

Parish Annual Report

E very year the parish submits to the archdiocese a summary of the number of people in the parish as well as the yearly sacramental records called the Status Animarum. This gives us a snapshot of some parish activities throughout the year. A summary of this report for the past year follows:

Registered Households Total # of Catholics

3,258

9,269

Baptisms 63 total

First Communions

Confirmations **76**

Weddings 12

56 infants (0-6) 5 children (7-18) 2 adults

Professions of Faith

Funerals 63

Numbers by themselves tell us only a small part of the story. This last year, as with most parts of our life, COVID-19 has had a significant effect on all of our sacraments this last year, both in numbers and in how we could celebrate them. The following are some off the differences we experienced last year.

RCIA – Every year I look forward to the Easter Vigil as we celebrate Christ's resurrection and also are able to welcome into the church and offer the sacraments to those in our Right of Christian Initiation of Adults (RCIA). With a limit of only 10 people including all ministers at our services that week we knew it wasn't going to happen that day. Our public Sunday Masses resumed the weekend of May 23-24. While able to gather publicly again we were limited to 25% of our normal occupancy and had to incorporate numerous different practices to assure safe social distancing and minimize the likelihood of spreading the virus by touch. We had been hoping to celebrate the sacraments for those in RCIA on Saturday May 30th, which was the Vigil Mass for the Feast of Pentecost, but being only the second weekend with our new practices and not knowing what to expect in the number of people who would be coming to Mass and how smoothly the different practices would work, we decided to delay one more week and celebrated the baptism, receptions into the Church, Professions of Faith, Confirmations and First Communions for nine parishioners on Saturday June 6th.

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Fall 2020



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LITURGY SCHEDULE

Saturday

9:00am in Church, Vigil Mass 5:00pm in Church

Sunday

8:00am, 10:00am, Noon, 5:30pm (Life Teen, All are welcome)

Daily Mass

Monday-Friday: 6:30am & 8:00am in Church

Perpetual Adoration

24 hours a day, seven days a week

Reconciliation

Mon-Fri: 7:30am-7:50am in Church

Sat. 4:00pm-4:45pm in Church

Due to the Covid pandemic, our usual M-F 6:30am Daily Masses and 9:00am Saturday Mass at the St. Joseph Chapel are now being held in our Church until further notice.



ANNUAL PARISH

Financial Report

A s you can imagine, this past year's finances, like everything else, were severely affected by the COVID-19 virus. In this report I will try to provide a summary of our overall finances for our last fiscal year, as well as some specifics regarding how our numbers were affected by the virus, how we compare with our budget for the year and some changes from our previous year. The following numbers and charts are a summary of our

parish finances from July 1, 2019 to June 30, 2020. They are broken out to provide the total income and expenses for the parish, as well as to break out the individual components for the School, the Parish School of Religion (PSR), our Teen programs (Teens), the Pre-Kindergarten program (PreK), and the Montessori school (Montessori), and all remaining parts, which will be called the Parish.

The one number to summarize our year is usually found at the bottom right side of the financial statement, and for last year, that was a deficit of \$128,219. Obviously we want this number to be positive, but compared to our previous year's number (-\$290,934), and our budgeted number (-\$248,531), we can be happy with the year's result and are definitely headed in the right direction. Thanks to the generosity of our parishioners, our containment of expenses, a government loan and the grace of God, who has spared us from more severe effects of the pandemic, we have completed the year in good financial condition.

Our 'Cumulative Net Income' chart shows that the general Parish provides the excess income needed to support our various other ministries, and our primary source of income for the Parish is our Sunday collection. This was one of the first areas of financial concern when the quarantine went into place for the virus, recognizing that we would be unable to

celebrate public Masses starting March 16th and that the majority of the Parish income comes through weekly donations. Our budgeted amount for just our Sunday and Holy Day Offertory for last year was \$1,924,000, and we actually received \$1,789,080. This total was only 7% below our budget, even though the

church building was closed completely for two months, and with restrictions and precautions, our weekly Mass attendance is just now reaching about 50% of our past level. Thank you so much for continuing to generously support our parish as most expenses did continue and this supports all of our ministries here.

