



Saints Joseph and
Francis Xavier Parish

Annual Report Fiscal Year
Ended June 30, 2022

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This Annual Report provides you with important information about our current financial status, financial outlook and how your contributions directly support our essential ministries and strengthen our faith community. We invite you to read this report and reflect on your current and future commitment to Saints JFX Parish.

Vital Statistics

1,995 Registered Families
30+ Parish Organizations
120 Baptisms
125 First Communion
150 Confirmations
27 Weddings
81 Funerals
700 Saints JFX School Students
350 Youth Faith Formation Students
\$277K Parish Contribution to Saints JFX School
\$95K Parish Contribution to Youth Faith Formation
\$519K Parish Contribution to the Larger Community

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The Parish Finance Council advises Father Wayne on various matters impacting the finances of Saints Joseph and Francis Xavier Parish. This report has been prepared by the Finance Council to provide transparency to parishioners regarding the stewardship of your generous monetary contributions and to provide a summary of activities carried out by our faith community. Please feel free to contact Joseph D'Arco or Father Wayne if you have questions about this report.

The Parish Finance Council

Father Wayne Watts, Pastor
Joseph D'Arco, Operations Director
Deacon Robert Kerls (Co-Chair)
Herbert Marros (Co-Chair)
Michael Ericson
Jill Hayes

Conor Lefevour
Loreen Mershimer
Marianne Shahid
Patrick Sheedy
Scott Soracoe
Joe Tippins

Letter from Our Leadership Team

Dear Fellow Parishioners of Saints Joseph and Francis Xavier,

We write to you as “fellow parishioners” because we, too, belong, to this great parish community. Each of us has committed to participate in the missionary activity of our local Church with our time, talent, and treasure. So many of you have, too. For that, we are truly grateful.

Our Report numbers look very good. We credit that success to the diligent work of our Finance Council and School Board, as well as to the generosity of many of our constituents. We must remember, though, that a one-time reduction in fringe benefit spending (as directed by the Archdiocese) allowed for a savings of \$150,000. That affected the bottom line. Thankfully, the benefits to our employees have been restored, so we will need to account for that going forward.

While we call this publication the Annual Financial Report, we like to refer to it as the Annual Stewardship Report. Webster defines *stewardship* as “the careful conducting, supervising and management of something.” The United States Conference of Catholic Bishops, in their pastoral letter on stewardship, quotes the Letter of Saint Peter, “As each one has received a gift, use it to serve one another as good stewards of God’s varied grace” (1 Pt 4:10). The bishops go on to say, “What identifies a steward? Safeguarding material and human resources and using them responsibly are one answer; so is generous giving of time, talent, and treasure. But being a Christian steward means more. As Christian stewards, we receive God’s gifts gratefully, cultivate them responsibly, share them lovingly in justice with others, and return them with increase to the Lord.”

At Saints JFX, in fiscal year 2022, we ramped up our Stewardship Committee, a cross-functional group of dedicated parishioners seeking to engage and re-engage parishioners, encouraging them to participate in this great community and become Christian stewards themselves. Many great initiatives emerged from these fruitful meetings.

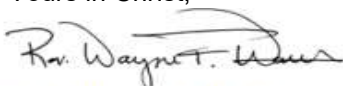
- We looked for new opportunities to build community and invite people to know Jesus
- We completed a comprehensive parish survey and are using the results in planning
- We bolstered the welcome committee and streamlined the process
 - We contact every newly registered family at least twice by phone
 - We deliver welcome baskets to all new parishioners
 - We host a welcome dinner every other month
- We have divided the parish into regions and seek local leaders of the areas to help build community, increase engagement, and host area parties
- We encouraged generous participation in our weekly offertory collections
- We strengthened the bond with our sharing parishes, Catholic Charities, and others

Our hearts are full of gratitude. At the same time, as we reflect on the successes of fiscal year 2022, we are keenly aware that we have a long way to go towards becoming a true stewardship parish. Too many of us, for whatever reason, don’t financially support our parish or give of their abundant talent and precious time. If this is you, we invite you to consider this note and the information that follows as an invitation to stewardship and engagement.

Engaged parishioners prayerfully review their fiscal support and consider whatever gifts and talents they have as gifts from God to be shared. Engaged parishioners hear the call to discipleship and respond with generous hearts. Saints JFX needs ALL our parishioners to be disciples. Please consider your investment and your engagement. Please also consider electronic giving and a substantial increase in your regular giving. Know of our commitment to you, to your children, and to your families.

