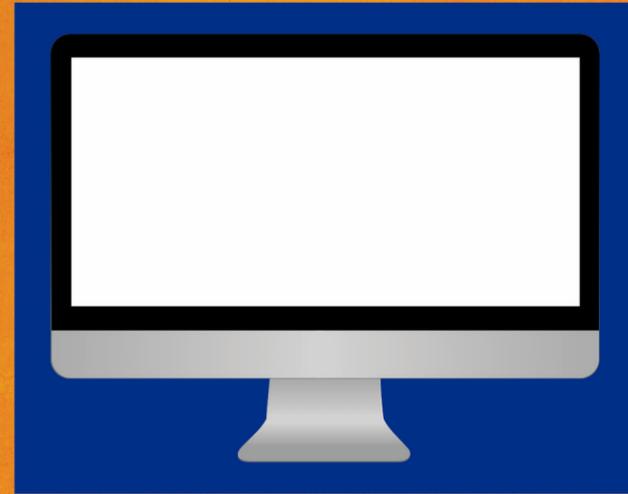


Now Offering Online Giving

However God calls you to faithfully give, we make it simple.

A New Way to Give: Online
stmaryalexandria.org

If you have any questions, please stop by our church office or feel free to ask one of our staff members.



320-763-5781 | stmaryalexandria.org

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Todd Wentworth, Parish Business Administrator
Francie Peterson & Elmer Kobbermann, Trustees
Mike Sponsler, Parish Pastoral Council Chair
Mike Dolan, Finance Committee Chair

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Laurie Youngers, Director of Music and Liturgy
Kathy Fischer, Faith Community Nurse
Troy Sladek, Principal
Laurie Bienias, Logistics Coordinator
Tammy Huss, Coordinator of Youth Ministries
Kathy Ballou, Communications Coordinator

420 Irving Street
 Alexandria, MN 56308



STEWARDSHIP Our Way of Life



The Church of
St. Mary

A NOTE FROM OUR PASTOR

“Serve the Lord, your God, with joy and gratitude for abundance of every kind.”
 (Deuteronomy 28:47)



Fall is one of my favorite seasons because it is the time of the harvest and of a favorite national holiday of Thanksgiving. I remember the family table heaped with turkey, mashed potatoes, gravy, green bean casserole, and home-made rolls. I can still feel the crush of family around all-too-small tables and crashing on the living room floor, too full to move after dinner. I was grateful for food, family, friends and being alive.



Thanksgiving is not just a holiday, however. It is an attitude that we can cultivate all year long. As Christians, we not only have that attitude, but we also know whom to thank! Eucharist every Sunday is a ‘thanksgiving day.’ The word ‘eucharist’ means to ‘give thanks.’



An attitude of gratitude does not seem to come naturally; it has to be taught. A mom I know spent the whole day with her 6-year-old at his favorite play place. On the way home they stopped for a treat and checked out a new toy store giving away helium balloons. As they left, the child asked his mom to buy a toy for him. When she said no, he threw a fit. After a whole day that had been devoted to the child’s pleasure, there was no thanks, no appreciation, just “I want more, right now!” The mom said, “We give our kids so much, and the more we give the less they seem to notice. They take it for granted.”



Gratitude is a teachable skill. Sadly, many never grow out of childish ingratitude. When we are so used to “getting what we want” and wanting even more, we forget to remember the blessings we already have, where they came from or the sacrifice others have made. We can come to believe that the world owes us a living. This self-centeredness makes gratitude impossible. Sadly enough, we hear the phrase: “I earned it, and worked hard to have it. I have no one to thank, but myself.” When we think that way, we have forgotten one important fact: If it were not for the generosity and sacrifice of others, not to mention the providence of God, we would never have been in a position to earn or work for anything.

Some folks think that gratitude is an attitude reserved to those times when everything is going well. However, we can be grateful even in times of want and difficulty. As a pastor I am humbled by the lives of so many spirit-filled, generous people in our community who, even under great trial and suffering, are the most generous, appreciative and life-giving people I have ever met. They are part of every community.

