

Our Lady of Mount Carmel Church

Lawler, Iowa

2024-25 Parish Council:

Erica Bodensteiner
Don Lynch
Tim Scheidel

2024-25 Parishioner Contributions

\$0	60	30.5%
\$1-500	47	23.9%
\$501-\$1,000	28	14.2%
\$1,000-\$2,500	39	19.8%
\$2,501-\$5,000	10	5.1%
\$5,000 - \$10,000	11	5.58%
\$10,000+	2	1%

Registered Families: 197

Sacraments during the 24/25 fiscal year

Sacraments	OLMC	Cluster
Baptisms	1	40
First Communion	2	20
Confirmations	5	18
Marriages	1	5
Burials	6	51

Parish Checking Balance 7/1/24	\$29,443.00
Total Income	\$669,821.00
Total Expense	\$672,763.00
Parish Checking Balance 6/30/25	\$26,501.00

2024-25 INCOME

Budget	\$128,709.00
Easter	\$7,198.00
Thanksgiving	\$6,940.00
Christmas	\$16,133.00
Offertory	\$10,355.00
Holy Days	\$1,145.00
Sacramental Offerings	\$700.00
Donations - Restricted	\$19,514.00
Donations - Unrestricted	\$250.00
No Picnic	\$48,580.00
Parish Life (Net)	\$10.00
Interest	\$116.00
Transfer from Savings	\$101,323.00
Archdiocese Loan	\$320,000.00
Diocesan Collections	\$7,179.00
Liabilities	\$0.00
Sale of Equipment	\$750.00
Candles	\$919.00
Total Income	\$669,821.00

Other Parish Investments

D&L Unrestricted Savings #5367	\$228,958.00
D&L Building Improvement #7899	\$39,041.00
Bank Iowa - Parish Society	\$11,799.00
Stock - Manulife Financial Corp.	\$2,687.00
Stock - Pioneer Y	\$12,566.00
Balance 6/30/25	\$295,051.00

2024-25 EXPENSE

Liturgical	\$5,162.00
Catholic School Tuition	\$13,141.00
Light of Christ-Subsidy	\$15,724.00
Office Supplies	\$123.00
Dues/Subscriptions	\$45.00
Salaries	\$16,916.00
Repair/Replace	\$5,339.00
Build Material/Supplies	\$355.00
Upkeep of Grounds	\$8,579.00
Fuel	\$6,992.00
Electricity	\$8,430.00
Water/Sewer/Garbage	\$1,827.00
Telephone	\$775.00
Christ Our Hope-Subsidy	\$39,823.00
Diocesan TAXA	\$7,651.00
Diocesan Self-Insurance	\$16,048.00
Benefits	\$34.00
Building Improvements	\$375,564.00
Diocese Collections	\$7,179.00
Loan	\$35,462.00
Transfer to Savings	\$67,594.00
Transfer to Building Improvements	\$40,000.00
Total Expense	\$672,763.00

Our Lady of Mount Carmel Cemetery

Lawler, Iowa

Cemetery Directors:

Joe Langreck
John Cuvelier

Checking Balance 7/1/24	\$50,345.00
Income	\$32,094.00
Expense	\$8,073.00
Checking Balance 6/30/25	\$74,366.00

2024-25 INCOME

Lot Sales	\$800.00
Perpetual Care	\$800.00
Urns	\$0.00
Restricted Donation	\$300.00
Sale of Equipment	\$750.00
Interest Income	\$1,692.00
Interest from Perpetual Care	\$27,752.00
Total Income	\$32,094.00

Other Cemetery Investments

D&L Savings #7820	\$43,473.00
The Catholic Foundation-Perpetual Car	\$188,525.00
D&L - Perpetual Care #1827	\$0.00
Stock - Coca Cola	\$128,457.00
Stock - Walmart	\$176,004.00
Balance 6/30/25	\$536,459.00

2024-25 EXPENSE

Contracted Services	\$6,600.00
Upkeep of Grounds	\$673.00
Repair/Replacement	\$0.00
Transfer to CFAD Perpetual Care	\$800.00
Total Expenses	\$8,073.00

*Please be aware that the only money that can be used from Perptual Care and The Catholic Foundation Account is the interest.

