

ST. JOHN THE EVANGELIST PARISH 115 MIDDLESEX STREET NORTH CHELMSFORD

ST. MARGARET OF SCOTLAND PARISH 374 STEVENS STREET LOWELL

ST. MARY PARISH 25 NORTH ROAD **CHELMSFORD**

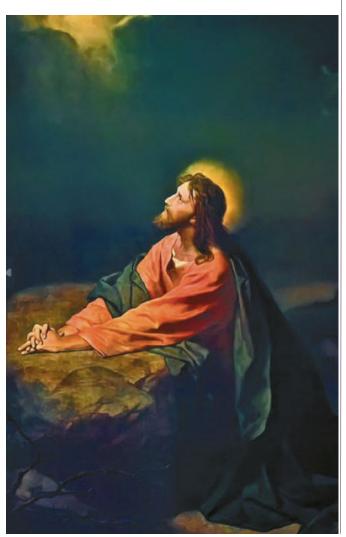


October 29, 2023

30th Sunday in Ordinary Time

"You shall love the Lord, your God, with all your heart, with all your soul and will all your mind."

-Matthew 22:37





Parish Office Location and Hours

115 Middlesex Street • North Chelmsford, 01863 (978) 256-2374 | www.theholyrood.org

Monday, Tuesday, Thursday • 9:00 am - 5:00 pm Wednesday • 9:30 am - 5:00 pm Friday • 9:00 am - 3:00 pm

Weekend Mass Schedule

St. John • Saturday, 4 pm | Sunday, 9:30 am and 6 pm • African Liturgy, Sunday, 12 pm

St. Margaret • Saturday, 4 pm | Sunday, 7:30 and 10 am St. Mary • Saturday, 4 pm | Sunday, 7 and 11 am

Daily Mass Schedule

Monday - Friday

7 am at St. Mary • 8 am at St. Margaret • 9 am at St. John

Sacrament of Reconciliation

Monday • 4:30 - 5:30 pm • St. John

Tuesday • 4:30 - 5:30 pm • St. Margaret

Wednesday • 4:30 - 5:30 pm • St. Mary

Saturday • 11 am - 12 noon at St. Mary

- 1 pm 2 pm at St. Margaret
- 3 pm 3:45 pm at St. John

Eucharistic Adoration

Wednesdays (Sep-Jun) • 9 am - 3 pm • St. Margaret OLL Chapel Thursdays • 12:00 - 9:00 pm • St. Mary Adoration Chapel First Fridays • 3:00 - 9:00 pm • St. John OPC Chapel Third Sundays • 3:30 - 4:30 pm • St. Mary Church

LIVEVIEW Devotions

Monday - Friday

3 pm • Chaplet of Divine Mercy at St. John

7 pm • Rosary at St. Mary

Prayer Line

(978) 256-2374, ext. 223. After hours, press 5.

*Please read entire bulletin for potential schedule changes

weekly calendar

Monday, October 30

Bible Study • 10 - 11:30 am • SM PC Conf Room 1 Chaplet of Divine Mercy • 3 pm • SJE Church and LIVEVIEW Confession • 4:30 - 5:30 pm • SJE Church Rosary • 7 pm • SM Church and LIVEVIEW or SM Marian Grotto (outdoors)

Tuesday, October 31

Chaplet of Divine Mercy • 3 pm • SJE Church and LIVEVIEW Confession • 4:30 - 5:30 pm • SMS Church Christmas Musical Rehearsal • 4:30 - 6 pm • SJE Hall Tuesday Night Bible Study • 7 - 9 pm • SM PC Conf Room 1 Rosary • 7 pm • SM Church and LIVEVIEW or SM Marian Grotto (outdoors)

Wednesday, November 1

Adoration • 9 am - 3 pm • SMS Our Lady of Lourdes Chapel Chaplet of Divine Mercy • 3 pm • SJE Church and LIVEVIEW Confession • 4:30 - 5:30 pm • SM Church Women's Book Club • 6:30 - 8 pm • SMS Sacred Heart Hall Hope after Heartbreak 6:30 - 8 pm SM PC Conf Room 1 God, Pizza and Beer • 7 - 8:30 pm • SJE OPC Rosary • 7 pm • SM Church and LIVEVIEW Troop 77 Scout Meeting • 7 - 8:30 pm • SM Hall

Thursday, November 2

Charismatic Prayer Group • 10 am - 12 pm • SJE OPC Rosary Makers • 10:30 am - 12 pm • SM PC Conf Room 2 Adoration • 12 - 9 pm • SM PC Adoration Chapel Chaplet of Divine Mercy • 3 pm • SJE Church and LIVEVIEW BINGO • doors open 3:30 pm/ first game 6:45 pm • SJE Hall Rosary • 7 pm • SM Church and LIVEVIEW SM 11 am Choir/Ensemble Rehearsal • 7:30 pm • SM Church

Friday, November 3

Knitting and Crocheting • 3 - 5 pm • SM Hall First Friday Adoration • 3 - 9 pm • SJE OPC Adoration Chapel Chaplet of Divine Mercy • 3 pm • SJE Church and LIVEVIEW First Friday Family Adoration • 7 - 8 pm • SJE Church Life in the Spirit Seminar • 7 - 9 pm • SJE Hall Rosary • 7 pm • SM Church and LIVEVIEW

Saturday, November 4

Confessions • refer to cover SMS Prayer Shawl Meeting • 9:15 am - 12 pm • SMS SVdP Room Holy Souls Prayer Stroll • 9:30 - 11 am • St. Joseph Cemetery Liturgical Minister Prayer and Fellowship • 10 - 11 am • SMS St. Mary Bell Choir • 2:30 - 3:30 pm • SM Choir Loft Apple Harvest, following St. John 4 pm Mass • SJE Hall

Sunday, November 5

Apple Harvest, following St. John 9:30 am Mass • SJE Hall Christmas Musical Rehearsal • 1 - 3 pm • SJE Hall

AN EXTRA HOUR OF SLEEP!

