



# Saint Andrew Parish

GATHER • LEARN • LOVE



“Give thanks in all circumstances; for this is the will of God in Christ Jesus for you.” *Thessalonians 5:18*

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# Thank You

by Fr. Sergio Romo, Pastor



*“All of us have been looking for something that we could depend on.”*

Dear Friends,

Just over a year ago, we began the celebration of the 125<sup>th</sup> Anniversary of Saint Andrew Parish. When we started, we had planned a commemorative event every month to celebrate the rich history of Saint Andrew. Little did we know that most of those commemorations would be cancelled due to COVID-19.

Instead, we entered into a very cautious period of time which we are still going through today. Many of us have known friends and family that have gotten sick and some have even died from this disease. There have been economic difficulties and job losses. All of us have been looking for something that we could depend on.

As Saint Andrew Parish begins its 126<sup>th</sup> year without the recognition of any formalities, I am reminded of the rich history of this parish. When the first parishioners of Saint Andrew parish banded together, they too were looking for something they could depend on. Saint Andrew Parish has existed for 126 years because its parishioners over all our parish’s history have been resilient. From joys to sorrows to joys again, parishioners have passed on the stewardship of this community from one generation to the next.

As you read this annual report, I am confident you will see the resiliency of Saint Andrew Parish on display. As setbacks hit us, the creativity and enthusiasm of parishioners stepped forward to meet the need. This report, meant to be a window into the overarching prospectus of the health of the parish, is only part of that picture. You may also be interested in reading our more detailed financial report which is available at [www.standrew.org/2020AnnualReport](http://www.standrew.org/2020AnnualReport)

I would be remiss to not share with you that COVID has presented significant challenges for the coming months. While we should be heartened that we remained revenue positive in our past fiscal year and we can see that Saint Andrew Parish has retained a relatively high percentage of monthly giving when compared to our pre-COVID income, the parish is projecting a financial deficit.

We can face this challenge. I am confident that the resiliency that has typified Saint Andrew for 126 years is not an accident but a gift from God. If we look at this moment and ask ourselves how God is inviting us to steward his Church and to care for one another, I am confident that we will make it through these difficult times. After all, we can depend on God above all.

If I or the staff at Saint Andrew can be of any assistance to you, please let us know. Let us keep praying for one another as we journey together through the year ahead.

God bless,

Fr. Sergio Romo

*“I am confident that we will make it through these difficult times. After all, we can depend on God above all.”*



# Gather... Our core value made possible through your support.



*“Saint Andrew didn’t stop gathering, we just changed how we gather.”*

In early March of 2020, the media began to hint that civic authorities were about to issue orders limiting gathering in public groups. One of Saint Andrew’s core principles (*broadcast widely in our tagline*) is “**Gather.**” A side conversation among the parish staff discussed, “Should we change our tagline for the time being to ‘*Don’t Gather?*’”

The change in our tagline never took place because the essence of our ministry didn’t change. Whether in households sitting together praying the “Your Sunday Connection” and listening to a homily by Fr. Sergio or on Zoom calls that quickly popped up with Trivia Night and REBOOT: UPDATE YOUR SPIRITUALITY groups. Saint Andrew didn’t stop gathering, we just changed how we gathered.

A few months later, new guidelines were established by the Archdiocese of Chicago in partnership with the Illinois State Health Department that permitted the reopening of the church for public worship. Saint Andrew parishioners quickly stepped forward to implement these guidelines and Saint Andrew was one of the first parishes in the area to meet the requirements to reopen. Saint Andrew could gather in person once again.

With Masses once again being held in the church, new recording equipment was installed to capture the experience and live stream Masses on a weekly basis. Saint Andrew parishioners log on every week from their homes to gather with those who are worshipping in person.