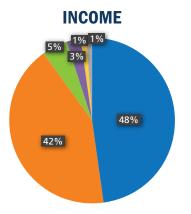
Our total income was down \$198,532 from what we had budgeted for the year. After the reduction in our regular col-

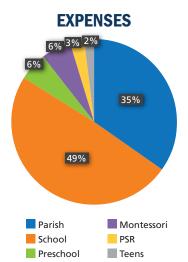
lection, the next greatest immediate financial impact due to the virus was the \$31,000 of tuition that was reimbursed for the Montessori school, since no distance learning was possible and the school had to be closed as of March 17th. Our PreK program was able to continue with distance learning, but since even this program concluded three weeks earlier than scheduled, a rebate was also given to these families, totaling \$20,000.

Expenses were affected differently by the virus. When school and church services were first shut down, the hope was that this would be over in 3 weeks. With that consideration, it was recommended by the archdiocese and decided by the parish that both salaried and non-salaried employees would continue to be paid through this period. Even with this short shutdown, our minimal cash reserves made it obvious that we would need a loan to make it through the end of June, so we applied to the archdiocese for a loan. As the 3-week period was coming to an end, there was no sign of re-opening our school or church, and we were about to implement significant reductions in hours for our non-salaried employees. Fortunately, we learned that we could apply for a forgivable federal loan under the Payroll Protection Program (PPP). We put our reductions in hours on hold, and within a week we had secured a \$591,600 loan that will be fully

had secured a \$591,600 loan that will be fully forgiven if we use the loan proceeds for payroll and utilities. Because of this we were able to keep our staff employed throughout the public quarantine.

Personnel costs are almost 2/3rds of our total expenses. While the PPP loan allowed us to keep paying our employees,



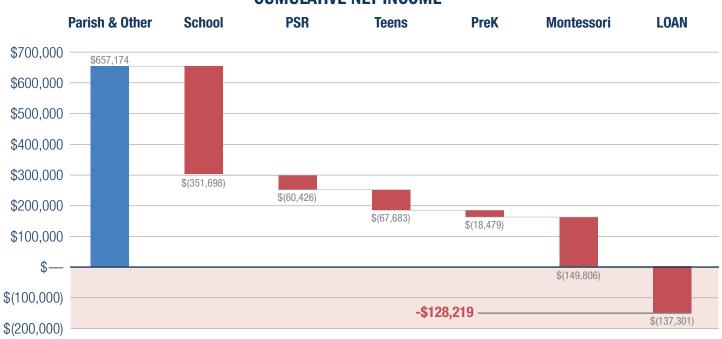


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SUMMARY 2019-2020 FINANCIAL STATEMENT

_	Actual							Budget
	Parish	School	PSR	Teens	PreK	Montessori	Consolidated	Consolidated
CapCamp Rev	\$103,236	\$80	\$	\$—	\$—	\$—	\$103,316	\$86,200
Sun Rev & Other	\$2,123,600	\$1,924,923	\$57,632	\$23,801	\$250,033	\$140,679	\$4,520,668	\$4,736,316
Total Income	\$2,226,836	\$1,925,003	\$57,632	\$23,801	\$250,033	\$140,679	\$4,623,984	\$4,822,516
Personnel	\$600,065	\$1,687,710	\$98,724	\$70,477	\$215,023	\$236,836	\$2,908,835	\$3,002,204
Supplies	\$212,245	\$92,661	\$9,546	\$15,766	\$1,458	\$4,275	\$335,951	\$356,155
Fees & Services	\$78,629	\$53,899	\$1,564	\$2,496	\$624	\$845	\$138,057	\$209,122
Occupancy	\$226,759	\$164,323	\$2,608	\$—	\$26,785	\$10,863	\$431,338	\$548,827
Loan Interest	\$51,387	\$—	\$	\$—	\$—	\$—	\$51,387	\$71,241
Insur & Archd	\$366,403	\$165,287	\$5,616	\$2,745	\$22,315	\$13,770	\$576,136	\$585,614
Total Ex	\$1,535,488	\$2,163,880	\$118,058	\$91,484	\$266,205	\$266,589	\$4,441,704	\$4,773,163
Net Ord Income	\$691,348	\$(238,877)	\$(60,426)	\$(67,683)	\$(16,172)	\$(125,910)	\$182,280	\$49,353
Inv Fund Earnings	\$10,805	\$—	\$	\$—	\$—	\$—	\$10,805	\$—
CapEx	\$(44,979)	\$(67,828)	\$—	\$—	\$—	\$(13,780)	\$(126,587)	\$(163,061)
Bad Debt	\$—	\$(44,993)	\$—	\$—	\$(2,307)	\$(10,116)	\$(57,416)	\$(15,000)
Surplus (Deficit)	\$657,174	\$(351,698)	\$(60,426)	\$(67,683)	\$(18,479)	\$(149,806)	\$9,082	\$(128,708)
Net Income Loan Principal							\$137,301	\$119,823
(Net Loss)						Deficit	\$(128,219)	\$(248,531)

CUMULATIVE NET INCOME





Re-aligning Education for 2020

By working together we can support each

other through these challenging times. When

we have the foundation of Christ's endless

grace and mercy, it is through Him we can

extend that gift to others.