If you would like to talk about how you can become more involved with Saints JFX and share your gifts and talents, please contact us at 847-251-0771. We love you and we need you.

Yours in Christ,



Rev. Wayne F. Watts
Pastor



Christine Elliott
Principal



Joseph P. D'Arco
Operations Director

Parish Financial Highlights

Parish Leadership's financial goal is to establish a sustainable base which supports the parish's mission and provides for the maintenance of parish facilities. Historically, collections alone have not been adequate to meet the parish's operating costs. Shortfalls in prior years have been covered by bequests, donations, other one-time events and the drawdown of parish reserves.

To remedy this situation a Fiscal Sustainability Task Force was formed two years ago. This group, made up of leaders from the Finance Council, School Board, HSO and the Parish Leadership team, formulated a three-year budgetary plan. This plan is geared to achieve the following goals:

- Strengthen the parish's balance sheet
- Establish a plan to achieve consistent positive cash flow
- Grow liquidity reserves
- Address deferred maintenance
- Establish and grow a capital reserve fund for building maintenance

This year's report presents the results of the second year under this plan.

As reported in our mid-year update, significant improvements have been achieved. The parish ended the fiscal year with a cash surplus of close to \$19K from ordinary operations. This is in contrast to the prior year's deficit of over \$600K. This result was driven by the following key items:

- A proactive enrollment campaign which helped to increase school enrollment across all grades
- Targeted actions taken to increase school tuition and fees
- Proactive communication of the parish's financial position led to an increase in collections
- Ongoing efforts to control operating costs.

One factor outside of parish control this past year was the Archdiocesan decision to suspend the matching of employee 403(b) contributions. This action resulted in a decrease in fringe benefit costs charged to the parish of \$150K. Fortunately, this employee benefit has been reinstated.

This past year we were fortunate to have benefited from a number of one-time events which improved cash results. The net results of these non-ordinary items provided a surplus of \$626K. The inclusion of these non-ordinary results increased the net cash surplus for the past year to \$645K.

The effect of the declining financial markets was reflected in the performance of parish investments. Endowments and other restricted funds held by the parish recorded unrecognized losses of \$193K. After inclusion of these non-cash results, total parish net assets increased by \$452K for the fiscal year.

A Look Ahead to 2023

The budget for Fiscal Year 2023 projects an operating deficit of \$211K. The key assumptions underlying this projection are:

- A year over year level school enrollment
- Salary increases in line with Archdiocesan guidelines
- The full year impact of matching employee 403(b) contributions
- Impact of inflation on operating costs
- Improving collections