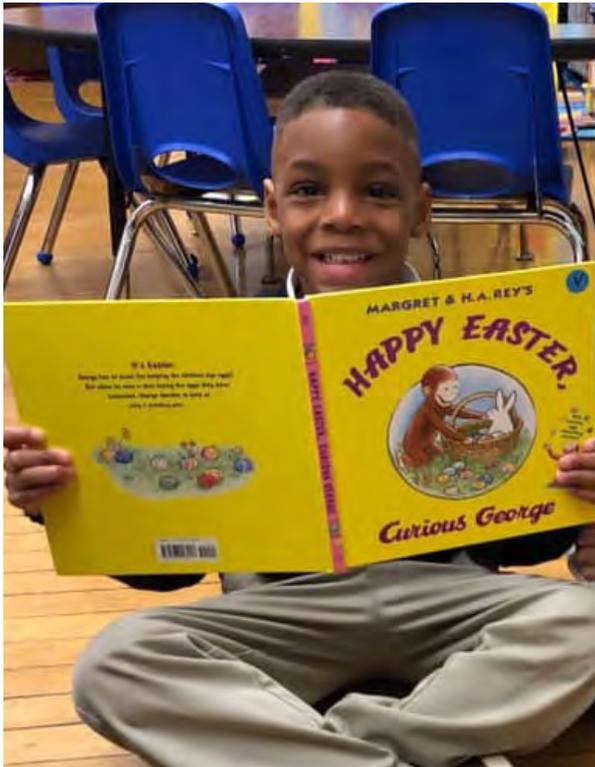
We look forward to the year ahead in which this core value, the gift of gathering, will continue to be a source of life and energy to our parishioners. Sometimes we may gather in person or sometimes online, but the spirit of community is the same. Your support of Saint



# Learn... Our core value made possible through your support.

Saint Andrew Parish's most important ministry is the accompaniment of children and adults to grow as disciples of Jesus Christ. Offering opportunities to learn more about the Catholic faith and God's overwhelming love for us are made possible through the support of our parishioners.

Saint Andrew School serves children of our parishioners and other parents who want their child to have a strong Catholic primary education. Per the guidance of the Archdiocese Office of Catholic Schools, Saint Andrew was able to open our school for both in-person instruction and distance learning starting in August of 2020.



Because of the pandemic, Saint Andrew School did experience a drop in enrollment as did many Catholic schools. This drop was notable mostly in our Preschool and Junior Kindergarten classes. The school's faculty and staff have been exemplary in following the safety protocols required to prevent the spread of COVID-19 and the students and families have followed suit.

*“Saint Andrew Parish’s largest and most important ministry is the accompaniment of children and adults to grow as disciples of Jesus Christ.”*

Saint Andrew Religious Education accompanies students who attend public and private schools in their religious education through our Family Catechesis program. Because we already had implemented a hybrid at-home and in-person curriculum in previous years, we were seamlessly able to transition to remote learning for our 150 students.

For adults, Saint Andrew continues to offer faith formation experiences for adults including our Advent Speaker Series, catechesis for parents seeking the baptism of their child, preparation for the Sacrament of Marriage and our six-week course REBOOT: UPDATE YOUR SPIRITUALITY.

Whether presented virtually or in person, we look forward to the year ahead in which this core value, the gift of learning, will continue to be a source of life and energy to our parishioners. Your support of Saint Andrew makes it possible.



Love... Our core value made possible through your support.



“Saint Andrew aims to be a healing presence in our community and thereby transform woundedness into love.”

2020 will always be remembered as a trying year. It has tested our values and our commitments. When there is fear and chaos, the real character of a person or an institution comes out.

Saint Andrew parish usually boasts a healthy display of engagement in charitable activities that can be quantified. Annually we can track how many hours were given volunteering to support the Greater Chicago Food Depository and how much money was raised to build schools in Uganda or support students who are need of education.

2020 has been different. Many of our standard accomplishments were not possible and much of what we did is not traceable.

Saint Andrew aims to be a healing presence in our community and thereby transform woundedness into love. Paradoxically, the decision to love meant that, for a short time, we needed to keep our doors closed rather than to keep them open. It meant we needed to keep distant rather than to draw near. It meant being a voice in our society that called people into stillness and to be comfortable with temporary isolation for the greater good.

The year has been chaotic. Jim Keenan’s definition of “mercy” is to “enter into the chaos of another.” This is where love is truly felt. In the future, Saint Andrew Parish will once again boast of an assembly that can quantify the activities done to sooth the “chaos of another.” This year, entering into another’s chaos has required us to love by intentionally and thoughtfully doing less, not more.