A swe begin to navigate this school year, we are bombarded with protocols and new demands that stretch our patience and trigger emotions. Not only are teachers assessing and reinventing new ways to reach every learner, but parents are trying to balance work from home responsibilities with demands of ever-changing schedules. So, school theme this year is: Mercy Matters—We are all in this together, strikes at the truth of what we need—One Another!

You might ask how teachers can work with students when they are confined to their homes, as in spring of 2020—OR—

when some students are at school, while others choose to remain home for learning now in fall? In spring, our teachers were up and running within two days for Distance Learning. Distance Learning is an opportunity for teachers to

provide students with classwork, videos, and links to websites for researching information. Students can access this information anytime day or night.

Most often, teachers use a "platform" called Google Classroom to place assignments, videos, and web links. A platform is a location where things can be placed for others to see and access. Likewise, students, when on their teacher's Google Classroom, can watch videos, download the assignment, and visit the links for information. When students finish their assignment, they return to their teachers' Google Classroom and place the completed assignment back on Google Classroom for the teacher to correct and grade. So "Distance Learning" lets both teacher and student communicate with one another (at a distance) at any time, without seeing them "live".

Teachers can sets a calendar to notify students when they are having a test, a quiz, or when homework is due. In addition,

if a multiple choice test is given, students take the test while on Google Classroom and after the student submits his finished test, Google Classroom grades it for the teacher!

So what's the differ-

ence between Distance Learning and Virtual Learning? Notice that I mentioned a LINK in the above paragraph. A link allows students to visit the teacher in "REAL TIME" or "VIRTUALLY". This means that the student actually sees the teacher (and teacher sees student) at the moment the student clicks the link. The teacher and student can talk to one another and see one anoth-

er... just like they were in the room together (it's "REAL" but "VIRTUAL" through the internet).

Regardless of having Distance Learning or Virtual learning, teachers had to adjust how they teach. Our methods last spring required teachers to make videos of them-



Students in the classroom and those who are virtually in the classroom.





selves teaching the class and posting it to their Google Classroom for students to watch. Teachers also needed to have all assignments, web links and any needed information on the "classroom" so that students could use/ or do whatever was needed. It was difficult for students who might have had questions, but couldn't talk with teachers face-to-face...and for parents who might have been home, but needed to work while there.

Our current virtual process has helped greatly. Virtual-learning allows students to be part of the classroom all day long, asking questions for clarification, and seeing exactly what is happening at school — moment by moment. The virtual students who are at home watching through the internet link, continue to use Google Classroom to access assignments, etc.

Virtual-learning allows students to be part of the classroom all day long

How can we afford to have the equipment needed for Virtual Learning? The CARES -ESSER Funds was created, in part, to help provide all schools (public and non-public) with funding to help educate children due to COVID-19. Although Assumption does not directly receive the money, our local public district does (earmarked for Assumption). After identifying our needs and determining the equipment/products to achieve best learning during COVID, Fort Zumwalt ordered our items. Once FZ had received the items, they paid for the purchase and notified us to pick up our orders. We were able to purchase 15 fully equipped virtual learning stations and 30 Chromebooks with a charging-cart. The Virtual learning stations have arrived, however we are anticipating shipment of the Chromebooks in October. These items do not belong to Assumption, rather they are on federal government "long-term" usage agreements.

the Needs of All

X7e are facing unprecedented demands as never before. Parents are challenged to create a schedule that allows for flexibility and constant change while balancing the demands of work, health, outside commitments, and family responsibilities. During this time of stress, the need for a community of faith is more important than ever! Our faith is what binds us together as members of One Body. We are united by One amazing common factor - our never ending love of Christ. May we have the ability to offer each other even a small amount of His never ending grace and mercy. Because "Mercy Matters! We are all in this together!"

