Assets (Primarily Restricted) <sup>4</sup>	2,588,063	2,770,999
Investments (Restricted Endowments) <sup>5</sup>	3,440,426	3,119,613
Fixed Assets (Buildings) <sup>6</sup>	5,862,558	6,157,862
Receivables / Prepaids	62,217	48,884
Other Assets	68,828	63,159
	<b>\$12,022,092</b>	<b>\$12,160,517</b>
LIABILITIES		
Payroll	329,347	337,962
Accounts Payable	142,935	181,784
Deferred Revenue	131,445	90,810
Long-Term Debt	0	0
	<b>\$603,727</b>	<b>\$610,556</b>
<b>NET ASSETS</b>	<b>\$11,418,365</b>	<b>\$11,549,961</b>

### ITEMS OF NOTE

1. Includes Music & Liturgy, Religious Education, Youth Ministry, Pastoral Care and Clergy.
2. Includes pk-8 programs and Facility expenses related to the School; actual School Facility expenses of \$426,408 included.
3. Includes Church, School, Parish Center and Rectory.
4. Includes \$2,014,178 in restricted gifts.
5. Permanently and temporarily restricted funds at the Catholic Community Foundation for Operational, Education, Ministry, Capital – and dedicated School purposes.
6. Capitalization and depreciation for 2024-25 are not finalized and reflected.
7. Projected use of reserved Federal funds as needed to balance budget to retain staffing and programs.

# PARISH INFORMATION

## MEMBERSHIP

Registered Households: 1,539  
Total number of parishioners: 4,712  
New parishioners in 2025: 190

## MASS COUNTS

*Numbers given are the averages at each of the Masses during the October Mass count. We've experienced an 8% increase in weekly attendance the past two years and are nearing pre-COVID attendance numbers.*

## SACRAMENTS

Marriages: 6 (+2 Convalidations)  
Baptisms: 49 (+3 Professions of Faith)  
First Communions: 78  
Confirmations: 2 (youth Confirmation shifted to the fall)  
Funerals: 38

	2021	2022	2023	2024	2025
5:00pm	220	219	214	238	257
7:30am	211	206	197	208	256
9:00am	400	385	521	561	646
11:00am	294	303	433	466	430
<b>Totals</b>	<b>1,125</b>	<b>1,113</b>	<b>1,365</b>	<b>1,473</b>	<b>1,589</b>

## ADVENT & CHRISTMAS AT SAINT JOSEPH

### Advent Penance Service for Seniors

Friday, December 5  
12:00 to 1:30pm

### Advent Penance Service

Wednesday, December 10  
7:00 to 8:30pm

### Mary, Mother of God Vigil

Wednesday, December 31  
4:00pm

### Rorate Mass

Saturday, December 6  
6:30 to 7:30am

### Christmas Eve Masses

Wednesday, December 24  
4:00pm & 10:00pm

### New Year's Eve Party

Wednesday, December 31  
5:00 to 7:00pm

### Lessons & Carols

Sunday, December 7  
3:00pm

### Christmas Day Masses

Thursday, December 25  
8:00am & 10:00am

### Mary, Mother of God

Thursday, January 1  
8:00am & 10:00am

## SUNDAY MASS

Saturday Vigil • 4:00pm  
Sunday • 7:30, 9:00, 11:00am

## WEEKDAY MASS

Monday • 7:30am  
Tuesday • 7:30am & 5:30pm  
Wednesday • 7:30am & 5:30pm  
Thursday • 7:30am & 5:30pm  
Friday • 7:30am  
First Fridays • 7:30am & 5:30pm  
Saturday • 8:00am

## CONFESSIONS

Tuesday • 8:00 to 8:45am, 5:00 to 5:20pm  
Wednesday • 8:00 to 8:45am, 5:00 to 5:20pm  
Thursday • 8:00 to 8:45am, 5:00 to 5:20pm  
Friday • 8:00 to 9:00am  
Saturday • 8:30 to 9:30am

## PERPETUAL EUCHARISTIC ADORATION

Chapel open to visitors: 6:00am to 9:00pm

## PARISH OFFICE HOURS

Monday • 8:00am to 4:00pm  
Tuesday • 8:00am to 4:00pm  
Wednesday • 8:00am to 4:00pm  
Thursday • 8:00am to 4:00pm  
Friday • 8:00am to 12:00pm

## PARISH OFFICE CONTACT

1154 Seminole Avenue • West St. Paul, MN • 55118  
651.457.2781  
[www.sjwsp.org](http://www.sjwsp.org)  
Sacramental Emergency Line: 952.930.4727

## SCHOOL OFFICE CONTACT

1138 Seminole Avenue • West St. Paul, MN • 55118  
651.457.8550  
[school.sjwsp.org](http://school.sjwsp.org)

## STAY CONNECTED VIA FLOCKNOTE

[sjwsp.flocknote.com](http://sjwsp.flocknote.com)  
Text "SJWSP" to 84576



# STEWARDSHIP GIVING GUIDE

God calls us to be generous with all our gifts, including our treasure. In gratitude to God for what we have received from him, we are called to give to him from our first fruits. Doing so requires a plan for giving to his Church. When we have a plan, we can better do our part to share the gifts that God has given us. When we have a plan, we can give to the Lord intentionally, doing our best to be sure he gets our first (and not our leftovers).