We look forward to the year ahead in which this core value, the gift of loving, will continue to be a source of life and energy to our parishioners. Your support of Saint Andrew makes it possible.



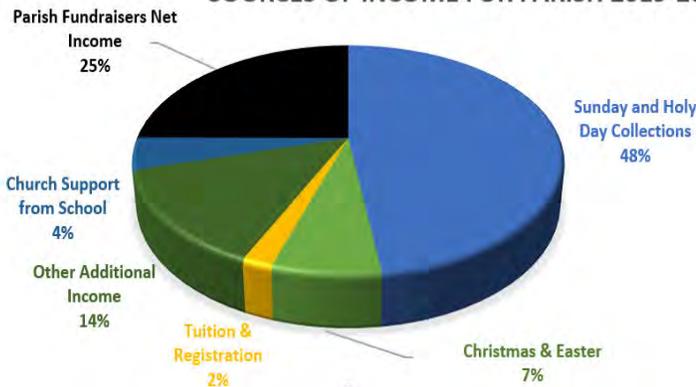
# At a Glance... A Snapshot of our Financial Health.

## Parish Balance Sheet:

Assets	6/30/2020	6/30/2019
Cash	856,450	143,444
Cash - Advance Tuition	772,178	918,411
Cash - Restricted	-	12,373
SBA/PPP Balance for FY'21 Payroll	186,966	-
Teach Who Christ Is	891,662	772,716
Building Fund	101,801	335,619
Endowment Fund	115,493	116,236
<b>Total Assets</b>	<b>2,924,549</b>	<b>2,298,799</b>
Liabilities & Equity		
Accounts Payables	88,109	11,053
Deferred Tuition - School Year	799,784	923,836
Other Liabilities	7,572	2,242
Other Liabilities SBA/PPP Loan	666,000	-
Equity	1,363,084	1,361,668
<b>Total Liabilities &amp; Equity</b>	<b>2,924,549</b>	<b>2,298,799</b>

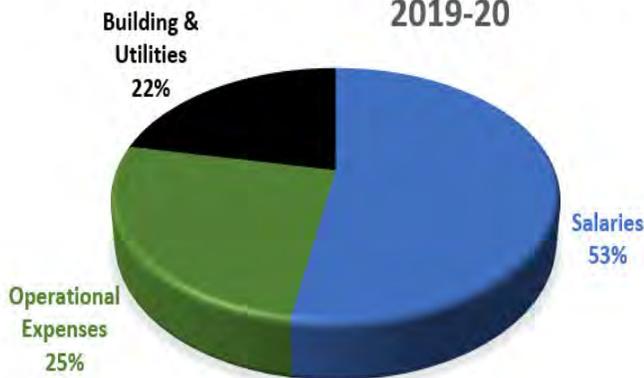


### SOURCES OF INCOME FOR PARISH 2019-20



### ORDINARY EXPENSE FOR CHURCH

2019-20



## Looking Ahead...

The fiscal year of 2019-20 ended well for Saint Andrew but there are some notable trends that raise concerns for the coming year. Ordinary Sunday Offertory has trended downward since August 2020. Without in-person celebrations, automatic electronic giving is essential. Additionally, the parish is not receiving income from the rental of the parish gym to outside groups due to COVID restrictions and limitations on fundraising events mean a significantly lower income compared to prior years.

Looking ahead, we ask parishioners to consider increased sacrificial giving as the impact of the pandemic continues to effect the parish's operations. If you have not already done so, please set up electronic giving through Give Central at [www.standrew.org/give](http://www.standrew.org/give).



