



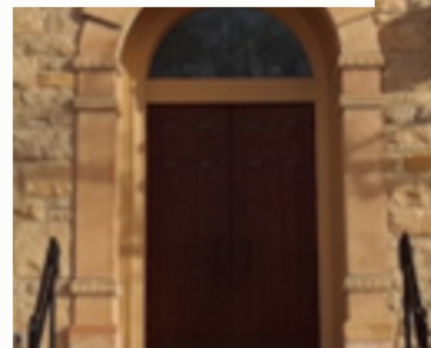
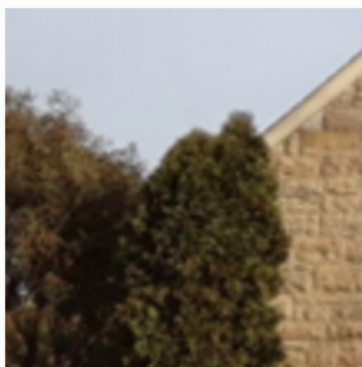
St. Jude  
OF THE LAKE  
CATHOLIC CHURCH & SCHOOL



St. Jude  
OF THE LAKE  
CATHOLIC SCHOOL

# Annual Report 2024

BE DISCIPLES. MAKE  
DISCIPLES. TO BE A PLACE  
OF HEALING AND RAISE UP  
CHAMPIONS FOR CHRIST



# Stewardship as a Path to Holiness



On September 8, 1940, the first Mass was celebrated in the newly completed Church of St. Jude of the Lake. For the Universal Church, September 8 is the day we celebrate the birth of Blessed Virgin Mary; for the Church in the Town of Lincoln (now merged into the City of Mahtomedi), this day carries an added significance - it is the day our parish church came to life. The candles were lit, the choir sang, and the Mass was celebrated.

When a local community comes together and builds a church for itself, the church building becomes a symbol, a legacy passed down to future generations. It is one generation's way of saying to their children and grandchildren, "Because of our faith, because of our love of Christ, because of our love for you, our children and grandchildren (who in many cases were yet to be born), we came together, raised the money, gave our time, and built this Church." They treasured the gift of their faith, and they wanted their descendants to know their faith and to have a place where their descendants could receive this faith.

Building the Church was the easy part; being the Church of St. Jude of the Lake became the new mission. If it were not for the community that flocked into the church and made it their home, the Church of St. Jude of the Lake would have been a monument to the dead. The people who found a home in the Church of St. Jude of the Lake, made it into the parish it is today.

Some people made huge and lasting impacts on the parish – Don & Jan Koebele, Mary Klein, Don and Helen Kohler; their legacies continue on. Others made a lasting impact through their children and grandchildren who now fill our school. Others are making their impact today, such as Principal Carrie Hackman. But for each of the people who made such visible impacts on our parish, so many others built the parish into what it is today through thousands of hours of volunteering, through countless gifts left in the basket, and through tireless prayers. It takes a village to raise a church; it takes a community coming together – sharing their time, talent, and treasure - to make our parish such a vibrant focal point for the Mahtomedi community; where families come to baptize their children, where eager minds come to learn, where families come to celebrate traditions, where loved ones say goodbye, and where an entire town comes to celebrate the amazing gift of corn.

This letter serves to tell the most recent chapter in the story of this parish. It is our hope and our dream that this chapter is nearer to the beginning of the book and not its end. It serves to celebrate the Church that we have grown into and the Church that we hope to become. It is the legacy we want to leave to the generations yet to come.

**Fr. Michael Johnson**

Pastor

# Celebrating Our Ministries

As we look toward the end of the year with Thanksgiving, Christmas, and preparations for a new Liturgical Year, it is helpful to reflect back upon the many blessings and growth within our St. Jude parish community. This past year, the Parish of St. Jude of the Lake has grown in so many different ways, both big and small, that speaks to the good things happening in our parish—from new families joining us and individuals becoming Catholic, to a surge in our Faith Formation and school, and robust involvement in parish ministries.