A reminder that Daylight Savings Times ends next Sunday at 2 am. Don't forget



to turn your non-smart clocks back 1 hour before going to NEXT b e d SATURDAY, NOVEMBER 4th.

This is also a good time to change the batteries in your smoke alarms and carbon monoxide detectors!



Tuesday, 31st:

7 pm at St. Mary Wednesday, 1st: 7 am at St. Mary 8 am at St. Margaret 9 am at St. John 12 noon at St. John 6 pm at St. Margaret

Weekend Mass Attendance

Weekend Of October 21st/22nd



St. Mary		
4 pm	7 am	11 am
144	113	230

St. Margaret of Scotland 7:30 am 10 am 4 pm 109 52 150

St. John the Evangelist			
4 pm	9:30 am	12 pm	6 pm
149	239	56	152



What do you get when you drop a pumpkin from the roof?

(answer on page 7)

For those staff members that have extensions listed, the number to call is (978) 256-2374.

To send an email, please visit our website at https://theholyrood.org/staff.

Clergy

Rev Brian E. Mahoney, Pastor | (978) 254-0560 Rev Fernando Ayala, Parochial Vicar | (978) 401-9844 Rev Patrick Alemayo, C.S.Sp., Parochial Vicar | (978) 451-6767 Rev Arnold F. Colletti, Sr. Priest in Residence | ext 116 Rev Raymond Benoit, Sr. Priest in Residence | ext 115 Den John C. Hunt, Jr., Permanent Deacon | (978) 254-2696 Den Frank Perez de Alderete, Permanent Deacon | (978) 254-0638 Den Barry V. Lloyd., Sr. Permanent Deacon | (978) 454-6505

Outreach & Parish Ministry

Sr. Lori Fleming, SNDdeN, Pastoral Associate | ext 225

Business Office

Paul Firicano, Business Manager | ext 220 Tina Sousa, Finance Coordinator | ext 219

Family Faith Formation

Heather Hannaway, MA, Dir of Faith Formation | ext 226 Courtney Callanan, MA, Asst Dir of Faith Formation | ext 227 Shaun Bradley, MA, Faith Formation Associate | ext 232 Elaine Kindler, Faith Formation Program Administrator | ext 216 Lynn Anne LaDuke, Faith Formation Coordinator | ext 240

Office Administration

Sue Beechin, Administrative Assistant | ext 236 Jamie Brown, part-time Scheduling Coordinator | ext 239 Donna Gambon, part-time Administrative Assistant | ext 248 Rae Russo, part-time Funeral Coordinator | (978) 306-5882

Facilities

Chris Goglia, Director of Facilities | (978) 341-4203 Dan Heider, Facilities Project Manager | ext 213

Bulletin, Website, Social Media

Christine Trznadel, Communications Director | (978) 254-4406

If you would like to submit a notice to be published in the bulletin, please do so no later than 12 noon, **two** Fridays prior to the weekend in which you would like it published.

Email submittals to christine@theholyrood.org or mail:

Parish Offices/ ATTN Christine Trznadel 115 Middlesex Street North Chelmsford, MA, 01863

We will do our best to accommodate your request.

Each parish in the Archdiocese of Boston is required to have a parish pastoral council.



role ofthe PPC The assist the pastor in his leadership role of planning, organizing, initiating, promoting, coordinating reviewing and worship, evangelization, religious education and service activities within the parish. The PPC serves in an advisory role and the pastor takes into serious account their opinions and recommendations. The PPC should be an important means by which the pastor will hear the voice of the parish. Through its deliberations and consultation with the pastor, the PPC helps to unite the pastor and the parishioners. Together they discern the pastoral needs of the parish and ways in which those needs can be addressed.

Collaborative Parish Council

Parish Council matters can be sent to: collaborativeppc@theholyrood.org

Steve McMillan - Chair Lorraine Freitas Drew Jubinville Alba Kuilan-Lamboy Justin Leach Paul Sneeringer

Lyle Wheeler

Lorraine Huard Dawn King Cathy Latina Michele Manzelli Ray Wagner

St. John Finance Council

SJE Finance matters can be sent to: SJ.FC@theholyrood.org

Jeff Brown - Chair

John Bagni Paul Brzezenski Celeste Dunn Grace Ann Steed

St. Margaret Finance Council

SMS finance matters can be sent to: SMS.FC@theholyrood.org

Robert Gilman - Chair

Thomas Kirwin Betty McKiernan Diana Patel Marc Trudel

St. Mary Finance Council

SM finance matters can be sent to: SM.FC@theholyrood.org

Lauren Desforge - Chair Armand DiLando Ted Powers Paul Therrien Paul Rigazio

here's what's happening in he Holy





Saturday, November 4

9:30 - 11 am at St. Joseph Cemetery

RSVP REQUIRED:

- to sign up on line, visit... https://bit.ly/3PKbNmn
- no computer? contact Lynn at extension 240

Further details about the day will be sent to all those who have responded as the date approaches.



with creamy vanilla ice cream alongside a steamy—or chilled—cup of apple cider, you are invited to take a chance on a raffle basket (valued at \$300)!