# Financial Statement 2019-20 (Summary)

	CHURCH		SCHOOL		TOTAL	
	Jul '19 - Jun 20	Jul '18 - Jun 19	Jul '19 - Jun 20	Jul '18 - Jun 19	Jul '19 - Jun 20	Jul '18 - Jun 19
<b>Ordinary Income</b>						
Sunday and Holy Day Collections	423,842	426,426	-	-	423,842	426,426
Christmas & Easter	61,070	60,920	-	-	61,070	60,920
Tuition & Registration	17,347	15,235	3,465,785	3,356,421	3,483,132	3,371,656
Other Additional Income	113,685	108,540	74,629	108,285	188,314	216,825
Church Support from School	40,000	50,000	-	-	40,000	50,000
5K Run	-	-	6,773	6,673	6,773	6,673
Parish Fundraisers Net Income	220,316	200,117	-	-	220,316	200,117
<b>Total Income</b>	<b>876,260</b>	<b>861,238</b>	<b>3,547,187</b>	<b>3,471,379</b>	<b>4,423,447</b>	<b>4,332,617</b>
<b>Ordinary Expense</b>						
Salaries	462,012	424,854	2,856,159	2,755,965	3,318,171	3,180,819
Operational Expenses	224,123	205,678	336,737	311,316	560,860	516,994
Building & Utilities	191,017	178,945	179,529	201,866	370,546	380,811
School Support To Church	-	-	40,000	50,000	40,000	50,000
<b>Total Expense</b>	<b>877,152</b>	<b>809,477</b>	<b>3,412,425</b>	<b>3,319,147</b>	<b>4,289,577</b>	<b>4,128,624</b>
<b>Net Ordinary Income</b>	<b>(892)</b>	<b>51,761</b>	<b>134,762</b>	<b>152,232</b>	<b>133,870</b>	<b>203,993</b>
<b>Other Income/Expense</b>						
<b>Other Income</b>						
Archdiocese 2nd Collections	9,823	11,638	-	-	9,823	11,638
Parish to Parish Uganda	13,257	17,400	2,574	3,128	15,831	20,528
Mercy For All	1,375	3,052	-	-	1,375	3,052
School Technology - CUBS Donation	-	-	25,000	-	25,000	-
Other Extraordinary Income	-	-	1,916	-	1,916	-
<b>Total Other Income</b>	<b>24,455</b>	<b>32,090</b>	<b>29,490</b>	<b>3,128</b>	<b>53,945</b>	<b>35,218</b>
<b>Capital Collections</b>						
TTWCI Campaign	163,291	269,727	-	-	163,291	269,727
Fund A Need-Gym Modernization- FY'19	-	112,550	25,000	-	25,000	112,550
Fund A Need-Chapel Renovation	101,800	-	-	-	-	-
<b>Total Capital Collections</b>	<b>265,091</b>	<b>382,277</b>	<b>25,000</b>	<b>-</b>	<b>188,291</b>	<b>382,277</b>
<b>Total Other Income</b>	<b>289,546</b>	<b>414,367</b>	<b>54,490</b>	<b>3,128</b>	<b>344,036</b>	<b>417,495</b>
<b>Other Expense</b>						
Archdiocese 2nd Collections	9,823	11,638	-	-	9,823	11,638
Parish to Parish Uganda	13,257	17,400	3,074	3,128	16,331	20,528
Mercy for All	1,375	3,052	-	-	1,375	3,052
Other Extraordinary Misc. Expense	4,090	100	-	-	4,090	100
<b>Total Other Expenses</b>	<b>28,545</b>	<b>32,190</b>	<b>3,074</b>	<b>3,128</b>	<b>31,619</b>	<b>35,318</b>
<b>Capital Improvements</b>						
School 911 Security System	-	-	-	80,000	-	80,000
<b>TTWCI Exp./ Projects</b>						
TTWCI-Arch. % Exp	-	98,400	-	-	-	98,400
TTWCI-Church Lighting	27,317	-	-	-	27,317	-
TTWCI-Windows Exp.	-	156,520	-	-	-	156,520
School Additional Bldg	17,030	-	-	-	17,030	-
<b>Total TTWCI Exp./ Projects</b>	<b>44,347</b>	<b>254,920</b>	<b>-</b>	<b>-</b>	<b>44,347</b>	<b>334,920</b>
Fund A Need-Auditorium Windows	-	256,152	-	-	-	256,152
Roof-School 3rd Fl	-	-	-	39,500	-	39,500
Chimney-Gym	-	-	-	14,200	-	14,200
Gym Modernization- FY'19	121,653	-	41,991	-	163,644	-
Gym Modernization- FY'19 - Cubs	-	-	25,000	-	25,000	-
Gym Masonry	-	-	126,545	-	126,545	-
School Roof Repairs	-	-	1,338	-	1,338	-
School Lintels	-	-	26,060	-	26,060	-
School Old Chapel/Gym Expension	-	-	13,590	-	13,590	-
Chapel/Social Hall	43,760	-	590	-	44,350	-
<b>Total Capital Improvements</b>	<b>209,760</b>	<b>511,072</b>	<b>235,114</b>	<b>133,700</b>	<b>444,874</b>	<b>644,772</b>
<b>Total Other Expense</b>	<b>238,305</b>	<b>543,262</b>	<b>238,188</b>	<b>136,828</b>	<b>476,493</b>	<b>680,090</b>
<b>Net Other Income</b>	<b>51,241</b>	<b>(128,895)</b>	<b>(183,698)</b>	<b>(133,700)</b>	<b>(132,457)</b>	<b>(262,595)</b>
<b>Pristh Net Income</b>	<b>50,349</b>	<b>(77,134)</b>	<b>(48,936)</b>	<b>18,532</b>	<b>1,413</b>	<b>(58,602)</b>