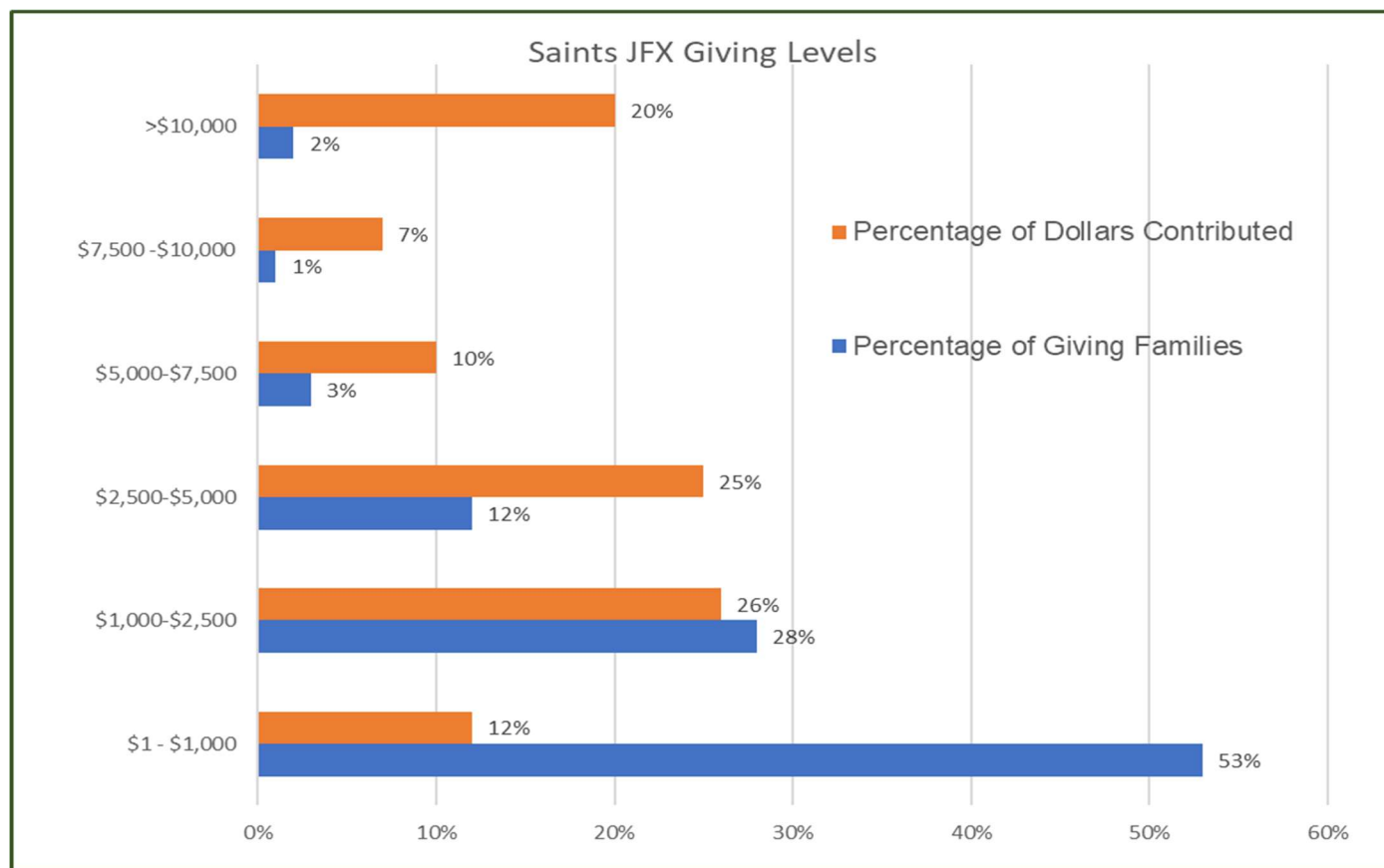
Many of these factors are outside the direct control of the parish, the most obvious being the impact of inflation. **BUT** there is one area where parishioners can have a direct impact - **contributions**.

Giving Levels

Sunday, Holy Day, Christmas and Easter collections form the base for parish operations. Maintaining and growing the level of participation and giving is fundamental to our goal of achieving financial sustainability. Consider these facts and the following graph.

- We estimate that 30% of our registered families do not currently give a recordable gift.
- Six percent of giving families account for over 37% of our collections.

The goal for this year is to move these statistics in the right direction.



The Power of Small Numbers

What does it take to improve these numbers? There is power in small numbers. A marginal increase applied across a large base can have a significant impact. Consider these facts:

- If all giving families donated \$1 more per week, collections would increase by \$73,000 per year. Just \$1 per week would reduce the 2023 projected deficit by 35%.
- A \$5 increase per week by all giving families would provide an additional \$365,000 per year.
- A \$10 increase per week by all giving families would result in an additional \$730,000 per year.

These are interesting figures. A small increase in giving will eliminate our deficit and help us continue to offer robust programming, support Catholic Education and help maintain our buildings.

Capital Projects - Stewards of Your Gifts



Our parish has been blessed with many beautiful facilities which have supported worship, education, and parish ministries for many years. But our facilities need attention. Our two churches are approaching their 84th anniversary. Our schools which have fostered learning, laughter and love for decades need attention. We also maintain recreational grounds, parking lots, office and rectory buildings which support operations and community building. Maintaining these facilities is important to the safety and vitality of our parish.

We have benefited from the generous investment of past generations of Catholics in Wilmette. As we endeavor to be good stewards of these gifts, it is time to take a hard look at our physical assets and reassess the needs of this combined parish. The past few years have seen significant expenditures in much needed maintenance projects (\$560K in 2021 and \$150K in 2022). Rather than continue on this reactive path, we are moving to a new phase of proactive asset management. This shift will allow us to better plan, prioritize and implement capital improvements in alignment with our parish vision and financial position.



A key step in this process is the development of a Campus Master Plan. This will include an assessment of existing infrastructure condition, a community engagement process to establish the needs and vision for each campus, and creation of a realistically achievable plan with a prioritized implementation timeline. The goal of this process is to maximize the functionality of the Saints JFX facilities and grounds to best serve the parish and school communities and their operations and ministries.

