

St. Mary Star of the Sea Parish
253 Cabot Street ~ Beverly, Massachusetts



HYMNS & READINGS

PRO: 579— "O God, Our Help in Ages Past "

READ: 958

OFF: 750— "Your Hands, O Lord, in Days of Old" (@ 10:30)

COMM: 604— "Ubi Caritas"

REC: 702— "Hail, Holy Queen Enthroned Above"

Rev. David J. Barnes, Pastor
Kwang Lee, Seminarian
253 Cabot Street—Beverly, Massachusetts 01915
Rectory Telephone Number: 978-922-0113
St. Mary Star of the Sea Parish Website: www.stmarystar.org
St. Mary Star of the Sea School Website: www.stmarystarschool.org

Principal, St. Mary's School
Pre K through 8th Grade
Mr. Kevin Cushman—978-927-3259

Director RCIA
Mr. Neil Yetts—978-922-0113

Director of Maintenance
Mr. James Weston—978-922-0113

Parish Secretary
Ms. Nina Sudak—978-922-0113

St. Mary's School, Development Director
Mrs. Anna Bertini—978-998-6848

Administrator, Religious Education
Mrs. Christine O'Brien - 978-922-0799

Organist/Choirmaster
Mr. Frederick MacArthur – 978-609-4302

Business Manager
Mrs. Diane Macedo—978-922-0113

Baptism

Celebration on the Third Sunday of the Month
Baptismal Catechesis Required for First Time Parents ~ Third Monday of the Month at Rectory

Marriage

Engaged couples are advised to call the Rectory at least six months prior to their wedding date.
Participation in a Marriage Preparation Program is required.

Mass Schedule

Monday thru Saturday 7:00 AM (Except Thursday's)
Saturday 4:00 PM ~ Sunday / 8:15 AM / 10:30 AM / 5:00 PM

Holy Day Masses

See Parish Calendar for Mass Times

Confessions

Saturday ~ 2:30 PM ~ 3:15 PM Lower Church, or by Appointment

READINGS FOR THE WEEK

Sunday, October 25 ~

Jer 31:7-9 / Ps 126:1-6 / Heb 5:1-6 / Mk 10:46-52

Monday, October 26 ~

Rom 8:12-17 / Ps 68:2,4,6-7,20-21 / Lk 13:10-17

Tuesday, October 27 ~

Rom 8:18-25 / Ps 126:1-6 / Lk 13:18-21

Wednesday, October 28 ~

Eph 2:19-22 / Ps 19:2-5 / Lk 6:12-16

Thursday, October 29 ~

Rom 8:31b-39 / Ps 109:21-22,26-27,30-31
Lk 13:31-35

Friday, October 30 ~

Rom 9:1-5 / Ps 147:12-15,19-20 / Lk 14:1-6

Saturday, October 31 ~

Rom 11:1-2a,11-12,25-29 / Ps 94:12-13a,14-15,
17-18 / Lk 14:1,

Sunday, November 1 ~

Rv 7:2-4,9-14/Ps 24:1-4ab,5-6/Jn 3:1-3/Mt 5:1-12a

LEGION OF MARY

Is a world-wide organization of Catholics, men and women, who offer their services to the Church to aid her in performing spiritual works in the parish. This is done by placing themselves under the banner of Mary so that with her help they may develop greater holiness in their own lives as well as spread a deeper devotion to her among others.

The Legion of Mary meets at St. Mary's Rectory, Tuesday evenings at 7:00 PM

Parish Calendar

SUNDAY

GRAND ANNUAL COLLECTION
 9:15 AM Bible Discussion Group
 Lower Church
 9:20 AM RCIA
 9:20 AM Religious Education—K-8
 St. Mary's School
 9:30 AM Choir Rehearsal—Main Church

MONDAY

7:00 PM Confirmation Class
 St. Mary's School

TUESDAY

7:00 PM Legion of Mary—Rectory

WEDNESDAY

3:30 PM Religious Education—Grds. 1-6
 St. Mary's School
 4:45 PM New Altar Server Training
 Main Church