Our focus in PSR is building relationships... with each other, with our Parish family, with our community and most importantly with Christ.

Catechists have committed to bring religious education to every student and because of the diverse needs of families we are offering it in a variety of ways. Responding to the needs of families, PSR is being offered this year in 3 formats. Our HOME SCHOOL families are accepting the challenge to work together as a family to strengthen their relationship with Christ. Parents are given the materials and access to online resources to help catechize their children. Several times throughout the year materials will be dropped off and new materials will be distributed. If parents need additional supports they may reach out at any time.

In addition, we are offering ZOOM classes. On Tuesday evenings, catechists meet with small groups via Zoom to talk about lessons and build relationships with each other. The focus of the Zoom groups is to create a faith community and keep children connected to each other and Assumption.

Our last format is IN-PERSON learning. On Wednesday evenings PSR is offered at 2 different times, 4:30 and 6:15. Following the guidelines of the health department and the protocols established by the day school, PSR students and catechists meet to strengthen their relationships.

It is so important that we recognize and respond to the need to unite together as one large family. Several times throughout the school year we will offer Family Faith Formation events. ALL families from Assumption, whether day school or PSR will be invited to join together to celebrate as a whole community. Please pay attention to the newsletters sent monthly to families to learn about these opportunities.

As we navigate this year, we must remind ourselves of the strength we gain and the love that is created when we come together. We are ONE... we are a family of faith, united in our Love of Christ, and by joining together we commit to bringing Christ to the World.

ASSUMPTION Blessed Dirgin Mary PARISH

Parish Annual Report continued from front cover

Baptisms - Normally we celebrate baptisms of infants twice a month after our Noon Mass on Sundays, but with no Noon Mass let alone no public Masses or a while that changed a little. We had no infant baptisms in the parish from mid-March until the beginning of June. Since then our baptisms slowly started up again and in August and September we have been catching up a bit with baptisms being celebrated almost every Sunday. One other change has been that normally we would have from two to four children baptized at each service but at this time we have been only having one family at a time to minimize the number of households that may be present and accommodate concerns of the families.

First Communions - We had scheduled the First Communion for our second graders to be celebrated at all of our Sunday Masses the weekend after Easter, March 18-19, but again our quarantine didn't allow that this year. Instead, we wanted to celebrate it as soon as possible after we resumed public Masses, but also allow a few weeks so that we would be comfortable with our new practices at Mass and so most of the families would feel safe participating in the services. The weekend of June 13-14 was chosen because it not only fit our other concerns, but was also the Feast of Corpus Christi, the Body and Blood of Christ. Having families sign-up for which of the Masses they would attend allowed us to distribute them throughout our five Sunday Masses. Some of the families chose to delay a little longer and we have been welcoming those children with their First Communions at various Masses over the last few months.

Confirmations - Our parish normally goes down to the Cathedral Basilica of St. Louis for the bishop to confirm our 8th graders during the Easter Season, this year it had been scheduled for the 25th of April. Not only did this date have to be canceled but it was recognized that rescheduling all of the Confirmations for the Cathedral, including appropriate social distancing, would cause extreme delays. Instead, the archbishop gave local pastors faculties to confirm the children from their own parishes and we celebrated the Confirmations here in our church, giving families the dates of Tuesday June 23rd or Saturday July 11th as options when they and their sponsors could come. This resulted in our numbers being confirmed from the parish being a little lower than normal, as those confirmed on July 11th will be counted in next year's numbers. Social distanc-

ing requirements still required us to limit the number that would attend from each family, but the size of our church also provided a place where St. Patrick's parish from Wentzville could come and celebrate their confirmations in just two services instead of the five they were considering they would have needed if they had stayed in their church.

Weddings – There have been a variety of responses to the limitations imposed by COVID-19 for weddings. The concerns were that not only would there be a limited number who may be able to attend the wedding itself, but also the reception venues had various limitations, and predicting what this would be months in advance is not easy. Some chose to proceed with their weddings even when the restrictions only allowed 10 people at the service, with possibly having a larger reception when relaxed restrictions would allow. Others chose to postpone everything. The size of our church allows sufficient numbers to gather for most weddings even with restrictions, but some reception venues are still limited or closed. Some weddings scheduled for April through June chose to reschedule to this Fall or next year, let us hope these couples' relationships are strengthened through the challenges they are facing.