It is good to have a national day of thanksgiving, but our gratitude should never be limited to one day. I am grateful to so many of you for sharing your gifts of time, talent and financial treasure as a way of life with the community.

I invite you to take part in our Parish Mission with dramatist Mark Price, who brings key figures of the bible and history to life. (Look inside this newsletter.) Like the early church, we must find a new way of being church in the modern world. We look back so we can look forward.

Fr. Steven M. Binsfeld

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WALKING THE CAMINO - OUR WAY OF LIFE

by Kiersten Sabolik

This May, my mom, Beth, and I spent three weeks walking The Camino in Spain. The Camino, or The Way as it's commonly referred to, is an ancient pilgrimage with routes beginning all over Europe and ending at the cathedral in Santiago, where the apostle St. James is buried. We began our journey in Leon, Spain.

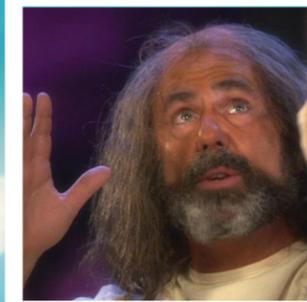
“Our way of life” changed dramatically for those few weeks, in the best ways. We left behind our jobs and school. Disconnected from our phones and the constant communication they provide. We slowed down our daily pace and just walked. We woke up, walked, ate, slept, and did it again. With the quiet and the monotony of our routines, we were able to connect with each other, to hear Jesus as we prayed and walked, and to just be present in God’s beautiful creation. We traveled over mountains and across country sides. We were challenged. We struggled. We met people from around the world and heard their stories. We walked over 200 miles and made it to Santiago, Spain.

One of my favorite sayings comes from a college Mass bulletin this past year. “We are human beings, not human doings.” So often in my everyday life at home I try to cram in as much progress and activity as I can. The Camino was a great reminder to practice just being, and to slow down enough to hear God and each other in every day. It’s a practice that I’ve tried to make more prevalent in my life coming back home.

MARK YOUR CALENDAR!

The Church of St. Mary
PARISH MISSION
October 20 - 23, 2019

MARK YOUR CALENDAR!



SUNDAY, OCTOBER 20 - JUDAS ISCARIOT

MONDAY, OCTOBER 21 - SIMON PETER

TUESDAY, OCTOBER 22 - ST. PAUL

WEDNESDAY, OCTOBER 23 - ST. FRANCIS OF ASSISI

(Mark will speak at the October 19-20 Masses. Above dates will be in the evenings. Look for more info to come!)

“IN THEIR OWN WORDS” - A Unique Mission with Mark Price

Meet and listen to Mark Price and some amazing men of faith. These are Bible-based theatrical presentations that many say are more thought provoking than any they have ever seen. Mark Price brings key figures of history to life. They will speak to you about their lives and experiences with Jesus.

NEW ONLINE REGISTRATION!

FAITH FORMATION REGISTRATION

All registration for Youth Faith Formation will be completed online on our website, at stmaryalexandria.org/ffregistration. Paper registration forms will no longer be mailed, so be sure to register your student online. Classes begin in September!

ST. MARY’S YOUTH FAITH FORMATION

- SUNDAY SCHOOL - Ages 4-K, Sundays 9:50-11:00 AM
- ELEMENTARY SCHOOL FAITH FORMATION - Grades 1-5, Wednesdays, 3:45-4:30 PM
- MIDDLE SCHOOL FAITH FORMATION - Grades 6-8, Wednesdays, 6:30-8:00 PM
- HIGH SCHOOL FAITH FORMATION - Grades 9-11, Wednesdays, 6:30-8:00 PM
- HIGH SCHOOL SENIORS - Wednesdays, 6:30-8:00 PM