SATURDAY

8:00 AM Men's Group—Lower Church

SUNDAY

3:00 PM Wedding ~
 Guillermo G. Montes & Melissa E. DePiero

WEEKLY NEED:
\$9,200.00

LAST WEEK'S COLLECTION:
\$7,427.00

**PLUS THOSE CONTRIBUTING
 THROUGH PARISH PAY:**
\$1,079.00

Mass Intentions

Months Mind Mass
10:30 AM ~ Sunday, October 25:
 Richard C. Landers
 Gail C. Page

Monday, October 26:
 Michael DiFlauro

Tuesday, October 27:
 Vincenza & John Papa

Wednesday, October 28:
 Fr. John DiWire

Saturday, October 31:
 Gabriele Marchegiani

PRAYERS

Kindly remember in your prayers the intentions in our PARISH PRAYER BOOK, the deceased members of our parish, all who have asked for our prayers and for those who have no one to pray for them. Special prayers are requested for: **ROSAMOND A. RODDEN and ELVITA C. MINIGAN** who recently passed away.

NOVENA TO ST. JUDE

Most holy Apostle, St. Jude, faithful servant and friend of Jesus, the Church honors and invokes you universally, as the patron of difficult cases, of things almost despaired of, Pray for me, I am so helpless and alone.

Intercede with God for me that He bring visible and speedy help where help is almost despaired of. Come to my assistance in this great need that I may receive the consolation and help of heaven in all my necessities, tribulations, and sufferings, particularly - (make your request here) - and that I may praise God with you and all the saints forever. I promise, O Blessed St. Jude, to be ever mindful of this great favor granted me by God and to always honor you as my special and powerful patron, and to gratefully encourage devotion to you. Amen

PRAYER

May the Most Sacred Heart of Jesus be adored, and loved in all the tabernacles until the end of time. Amen.

May the most Sacred Heart of Jesus be praised and glorified now and forever. Amen

St. Jude pray for us and hear our prayers. Amen.

Blessed be the Sacred Heart of Jesus
 Blessed be the Immaculate Heart of Mary
 Blessed be St. Jude Thaddeus, in all the world and for all Eternity.

Followed by the Our Father and the Hail Mary



We congratulate the following couples who will soon be married and assure them the prayers of our Parish Family.

- II - Jonathan Hall & Bree MacCarthy
- III - Guillermo Guevara & Melissa DePiero

ST MARY STAR OF THE SEA FINANCIAL UPDATE

The Finance Council is pleased to present this summary report of parish operations for the fiscal years 2008 and 2009, which ended on June 30, 2008, and June 30, 2009, respectively. We also set forth below our budget for fiscal year 2010.

Summary: The financial statement suggests that we sustained losses of \$91,474 and \$90,473 in FY 2008 and FY 2009. However, these financial results are heavily influenced by certain “extraordinary” items (Loss on Market Value, Capital Projects-Restoration and Brimbal Avenue Transfer), and when these “extraordinary items” are removed, we actually achieved a surplus of approximately \$142,000 in FY 2008 and \$43,000 in FY 2009. For further explanation, please see the next page.

	<u>Actual 2008</u>	<u>Actual 2009</u>	<u>Budget 2010</u>
<u>Revenues</u>			
Offertory	\$ 491,878	470,732	489,200
Grand Annual	145,630	154,483	150,000
Sacramental	27,108	28,612	20,000
Religious Education	23,762	24,315	23,000
Rental Income	26,120	19,662	18,744
Loss On Market Value	(43,266)	(73,112)	0.0
Other	<u>100,085</u>	<u>72,360</u>	<u>60,000</u>
Total Revenue	771,317	697,052	760,944
<u>Expenditures</u>			
Salaries and Benefits	364,837	361,565	396,063
Supplies/Expenses	47,749	43,685	63,597
Utilities & Maint	114,142	127,364	131,302
Other	35,785	37,908	20,694
Capital Expenditures/ Reserves	207,969	57,117	60,189
Parish Investment In School	<u>92,300</u>	<u>159,886</u>	<u>89,100</u>
Total Expense	862,791	787,525	760,944
Gain (loss) From Operations	\$ (91,474)	\$ (90,473)	\$ 0.0
Loss on Market Value	\$ 43,266	\$73,112	
Capital Projects-Restoration Transfer-Brimbal Ave	\$ 190,672	\$ 60,000	
Net Gain –Excluding Extraordinary Items	\$142,464	\$ 42,639	