The full financial report is undergoing final review through the finance council and will be viewable at [www.standew.org/2020AnnualReport](http://www.standew.org/2020AnnualReport) in early December.

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# Parish Information

*If you need to make contact with the parish staff, please call 773-255-3016 and leave a message.*

## Contacting Parish Staff:

All Saint Andrew Parish buildings are **closed to the public**.

Meanwhile, the parish staff is working remotely with periodic check-ins. If you need to make contact with the parish staff, please call 773-525-3016 and leave a message. Someone on staff will check voicemails every half hour from M-F 8:00am to 8:00pm and on Saturday and Sunday from 8:00am to 2:00pm.

## Thanksgiving Day Mass - Thursday, November 26, 2020 at 9:00am

Even with all the challenges that we have faced in 2020, it is important to remember that everything we have is a gift from God for which we give thanks.

This Thanksgiving Day holiday, join parishioners at Saint Andrew parish in person or online for the annual Mass of Thanksgiving on **Thursday, November 26, 2020 at 9:00am** (Reservation required to attend in person.)

Make a reservation at [www.standrew.org/mass-reservations](http://www.standrew.org/mass-reservations)

Or watch the Mass via live stream at <https://youtu.be/QVmbExqEOoM>



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## Parish Staff

**Pastor: Rev. Sergio Romo** FrSergio@standrew.org

**Associate Pastor: Rev. Silvanus Kidaha**

FrSilvanus@standrew.org

**Pastor Emeritus: Rev. John Farry**

**Pastoral Associate: David Heimann**

[David@standrew.org](mailto:David@standrew.org)

**Deacon: Falasiko Matovu**

**Deacon: Mark Purdome**

Mark@standrew.org

**Deacon: Eric Sorensen**

Eric@standrew.org

**Business Manager: Esperanza Benavides**

Essie@standrew.org

**Fundraising/Development: Julie Richards**

Julie@standrew.org

**Pastoral Ministry Assistant: Megan Daigle**

Megan@standrew.org

**Office Manager: Christina O'Malley**

Chris@standrew.org

**Receptionists: Veronica Salazar, Terry Ryan,**

**Christine Chua**

**Engineer: Alfred Benkiser**

**Resident Priest: Rev. Arlin Jean Louis**

Contact Parish staff by phone at 773-525-3016

## School Administration

**Principal: Allen Ackermann**

allenackermann@gosaintandrew.com

**Assistant Principal: Sarah Casavechia**

sarahcasavechia@gosaintandrew.com

**Reception: Trini Mahadeo**

trinidadmahadeo@gosaintandrew.com

**Admissions: Anne Japsen**

annejapsen@gosaintandrew.com

Contact School Administration by phone at 773-248-2500



## Advent Speaker Series

**The Saint Andrew Advent Speaker Series will be held virtually this year and starts the first week of December!**

### **Meet Jesus – Virtual Pilgrimage to Bethlehem.**

*Wednesday, December 2, 2020, 7:00pm to 8:30pm via Zoom call.* Take a virtual pilgrimage led by bible scholar and veteran of Holy Land Pilgrimages, Sr. Sallie Latkovich, CSJ. She will be offering a personal tour of the places where Jesus was born and guiding participants in a reflection about the meaning of Christmas during the pandemic. Register by at [www.standrew.org/Christmas2020](http://www.standrew.org/Christmas2020)

## Christmas Vacation Bible School

Make sure your child hears the story of Christmas this year in a fun and dynamic way!