Raffle tickets are \$1 per or 6 for \$5 and will be sold at the Harvest Event, which will be held in St. John Hall on...

NEXT SATURDAY, following 4 pm Mass NEXT SUNDAY, following 9:30 am Mass

All proceeds will benefit St. John SVdP!

A HUGE thank you to Sullivan Farms Ice Cream, who is donating the ice cream for this event.

Book of the Names of the Dead

During the month of November, we are called in a special way to remember "our brothers and sisters who have fallen asleep in the hope of the resurrection" (Eucharistic Prayer II).

A Book of the Dead is available in each of our churches for parishioners to inscribe the names of their beloved dead. The people named in these books will be offered up in prayer at each Mass throughout the month of November. The books are located as follows:

St. Mary

Front of the church near the Vigil Candles

St. Margaret of Scotland

Front of the church near the Baptismal Font

St. John the Evangelist

Front of the church near the Baptismal Font

Share A Photo with Us...



A 'memory board' will be displayed in the entrance of **St. John Church**. During this month, as we remember and pray for our beloved dead, we invite you to post a photo of your loved one(s) on this

board. If you wish to have the photo returned, please write your name and phone number on the back of the photo.



May 1 - October 31, 2023

Report your Hail Mary Counts—weekly or monthly—via email to psidari@ymail.com or call into Christine at (978) 254-4406.

OCT 16— 22	TOTAL-TO-DATE	%AGE OF GOAL
52,706	1,181,044	118.10%

ood ollaborative community

Beginning next Saturday, November 4th, collection bins can

be found at each of our churches into which you can place your donations that will support the Lowell Transitional Livina Center. These bins will remain in place until the following

Annual Thanksgiving supporting our neighbors Lowell Transitional Living Center Services that end homelessness.

weekend, November 11/12.

If you prefer, you can drop off your donation via our drive-thru event that will be held on Saturday, November 11 in both St. John and St. Mary parking lots between 8-11 am.

As we conduct this collection, let us be reminded that small acts of kindness done with great love can change people's lives. Your donation, no matter how large or small, can make a real difference in someone's life. Items that the LTLC is in need of are listed below:

ITEMS OF GREATEST NEED:

- Men's and women's sweatpants (all sizes)
- Men's and women's hats, gloves, mittens, scarves
- Men's and Women's winter jackets and feet warmers
- Twin-size blankets, sheets and pillowcases
- Bath towels and Shower Shoes (flip-flops)
- Hand sanitizer (individual size)
- Anti-bacterial wipes and disinfecting sprays

TOILETRIES

- Q-tips
- conditioner (travel size)
- body wash
- face cloths
- shaving cream
- combs/hair brushes
- hair ties/ head bands
- chapstick
 - finger nail clippers

unscented lotion

shampoo (travel size)

men's/women's razors

unscented soap

deodorants

NEW CLOTHING

- women's underwear
- men's undershirts
- plain t-shirts
- shoelaces
- men's boxers
- socks
- leggings

GENTLY USED CLOTHING

(clean, no stains, no rips, no odor)

- light jackets
- shoes/ sneakers
- sweatshirts/hoodies

PROTECTING

The Archidiocese of Boston requires ALL volunteers and paid employees aged 18 and over, regardless of the ministry in which they volunteer, to attend and complete a one-time "VIRTUS-Protecting God's Children" workshop. In order to assist our volunteers in fulfilling this requirement, below please find the second opportunity to attain this training.

Saturday, November 18

1 – 4 pm • St. Mary Parish Hall REGISTER BY NOVEMBER 8

For directions on how to register, please visit https://theholyrood.org/protecting-gods-children

Are you a parent

of a child(ren) not yet school-aged and are interested in forming and/or being part of a group that would cater to both the social and faith needs of you and your child(ren)?

If yes, then Fr. Brian invites you to join him for an evening of discussion, brainstorming and pre-planning!

THIS Sunday, October 29 4 - 5:30 pm • St. Mary Parish Hall

Help Fr. Brian further formulate and answer questions that need to be addressed in order to begin a group that fulfills the needs of parents of little ones. You know your child(ren) best... what do we need to do to make this a successful endeavor for our community?

YOUR INPUT IS GREATLY NEEDED and APPRECIATED! So come with ANY AND ALL questions, suggestions and knowledge!

No sitter needed as children are welcome and...

PIZZA WILL BE SERVED!



Heather Hannaway, MA • Director of Faith Formation • (978) 256-2374, ext 226
Courtney Callanan, MA • Assistant Director of Faith Formation • (978) 256-2374, ext 227
Shaun Bradley • Faith Formation Associate • (978) 256-2374, ext 232
Elaine Kindler • Faith Formation Program Administrator • (978) 256-2374, ext 216
Lynn Anne LaDuke • Faith Formation Coordinator • (978) 256-2374, ext 240

NOVEMBER P.L.A.N.S. PREPARE TO LEARN

Grade 1 Saints,

new Stuff

Our Family in Heaven!

