

# ST. JOSEPH CHURCH

Oct. 10, 2021

Served by the Blessed Sacrament Congregation

Church Dedicated in 1919



St. Joseph School  
(808) 935-4936

Website  
www.sjshilo.com

**Pastor:**

Rev. Apolinario Ty, SSS  
808-430-0481

**Parochial Vicar**

Rev. Joselito Hitois, SSS  
808-785-5761

**Deacons:**

Dcn. David Watson  
Dcn. Berley Araceley

43 Kapiolani Street

Hilo, HI 96720

(808) 935-1465

www.stjoehilo.com

Visit our FACEBOOK Page  
@JosephHilo1465

Adoration of the Blessed  
Sacrament begins  
Weekdays & Sundays at 4:00 p  
Saturdays at 3:00 p



October-  
Weekend  
Masses  
will be  
streamed,  
LIVE on:

Subscribe to  
our channel  
@St. Joseph  
Church Hilo

Oct	2 @ 5 pm
Oct	10 @ 6 pm
Oct	16 @ 5 pm
Oct	24 @ 6pm



“Thank you all for everything and I hope to be back sooner rather than later. God Bless you all!” Fr. Poli

### 28<sup>th</sup> Sunday in Ordinary Time (B) - 2021

*“Good teacher, what must I do to inherit eternal life?”*

Many of us if not all, would like to go to heaven. And the young man in Gospel today is no different from us when he asked : *“Good teacher, what must I do to inherit eternal life?”* He wanted to know and be sure that he would go to heaven.

In Our Lord’s response, He began by reminding the young man the meaning of **“GOOD.”** How about us? When do we recognize something to be good? Is something good because makes us happy, or because it is pleasing to the eyes or to the senses, or because it would bring prosperity and power, or because it is according to our plan? Can we see then something good in the midst of our pandemic experience? It seems that the world has confused GOOD with goods that can be bought .

For Jesus something is Good because it comes from God – because God is the source of all Goodness. Only God is the reliable standard of goodness. Therefore something is Good because it reminds us of God and bring us to God.

So that in the young man’s question “What must I do?”, he forgot or does not realize that eternal life and salvation is a gift from God! The young man thought, that if he does the right thing, he can compel God to give him eternal life. And Jesus would like to correct his understanding. No eternal life remains a gift from God freely given. And for us therefore, we do good not because of any reward that await us, but simply because we are only being true to who we are as beloved children of God.

Please continue to  
pray & show  
support for

St. Joseph School



ST. JOSEPH  
PRAY FOR US!

## NEW ONLINE GIVING PORTAL ACTIVE

### MANAGE YOUR GIVING ONLINE

St. Joseph Church is excited to announce that our new online portal is up and can be view by accessing the parish website.

For those of you who have used the WeShare portal, please go to our VANCO site and set up a new user account with them. And for those of you who have considered online giving yet never tried...**now's the time!**

Thank you for your support of our parish!

### EUCHARISTIC ADORATION



***Come pray the Liturgy of the Hours***  
 Join us daily in the morning immediately following the Morning Mass and in the evenings:  
***Weekdays & Sundays at 4:00 p***  
***Saturdays at 3:00 p***

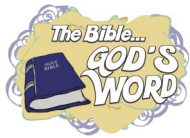
<b>Stewardship Report of Treasury for:</b>			
<b>Sep 28 - Oct 04, 2021</b>		<b>YTD Actual</b>	<b>YTD Budget</b>
<b>Collections</b>	5,825.00	96,347.21	106,635.45
<b>R&amp;M Collection</b>	370.00	4,417.00	6,518.85
<b>Security Project</b>	10.00	486.00	782.26
<b>All Other Income</b>	1,865.00	57,449.99	57,610.09
<b>Deposited to Bank</b>	<b>8,070.00</b>	<b>158,700.20</b>	<b>171,546.65</b>
<b>Parish Hall</b>	0.00	Loan to school	143,476.01
		Designated Funds	134,107.87
		Restricted Parish Hall Funds	461,236.27
			<b>738,820.15</b>



### St. Joseph Church Collection

The General Collection is used for the day-to-day operation of the parish and its programs. You may set up a one-time or recurring donation to our parish.