Some of the known needs include boiler and window replacements, improved gathering spaces, additional green space and enhanced security. We know there are many other and look forward to engaging with you to develop the parish vision and prioritize the projects necessary to achieve that vision. It will take the spiritual and financial participation of the full community to make this process successful. Please stay tuned for more information as we launch this effort in 2023.



Statement of Activities
Current Year Versus Prior Year Results

Revenue	<u>Actual 2022</u>			<u>Actual 2021</u>			<u>Increase (Decrease)</u>		
	<u>Church</u>	<u>School</u>	<u>Total</u>	<u>Church</u>	<u>School</u>	<u>Total</u>	<u>Church</u>	<u>School</u>	<u>Total</u>
Sunday Collections	\$1,824,125	0	\$1,824,125	\$1,773,165	0	\$1,773,165	\$50,960	0	\$50,960
Christmas Collection	420,634	0	420,634	351,278	0	351,278	69,356	0	69,356
Easter Collection	161,567	0	161,567	172,391	0	172,391	(10,824)	0	(10,824)
Tuition & Fees (1)	132,018	5,324,246	5,456,264	134,234	4,117,305	4,251,539	(2,216)	1,206,941	1,204,725
Net Rental Income (2)	47,351	0	47,351	40,902	0	40,902	6,449	0	6,449
Auxiliary Grps/Fundraising	32,138	640,800	672,938	29,444	708,984	738,428	2,694	(68,184)	(65,490)
Miscellaneous Income (3)	91,471	65,051	156,522	92,726	90,384	183,110	(1,255)	(25,333)	(26,588)
Total Revenue	\$2,709,304	\$6,030,097	\$8,739,401	\$2,594,140	\$4,916,673	\$7,510,813	\$115,164	\$1,113,424	\$1,228,588
Expenses									
Salaries & Benefits (4)	\$1,368,082	4,928,950	\$6,297,032	\$1,345,945	4,670,852	\$6,016,797	\$22,137	258,098	\$280,235
Utilities (5)	146,327	134,392	280,719	116,980	98,443	215,423	29,347	35,949	65,296
Administrative Expenses (6)	158,224	320,489	478,713	138,155	233,040	371,195	20,069	87,449	107,518
Maintenance & Repairs (7)	161,186	280,832	442,018	223,954	168,750	392,704	(62,768)	112,082	49,314
Furnishings & Equipment	17,291	148,267	165,558	18,965	223,509	242,474	(1,674)	(75,242)	(76,916)
Books & Supplies (8)	42,324	192,424	234,748	23,774	123,905	147,679	18,550	68,519	87,069
Insurance	100,721	166,917	267,638	79,361	129,481	208,842	21,360	37,436	58,796
Archdiocesan Assessment (9)	325,419	31,281	356,700	325,114	26,055	351,169	305	5,226	5,531
Miscellaneous Expense (10)	121,663	75,892	197,555	112,976	58,489	171,465	8,687	17,403	26,090
Total Expenses	\$2,441,237	\$6,279,444	\$8,720,681	\$2,385,224	\$5,732,524	\$8,117,748	\$56,013	\$546,920	\$602,933
Ordinary Surplus (Deficit)	\$268,067	(\$249,347)	\$18,720	\$208,916	(\$815,851)	(\$606,935)	\$59,151	\$566,504	\$625,655
Non-Ordinary Income	849,017	218,044	1,067,061	2,031,717	0	2,031,717	(1,182,700)	218,044	(964,656)
Non-Ordinary Expense	(194,775)	(246,345)	(441,120)	(751,996)	0	(751,996)	557,221	(246,345)	310,876
Net Non-Ordinary (11)	\$654,242	(\$28,301)	\$625,941	\$1,279,721	\$0	\$1,279,721	(\$625,479)	(\$28,301)	(\$653,780)
Net Cash Surplus (Deficit) (12)	\$922,309	(\$277,648)	\$644,661	\$1,488,637	(\$815,851)	\$672,786	(\$566,328)	\$538,203	(\$28,125)
Unrealized Gains (Losses)	(\$142,166)	(\$50,863)	(\$193,029)	\$752,678	\$240,747	\$993,425	(\$894,844)	(\$291,610)	(\$1,186,454)
Prior Year Adjustments	\$0	0	\$0	(\$1,079,383)	0	(\$1,079,383)	\$1,079,383	0	\$1,079,383
Net Change in Assets	\$780,143	(\$328,511)	\$451,632	\$1,161,932	(\$575,104)	\$586,828	(\$381,789)	\$246,593	(\$135,196)

(1) The increase in school tuition is primarily the result of increased enrollment across all grades.