stmaryalexandria.org/ffregistration

DAVE RAMSEY FINANCIAL PEACE UNIVERSITY - A TESTIMONIAL

by Anonymous 2018 FPU Graduate

I learned of the Dave Ramsey Financial Peace University (FPU) at the St. Mary's Great Hall Hospitality Desk, and was thoroughly intrigued. After years of climbing the promotion ladder and having chance after chance to invest and save, I still chose not to. It wasn't but a few years before I retired that I started to invest in a Thrift Savings Plan, but it was too late to establish a healthy retirement savings. So, after marrying and learning of my husband's frugal spending habits, I realized that things needed to change. My first huge accomplishment, while taking the FPU course, was cutting up my credit card, paying off the remaining balance, and announcing to my husband that I no longer had credit card debt. I was ready to finally buckle down and stay within the boundaries of a budget, which is my second huge accomplishment.

I had never used a budget, as that would have put boundaries on my "free-spirited" spending. While enrolled in FPU I started to question where my money was going. I started to become more disciplined with my spending and I questioned whether or not items were needed or worth the asking price. Also, I started to use cash for purchases, which was my third huge accomplishment inspired by FPU.

Before FPU, I never had money on me; I always used my credit card! I grew more conscious about my "free-spirited" spending when sticking to a budget, and therefore, I put money into savings and tithed more to the church, which was my fourth huge FPU accomplishment.

As mentioned, saving was not my thing, but it is now! Watching my checking and savings accounts rising is something to be proud of! And, knowing that I am giving more to the church, to get more in the end, is an uplifting feeling too. My husband and I are well on our way to securing a six-month emergency fund and paying two extra mortgage payments a year. Being financially responsible has huge benefits in both your daily life and in your future.

Thank you to Dave Ramsey for putting this course together, The Church of St. Mary for offering FPU, and the FPU leaders who were truly incredible, insightful, and very helpful.

Side note: I was refunded half of the cost of the course with a \$50 bill. I framed it as the symbol of the initiation of my savings.

FINANCIAL *Peace*
UNIVERSITY

WHAT IS FINANCIAL PEACE UNIVERSITY?

Dave Ramsey's Financial Peace University class is a 9-week program that will show you how to budget, save for emergencies, pay off debt, plan and invest for the future, and live and give like no one else.

- Classes begin at 7:00 PM on September 10 in the Great Hall at St. Mary's
- 9 weeks of class, meeting every Tuesday
- Cost to attend: \$100 per family
- \$50 graduation bonus for anyone who completes the class!!
- Questions? Please contact Heidi Hawkins: 507-261-4280 or heidimhawkins22@gmail.com

LIVING OUR VALUES IN A CULTURE OF RESPECT

by Tammy Huss, Coordinator of Youth Ministries



Four youth represented The Church of St. Mary at "A Call to Service" June 23-28. They were joined by 16 other students and 6 adults from our Diocese. This group showed true discipleship and were strong witnesses of our Culture of Respect as they worked and played alongside the elderly, the homeless, and those with special needs. Every youth spent a day at each of four sites - an adult daycare, a soup kitchen, an outreach community, and a social services organization - and in the evening they spent time connecting the day with a particular Catholic social teaching and Beatitude.

Each of the individuals recognized the dignity in the people they spent time with and reflected the various values of our Culture of Respect, especially Compassion & Kindness, Mutual Respect & Trust, and Community. This could be seen in the way they were welcomed into each community and the many stories that were shared with them. They learned that every individual does have a story to tell and a different set of circumstances. The students formed a strong community among themselves as well, as they bonded over their shared experiences. They learned that as part of a community, we are not meant to be bystanders, but are called to participate.

Jesus challenges us, his disciples, to live our lives in a manner that goes beyond just keeping the ten commandments. He challenges us to model our lives on values drawn from his teaching — the Beatitudes. We hold our attitude and our behavior up to the light of Christ's teaching. Great job Aaron, Brennan, Dulce, and Desi!