Grade 2

Class... Our Choices Matter Free Will, Temptation and Sin

At Home... Follow Blessed First Reconciliation Parent Guide

Grade 3-6

Baptism

Children remain in hall Parents separate into Discipleship Groups

Grade 7ජි8

Altaration Session 2 "Our Father's Plan"

At least one parent must attend this class session.

Confirmation I

Chosen Lesson 3 "What's Your Story, God?"

Confirmation II

Chosen Lesson 12 "Who is the Holy Spirit?"

Chosen Lesson 17 "Who's Calling?"

Prayer: Seasonal Prayers

GRADE 1

SUNDAY, NOVEMBER 5

9:15 - 10:45 AM St. Mary Hall

GRADE 2 SUNDAY, NOVEMBER 19

9:15 - 10:45 AM St. Mary Hall

Parents Attend last 30 Minutes of Class

NOVEMBER CLASS SCHEDULE

GRADE 3-6 | SUNDAY, NOVEMBER 12 | PARENTS IN DISCIPLESHIP GROUPS

SESSION A 9:15 - 10:45 AM St. Mary Hall SESSION B 12:15 - 1:45 PM St. Mary Hall SESSION A 10:45 AM - 12:15 AM St. John Hall

GRADE 7&8 SUNDAY, NOVEMBER 5

11:15 AM - 12:45 PM St. Margaret Hall

CONFIRMATION I SUNDAY, NOVEMBER 12

4:15 - 5:45 PM St. John Hall

CONFIRMATION II SUNDAY, NOVEMBER 5 & 19

4:15 - 5:45 PM St. John Hall



Holy Souls Prayer Stroll (RSVP) Saturday, November 4 |9:30 - 11 am St. Joseph Cemetery, Chelmsford

Mass of Remembrance Tuesday, November 7 7:00 - 8:00 pm St. Mary Church Mass of Remembrance Tuesday, November 14 7:00 - 8:00 pm St. John Church Mass of Remembrance Tuesday, November 21 7:00 - 8:00 pm St. Margaret Church

Saints and Sacraments (RSVP) Thursday, November 16 | 6:30 - 8 pm St. Margaret Sacred Heart Hall



NOVEMBER DEEP DIVES

details for each deep dive can be found at https://theholyrood.org/deep-dives

The link for ALL Deep Dive Events that require an RSVP can now be found at a single location. Visit https://bit.ly/3PKbNmn and select the tab of the event you are interested in attending.

Or, scan the QR code.





LOVE. SERVE. CONNECT.

JULY 16-19, 2024 | WILMINGTON, DELAWARE

Rite of the Catechumenate

Sunday, November 5 • St. John 9:30 am Mass

What is the Rite of the Catechumenate?



The Rite of the Catechumenate is the first formal step in the RCIA process for those preparing to enter the Catholic Church at the Easter Vigil. This first step involves three components:

- A formal statement by those seeking Baptism. They will profess to the community that they are
- earnestly seeking a relationship with Christ and desire to enter into His Church.
- A response by the community. Those present, representing the whole community, promise to pray for and support the new catechumens as they seek entrance into the Church.
- The presentation of the Word of God. Each of the new catechumens will be presented with a Bible that they might come to know Our Lord and hear His Word.

Treats, no Tricks

Our Faith Formation Program is looking to collect individually wrapped—NUT FREE—Halloween candy, whether it be leftovers from your treat bag, or a new purchase in the after-season clearance sales.



All candy can be left in the marked containers that will be located in all of our churches. Please drop off your candy donations no later than Wednesday, November 15th.

Donation Bins can be found at...

- St. John the Evangelist NPC front lobby desk
- St. Mary under the table in the parish hall
- St. Margaret of Scotland under the tables at the front entrance



We have a special treat for you... especially our families who have never participated in Eucharistic Adoration!

As many of your know, First Friday Adoration at St. John's Adoration Chapel [3-9 pm] is available to ALL our parishioners, collaborative-wide! However, many think that Adoration is ONLY for the really holy people; those who KNOW how to pray. I don't belong there."

To illustrate how UNTRUE statements such as these are, we are now offering a Holy Hour from 7-8 pm at St. John Church on the First Friday of every month for both experienced and unexperienced, young and old adorers alike.

We are blessed to have our music ministries with us, providing live acoustic music to assist us in the mood of quiet prayer, praising and worshiping our Lord.

Again, EVERYONE is invited to this prayerful experience.

For those who Adore in the Chapel, you too are invited to 'step across the lot' and join us...

ATTENTION FAITH FORMATION FAMILIES

Attendance at this event will fulfill a Deep Dive Requirement. Please visit https://theholyrood.org/dd-reflection to complete the reflection sheet!



Paul Firicano, Business Manager (978) 256-2374, ext 220

Fiscal Year 2024: July 1, 2023 - June 30, 2024

To view this and ALL past financial reports, visit www.theholyrood.org; click on the stewardship tab

IMPORTANT REMINDER TO DONORS

If you make your offertory or any other donation via check, it is extremely important that the check is made payable to the

specific parish—St. John the Evangelist, St. Margaret of Scotland, or St. Mary—to which you are making your donation, as each parish maintains their own financial entity. Checks made out to The Holy Rood Collaborative cannot be cashed as The Holy Rood Collaborative is NOT a financial entity. To eliminate your need to re-write a new check, and to allow timely processing of your donation, please be sure to make note of this directive. As always, thank you for your generous financial support of our community!