(2) Net rental income from the Greenleaf property.

(3) Miscellaneous Income is comprised mainly of stole fees (weddings, funerals, baptisms), Mass intentions, candles and other miscellaneous donations.

(4) Increase in Salaries and Benefits offset by one-time partial year suspension of 403(b) matching contribution.

(5) Increase in Utilities due primarily to increased cost of natural gas.

(6) Administrative costs, include office equipment supplies and repairs, printing costs, postage/courier services, professional services and bank fees.

(7) Maintenance and Repairs include facilities expenses, security systems, ground services, equipment services, cleaning services, snow removal and repair costs.

(8) Books and Supplies increase with increase in enrollment.

(9) Archdiocesan Assessments are assessed at 18% of Sunday, Holy day, Christmas and Easter Collections. These funds support the operation of the Archdiocesan offices and employees.

(10) Miscellaneous Expense is comprised mainly of altar and liturgical supplies, food service, speaker's fees, hospitality, and dues & subscriptions.

(11) Detail of Non-Ordinary items is included on page 8.

(12) Unrealized Gains (Losses) relate to parish and school endowments and other investments.

Statement of Financial Position

Assets	As of <u>June 30, 2022</u>	As of <u>June 30, 2021</u>	Increase <u>(Decrease)</u>
<u>Cash & Savings Accounts</u>			
Parish Accounts	\$512,274	\$145,435	\$366,839
Regular & Stock Savings	89,307	36,164	53,143
Total	\$601,581	\$181,599	\$419,982
<u>Designated Use Funds</u>			
Sharing Collections (1)	\$16,982	\$188,224	(\$171,242)
Auxiliary Accounts (2)	346,120	151,506	194,614
TTWCI SJ (3)	136,321	155,965	(19,644)
TTWCI SFX (3)	756,800	387,385	369,415
Building Fund (4)	288,466	271,305	17,161
Total	\$1,544,689	\$1,154,385	\$390,304
<u>Restricted Funds</u>			
St. Vincent DePaul (5)	\$203,839	\$218,655	(\$14,816)
Immaculée Conception, Haiti (6)	209,770	191,735	18,035
School Scholarship Fund	230,983	230,457	526
School Epic Fund (7)	652,495	488,769	163,726
Total	\$1,297,087	\$1,129,616	\$167,471
<u>Endowments</u>			
Parish Endowment (8)	\$2,802,577	\$2,937,906	(\$135,329)
School Endowment (9)	1,015,480	1,066,343	(50,863)
Total	\$3,818,057	\$4,004,249	(\$186,192)
Marketable Securities	\$38,437	\$38,437	\$0
Prepaid Expense (10)	\$0	\$53,654	(\$53,654)
Total Assets	\$7,299,851	\$6,561,940	\$737,911
<u>Liabilities & Reserves</u>			
Accounts Payable	\$103,608	\$0	\$103,608
Prepaid Tuition	160,821	148,224	12,597
Archdiocesan Loan (11)	714,382	714,382	0
Reserve for Restricted Funds	1,297,077	1,127,003	170,074
Total Liabilities & Reserves	\$2,275,888	\$1,989,609	\$286,279
Net Parish Assets (10)	\$5,023,963	\$4,572,331	\$451,632
Total	\$7,299,851	\$6,561,940	\$737,911