This year, we are experiencing record numbers and enthusiastic participation across the board:

## Ministry by the Numbers

- **Faith Formation** enrollment has risen by **25%**, with **117 students** this year—a testament to the faith and commitment of our parish families.
- We serve **24 families** each week from our **Food Shelf**.
  - Total Individuals Served: **3559**
  - Total Households/Families: **1102**
  - Total Pounds of Food Distributed: **75042**
- **Men's nights** where over **50 men** gather regularly, building strong fellowship.
- Our priests consecrate over **65 hosts** each week to be brought to the **sick and homebound**.
- The relaunching of the **Catholic Council of Women** with over **44 women** expressing an interest in reestablishing a ministry that had served our parish so admirably in decades past.
- **Corn Fest** attendance reached new heights in 2024.
  - **1,433 meals** were served
  - Over **1,300 ears of corn** were eaten
  - Over **two dozen teams** competed in the **cornhole tournament**
  - **Inflatables** soared **30 feet** into the air on our front lawn
- The **School** has **237 students** attending K-8 – a **550% increase** during Carrie Hackman's tenure as principal. Our recently relaunched middle school is working to graduate its **second group of eighth grade students** this spring.
- **Adoration** is now a **weekly** part of our parish's life of prayer each Tuesday from noon-5:45 pm.
- We have nearly **two dozen Small Groups** meeting on a regular basis to study the Bible, sharing their faith, reading books, or engaging in ministry together.
- In 2024 we have **10 people** looking to enter the Church at Easter through OCIA, **18 new families** joined the parish, **5 weddings**, **37 first communions**, **23 students in Confirmation**, and **19 funerals**.



# Celebrating Our School

## Academic and Faith Milestones

### Notable Achievements:

- Academic Growth: Significant increase in NWEA MAP scores from Spring 2023 to Fall 2024, reflecting incredible growth.
- Integrated Curriculum: Teachers continue to infuse religion, technology, STEM, and writing instruction across all subjects, providing unique learning opportunities.
- Data-Driven Instruction: Faculty are increasingly utilizing student data to inform and enhance instructional decisions.
- Active Faith Formation: Programs include sacramental preparation, retreats, adoration, rosary, and virtue/saint formation.
- Athletics: A robust selection of middle school athletic teams is offered year-round.
- Character Education: The Social Institute's peer-to-peer platform helps students navigate their social world with integrity.
- Community Service: Ongoing support for projects like The Blessing Box, as well as contributions to Mahtomedi Food Shelf, Catholic Charities, and local community heroes.

Scholarships and Financial Support: Generous scholarships, including Penguin Power and Penguin Pioneer (in partnership with Hill-Murray), make a difference in our students' lives. We also celebrate countless events and traditions that make St. Jude of the Lake a joyful community.





# Celebrating Our School

## Exciting Program Highlights

### Environmental and STEM Learning:

- Minnesota Water Shed - Trout in the Classroom: 137 trout released this year, along with snowshoeing and other outdoor activities.
- Aquaponics Lab: Students grow lettuce and basil, filet tilapia, and enjoy a shore lunch.
- Solar Suitcase: Middle school students constructed a solar energy kit, which was sent to Uganda.
- Greenhouse: Enhances horticultural experiences for students.
- Weekly STEM Classes: Enriched with STARBASE learning and Valley Fair STEM Day.

### Achievements and Recognitions:

- Minnesota ZOOMS Project: Top 5% worldwide.
- Minnesota State Fair History Project: Top awards received.
- CSCOE Big Bang STEM Fair, Math Masters, Math Counts, and Lego League: Engaging students in competitive and collaborative STEM activities.
- Service and Community Engagement:
- SERVE-A-THON: 2024 featured “30 Days of Random Acts of Kindness.”
- School Pop-Ups and Special Events: Celebrated across fall, Christmas, and Easter.
- Alumni and Institutional Initiatives: Highlights include Cornfest Corn Hole Tournament and a “Walk Down Laker Lane.”
- New LINKS Program: Life Involves New Kinds of Skills, plus Career Day for middle schoolers.