Donate now



#### Sunday, Oct 10

Wis 7:7-11  
 Ps 90:12-17  
 Heb 4:12-13  
 Mk 10:17-30

#### Monday, Oct 11

Rom 1:1-7  
 Ps 98:1bcde, 2-4  
 Lk 11:29-32

#### Tuesday, Oct 12

Rom 1:16-25  
 Ps 19:2-5  
 Lk 11:37-41

#### Wednesday, Oct 13

Rom 2:1-11  
 Ps 62:2-3, 6-7, 9  
 Lk 11:42-46

#### Thursday, Oct 14

Rom 3:21-30  
 Ps 130:1b-6b  
 Lk 11:47-54

#### Friday, Oct 15

Rom 4:1-8  
 Ps 32:1b-2, 5, 11  
 Lk 12:1-7

#### Saturday, Oct 16

Rom 4:13, 16-18  
 Ps 105:6-9, 42-43  
 Lk 12:8-12

#### Sunday, Oct 17

Is 53:10-11  
 Ps 33:4-5, 18-20, 22  
 Heb 4:14-16  
 Mk 10:35-45



336 - St. Joseph School, Hilo  
Statement of Activities vs Prior Year  
7/1/2020 - 6/30/2021

		7/1/2020 - 6/30/2021	7/1/2019 - 6/30/2020
<b>Changes in Unrestricted Net Assets</b>			
<b>Income</b>			
41000	TUITION AND FEES	1,674,380	1,698,892
42000	OTHER REGULAR INCOME	228,534	192,281
45000	REVENUE SUBJECT TO GET	89,571	75,289
47000	UNUSUAL (NON-SCHEDULED) INCOME	613,349	208,464
49150	UNREALIZED GAIN(LOSS)-INVESTMNT	-	-
	<i>Unauthorized Income</i>	-	-
	<b>Total Income</b>	<b>2,605,834</b>	<b>2,174,926</b>
<b>Expense</b>			
50000	EMPLOYMENT COSTS	1,232,036	1,835,600
51000	PROFESSIONAL SERVICES	42,565	34,940
51500	INSURANCE	87,735	65,757
51700	LEADERSHIP DEVELOPMENT	3,687	3,590
52000	SUPPLIES AND OTHER SERVICES	659,099	230,640
52900	FUNDRAISING EXPENSES	21,622	20,461
53000	REPAIRS AND MAINTENANCE	20,198	14,931
54000	UTILITIES	90,222	78,413
56000	INTEREST EXPENSE	14,423	9,072
57000	TAXES	4,441	13,371
58000	DEPRECIATION	78,358	59,708
	<b>Total Expense</b>	<b>2,254,385</b>	<b>2,366,483</b>
	<b>Total Changes in Unrestricted Net Assets</b>	<b>351,449</b>	<b>(191,557)</b>
<b>Other Income/Expense</b>			
<b>Other Income</b>			
70000	TEMPORARILY RESTRICTED ASSETS	59,897	24,925
	<b>Total Other Income</b>	<b>59,897</b>	<b>24,925</b>
	<b>Total Other Income/Expense</b>	<b>59,897</b>	<b>24,925</b>
	<b>Total Changes in Net Assets</b>	<b>411,346</b>	<b>(166,633)</b>

Hello St. Joseph Parishioners,

I would like to start off by saying thank you to everyone. What a difference a year makes. Thanks to the support of Father Poli and Father Lito, St. Joseph Parishioners, and the Cardinal Legacy Fund, the school can report a strong fiscal position this year. With all of your help we were able to have a 2020-2021 school year, albeit a COVID-restricted kind of year. There was a lot of uncertainty as we started the last school year. COVID restrictions led us to restructure our staffing at the school. With the elementary being restricted to cohorts, and the high school using a hybrid education model, we reduced our employment cost by almost 33%. The school also used the PPP program offered by the Federal Government to help with payroll costs. Our enrollment dropped by 20% in 2020-2021, but our tuition income held steady due to a focus on ensuring that all families paid their tuition. In 2020-2021 we reported no losses due to tuition delinquency.

Looking forward with all of these factors taken into account, St. Joseph is in a good position as we begin the 2021-2022 school year. We are thankfully paying back our debts to the Parish and Diocese. We were able to rehire staff to help with the Elementary cohorting, and the High School is using virtual learning only for key subject matter. I am happy to announce that all teachers that were let go during 2020-2021 were offered employment before we hired outside of our St. Joseph 'Ohana.

We still have obstacles however. Our enrollment is down slightly this year again. Finding and retaining quality staff can be troublesome as we compete with the higher salaries of the public education system. But being on sound financial footing will allow us to start actively going back out to the community and convincing our neighbors that St. Joseph is the best school on the Big Island.

Once again, on behalf of the entire St. Joseph School, we thank every one of you for all of your efforts in helping us to get through our time of need, and we look forward to paying that kindness back at every opportunity.

Matt Eftink



"The Safety Committee has scheduled an AED/Chest Compression Only training for Saturday, October 23, 2021 at 10:00 a.m. in the Rectory Meeting Room. This will be the last opportunity to receive this valuable and life-saving training this year. Don't miss your chance to join the army of lifesavers in our community. Flyers are posted around the Church and Rectory and interested persons may call Safety Committee Chairman Clem Gusman at (808) 895-4498 for more information."