Our goal as Catholics should be to intentionally give back to the Lord, first through his Church. Many of the faithful in our parish give at the 10% level (a tithe). Some give even more. And many of those who do entrust their wealth and possessions to the Lord in this way report abundant blessings that flow as a result of their generosity. The benefits of returning our blessings to the Lord can be tremendous:

When we take a hard look at our spending and plan to make God first in our budget, we quickly begin to realize the difference between what we need and what we want.

We begin to eliminate the endless clutter of material wants from our lives and start to more fully appreciate the many blessings we already have.

We stop being “possessed by our possessions” and begin to slow down and prioritize not only how we spend our money but also how we spend our time.

We can find that we enjoy simple pleasures more fully – especially time to deepen our relationships with God, with loved ones, and with our community.

Ultimately, many who tithe experience that the practice brings more joy, more peace, more contentment, and more balance to their lives. God will not be outdone in generosity.

As you consider your return to the Lord for 2026, we recommend the following practices:

- + Create and maintain a household budget
- + Plan your giving annually
- + Use electronic giving

As a goal, we suggest giving half of your total giving to Saint Joseph, your Church home, and the other half to other Catholic needs and charities that serve the greater community. Those other needs include things like missionary and evangelistic apostolates, Catholic communities and foundations, organizations that carry out the spiritual and corporal works of mercy, Archdiocesan efforts, Catholic schools, and other charities that are aligned with the mission of the Church.

On the following page, you will find a worksheet that is meant to help you be intentional about your giving in the coming calendar year. We encourage you to use it to help you plan your giving for 2026.

## 2026 GIVING CHALLENGE

If you currently give Saint Joseph \$2,500 or more per year, consider increasing your annual giving to the parish by 10%.

If you currently give Saint Joseph \$0 to \$2,500 per year, consider increasing your giving to the parish by \$20 per month.

# MY CATHOLIC GIVING GUIDE WORKSHEET

Please use this worksheet to help you plan your giving for 2026. Please keep it to help you remember what you planned.

## 1. CALCULATE ANNUAL GROSS FAMILY INCOME

My income \$ \_\_\_\_\_  
My spouse's income \$ \_\_\_\_\_  
Other income \$ \_\_\_\_\_  
Total \$ \_\_\_\_\_

## 2. DETERMINE ANNUAL PERCENTAGE TO GIVE

Tithing 10%  
or  
Other \_\_\_\_\_%

## 3. CALCULATE ANNUAL DOLLAR GIVING AMOUNT

\$ \_\_\_\_\_ x \_\_\_\_\_ % = \$ \_\_\_\_\_  
*Annual Gross Family Income Annual Giving Percentage Annual Dollar Giving Amount*

## 4. DETERMINE DOLLAR AMOUNT FOR EACH GIVING OPPORTUNITY

### SAINT JOSEPH STEWARDSHIP (OFFERTORY COLLECTION)

Weekly \$ \_\_\_\_\_ or Monthly \$ \_\_\_\_\_ or Annually \$ \_\_\_\_\_

### MINISTRY SUPPORT

Ash Wednesday for Saint Joseph Missionary Efforts \$ \_\_\_\_\_  
Catholic Services Appeal \$ \_\_\_\_\_  
The Holy Land Collection (Good Friday) \$ \_\_\_\_\_  
Archdiocesan Missionary Appeal \$ \_\_\_\_\_  
Peter's Pence Collection for the Holy Father \$ \_\_\_\_\_  
Thanksgiving Day for Pastoral Care \$ \_\_\_\_\_  
Retirement Fund for Religious \$ \_\_\_\_\_  
Holy Thursday Collection for Liturgical Goods \$ \_\_\_\_\_  
Youth Group Fundraiser \$ \_\_\_\_\_  
School Fundraiser \$ \_\_\_\_\_  
Evangelistic Mission (SPO, NET, FOCUS) \$ \_\_\_\_\_  
Apostolates (CCR, People of Praise, CL, Opus Dei) \$ \_\_\_\_\_  
Other \_\_\_\_\_ \$ \_\_\_\_\_  
Other \_\_\_\_\_ \$ \_\_\_\_\_  
Other \_\_\_\_\_ \$ \_\_\_\_\_

### COMMUNITY CHARITIES & UNEXPECTED NEEDS

(such as relief for natural disasters or wars)