### Community and Faith Traditions:

- We are do-ers in our faith not just hear-ers:
- The Blessing Box- An All School Year Around Service Project providing people down on their luck non-perishable items.
- All School Mass Weekly with opportunities to host and serve.
- Virtue and Prayer Life Formation through service projects, retreats, weekly rosary and adoration

### Middle School Trips:

- House System Implementation for team and character building, relationships, and opportunities for deeper religious formation
- LINKS (Life Involves New Kinds of Skills)- They learn how to do laundry- on-site!
- Junior Achievement (life skills like budgeting and finance)
- Urban Wilderness- woodworking opportunity to build a canoe!
- Experiential learning trips to Wolf Ridge Lodge (Finland, MN),
- Eagle Bluff (Lanesboro, MN)
- Sea Camp (San Diego, CA).

### Enrollment Growth and Community Support

- Remarkable growth and increase in enrollment.
- A retention of 91% of our current students
- An increase in student enrollment to 237 students
- An amazing growth rate from 2017 to 2024 of 550%
- An off the chart increase in school spirit
- WE LOVE OUR HAPPY PLACE!



# Financial Stewardship: Transparency & Trust

These blessings, and so many more, reflect the vibrancy and renewal within our parish. Thanks to our parishioners' generosity in donating their time and resources, our ministries reach people where they are, walking with them in faith and service. We extend our heartfelt thanks to all who contribute to St. Jude of the Lake in countless ways. Our patron, St. Jude, is a beacon of light and hope to those in need, and our parish likewise serves as a light and hope within this community.

At the start of each calendar year in February, our parish finance council, composed of parishioners with business and accounting expertise, prepares a budget covering both the church and school. Throughout the fiscal year, the finance council collaborates with the pastor and trustees to monitor finances in alignment with the budget. At the end of each fiscal year in June, the council reviews and submits a financial report to the archdiocese. This full report available upon request. Below is a summary of this past year's financial report.

## **July 2023 - June 2024**

This past fiscal year, the parish and school experienced a significant budget shortfall. This deficit was due to several factors: anticipated income projections that fell short, the impact of inflation on essential operating costs, a significantly higher-than-expected rise in employee benefits, and the growing pains of meeting increasing community needs in both the parish and the school.

In response, Fr. Johnson, the trustees, and the finance council have carefully adjusted the fiscal year 2025 budget to reflect current realities. Expenses are under close review, and reductions are being made where possible. Contracts with vendors have been renegotiated, and the parish and school are currently holding two positions open to help manage costs.

This challenge presents an invitation for all of us to strengthen our commitment to St. Jude of the Lake, ensuring that our parish remains vibrant for generations to come. We are a growing, thriving community, witnessing Christ's love in the world. By investing in our parish, we build on the foundation of faith and service laid by those before us, fostering a legacy of faith that will endure for the next 85 years.



# Financial Report - 2024 (July 23-June24)

## Parish Income

Income	2024 Actual	2023 Actual
General Operations	\$ 980,942	\$ 1,006,640
Festivals	\$ 145,398	\$ 145,637
Church Building	\$ 3,000	\$ -
Rectory Rent/lease	\$ 21,850	\$ 24,150
School Rent/lease	\$ 65,413	\$ 68,288
Liturgy & Worship	\$ 8,607	\$ 7,843
Music	\$ 1,680	\$ 230
Pastoral Care	\$ 3,345	\$ 6,450
Bereavement	\$ 5,364	\$ 5,062
Social Justice	\$ 1,785	\$ -
Youth Formation	\$ 10,428	\$ 19,983
Youth Ministry Operations	\$ 4,417	\$ 5,804
Sacramental Preparation	\$ 9,645	\$ 7,540
Adult Formation	\$ 1,524	\$ 5,747
Youth Group Activities	\$ 11,403	\$ 966
Other Group	\$ 149,211	\$ 135,407
<b>Income Totals:</b>	<b>\$ 1,424,011</b>	<b>\$ 1,439,746</b>