Thank you.

Clement A. Gusman, Chairman  
Safety Committee

**St. Joseph Parish Hilo 2021 Annual Financial Report**  
**Fiscal Year End 6/30/2021 Balance Sheet**

	<u>Fiscal Year End 6/30/2021</u>	<u>Fiscal Year End 6/30/2020</u>
<b>Assets</b>		
Cash in Checking & Savings	675,441	584,624
Loan Due from St. Joseph School	163,952	241,658
Other Current Assets	4,650	150
<b>Total Current Assets</b>	<u>844,043</u>	<u>826,432</u>
Properties & Equipment (net)	2,182,734	2,210,808
<b>Total Fixed Assets</b>	<u>2,182,734</u>	<u>2,210,808</u>
<b>Total Assets</b>	<u>3,026,777</u>	<u>3,037,240</u>
<b>Liabilities &amp; Equity</b>		
Current Liabilities		
Accounts Payable	1,010	52,834
Credit Card Advances	(805)	(521)
Custodial Funds	4,471	14,988
Other Current Liabilities	99,125	101,916
<b>Total Current Liabilities</b>	<u>103,801</u>	<u>169,217</u>
Deferred Rental Income	(124,134)	(76,082)
<b>Total Long Term Liabilities</b>	<u>(124,134)</u>	<u>(76,082)</u>
<b>Total Liabilities</b>	<u>(20,333)</u>	<u>93,135</u>
Equity		
Unrestricted Equity	2,417,363	2,453,150
Restricted Equity (for future Parish Hall/Center)	525,187	502,221
Net Revenues for the Fiscal Year	104,559	(11,266)
<b>Total Equity</b>	<u>3,047,109</u>	<u>2,944,105</u>
<b>Total Liabilities &amp; Equity</b>	<u>3,026,777</u>	<u>3,037,240</u>

**St. Joseph Parish Hilo 2021 Annual Financial Report**  
**Report of Revenues & Expenditures**

	<b>Fiscal Year End 6/31/2021</b>	<b>Fiscal Year End 6/30/2020</b>
<b>Revenues</b>		
Offertory Collections	463,234	431,533
Other Regular Revenues	80,164	72,021
Revenues Subject to GET	2,165	2,920
Non-Scheduled Revenues	57,861	7,072
<b>Total Revenues</b>	<b>603,424</b>	<b>513,546</b>
<b>Operating Expenditures</b>		
Employment Costs	303,236	326,529
Professional Services	1,548	8,788
Insurance	56,062	54,170
Leadership Development	2,242	4,330
Supplies & Other Services	40,144	69,889
Fundraising Expenses		2,880
Repairs & Maintenance	13,333	29,057
Utilities	23,069	24,178
Contributions & Assessments		
Parish Assessment to Diocese	79,943	77,980
Sudies, Assistance & Charity	82,282	91,161
Interest Expense	3,189	3,133
Government Taxes	622	765
Depreciation	28,074	29,543
<b>Total Operating Expenditures</b>	<b>633,744</b>	<b>722,403</b>
<b>Net Operating Revenues</b>	<b>(30,320)</b>	<b>(208,857)</b>
<b>Other Revenues &amp; Expenditures:</b>		
Temporarily Restricted Donations	134,879	188,318
Other Revenues		7,963
<b>Net Parish Revenues for FY 2020</b>	<b>104,559</b>	<b>(12,576)</b>

Aloha,

Here is the annual financial report for St. Joseph Parish. This does not include the school's finances. While St. Joseph School is a parish school, they report their finances separately.

For St. Joseph Parish it was a slow year of improvement. Unrestricted revenues increased by \$89,878 to \$603,424. While this seems very good, \$41,460 came from the Payment Protection Program (PPP). While general collections increase \$39,844, total revenues still fall short of 2018 revenues of \$669,953, when the church was full and there were no COVID restrictions. When subtracting the PPP revenues, base revenues were only \$561,964, slightly higher than last year and \$107,689 less than 2018. We all pray for the COVID to finish its course so we can once again fill our church, resume funeral masses and weddings, and have other activities helping to increase your parish revenues, and most importantly, serve the parishioner's spiritual needs.

St. Joseph Parish was able to reduce expenses in two main categories. Without replacing staff, employment costs dropped by \$23,293, and supplies & other services fell by \$29,745, due to less supplies required for the office and religious services. Many thanks and great appreciation go to the volunteers who assisted and continue to assist in the office. The remaining staff also stepped up to take on some of the responsibilities of those who left. Without everyone's dedication, the administration of the Parish would have been very poor. Thank you for your service.