\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

### TOTAL ANNUAL GIVING:

Amount \$ \_\_\_\_\_

## GIVING EXAMPLE

### 1. Calculate annual gross income:

My income	\$53,000
Spouse's income	\$34,000
Other income	\$2,000
Total	\$89,000

### 2. Determine percentage to give

3% or 10%

### 3. Calculate annual giving amount:

\$89,000	\$89,000
x 3%	x 10%
\$2,670	\$8,900

### 4. Determine amount for each giving opportunity.

\$2,670		\$8,900
x 50%	Parish Offertory	x 50%
\$1,335		\$4,450

(\$25.65	Weekly	\$85.60)
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(\$111.25	Monthly	\$370.85)
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\$540	Ministry Support	\$1,470
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### Community Charities & Unexpected Needs

\$250	Grade School	\$1,000
\$250	High School	\$1,000
\$145	Charity 1	\$500
\$75	Charity 2	\$240
\$75	Charity 3	\$240
\$795		\$2,980

\$2,670	TOTAL GIVING	\$8,900
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## ESTATE PLANNING

An extremely important way for individuals and families to provide for the future of Saint Joseph, including our school and other ministries, is through current, planned and estate gifts. A bequest in a will or living trust is an excellent way to provide for Saint Joseph while retaining assets during your lifetime.

"A good estate plan has the bones to hand down the things you've worked hard for in life and to plan a proper funeral. A great estate plan has the brains to consider how your affairs are handled and how assets are distributed. But a Catholic estate plan ensures your legacy lives on – it has a heart. A Catholic estate plan ensures that not only are your assets passed on, but so, too, are your values." – Catholic Community Foundation

We still are in the early stages of introducing the **Saint Joseph Church & School Heritage Society** to celebrate and recognize those who have provided for the future of Saint Joseph through either current, planned and estate gifts to the parish or school, or who have contributed generously to one of our endowments. To help us successfully launch this society, we need your help: If you have already included Saint Joseph in your estate, please let us know by contacting Patrick Menke, Parish Administrator at [patrick.menke@churchofstjoseph.org](mailto:patrick.menke@churchofstjoseph.org) or 651.789.8349. Thank you to those who have already contacted us.

To include Saint Joseph in your existing estate plans, please use the following language: "I hereby give, devise, and bequeath to Church of Saint Joseph (other options include Saint Joseph Catholic School, Saint Joseph Endowment Fund, Saint Joseph's Catholic School Endowment Fund), Taxpayer Identification #41-0705875, [INSERT AMOUNT OR PERCENT OF ESTATE] to be used to further the mission of Saint Joseph." Thank you for your consideration.

**Here are some resources for helping you develop your estate plan:** Catholic Community Foundation ([www.ccf-mn.org](http://www.ccf-mn.org)), Catholic United Financial ([www.catholicunitedfinancial.org](http://www.catholicunitedfinancial.org)), and Catholic Estate Plans ([www.catholicestateplans.com](http://www.catholicestateplans.com))

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## STOCKS & SECURITIES

Gifts of appreciated stock are a meaningful way to support Saint Joseph Catholic Church while offering potential tax advantages. By donating securities directly, many parishioners are able to increase the impact of their generosity. Please consult your tax preparer to learn how a stock gift may serve your individual situation.

To make a stock donation, notify your broker and provide the following information:

**Account Title:** Church of St. Joseph

**Firm Name:** Feltl and Company

**Firm Address:** 1 Carlson Parkway North, Ste. 225, Plymouth, MN 55447

**DTC#:** 0235

**Account #:** 7R212235

For prompt acknowledgment, please ask your broker to include your name in the transfer notes. The church will recognize your gift and its value once received. If there is an intended purpose for the gift (i.e. school, endowment, other, etc.), please contact Patrick Menke at [patrick.menke@churchofstjoseph.org](mailto:patrick.menke@churchofstjoseph.org) or 651.789.8349 to clarify.

## ELECTRONIC GIVING

With electronic giving, your contributions are automatically deposited to the parish account on a regular schedule. This is helpful for many reasons: it eliminates frequent check writing, saving you time and effort; it reduces the volume of check and cash contributions that must be manually processed in the church office, saving our staff and volunteers time and effort (and eliminating opportunities for error); it eliminates the cost of postage for those who typically mail in their checks; and it ensures your contribution makes it to us even if you can't. Plus, it helps you to make an intentional decision about consistent giving.

If you haven't done so already, please consider switching to electronic giving. You can do that by enrolling on our website at [sjwsp.org/donate](http://sjwsp.org/donate).

This webpage will allow you to input your data (including your parishioner envelope number), establish your regular giving amount and frequency of giving (weekly or monthly), and select the days your gift will occur.

If you have any questions please contact Megan Hire at [megan.hire@churchofstjoseph.org](mailto:megan.hire@churchofstjoseph.org) or 651.457.2781.