## Non-Operating Income

Income	2024	2023
Fund a Need - Restricted	\$ 89,560	\$ 90,100
Insurance Revenue	\$ -	\$ 49,882
Investment Activity	\$ 100,905	\$ 81,390
<b>Non Oper Income Total:</b>	<b>\$ 190,465</b>	<b>\$ 221,372</b>

## Parish Expenses

Expense	2024 Actual	2023 Actual
General Operations*	\$ 828,138	\$ 603,631
Festivals	\$ 81,308	\$ 73,926
Church Building	\$ 251,127	\$ 194,064
Grounds	\$ 25,281	\$ 40,450
Rectory Building	\$ 9,309	\$ 45,054
Other Building	\$ 6,908	\$ 35,079
Rectory Rent/lease	\$ 5,607	\$ 7,279
School Rent/lease	\$ 301	\$ 6,775
Liturgy & Worship	\$ 77,957	\$ 69,019
Clergy Services	\$ 101,018	\$ 99,179
Pastoral Care	\$ 1,600	\$ 3,353
Bereavement	\$ 3,262	\$ 5,346
Social Justice	\$ 568	\$ -
Youth Formation	\$ 10,342	\$ 18,460
Youth Ministry Operations	\$ 6,440	\$ 8,993
Sacramental Preparation	\$ 2,105	\$ 1,487
Adult Formation	\$ 3,855	\$ 10,634
Youth Group Activities	\$ 10,754	\$ 11,929
Other Group	\$ 121,731	\$ 118,908
<b>Expense Totals:</b>	<b>\$ 1,547,610</b>	<b>\$ 1,353,566</b>

\*[2024] - includes the Parish subsidy of \$140,000 and STJDC rent revenue of \$65,112 paid to the school. (total \$205,112)

## Total Before Non-Operating

	2024 Actual	2023 Actual
<b>Total Gains/Loss</b>	<b>\$ (123,599)</b>	<b>\$ 86,180</b>

## School Income

Income	2024 Actual	2023 Actual
School Building	\$ 3,900	\$ 155,000.00
Elementary School	\$ 1,475,983	\$ 1,306,399
Extended Day	\$ 63,014	\$ 68,446
Government Grant	\$ 93,540	\$ 74,275
School Development	\$ 124,588	\$ 75,480
Athletics	\$ 16,007	\$ 5,180
<b>Income Totals:</b>	<b>\$ 1,777,032</b>	<b>\$ 1,684,780</b>

## Non-Operating Income

Income	2024	2023
Donor - Restricted	\$ 49,650	\$ 100,000
Investment Activity	\$ 8,588	\$ 6,989
<b>Non Oper Income Total:</b>	<b>\$ 58,238</b>	<b>\$ 106,989</b>

## School Expenses

Expense	2024 Actual	2023 Actual
School Building	\$ 74,365	\$ 181,753
Elementary School	\$ 1,703,767	\$ 1,488,625
Middle School	\$ 10,006	\$ -
Extended Day	\$ 5,114	\$ 13,192
Government/Grants Programs	\$ 130,562	\$ 132,617
School Development	\$ 27,827	\$ 35,459
Athletics	\$ 11,744	\$ 7,853
<b>Expense Totals:</b>	<b>\$ 1,963,386</b>	<b>\$ 1,859,500</b>

## Total Before Non-Operating

	2024 Actual	2023 Actual
<b>Total Gain/Loss</b>	<b>\$ (186,355)</b>	<b>\$ (174,720)</b>

For access to detailed financial reports, please contact the office to schedule a review with the Parish Administrator.