The balance sheet shows some improvement with more cash in the bank attributed to the PPP funding and the reduction in main operating expenses. Another major factor for an improved cash position is the school now being able to pay down on its loans to the Parish. With a change in school leadership, the school has maintained and increased enrollment and improved on tuition collections. There was a major restructuring of governance and a new local foundation was formed to support the school. Many volunteers, the teachers and new administration worked very hard to make it work.

There are two liabilities that deserve discussion. Other current liabilities are high. This is attributed to the PPP which needs to be classified as a liability until the PPP is formally forgiven by the banks and the SBA (Small Business Administration). Currently there is \$45,902.00, in this account relating to round two of PPP which was received in April -July. The application for forgiveness will be made before the end of this calendar year. Deferred Rental Income continues to grow. This represents rental income from the apartments not collected. There was an agreement to waive rental income in exchange for major structural improvements including but not limited to the new roof. The lease to Hope services is presently in negotiation for a new term.

It must be acknowledged that Parishioners have come forward donating their time and talents to help with maintenance, repairs, landscaping, scheduling to accommodate for government restrictions on Mass attendance and the required regular sanitation of the Church and facilities. God Bless you all for stepping forward. It is also noted that St. Joseph Parish, with the funding of the USDA and the coordination of Hope Services, was able to provide food to hundreds of Parish and community families during 2020 and 2021. Thank you to the many volunteers and the Knights of Columbus for the numerous hours helping those in need. All the Parishioners should feel honored and proud.

Please let us know if you have any questions.

Aloha,  
Your Parish Finance Council



# October 2021

<b>10</b> <b>7:00 MASS</b> <b>FR. JONG</b>  <b>9:00 MASS</b> <b>FR. LITO,</b> <b>DCN. DAVID</b>  <b>11:45 MASS</b> <b>FR. LITO</b>  <b>6:00 MASS</b> <b>FR. LITO</b>	<b>11</b> <b>6:00 MASS</b> <b>FR. JONG</b>  <b>12:15 MASS</b> <b>FR. LITO</b>	<b>12</b> <b>6:00 MASS</b> <b>FR. LITO</b>  <b>10: 00 VICAR-</b> <b>IATE MEET-</b> <b>ING</b>  <b>12:15 MASS</b> <b>FR. JONG</b>	<b>13</b> <b>6:00 MASS</b> <b>FR. LITO</b>  <b>10:00 PRAY-</b> <b>ER SVC.+H.</b> <b>KIYABU-FR.</b> <b>LITO</b>  <b>12:15 MASS</b> <b>FR. LITO</b>	<b>14</b> <b>6:00 MASS FR.</b> <b>LITO</b>  <b>12:15 MASS</b> <b>FR. LITO</b>	<b>15</b> <b>6:00 MASS FR.</b> <b>LITO</b>  <b>12:15 MASS</b> <b>FR. LITO</b>  <b>5:30 WEDDING</b> <b>REHEARSAL</b>	<b>16</b> <b>7:00 MASS FR.</b> <b>JONG</b>  <b>10:00 CONFES-</b> <b>SION FR. LITO</b>  <b>1:00 WEDDING</b> <b>FR. LITO-</b>  <b>5:00 MASS</b> <b>FR. LITO</b> <b>DCN DAVE</b>
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## St. Joseph School - Fundraiser

### REGAL FOODS

Banana Mac Nut Cake – 15 oz



Vienna Cinnamon Bread  
1 lb 2 oz.



Chocolate Chip Cookies - 12 oz



The students of St. Joseph School are selling Regal Food's

Banana MacNut Bread,  
Vienna Cinnamon Bread,  
Chocolate Chip Cookies  
and Cornflake Cookies

at **\$8 each**

Please see any student to purchase.

The students are able to win great prizes with their ticket sales, and this helps St. Joseph School, or you may call the office to charge by phone or make arrangements to pick up tickets – 935-4936

The tickets will be on sale through the month of October and the pick up will be November 18th after 2:30 pm at St. Joseph High School.

Cornflake Cookies – 12 oz.



**Thank you very much for your support**

**St. Joseph Church is still seeking a Director of Religious Education.**

We will be continuing with our on-line baptism preparation. Parent of a child 7 years and younger who want baptism, please see our website for more information. Please complete the forms, attach your documents and bring it by the office. Once we receive all of this we will invite you in to Phase I which is self-directed. Upon successful completion of Phase I, you will be asked to attend a Phase II virtual class led by Kekoa Lake. When you have completed Phase II we will be happy to schedule your baptism.

For all others 7 and older, we are happy to say that Zack Pacleb and Jeff Bergbauer will be leading your RCIA instruction this year. We are hoping to begin those classes in a couple of weeks.

We truly appreciate your patience as we work through this time. We are so grateful to the volunteers who have stepped forward to assist us.

May God bless each of you!