Please remember that your generous and consistent giving is needed and greatly appreciated as the offertory is our main source of funds for paying our daily operating expenses. *may change once FY24 budget is finalized.

ST. MARY WEEKLY OFFERTORY	Weekend of October 21st/22nd	Fiscal Year-To-Date October 22nd	Fiscal YTD Average/Week
Offertory Required to cover Budgeted Expenses	\$1 <i>5</i> ,000*	\$255,000	\$1 <i>5</i> ,000
Actual Received	\$12,736	\$208,359	\$12,256
Shortfall/ Overage	-\$2,264	-\$46,641	-\$2,744
ST. JOHN WEEKLY OFFERTORY	Weekend of October 21st/22nd	Fiscal Year-To-Date October 22nd	Fiscal YTD Average/Week
Offertory Required to cover Budgeted Expenses	\$10,300*	\$1 <i>75</i> ,100	\$10,300
Actual Received	\$8,823	\$143,682	\$8,452
Shortfall/ Overage	-\$1,477	-\$31,418	-\$1,848
ST. MARGARET WEEKLY OFFERTORY	Weekend of October 21st/22nd	Fiscal Year-To-Date October 22nd	Fiscal YTD Average/Week
Offertory Required to cover Budgeted Expenses	\$4,800*	\$81,600	\$4,800
Actual Received	\$3,950	\$70,652	\$4,156
Shortfall/ Overage	-\$850	-\$10,948	-\$644



FOR YOUR SUPPORT OF OUR PARISHES





Visit our website and click on the WeShare logo located at the bottom of the homepage, or simply scan this QR code with your Android or iPhone.



Visit our website and click on the Online Giving logo located at the bottom of the homepage, or simply scan this QR code with your Android or iPhone.







Visit our website and click on the VANCO logo located at the bottom of the homepage, or simply scan this QR code with your Android or iPhone.



A Time for Prayer and Fellowship for our Liturgical Ministers!

There is an option of 2 dates... attend one or both!

Saturday, November 4th at 10 am OR Monday, November 6th at 7 pm

Both at St. Margaret of Scotland Sacred Heart Hall and Chapel

RSVP at https://theholyrood.org/liturgical-ministers



2021 Synod 2024 For a synodal Church

A Word about The Synod

by Fr. Colletti

Throughout his pontificate, Pope Francis has called the universal Church away from a culture of exclusion, and toward a new way of seeing and listening cultivated by a culture of encounter. He called for a Synod gathering in every diocese in the world.

"The people of God must be listened to, and their particular place and time, in order to know what the spirit is saying to the churches." (Revelation 2:7). "By listening to the people in their own places, each church can find ways of proceeding that respond to the particular reality where occlusion of life and mission evolves." (Theologian Ralph Luciano).

The Church is a living body and, therefore, it must continue to grow and develop. Saint Vincent of Lerins (d.445) wrote, "Is there to be no development of religion in the Church of Christ? Certainly, there is to be development and on the largest scale. To understand, knowledge and wisdom of one and all-of individuals as well as of the whole Church-ought then to make great and vigorous progress with the passing of the ages and the centuries, but only along its own line of development, that is, with the same doctrine, the same meaning, and the same import. The religion of souls should follow the law of the development of bodies. Their bodies develop and unfold the component parts with the passing of the years, but they remain what they were. There is a great difference between the flower of childhood and the maturity of age, but those who become old are the very same people who were once young. Though the condition and appearance is one and the same individual, they change; but it is one and the same nature—one and the same person. In the same way, the doctrine of the Christian religion should properly follow these laws of development, that is, by becoming firmer over the years, more ample in the course of time, more exultant as it advances in age."

All the Cardinals of the Church are gathered at the Vatican now to discuss the results of all of the Synods that gathered throughout the world. We need to pray that by their work the Church may become more mature in the body of Christ.



The Knights will be selling Christmas Cards following all Masses at each of our churches on the weekend of November 11th/12th, to promote Christ and



the Holy Family as the central figures during the Christmas season.

Questions?

Contact James Barrows at (603) 860-0075.

Additionally, the Knights will be holding a membership drive at St. John's this same weekend. When you join the Knights, you will find that membership brings Catholic men together in a powerful way. If you would like to join today, simply visit KofC.org/joinus and enter our council #9275 for local information!



The Knights are holding a raffle fundraiser in which there are four prizes to be won by a single winning ticket holder!

- Advent Candle Holder w/Nativity Scene
- Advent Calendar
- Christmas Rosary
- 26" x 9" LED Bethlehem Scene made of Balsam Wood

Tickets are \$10 per and can be purchased by contacting Deputy Grand Knight Paul Sidari at (868) 729-1677 or Grand Knight Bob Malati at (968) 501-4903. The drawing will be held on November 25. You need not be present to win.



ST. MARGARET OF SCOTLAND PARISH #227 FY 23 END-OF-YEAR FINANCIAL SUMMARY

We would like to take this opportunity to express our sincere gratitude for your continued generosity. Should you have any questions or concerns about the finance reports, please know that we are here to respond. You may contact Fr. Brian Mahoney, Mr. Robert Gilman or Mr. Paul Firicano.