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| <p>(1) Sharing Collections consist of funds from Archdiocesan sponsored collections and collections for St. Thomas of Canterbury School which are in the process of being remitted. A full year listing of these collections is included on page 9.</p> <p>(2) Auxiliary Accounts include funds raised by the Women's Club, HSO, Faith Alive, and by the Peace & Justice organizations.</p> <p>(3) These are funds raised as part of the legacy St. Joseph and St. Francis Xavier "To Teach Who Christ" Is campaigns.</p> <p>(4) Building Fund consists of funds for SFX Church lighting system and other capital projects.</p> <p>(5) The St. Vincent de Paul Society manages the investment and use of these funds which are donor restricted.</p> <p>(6) This is the total of several funds which are restricted for the support of our sharing parish in Haiti. Funds are administered by a parishioner group.</p> <p>(7) The School Epic Fund was established to attract, retain and inspire top educators, to further their development and to enhance the</p> | <p>educational experience for all of our students. Funds are administered by the school leadership team.</p> <p>(8) The Parish Endowment comprises the legacy endowment funds for SJ and SFX. The majority of the fund originated from a bequest from the Morin family for the purpose of enriching the pastoral ministry of the parish. Use of funds is overseen by a Pastor appointed committee.</p> <p>(9) The School Endowment was established in 2001 with the twin goals of stabilizing school finances and providing a margin of financial flexibility and security. Funds are invested with the Archdiocese. Use of funds is overseen by a Pastor appointed committee.</p> <p>(10) The 2021 balances for Prepaid Expenses and Net Parish Assets have been adjusted from those reported in the 2021 Annual Report. The adjustment reduced by \$16,202 the amounts previously reported for these accounts.</p> <p>(11) Archdiocesan Loan relates to unmet legacy St. Joseph Parish Archdiocesan assessments for the Years 2017, 2018, and 2019.</p> |
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Non-Ordinary Items Fiscal Year 2022

<u>Non-Ordinary Income</u>		<u>Church</u>	<u>School</u>	<u>Total</u>
TTWCI - St. Francis Xavier	(1)	\$362,425	-	\$362,425
HSO	(2)	205,820	-	205,820
Church Building Fund	(3)	188,465	-	188,465
Annual Catholic Appeal Rebate		50,676	-	50,676
Estates, Bequests & Memorials		37,446	-	37,446
Covid Funds State of Illinois	(4)	-	215,679	215,679
TTWCI - St. Joseph		4,185	-	4,185
All Other		-	2,365	2,365
Total		\$849,017	\$218,044	\$1,067,061
<u>Non-Ordinary Expense</u>				
St. Joseph Capital Improvements		(\$48,374)	(\$21,193)	(\$69,567)
St. Francis Xavier Capital Improvements		(41,053)	(39,498)	(80,551)
Covid related Improvements	(4)	-	(185,654)	(185,654)
Remittance of Outside Collections	(5)	(47,567)	-	(47,567)
All Other		(57,781)	-	(57,781)
Total		(\$194,775)	(\$246,345)	(\$441,120)
Net Non-Ordinary Surplus (Deficit)		\$654,242	(\$28,301)	\$625,941

Notes for Non-Ordinary Items

- (1) In accord with Archdiocesan procedures the collection of funds from the "To Teach Who Christ Is" campaign is recorded as Non-Ordinary Income when received by the parish.
- (2) Fundraising by the Home and School Organization (HSO) net of disbursements.
- (3) Funds contributed for various capital needs.
- (4) Additional funding received from the State of Illinois to cover Covid related expenses. Net of associated expenses this resulted in a \$30,025 surplus.
- (5) Archdiocesan procedures require that funds received for special collections and contributions to sharing parishes be recorded as Non-Ordinary Income. Disbursement of funds is recorded as Non-Ordinary Expense. This item represents the difference between receipts and disbursements for the year.

Key Parish Ministry Highlights

Saints JFX parishioners have a long history of generosity and steadfast support of those less fortunate. In Fiscal Year 2021-2022, our parish generously donated over \$519K to Haiti, to the Society of Saint Vincent de Paul, and Archdiocesan second collections. Your generosity has allowed us to support a continuum of compassionate care.

Special Collections

Annual Catholic Appeal *	\$	210,261
Immaculée Conception, Haiti		104,495
St. Thomas of Canterbury School**		85,851
Society of St. Vincent de Paul		37,114
Catholic Charities		14,694
Crisis Fund		12,089
Religious Retirement		8,506
Priest Retirement		7,333
Central and Eastern Europe		6,304
Campaign for Human Development		5,205
All other second collections (<\$5,000)	\$	<u>27,321</u>
Total	\$	519,173

* The Annual Catholic Appeal goal was \$159,585 and \$50,676 was returned to the parish as a rebate.

** Excludes gifts from parishioners made in order to obtain matching gifts or Illinois tax credits.

Immaculée Conception Parish (Haiti).