Explanation: The large Capital Expenditures in FY 2008 reflect the cost of restoring the organ. Although the monies for the restoration came from our Capital Campaign (and not operating funds) we are nonetheless required to report the expenditures. Secondly, the Archdiocese, in its ongoing mandate to provide financial transparency, now requires that we report “Loss on Market Value” of our invested funds. These monies, which result primarily from the sale of our Brimbal Avenue property a few years ago, are separate and distinct from our operating accounts. Yet we are nonetheless required to include the loss (or gain) on these invested funds in our statement of operations. Thirdly, the expenses for FY 2009 reflect a one time \$60,000 donation to St Mary’s School from the purchaser of our Brimbal Avenue property. That \$60,000 donation to the school was held in a parish account and was recently transferred into the school account and is reflected in this report. We note that if these “extraordinary items” were not mandated to be included in our statement of operations, our operating surplus would have been \$143,000 and \$43,000 for FY 2008 and FY 2009.

Analysis: While we are, of course, happy to continue to enjoy surpluses, that happiness is tempered by the fact that we are not “funding depreciation” for our buildings. What does this mean? We own four buildings, all of which are large, beautiful and old. In an ideal financial world, we would have an expense category for depreciation, in essence a substantial reserve fund, to pay for necessary maintenance and upkeep for our buildings. We don’t have that; right now our revenues don’t allow us to do this. Thus, just as the net losses from operations are not a good reflection of the financial status of the parish, our surpluses should be seen as an overstatement of the positive condition of our parish.

Revenues: We are deeply concerned about the Weekly Offertory. Prior to FY 09, our offertory had been increasing only at a tepid annual rate of about 1% per year, far less than the 3-4% we need to keep pace with inflation. In FY 2009, we saw a significant drop of 4.3% in the Offertory. It has been, and remains our goal, to meet our expenses via the Weekly Offertory only, such that we can designate our Grand Annual Collection to specific capital improvements. Thus it is essential that our Weekly Offertory increase annually by a minimum of 3-4% so that we can keep pace with our expenses. It will be only through significant and on going growth in the Weekly Offertory that we will be able to achieve our goal of designating our Grand Annual Collection to pay for specific capital improvements.

Expenses: Due to the significant efforts of Father Barnes and his staff, we have been able to keep our expenses in check. Utilities and maintenance increased in FY09 due in part to a cold and snowy winter, and because of having our Adoration Chapel open 5 days per week. In FY2009, we hired a business manager, Ms. Diane Macedo. As a “one priest parish”, our hiring of Diane has allowed Father Barnes to focus more of his attention on his pastoral duties and less on financial management and operations; it has also allowed us to function with even greater efficiency. Capital expenditures in FY 09 reflect the restoration of our bells, and the FY 2010 budget includes the cost of engineering drawings in order to determine if a sprinkler system for the church is financially feasible.

The FY 2008 and FY 2009 figures for our investment in St Mary’s School are skewed due to accounting practices. Our investment in the Catholic education of our youth is approximately \$75,000 per year. That money includes providing financial aid for families in need, funds for capital improvements to the school, and a contribution to teacher’s salaries in order to help attract and retain top teaching talent.