During FYE 6/30/23 the Parish had t	the following	operating income and expenses:
<u>Income</u>		
Offertory	221,047	
Offertory Monthly	53,746	
Grand Annual	62,767	
Gifts, Bequests, Donations	38,178	
Sacramental Offerings	44,732	
Fundraising	19,200	
Interest/Dividend Income	20,061	
Other Parish Income	35,569	
Total Income	495,300	
Expenses		
Lay Compensation and Benefits	317,982	
Clergy & Related Expenses	54,857	
Office & Related Expenses	25,159	
Household	7,223	
Utilities, Heat, Maintenance	166,992	
Property Insurance & Liability	33,815	
Pastoral/Liturgical & Program Fees	29,450	
Fundraising Expenses	8,440	Recap of Cash Balances as of June 30, 2023:
Central Ministry Tithe	39,241	Total Cash Balance 4,067,227
Acquisition/Improvements	5,951	Cash Retricted 196,418
Total Expenses_	689,110	Cash Non-Restricted 3,870,809
Operating Net Income/-Loss	-193,810	Outstanding Operating Debt 37,085
Non-operating income/expenses:		
Capital Acq./Improvements *	-65,689	
Property Insurance reimbursements	32,170	
Gov't Security Grant - restricted	100,000	
Gain/Loss on Investments	155,232	
Adjusted Total	27,903	

^{*} A number of Capital acquisitions/improvements were completed this past fiscal year. We installed new lighting in the church, new heat pumps and UPS circulators for the heating system (total \$14,164); new livestream camera in the Chapel, a new projector system for the Hall, and final payments for the new livestream camera for the church (total \$23,855). We also had all church roof and sound system repairs completed from the lightning strike (total \$27,670 - all covered by insurance).

In addition to our offering, our parishioners contributed \$42,971 to the various special collections, such as: Christmas (\$7,914), Easter (\$6,608), Religious Retired Sisters (\$2,590), September Clergy Health & Retirement (\$3,488), and others.

Respectfully submitted:

ST. MARGARET OF SCOTLAND PARISH #227 FYE 24 PROPOSED OPERATING BUDGET



Below please find the fiscal year 2024 proposed operating budget. The fiscal year time period is from July 1, 2023 - June 30, 2024. Should you have any questions or concerns about the finance reports, please know that we are here to respond. You may contact Fr. Brian Mahoney, Mr. Robert Gilman or Mr. Paul Firicano.

	FYE 2023	FYE 2024
_	Actuals	Proposed Budget
Income		
Offertory	221,047	249,600
Offertory Monthly	53,746	55,000
Grand Annual	62,767	70,000
Gifts, Bequests, Donations	38,178	38,700
Sacramental Offerings	44,732	36,200
Fundraising	19,200	15,000
Interest/Dividend Income	20,061	50,000
Other Parish Income	35,569	43,500
Total Income	495,300	558,000
Expenses		
Lay Compensation and Benefits	317,982	335,390
Clergy & Related Expenses	54,857	70,330
Office & Related Expenses	25,159	24,300
Household	7,223	8,000
Utilities, Heat, Maintenance	166,992	157,650
Property Insurance & Liability	33,815	37,000
Pastoral/Liturgical & Program Fees	29,450	33,200
Fundraising Expenses	8,440	8,500
Central Ministry Tithe	39,241	36,950
Acquisition/Improvements	5,951	12,500
Total Expenses	689,110	723,820
Operating Net Income/-Loss	-193,810	-165,820

SUMMARY

Our proposed weekly Offertory is \$4,800. Please remember that the Offertory is our primary source of income that is needed to sustain our parish and it's ministries. Our 2024 Grand Annual campaign will be mailed out in early November. Please prayerfully consider your gift as it is also very helpful to our operating budget. Vanco online giving is always available to you to make all your donations to our parish. This is a very convenient and secure option and helps the parish with cash flow. Please visit our website, www.theholyrood.org, to make your one-time donation or to create an account.

Expenses are budgeted with some expected increases in items such as health insurance and property insurance. Our clergy and staff work extremely hard to ensure that we only spend what is truly necessary for the work of our community. We currently have a full staff and three full-time priests within our collaborative, thus the increase in lay compensation and clergy & related expenses. We thank you for your continued, consistent generosity and please know that you and your families remain in our prayers.



Last week we began looking at how God builds us a home through the sacraments. We laid the foundation: all the sacraments come from God and they open us to experience the Paschal Mystery (Jesus' death, resurrection, ascension, and its consummation in Pentecost).

Next, we framed the house and recognized that God uses the very elements of creation to speak to us through the sacraments. We can now move forward in building our home in Christ.

Now that we have the framing in place, we are ready to put up the exterior walls. We know where the sacraments come from, what they are, and how they work. But we might wonder-what are the gifts we receive from the sacraments? The question we might then ask is, how do the sacraments impact our lives? We believe that the sacraments are an instrumental cause of grace. What does that mean? It means that God and God alone is the principle cause of grace, and the sacraments "work" because God chooses to act through them. It is like this: I, right now, am typing this article into my computer. The computer keyboard is the instrumental cause that allows my thoughts and words to be entered into a document. The keyboard cannot accomplish this on its own; if I do not type the words, nothing would happen. Therefore, I am the principal cause for what is being written and the meaning it conveys. The sacraments work in exactly the same way. God chooses to use water and the baptismal formula to baptize. The sacraments are not magic; they work because God created them for this purpose. We are simply following God's intentions and fulfilling his wishes. Like Christ, through the Paschal Mystery, we participate in the sacraments as a way of saying 'yes' to God. When we are open to saying 'yes' to God, we will be transformed by his grace. The transformation we experience within ourselves should then lead to living our lives in a different way.