This year marks our eleventh year of active support through time, talent and treasure for our international sharing parish, Immaculée Conception, in Galette Chambon (GC), Haiti. While we



have not been able to send parish delegations to GC due to Covid and the current political unrest, we have continued to support the parish and the school in prayer and with financial support. The school serves over 350 students from pre-kindergarten through grade 11. We also support 30 teachers and staff. During this time of Haitian political uncertainty, the role of the school has become all the more important. While other schools are closed, our school has remained open, and our teachers have continued to teach enthusiastically. Local inflation rates and increased logistics

costs have increased the needs of the school and parish. Therefore, the second collections and other fundraising events remain critical to the continued success of this ministry. The people of Immaculée Conception appreciate our support and they remember us in their prayers daily.

St. Thomas of Canterbury School and Church

The St. Thomas of Canterbury (STC) school provides high quality education for a diverse group of students. Representing the wide range of ethnic groups found in Uptown, students are the children of established parish families as well as first-generation immigrants from countries such as Ghana, Nigeria,



Ethiopia, Eritrea, and Vietnam. It is estimated that 47 different languages are spoken in the homes of the students. Over 95% of St. Thomas' students come from families living below the poverty line. This past year a campaign was initiated to provide scholarships for all eligible students through the Illinois Invest in Kids program.

Parish support for St. Thomas extends beyond the monetary. This past year dedicated parishioners continued to generously serve as tutors in math, history and English. Their service and the financial support raised through the monthly collection for St. Thomas are key to the school's continued operation.

St. Thomas of Canterbury Church, part of the Mary Mother of God parish, is located in Uptown one mile south of STC School. Saints JFX along with Saints Faith, Hope, and Charity contribute food and other items to the St. Thomas Church operation. Additionally, Catholic Charities operates both a food distribution and a refugee resettlement operation on STC premises.



Society of St. Vincent de Paul



The Society of St. Vincent de Paul is an organization of lay Catholic men and women dedicated to giving direct assistance to the poor. Founded in 1833, its 800,000 members are active in 153 countries. The Saints JFX conference continues the Society's mission by providing those in need with short-term help and working with them to find long-term solutions. Referrals for

assistance come from social service agencies, requests from St. Thomas of Canterbury School and Church, and from walk-ins. Over the past year the Saints JFX conference has helped over 100 individuals and families. We expanded our work to include supplying thousands of sack meals to those in need, helping supply prisoners released from Cook County Jail with basic living items, and staffing an aid event for victims of the Highland Park shooting. The primary financial support for this work comes from the annual Thanksgiving Day collection.

Annual Catholic Appeal

The Annual Catholic Appeal is a fundraising campaign that supports the parishes, schools, ministries, programs and agencies that serve the educational, physical and spiritual needs of the people of the Archdiocese of Chicago. Through Catholic Relief Services, the Appeal also serves people around the world, regardless of religious affiliation, whose lives are devastated by natural disasters, illnesses, wars and famine. Since we exceeded the combined goal of \$159,585 set by the Archdiocese, \$50,676 was returned to the parish.

Catholic Charities

Catholic Charities sees the face of God in those in need through the provision of food, clothing, shelter and counseling. We have been strong supporters of fundraising campaigns and have supported Tuesday Night Supper, food pantry and clothing drives, rent for the New Hope apartments, and served as program site for the Behavioral Health Program. By supporting Catholic Charities, we help bring hope to the most needy people in Chicago and its suburbs.

Our Commitment to Religious Education

Catholic School Education



Saints Joseph and Francis Xavier Parish is committed to providing an exceptional faith-based education to 700 curious and joyful learners in Preschool through 8th Grade. Our parish recognizes Catholic education to be a critical ministry, understanding that the future of our Church is linked to the formation of engaged and compassionate young Catholics equipped to make a difference in the world. At a time when learning gaps, social-emotional challenges, and eroding self-confidence plague educational settings, Saints JFX serves as a beacon of hope and love rooted in a Catholic community for the learners who join us each day.



Faith, sound values, academic integrity and innovative learning experiences serve as guiding principles of a Saints JFX education, where every student is known and honored for their unique gifts. Little ones are nurtured with a loving commitment to Early Childhood education on the St. Joseph Campus, and through a thoughtful and nuanced curriculum spanning Elementary through Middle School on the St. Francis Xavier Campus.

A dedicated faculty celebrates talents and shares perspectives that push every member of our learning community to grow and develop to their fullest.