# Financial Assets

## Cash

	2021	2022	2023	2024
<b>Bank Accounts</b>				
Cash/Money Market	\$ 804,690	\$ 459,191	\$ 282,396	\$ 304,454

## Invested Reserves

	2021	2022	2023	2024
<b>Investments*</b>				
Capital Projects Reserve	\$ 165,939	\$ 153,201	\$ 94,814	\$ 103,137
Operations Reserve	\$ -	\$ 572,975	\$ 446,771	\$ 379,217
<b>TOTAL RESERVE ASSETS</b>	\$ 165,939	\$ 726,176	\$ 541,585	\$ 482,354

\*Invested reserves are in moderately conservative pools that can be liquidated as needs arise within several days. We currently invest with the Catholic Community Foundation

## Endowments

	2021	2022	2023	2024
<b>Endowments*</b>				
Parish Endowment	\$ 490,512	\$ 450,147	\$ 512,531	\$ 548,809
School Endowment	\$ 70,598	\$ 69,969	\$ 86,357	\$ 92,794
<b>TOTAL ENDOWMENT ASSETS</b>	\$ 561,110	\$ 520,116	\$ 598,888	\$ 641,603

\*Endowments can't be liquidated and produce revenue annually from investment gains. The perpetual funds are integral to building a solid foundation for the next generations at St. Jude of the Lake.



## Stewardship of Prayer

Sunday Mass is the cornerstone of our community's prayer life. It is here that the body of Christ gathers to worship, celebrating the God who created us in love and redeemed us through His passion, death, and resurrection. At St. Jude of the Lake, our liturgies blend the richness of tradition with a spirit of warm reverence, welcoming all to participate.

As Jesus said, "Let the children come to me, and do not prevent them; for the kingdom of heaven belongs to such as these" (Matthew 19:16). Our youth are essential to the future of our parish, and we are dedicated to making them feel at home in the liturgy, encouraging them to become active participants and future leaders within our church community.

We celebrate the joyful sounds of babies at Mass as a sign of our parish's vibrancy. If the crying room becomes full, we are prepared to offer additional quiet spaces. Children are invited to bring food offerings during the offertory, fostering their sense of participation, supporting our food shelf, and teaching the value of generosity. Our young parishioners are encouraged to serve as acolytes or readers, ensuring that all who are trained and eager have opportunities to serve.

Throughout the year, we offer blessings for athletes, graduates, confirmation students, and even cherished stuffed animals. We invite everyone to share their special occasions—weddings, baptisms, anniversaries, and more—so the parish can join in prayerful support. For those celebrating a significant anniversary, we welcome requests for a renewal of vows and special blessings.

Each week, the parish offers Eucharistic adoration, the rosary, confession, and other sacraments to deepen our communal and personal prayer. This past summer, Fr. Joe Wappes led a prayer series, and this coming Lent, we will offer an eight-week series with The Rescue Project, Stations of the Cross, and Friday meals.

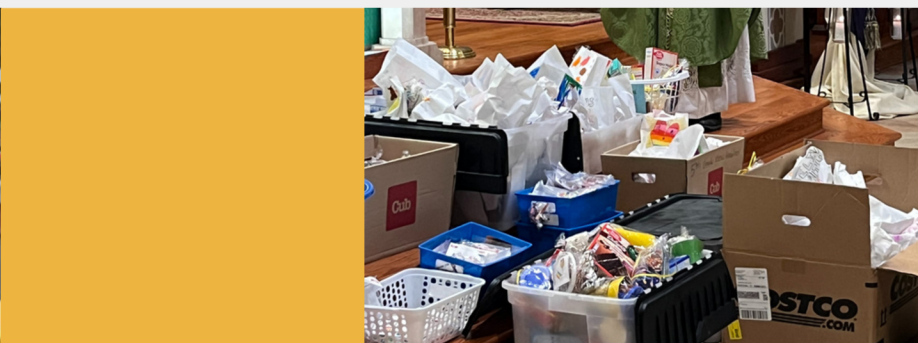
If you or your loved ones are in need of prayer, please reach out to our priests, deacon, or staff. Our priests are available to offer Mass for your intentions throughout the year, and Kathy Giuliano in the parish office can assist with any requests. We also offer healing Masses throughout the year, where prayer teams are available to pray with you for any special intentions you wish to bring before the Lord.