Funerals – It has been very difficult for families not being able to have their normal gatherings and funeral services at the death of their loved ones. For a few months we were only able to have ten people at any services, and many chose to delay and have a Memorial Mass at a later date. Still today maintaining social distancing and limiting embraces challenge the normal means we use to support one another when a loved one dies, and many of the elderly who might visit at wakes or funerals are still practicing strict quarantines as they are particularly susceptible to the virus. Being able to livestream our funeral services has been a true blessing. All are encouraged to be especially conscious of using the different means of communication available to keep in touch and support one another, particularly at a time of loss.

Livestreaming - During the COVID-19 pandemic, we are blessed to have the technology to live-stream our weekly Sunday Mass and other various events. Live-streamed Masses —for many of us—have become the 'new normal' to limit our risk of exposure to the virus. Currently, since the new school year has begun, we are also live-streaming the Tuesday, Wednesday, and



Thursday 8:00am daily school Masses as only some students are at Mass due to restrictions, other classes who would normally be present in church attending Mass, can now join us virtually.

This way of connection has been especially helpful during the times when we were celebrating all of our beautiful and holy sacraments mentioned this year as we could only allow limited numbers in our church building during these celebrations.



When unable to physically receive the Eucharist, the Church has always advocated the practice of "making a spiritual Communion" outside of Mass. St. Alphonsus Liguori's prayer anticipates a future reception of Communion; he does not propose it as a forever substitute:

"My Jesus, I believe that you are present in the most Blessed Sacrament. I love You above all things and I desire to receive You into my soul. Since I cannot now receive You sacramentally, come at least spiritually into my heart. I embrace You as if You were already there, and unite myself wholly to You. Never permit me to be separated from You. Amen."

Homebound Catholics feel some connection to the parish when they watch Mass on TV. So the growing recourse to live-streaming Masses may appear as a reasonable interim means to keep parishioners connected to their parish priests, parish community and the parish celebration of the Mass. However, our hope is that those of us who view live-streamed Masses during these challenging months will be able to return to celebrate Mass together again when risks for the virus diminish, county and diocesan restrictions can be lifted, and all our parishioners can feel safe again.

Annual Parish Financial Report continued from page 2

the parish and Montessori school had already made some cost saving reductions in staff earlier in the year. This resulted in our Personnel expense of \$2,908,835 being less than our budgeted amount of \$3,002,204. Our expenses for supplies were only slightly down from what was budgeted, but our Fees & Services were down over \$70,000 and our Occupancy expenses were down over \$110,000. We had already planned to spend less this year on Fees & Services, but the reduction in our parish and school activities due to the virus provided additional savings. Two large reductions in our Occupancy expenses were a reduction of \$68,000, mostly due to less frequent cleaning services require, and \$25,000 lower utilities bills, both mostly due to the shutdown.

The net income for our Parish went down about \$87,000 from our previous year, but with all effects of the virus, especially the \$135,000 reduction in our Sunday Offertory, and our net expenses also being down, this result should still be considered an improvement over the last year. Our school, which is a critical mission for the children of our parish, greatly improved financially. A year ago, the school required \$593,000 of support by the Parish, and this past year they only required \$352,000, significantly less than even the \$455,000 of support that we had budgeted. Our PSR, Teen programs, and Preschool have all required less financial support from the Parish, with the Preschool on the path to being self-sufficient, if it had not been for the virus. The Montessori program again required significant parish aid. As we put together the plan for the 2020-21 school year, we concluded that the tuition necessary to make the Montessori program self-sufficient would have been too high for most families, and this program was discontinued.

Overall, while we did end the fiscal year with a deficit, it was significantly less than we had expected. The changes that we have made should place us on the path to a surplus instead of a deficit in future years, and that will allow us to build some cash reserves. And while the effects from the virus are still significant and a concern, the expected forgiveness of the PPP loan (which is not yet reflected in the financial statements) allowed us to keep our valuable employees during the quarantine, while starting this coming year with some cash reserves.

Thank you again for your generous support. I realize I can only provide limited details on these pages, so feel free to ask me any other questions.

Yours in Christ, Fr. Nick



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LITURGY SCHEDULE

Saturday: 9:00am in Church, Vigil Mass 5:00pm in Church
Sunday: 8:00am, 10:00am, Noon, 5:30pm (Life Teen, All are welcome)
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Reconciliation: Mon-Fri: 7:30am-7:50am in Church

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