*There is no distribution this year from CFAD. The account was not opened long enough to get a distribution.

Christ Our Hope Cluster
Protivin, Iowa

2024/25 Council Representatives:
Nancy Babcock
Tom Achen

Checking Balance 7/1/24	\$14,372.00
Income	\$205,933.00
Expense	\$192,603.00
Checking Balance 6/30/25	\$27,702.00

2024-25 INCOME	
Support	\$199,115.00
Bulletin Ads	\$610.00
Calendars	\$800.00
Interest/Dividends	\$48.00
Other Collection/Donations	\$5,360.00
Total Income	\$205,933.00

2024-25 EXPENSE	
Priests' Compensation	\$34,380.00
Priest Medical/Retirement	\$16,900.00
Continued Education	\$1,152.00
Priest Substitutes	\$1,560.00
Liturgical	\$1,779.00
Technology	\$7,418.00
Mileage	\$13,885.00
Staff Salaries	\$84,197.00
Publications	\$2,989.00
Office Supplies	\$3,854.00
Utilities	\$5,228.00
Phone/Internet	\$6,738.00
Grocery/Houskeeping	\$4,930.00
Payroll Tax	\$5,925.00
Charitable Works	\$906.00
Mission	\$762.00
Total Expense	\$192,603.00

Light of Christ
Protivin, Iowa

2024/25 Council Representatives:
Charlotte Brincks
Debbie Speltz

Checking Balance 7/1/24	\$13,444.00
Income	\$84,759.00
Expense	\$70,963.00
Checking Balance 6/30/25	\$27,240.00

2024-25 INCOME	
Support	\$78,621.00
Tuition	\$6,095.00
Interest	\$43.00
Donations	\$0.00
Total Income	\$84,759.00

2024-25 EXPENSE	
Staff Salaries	\$48,602.00
Instructors	\$8,140.00
Payroll Tax/Liability	\$4,699.00
Benefits	\$100
Festivals/LOC Prog.	\$2,819.00
Youth Events/Ministry	-\$1,857.00
Office Supplies	\$1,762.00
Utilities	\$6,698.00
Total Expense	\$70,963.00

Dear Brothers and Sisters in Christ,

Thank you all, once again, for a solid financial year. Our Lady of Mount Carmel Parish met its giving goal for the fiscal year over nine weeks early. That is such a great help for us to make sure bills get paid on time so thank you for your generosity and consistency!

As an overview of how the past fiscal year went, you'll notice that, on paper, the total income is just shy of our total expenses. However, some of those "expenses" are our contributions to our savings accounts, so we pretty much broke even.

You may remember that last year, I mentioned that our "Taxa" to the Archdiocese would decrease now that the parish pays subsidies to Trinity Catholic School. For the 2023-2024 fiscal year, the school payment was \$16,128 and the Taxa was \$21,602. This fiscal year, those numbers decreased to \$13,141 and \$7,651, respectively. That is a yearly savings of almost \$17,000! The subsidy went down because fewer Our Lady of Mount Carmel parishioners were students there this year, but overall, paying subsidy was the right move for the parish. It saved us money and brought us closer together as a cluster. Next year, because of the debt incurred as a result of the roof repairs, we will pay almost no Taxa at all.

That debt is a hurdle going forward. We are continuing to make our payments on time and have

the funds to pay everything off right now, but it would wipe out our savings which we may need for an emergency. Our fundraising efforts such as our "In-Lieu-of-a-Picnic" collection go to the reduction of our debt, so please do what you can.

With the Journey in Faith changes on the horizon, we have a challenging couple of years ahead of us. However, I am confident that as a parish and as a cluster, things will work out well in the end. As a parish, you have shown me over the past five years that you step up when it is needed to maintain your community and to help the cluster. I'm sure you will continue to do the same.

As I continue as pastor of Christ Our Hope, please know of my profound gratitude for all that you do. I ask for your prayers and continued support of our parishes. Our work is not done and will not be until we are all in heaven. May God who has begun the good work in us bring it to fulfillment!

In Christ Our Hope,

Fr. Radloff