The Light of the World Vacation Bible school will be a virtual program for children (open to all but targeted for children grade K-4) held on **December 21, 22, & 23 at 9:00am** via Zoom call. Every morning children will pray, dance, sing, learn about the story of Christmas, and have crafts to prepare at home.

Register by December 6, 2020 at [www.standrew.org/vbs](http://www.standrew.org/vbs)

Cost is \$20 per family.

## Support Parishioner Owned Restaurants

The pandemic has been tough on restaurants in Chicago which has effected a number of parishioners who own restaurants.

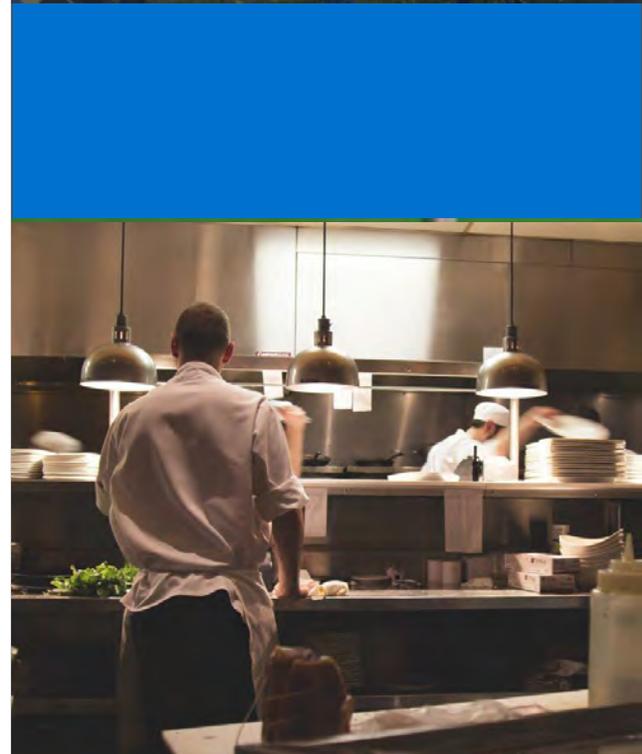
To give them a boost, parishioners are asked to patronize some of these restaurants. Each week one restaurant is selected and often times they have responded by giving Saint Andrew Parishioners special deals.

Up next is Cozy Noodles on **Monday, November 30, 2020.**

See the full list at <http://www.standrew.org/post/parishioner-owned-restaurants/>



**Light of the World  
Vacation Bible School  
December 21-23, 2020**





# Journey to Christmas

“The light shines in the darkness, and the darkness has not overcome it.” John 1:5

Join Saint Andrew Parish in the preparation and celebration of Christmas.

**Find out more and make your reservation at  
at [www.standrew.org/Christmas](http://www.standrew.org/Christmas)**

“Come to the Manger” Outdoor Christmas Services

December, 15, 17, 19, 21, 22, & 23

5:30pm, 6:00pm, and 6:30pm

Christmas Eve Mass - December 24, 2020 (reservation required)

3:00pm\* and 5:00pm

Christmas Day Mass - December 25, 2020 (reservation required)

9:00am\* and 11:00am

*\*Denotes live streamed Mass viewable at [www.standrew.org](http://www.standrew.org)*

# Learn at Home, for Individuals & Families

## Jesus, Savior and Brother

Our knowledge of Jesus's earthly life is limited in scope. We learn about his ministry through the Gospels, but the majority of his life remains in shadow. Ask children to tell you about Jesus, and it's likely that they will focus on his birth and death: Christmas and Easter.

If we accept that Jesus truly lived among us, we begin to understand the marvelous relationship we have with him. Jesus experienced frustration (John 2:15-16), temptation (Mark 1:13) weariness (John 4:6), disappointment (Luke 13:34) and ridicule (Mark 15:19). He was a child and a teenager. He grew into a man who was frequently an outsider, who chose to do the right thing, even when it meant suffering.