OCTOBER 5, 2019

8:00 AM - 3:30 PM

The Church of St. Mary

For more information and registration, go to:

<http://anchorofhopealex.eventbrite.com/>

wine: Catholic Women's Conference

Anchor of Hope

Ignite Your Spirit with joyful women at a day of inspiration, faith, fellowship and fun. **Speakers:** Kelly Wahlquist, Teresa Tomeo & Kitty Cleveland

Saturday, October 5,
8:00 am - 3:30 pm
The Church of St. Mary
— Alexandria, MN

wine
Women IN the New Evangelization

**STATEMENT OF FINANCIAL POSITION
JUNE 30, 2019 AND 2018**

ASSETS	2019	2018
CURRENT ASSETS		
Checking and Petty Cash	\$ 244,177	\$ 376,387
Checking - Restricted	8,187	2,263
Money Market	428,377	469,528
Total Cash and Cash Equivalents	680,741	848,178
Other	-	265
Total Current Assets	680,741	848,443
PROPERTY AND EQUIPMENT		
Land and Improvements	899,873	899,873
Buildings	15,633,387	15,511,364
Furniture and Equipment	1,264,734	1,267,284
Total Property and Equipment	17,797,994	17,678,521
Total Assets	\$ 18,478,735	\$ 18,526,964
LIABILITIES AND NET ASSETS		
LIABILITIES		
Other current liabilities	\$ 6,086	\$ 6,308
\$2,800,000 Note Payable	1,706,642	1,840,536
\$1,200,000 Note Payable	192,511	267,367
Total Notes Payable	1,899,153	2,107,903
Total Liabilities	1,905,239	2,114,211
NET ASSETS		
Without donor restrictions	16,471,278	16,219,068
With donor restrictions	102,218	193,685
Total Net Assets	16,573,496	16,412,753
Total Liabilities and Net Assets	\$ 18,478,735	\$ 18,526,964

**STATEMENTS OF ACTIVITIES
YEAR ENDED JUNE 30, 2019**

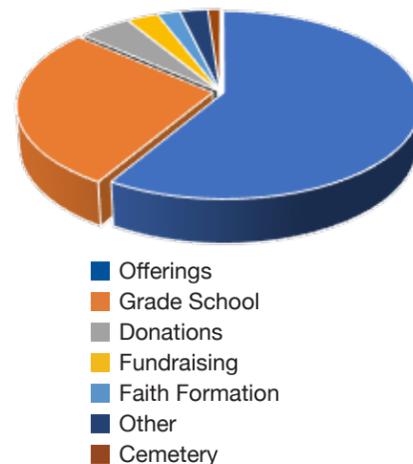
	AMOUNT	%
REVENUE & SUPPORT		
Offerings (Sunday, electronic, Holy Days)	\$1,872,784	59%
Grade School (Tuition, support, & fundraising)	886,715	28%
Donations (Bequests & other)	155,602	5%
Fundraising (Parish raffle)	92,660	3%
Faith Formation (Tuition & missions fundraising)	67,127	2%
Other (Various auxiliary services)	82,901	2%
Cemetery (Sales of lots, crypts, & niches)	36,442	1%
Total Revenue & Support	3,194,231	100%
EXPENSES		
Payroll	1,633,427	54%
Benefits and Taxes	418,207	14%
Liturgical, Missions, Benevolence, Instructional, Parish Festival, Other	301,388	10%
Utilities (Electric, heat, communications)	140,140	5%
Repairs & Maintenance (Building, grounds, equipment, janitorial)	139,590	5%
Diocesan Assessments	126,986	4%
Office (Offering envelopes, supplies, IT hardware & software, copier, other)	107,931	3%
Interest Expense	66,771	2%
Property & Liability Insurance	56,624	2%
Fundraising (Parish raffle, calendar raffle, other)	41,952	1%
Total Expenses	3,033,016	100%
CHANGE IN NET ASSETS	\$ 161,215	

Note: An increase in Net Assets is necessary in order to make debt principal payments and pay for capital expenditures such as air conditioning system, columbaria, parking lots, etc.