## Stewardship of Participation

The mission of St. Jude of the Lake, “**Be disciples, make disciples**”, is at the heart of everything we do. Parishioners live out the Gospel call to “Love God and love our neighbor” through various ministries: our school, which welcomes both Catholic and non-Catholic students; our food shelf, in partnership with local churches, offering essential support to families in need; our outreach to the sick and homebound; our funeral ministry, providing comfort to those who grieve; and our newly launched Meal Train ministry, delivering meals to families facing challenging circumstances. Quietly and faithfully, hundreds of volunteers contribute their time each week to advance the Gospel, serving as disciples in both visible and hidden ways.

Our community of volunteers is a testament to the faith and commitment that defines St. Jude. New volunteers are always welcome, and we encourage anyone who feels a call to serve to explore opportunities within our parish. If you see a need or feel a unique charism for discipleship, St. Jude is here to support you in fulfilling that call.

This fall, our Youth Leadership Team has taken shape. High school students from Mahtomedi High School, Cretin-Derham Hall, St. Agnes, and other schools gather twice a month for fellowship and faith formation. These young leaders, guided by Ryan Scherber, help create ministry opportunities for middle and high school students, with the highlight of each year being Extreme Faith Camp, held at Trinity Woods Catholic Retreat Center in Wisconsin. This experience serves as a powerful capstone in their journey of faith and leadership.





# Stewardship of Generosity - *Today*

**Sunday Giving:** Sunday giving supports the majority of our church's operational expenses. Your regular contributions allow St. Jude of the Lake to pay fair wages to our employees, maintain our facilities year-round, and sustain all our ministries. With guidance from our trustees and finance council, we work diligently to ensure your gifts are used wisely.

In recent years, our parish family has grown, yet plate and envelope offerings have slightly decreased. We deeply appreciate the support you already provide, which enables us to serve our community faithfully. We invite everyone to prayerfully consider becoming a regular giver or, if possible, increasing your donation to the parish.

If you're able, we encourage electronic giving, which helps us budget and plan more effectively, ensuring sustainable support for our parish's mission.

**Annual Appeal:** In the past, St. Jude of the Lake provided wish lists for specific needs beyond the annual budget. Moving forward, we are shifting to an annual appeal to encourage year-round, one-time donations that help support vital projects and ministries outside our regular budget. These contributions—such as bequests, year-end gifts, appreciated stock, or alumni donations—fund important parish needs like student scholarships, youth and family activities, facility updates, maintenance, and community events. This shift allows us to sustain and expand our parish programs and campus for the benefit of all.



## Stewardship of Generosity - Tomorrow

**Facilities Giving:** Our beautiful campus is a vital space for faith, learning, and community. By donating to the Facilities Reserve Fund, you help maintain and enhance our buildings and grounds, ensuring they remain welcoming and well-kept for years to come. Contributions to this fund support essential maintenance and repairs, preserving our parish and school's legacy for future generations. Thank you for helping us keep St. Jude of the Lake a place of beauty and purpose.

## Stewardship of Generosity - Future

**Planned Giving:** Planned giving is a meaningful way to leave a lasting legacy for future generations, extending your support for St. Jude of the Lake well into the future or, in the case of endowments, in perpetuity. Gifts through wills, trusts, beneficiary designations, or life insurance policies can be directed to St. Jude of the Lake, ensuring your impact continues even after your lifetime. This coming spring, we plan to host a session with the Catholic Community Foundation to provide information on the benefits of planned giving. Estate gifts can be directed to support the parish, the school, existing endowments, or even a personal foundation or endowment, aligning with your wishes and values.

**Endowment Donors:** St. Jude of the Lake currently benefits from two endowment funds established with the Catholic Community Foundation—one dedicated to the parish and the other to the school. While the principal in these funds remains untouched, the annual income generated supports the parish's ongoing operations.

A tree recently installed in the gathering space symbolizes the growth of these endowment funds. Each leaf on the tree represents a parishioner who has donated \$10,000 or more to the endowments, either as a single gift or through accumulated contributions. Every gift to the endowment helps secure funding for the mission of St. Jude of the Lake, ensuring its impact for generations.

Each year, we celebrate a Mass in gratitude for the individuals and families who support the endowment fund, honoring their enduring legacy to our community.