We also profess Jesus as our Savior. He is the new covenant - the one who conquered death, the sign of our salvation. A "salve" is an ointment that heals and soothes. Jesus's most significant miracle was not to raise Lazarus from the dead or give sight to the blind, though these are the miracles we seem to remember best. Jesus's most significant miracle was in the healing of our woundedness. We participate in this incredible gift of reconciliation through our Baptism, when we go to Confession, in the Anointing of the Sick, and at the celebration of the Eucharist.

Jesus is more than just Christmas and Easter, more than birth and death - he is in the living of our lives. As fully human, he sees and understands the messes we get into because he's been there. And as fully God, he can help us put things back in order... all we have to do is ask.

## READINGS FOR THE WEEK TO READ & PRAY AT HOME

Masses will be said privately for the intentions listed below.

### NOVEMBER

Sunday <b>22</b>	First Reading Second Reading Gospel  Mass Intentions	<b>Ez 34: 11-12, 15-17</b> <b>1 Cor 15: 20-26, 28</b> <b>Mt 25: 31-46</b>  Tom and Tracy O'Brien, Anniversary Blessings
Monday <b>23</b>	First Reading Gospel  Mass Intentions	<b>Rv 14: 1-3, 4b-5</b> <b>Lk 21: 1-4</b>  <b>Our departed Parishioners</b>
Tuesday <b>24</b>	First Reading Gospel  Mass Intentions	<b>Rv 14: 14-19</b> <b>Lk 21: 5-11</b>  Our departed Parishioners
Wednesday <b>25</b>	First Reading Gospel  Mass Intentions	<b>Rv 15: 1-4</b> <b>Lk 21: 12-19</b>  Our departed Parishioners
Thursday <b>26</b>	First Reading Gospel  Mass Intentions	<b>Rv 18: 1-2, 21-23, 19: 1-3, 9a</b> <b>Lk 21: 28</b>  Our departed Parishioners
Friday <b>27</b>	First Reading Gospel  Mass Intentions	<b>Rv 20: 1-4, 11-21 :2</b> <b>Lk 21: 29-33</b>  Our departed Parishioners
<b>First Sunday of Advent</b> Sunday <b>29</b>	First Reading Second Reading Gospel  Mass Intentions	<b>Is 63: 16b-17,19b; 64: 2-7</b> <b>1 Cor 1: 3-9</b> <b>Mt 13: 33-37</b>  <b>Our departed Parishioners</b>

For daily readings, please visit [www.usccb.org](http://www.usccb.org)



## PRAYER INTENTIONS

We would ask you to keep the following people and intentions in your prayers.

For the health and wellbeing of all who are recovering from the effects of COVID-19 including the ill, the deceased, and those suffering job loss.

That government leaders find the wisdom and strength to lead our country, states, and municipalities to overcome racial discrimination and injustice.

For the repose of the souls of all the faithful departed including Sandra Burns, Loretta Ferenzi, Robert Ledvina, and Antonio Seranilla

If you would like us to keep a particular intention in the prayers of the parish, please submit your request to [www.standrew.org/prayers](http://www.standrew.org/prayers) You can also submit a request for the pastoral staff to light a candle in the church using this link. We will include your intentions in this bulletin when possible and the pastoral staff will personally pray for these intentions before the Blessed Sacrament.

### CAPITAL CAMPAIGN

<b>Enrich – Expand - Grow</b>	
Income	1,705,490
Interest on Income	28,917
<b>Total Income</b>	<b>1,734,407</b>
Consulting Operating Expense	180,000
Archdiocesan Contribution	196,800
Church Lighting (Actual)	250,517
Church Lighting (Consultant)	10,480
Church Windows (Actual)	156,520
School Addition (Actual)	17,030
<b>Total Expense</b>	<b>811,347</b>
<b>Balance</b>	<b>922,460</b>

### PARISH FINANCIAL INFORMATION

<b>October 2020 Offering</b>	
<b>Envelopes Collection</b>	5,656
<b>Automated Giving</b>	23,357
<b>Loose Cash</b>	365
<b>Total Offertory</b>	<b>29,378</b>
Monthly Budgeted Expenses	<b>38,500</b>
<b>Annual Catholic Appeal</b>	
2020 Goal	34,114
Amount Pledged	71,692
Amount Paid	55,825
<b>Balance Due</b>	<b>15,867</b>