Saints JFX has been recognized for academic excellence with three prestigious National Blue Ribbon School Awards. Students are appropriately challenged and lovingly supported by a robust range of specialists in areas including occupational therapy, speech and literacy intervention, and math and reading differentiation. Faculty coaching and innovative development opportunities are prioritized for our teachers, while cultivation of the whole child happens through affirming experiences with athletics, STEM, arts, culture and service, and through mentor-based relationships with faculty advisors, coaches, specials and support teachers.

A mission-focused leadership team ensures that students are prepared to excel in high school and beyond. Our graduates attend some of the nation's finest colleges and universities where they thrive as academically confident and socially conscious young adults.

Above all else, our students leave us knowing that God loves them unconditionally, that our doors are always open to them, that Catholic education is a gift, and that they are called to lead their lives in service to God and one another.

Youth Faith Formation

Saints JFX's Youth Faith Formation Program (YFF), helps over 350 children of our parish deepen their faith by developing their knowledge of God, the church, and laying the groundwork for a lifetime of discipleship. Volunteer catechists educate our children about the teachings of Christ, Catholic church doctrine and encourage them to engage in community service. Our entire parish family is blessed and enriched by our YFF ministry.



Saints JFX Action

ACTION is an extension of the Saints JFX community that focuses on our teens having a safe and vibrant place to practice and share faith. High school students from all over Wilmette and beyond come together Sunday evenings for Mass from September to May. This wonderful, evolving and thriving program includes a vibrant, student-led liturgy and other programming opportunities to deepen our young members' faith. What emerges is a strong community of Catholic teens, who have the chance to connect to one another in an intentional faith community and engage in service opportunities throughout the year. This program is a staple in strengthening and nurturing our young people's time, talents and treasures, deepens their faith and encourages active discipleship.



Adult Faith Formation

Adult Faith Formation takes many different forms at Saints JFX. Throughout the last year a variety of events, speakers, and classes were offered to meet the interests and needs of both new members and longtime parishioners.

The rite of Christian Initiation for Adults (RCIA) is the Church's process of welcoming individuals to the Catholic way of life. This past year participants met via Zoom to inquire, learn and discern if membership in the church was compatible with what they were seeking. The process which began in September culminated in April at the Easter Vigil when 11 new members were welcomed into the church.

In partnership with our neighboring parishes, Saints Faith, Hope and Charity and Divine Mercy, we sponsored presentations on living our faith in the modern world. These talks addressed making faith relevant in everyday life, expressing our faith in the workplace, and faith in the media.



Throughout the year the Lectio Divina, God Talk and Breaking Open the Word groups provided opportunities for parishioners to explore their faith and expand their knowledge in small group settings. Opportunities for reflection and meditation were offered through the daily online Rosary group and weekly Eucharistic Adoration. In conjunction with Loyola University's Institute of Pastoral Studies (IPS) parishioners were able to take part in a ten-week scripture course. The parish also partnered with IPS in offering the series "Who is Jesus" and an Advent retreat.

How You Can Help

Commit to attending Mass regularly.



Daily Mass

6:30 am (SFX) Monday through Friday
8:30 am (St. Joseph) Monday through Saturday

Saturday Vigil Mass

5:00 pm (St. Joseph) 5:00 pm (SFX)

Sunday Mass

8:00 am (St. Joseph)
9:30 am (SFX)
10:30 am (St. Joseph)
11:30 am (SFX)
4:45 pm (St. Joseph)



Engage in one of our wonderful Ministries.

(Contact the Parish Office for details)

Altar Servers	Family Promise	Music/Choir	St. Thomas School Tutoring
Anna Ministry (Sacred Linens)	Haiti Sharing Parish	Peace & Justice	St. Vincent de Paul
Annulment Support	HSO	Prayer Blankets/Knitting	Ushers
Arts & Environment	Lectors	RCIA	Vocations (Elijah Cup)
Bereavement	LOSS	Respect Life	Welcome Committee
Children's Liturgy of the Word	Men's Club	Sacred Space	Women's Club
Eucharistic Adoration	Ministry of Care	Sacristans	YFF Catechists
Eucharistic Ministers	Moms & Tots Group	SPRED	Youth Ministry (ACTION)

Prayerfully reevaluate a meaningful financial commitment to Saints JFX.
Consider a donation of appreciated securities and the inclusion of Saints JFX in your estate plan.

Increase your weekly giving via our electronic platform.



Thank you.

We greatly appreciate your commitment of time, talent and treasure to Saints Joseph and Francis Xavier.