Every time we encounter God, we are being called by Him to a deeper relationship. God's call demands a response. And that response should *not* simply be the words we say, but should be reflected in the way we live our life. That is why certain sacraments go beyond simply offering us grace. They actually mark our very souls. They give us what is called a character. The sacraments of Baptism, Confirmation, and Holy Orders change our very soul. They mark us not just for life, but for eternity. And each one in its own way calls us to live a life that is centered not only in Christ, but in the proper worship of God. When we are baptized we are granted both a right and duty to worship God. But we do not get to decide how that worship is accomplished. Instead, we conform ourselves to how Christ worships God and unite ourselves to that same worship, i.e., the sacraments. By the gifts and fruits of the Holy Spirit, Confirmation both strengthens that call and empowers us to become even more closely conformed to Christ. Those called to Holy Orders are intended to lead Christians to join together in

proper worship. All of this works because of what God does for us in the sacraments.

We now see our complete dependence on God where the sacraments and life itself are concerned. But we do need to understand our role in the sacraments, both as minister and participants. So, now we are ready to put the roof on our home. We need to ask, what is our role in this wondrous gift? We do not do the sacraments: they are not our actions to start or even to complete. Rather, they are always an action of Christ in which we participate and cooperate with God's will for us. Christ is the only one who can give perfect worship to the Father, but we are also called to that perfect worship. And the only way we can do that is to be united with the actions of Christ. Ultimately, Christ is trying to get us to heaven. He desires that we all become saints. The sacraments are a gift God gives us to help make this possible. Through the sacraments we become one with Christ and unite the purpose of our hearts and lives to Jesus. This should lead us to the life Christ desires each of us to live. It is about a life of conversion, where our greatest desire is to grow and deepen our relationship with Christ. This is possible through the grace God offers us in the sacraments. It is also important to understand that even though grace is always available through the sacraments, grace may not always be given. We must be open to worthily receive the sacraments. In other words, we need to be in a state of grace and truly open to God acting in our lives. God will never force himself upon a person. And, as such, the person must be properly disposed to respond to God acting in their life. Hence, whether the sacraments are fruitful or not depends solely on the recipient; whether grace is available or not remains solely up to God.

As God is the principal cause of grace, we also believe that Christ is the primary minister of the sacraments. The minister we see is acting in the name of Christ, and so Christ acts through the minister. It is irrelevant whether or not the minister is in good moral standing. The sacraments are not about the minister or even the recipient. The sacraments are about the Church acting in the name and person of Christ to ensure his saving work continues. Christ will use whoever is duly deputed to serve in the name of the Church as minister of the sacraments. The minister, of course, will need to answer to God if they are not in a state of grace, but that does not prevent God from using them as an instrument of his mercy in the lives of others.

Next week we will complete our home with the plumbing, electrical, doors, and windows.

If you have any questions about anything, please do not hesitate to call me at (978) 254-0560. If you prefer to email, please visit...

https://theholyrood.org/email-fr-brian.

Please keep me in your prayers.

The Ban

From our Director of Pastoral Associate

Sr. Lori Fleming, SNDdeN

Make Time to "See and Hear" from the Heart

For Christians, parables are often explained as the simple life stories Jesus told to help us "see and hear" deep life lessons. Why? So, we would take them to heart.

Jesus, the master teacher—the Sower of seed, lets the seed fall where it may as he scatters it lavishly and seemingly randomly. Then I contemplate; really—is it randomly or is it patiently? Yet again, it is the experienced teacher who knows those who come to him desiring and seeking growth in understanding the fullness of life: the confident teacher who trusts that the learner will use his/her God-given gifts to reveal the Kingdom of God present among us.

I have long been drawn to the line in Paul's Letter to the Hebrews: God's Word is alive and active. Recently this "alive and active" struck me anew as I read a reflection on the Parable of the Sower as told in the Gospel of Luke. Like many, I was sure (maybe was mistaken) I understood (saw and heard) the seed of the Sower: the seed falls on categories of people—at different times in life and on different pathways through life—and the seed is trampled upon: rocky paths, soil lacking moisture, thorn-strewn paths, and, of course, seed also falls on paths with good soil.

Then the "newness"—opening to growth of this reflection: think of it this way—Consider the pathways—the rocky soil and the thorn-strewn paths as different areas of your heart.

For me it was the "see and hear" part of the parable—obviously not my whole heart, but the parts that need conditioning, that are: hard to some people, to some ideas, to some opportunities for God's grace to make good and productive soil.

Invited by the "alive and active" Word of God, to engage in the life-long challenge to imitate Christ the Teacher's merciful and compassionate love, may we keep the eyes and ears of our hearts open to the ways God is calling us to be the best person He has created us to be. The seeds have been sown. My responsibility—tend the soil.

From our Sr. Priest in Residence

Fr. Arnold Colletti

Love Letters

Every day I go to the mailbox looking for love letters. Sure enough, I get five to seven letters every day. These are from people who love me for my money. These are different kinds of charities. I may have given some money to some of these at one time or another, but when they sell their list of donors, my mail gets larger.