Conclusion: The financial health of St Mary’s continues to be strong, due to the generosity of our core parishioners and the budget management of our staff. But there are warning signs of impending trouble. With 4 buildings to maintain and with ever increasing demands on staff, our dollars are being stretched thin. We cannot continue on a path where our Weekly Offertory is declining, or flat, while expenses (especially those beyond our control such as health insurance and property insurance) increase. It is essential that we grow our Weekly Offertory by a minimum 3-4% to meet our needs; if we wish to grow the parish, we will need to increase our Weekly Offertory at an even greater pace.

St. Mary’s Finance Council

Father Barnes	Ellen Hutchinson	Tom Murphy
Carol Augulewicz	Ellen Moloney	Ron Zabalski
George Binns	Paul Mulligan	



UPCOMING DATES:

SUNDAY, NOVEMBER 1 - 7:00 PM
SECOND GRADE PARENT MEETING
ALL MEETINGS HELD IN SCHOOL HALL

IMPORTANT NOTICE

Due to the Veterans Day Holiday, there will be NO Religious Education Class on Wednesday, November 11.

SATURDAY MORNING ~ MEN'S GROUP

St. Mary's Men's Group meets at 8:00 AM Saturday mornings in the Lower Church. Coffee and refreshments are provided, with talks on selected topics by members. Any questions or topic ideas please call:

Ferde Rombola at 978-922-8502.

Saturday, October 24 ~ St. John Vianney
Ferde Rombola

Saturday, October 31 ~ Human Evil
Bob LaPorte

Saturday, November 7 ~ The Rational Basis for
 Catholic Belief
Patrick Dello Russo

St. Mary Star of the Sea Giving Tree Program — *The Gift of Warmth*

If you are interested in assisting us with the St. Mary's Giving Tree Program this Christmas season please contact Tristan or Laurel Bolden at tristan.bolden@gmail.com or call 978-587-3398.

This year St. Mary's will once again be collecting hats, scarves, mittens/gloves, socks, and Boston sports themed sweatshirts to give the Gift of Warmth in supporting Beverly Bootstraps and kids in need. Thank you and God Bless!



ST. MARY STAR OF THE SEA SCHOOL NEWS ~ "A Spirited, Faith-filled Community"

SMS COMMUNITY SERVICE – Earlier this month, St. Mary's School students collected school supplies for children in Africa. We have received a thank you from our 8th grade teacher, **Mr. Louis D'Agnese**, stating, "on behalf of my daughter, **Lily D'Agnese**, and members of the Children's Hospital team currently in Ghana, a most sincere thank you for your overwhelming generosity towards the Pencil and Sharpener drive recently sponsored by the Student Council. The enthusiastic response was truly an example of Christ's command to 'Love thy neighbor as thyself.' I know my daughter is anxious to return and share with you her experiences in Ghana and present a display of photos illustrating the work of the doctors and nurses while in Africa."

YOUNG ALUMNI REUNION SUCCESS – thank you to **Mrs. Lyne McAuliffe** for helping with our Young Alumni Reunion. The Class of '09, '08, '07, '06 enjoyed a pizza party, music, and indoor football at their alma mater. We continue this tradition as a way of keeping our young alumni connected to St. Mary's School. We invite ALL our SMS Alumni to forward any information they would like to share with our school community and we will post it on our "Alumni News" bulletin board.

STARGARITAVILLE! – "Meet me in Stargaritaville" on **Thursday, Nov. 5th** for the St. Mary's School Auction at Danversport Yacht Club at 6:00 PM. This action-packed evening presents a great opportunity to shop for Christmas gifts while supporting SMS. Our bidding items include: Wii gaming system, Red Sox tickets, Bruins tickets, **Dinner at the Rectory prepared by Fr. Barnes**, gift baskets, Mikimoto pearls, jewelry, toys, golf outings, sports memorabilia, raffles, and many bargains! Admission is \$35 and includes a complete dinner and night of fun! For additional information, please contact Auction Chairs **Amy Fowler** 978 921-5017, **Laurie Curtin** 978 921-1019, **Amy Totman** 978 821-8718, or **Marie Wilson** 978 922-7887. Tickets also available after Mass or call the SMS Development Office, **Anna Bertini**, at 978 998-6848.