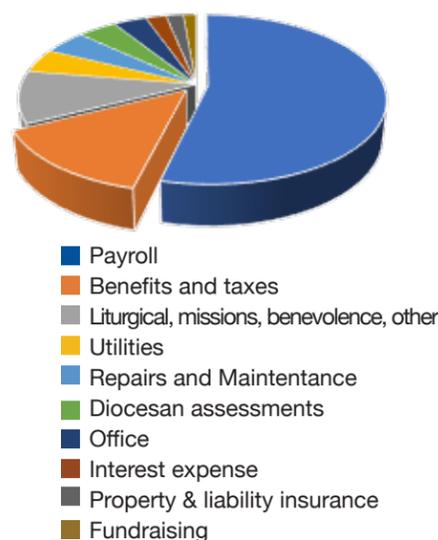
WE GIVE OUR
First Fruits

FINANCIAL STATEMENTS

Regular Offerings and Grade School Contributions are Primary Sources of Revenue



Payroll and Benefits are Primary Expenses



**THE CHURCH OF ST. MARY HIGHLIGHTS
2018-19**

Dear Fellow Parishioners,

Our most recent fiscal year ended June 30 and it was not financially successful. Our regular weekly offerings were essentially flat compared with the previous year with a minimal increase of \$3,000. This did not keep up with normal inflationary increases in our operating costs. It is regular, sacrificial giving that is required of our parish to keep up with our day-to-day operating expenses.

Some examples of our operating expenses include; paying just wages and benefits for 30 full-time and many part-time employees, maintaining our campus facilities where we come together as a community, offering a variety of faith formation opportunities for people of all ages, assisting outside organizations in the greater Alexandria area to serve the poor, and supporting Catholic education through our elementary school. Fortunately, we had some cash reserves available to cover our operating costs and critical capital expenditures. Using our cash reserves on an ongoing basis is not a sustainable model.

There were some highlights. Our debt balance is now below \$2 million and, as of June 30, was \$1,899,153. Our capital expenditures consisted of the installation of the new chiller and new columbaria at the cemetery. This past year we provided over \$16,000 for community and global outreach such as, Rwanda Mission appeal, natural disaster relief, Hispanic Catechetical Formation, Habitat for Humanity, Knute Nelson Chapel renovation, Alexandria Area YMCA Strong Kids, and Caring Hands Dental Clinic.

As a parish faith community, we come together and live as Christian disciples in our local and global communities. Growing in and sharing our faith with others not only requires our time and talents, but it requires financial resources as well. With strong financial support there are greater faith formation and service opportunities we can bring about within our faith community. With nearly 450 kids enrolled in our Wednesday faith formation programs and 210 kids in our elementary school, we have a great opportunity to help our young people grow in their Catholic faith. This November, 19 high school students and 6 chaperones will be taking a bus to Indianapolis to participate in the bi-annual National Catholic Youth Conference with nearly 23,000 individuals. Currently, the cost of attendance is raised through fund raising. How many more kids might we be able to send if we could financially support a portion of their travel and attendance costs? Also, due to limited funds, over the last several years we have been operating without a Director of Faith Formation. What new inspiring leadership could be provided to our existing bible study groups or what new programming might be offered with such a dedicated trained resource?

We are grateful for all those who have shared their blessings in helping people grow in their faith and service to others here at St. Mary's. It is now up to us to continue to work to build up disciples and ask that you prayerfully consider how you will receive God's gifts and serve as a good steward of them.

We continue to be committed to being good stewards of all of God's blessings and building your trust. If you ever have any questions or concerns, please bring them to my attention at the parish office.

With gratitude,
Michael J. Dolan

Michael J. Dolan
Finance Committee Chair

With gratitude,
Todd Wentworth

Todd Wentworth
Parish Business Administrator