I have to consider two separate questions: what problem in the world do I hope to help solve? And, what are the things that bring me joy?

Inevitably, one or more of these nonprofits is doing exactly what I believe in and would like to give to. I'm going to pause for a moment and think about one or two paths that are interesting to me. This thinking also makes it easier to say 'no' to appeals that don't align with my values. Then I already have a giving plan so that I can decide who to give to without feeling guilty.

At one time I used to contribute to charities that helped the environment or animals and such, but now I contribute only to the poor and to the people who care for the poor.

Dan Pallotta, founder of the Charity Defense Council, says: "Philanthropy is the market for love. It is the market for all those people for whom there is no other market coming."

What charities are you most enamored of and how do you give to them? Is it a percentage of your income or a particular amount of money? In the past there was a program called "five and five". It asked for 5% of your income for charity and 5% for the church.

Think about your giving.

Mass Intentions

St. John the Evangelist

SAT, OCT 28 SUN, OCT 29	4:00 pm: 9:30 am: 6:00 pm:	Walter Rowe: 21st Anniversary Joanie LeGrand: 1st Anniversary People of the Parish
Mon, Oct 30	9:00 am:	Mary Shipko: Memorial
TUE, OCT 31	9:00 am:	Tom Callery: 4 Month Remembrance
WED, NOV 1	9:00 am:	People of the Parish
Thu, Nov 2	9:00 am:	Janice McCarthy: Memorial
Fri, Nov 3	9:00 am:	Donna Aylward: Memorial
SAT, NOV 4	4:00 pm:	Richard F Brady: Month's Mind Alan Leao Sr: Month's Mind David Shipko: Memorial
Sun, Nov 5	9:30 am:	Cecilia Barrett: 1st Anniversary Mauricio Valencia: Memorial
	6:00 pm:	People of the Parish

St. Margaret of Scotland

SAT, OCT 28	4:00 pm:	George L Judge: 6th Anniversary
SUN, OCT 29	7:30 am:	People of the Parish
	10:00 am:	Frank and Anthony Nobrega: Memoria
Mon, Oct 30	8:00 am:	Fr Paul F Manning: Memorial
TUE, OCT 31	8:00 am:	Valmor and Beatrice Tessier: Memorial
WED, NOV 1	8:00 am:	People of the Parish
THU, NOV 2	8:00 am:	Anthony Picanso: Memorial
FRI, NOV 3	8:00 am:	Virginia Gattenby: Memorial David M Quinn Sr: Memorial
SAT, NOV 4	4:00 pm:	Jack Kelley: Memorial Pauline Mary Letourneau: Memorial Dan and Grace Moynihan: Memorial
Sun, Nov 5	7:30 am: 10:00 am:	People of the Parish John J Caron: Memorial Marc Descoteaux: Memorial Thomas F Murphy Jr: 1st Anniversary Thomas F Murphy Sr: Memorial

St. Mary Parish

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SAT, OCT 28 SUN, OCT 29	4:00 pm: 7:00 am:	
	11:00 am:	Christopher L Gambon, Nora M Gambon, and Michael Mokrzycki: Memorial
TUE, OCT 31	7:00 am:	Michele Cullen: 23rd Anniversary
WED, NOV 1	7:00 am:	People of the Parish
Thu, Nov 2	7:00 am:	Deceased Members of the Albin A Hastbacka Family
Fri, Nov 3	7:00 am:	Those with Mental Illness
Sat, Nov 4	4:00 pm:	Martin and Norah Brady Family: Memorial Andrew and Ellen Gambon Family: Memorial Mary Haggerty: Memorial Louise LaChance: Memorial Alice Martin: 1st Anniversary Ann McManus: Memorial Ruth and John O'Regan: Memorial
Sun, Nov 5	7:00 am: 11:00 am:	People of the Parish Jim and Connie Hanley: 70th Wedding Anniv Memoria Katherine M Horne-Day: Memorial Nee Family: Memorial Josephine R Russo: Memorial Carolyn Temmallo: Memorial

Walsh Family: Memorial

Below are a number of ways in which you can give remembrance and honor to a loved one or personal intention. To schedule any of these intentions, please contact the Parish Offices at (978) 256-2374

Please note that the scheduling of your intention requires a 2-week notice, and that your intention will appear in the bulletin.

Altar Flowers

Parishioners are invited to donate a floral arrangement to be displayed on the altar in memory of, or in honor of, a loved one. The requested donation for an arrangement is \$40.



Lamps

At any of our churches, you can request that the sanctuary lamp burn in Memory of a loved

one. St. Margaret also has two additional lamps—the Blessed Mother Lamp and the Sacred Heart Lamp. The stipend for any of these lamps is \$25.

St. Margaret Bells

The steeple bells at St. Margaret toll daily at 12 and 6pm, followed by the ringing of the Angelus bell and 2 hymns. At 3pm, they play 2 hymns, and 15 minutes prior to each weekend Mass, the bells toll a 'call to worship.' We invite you to dedicate the Ringing of the Bells In Memory/In Honor of someone.

In Memory of Matthew and Claire Sepe

Recent Funerals

May the souls of the faithful departed through the mercy of God, rest in peace. Amen.

Marjorie Janeiro Tuesday, October 24 • St. Mary

Mark Landry
Friday, October 27 • St. Margaret

Charlene Pires

Saturday, October 28 • St. Mary

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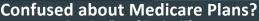




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