



St. Vincent Ferrer Catholic Community

Madison Heights, MI www.stvincentferrer.net

FEBRUARY 25, 2024 † SECOND SUNDAY OF LENT

From The Pastor

The Lenten season, in both broad and specific ways, tells the story of our redemption. Inclusive of the readings of Holy Week and the Easter vigil, the saving work of God is revealed. Broadly, the movements include disobedience-obedience, sacrifice, and blessing. After the disobedience of Adam and Eve in the garden in the desire to be like God, God calls for an obedience of faith that becomes the pattern of our redemption. The obedience of faith matures through surrendering-sacrifice that receives the promise of great blessing.

Today's reading of Abraham and Isaac is a specific example. Abraham is the first individual God calls to a personal faith. Accepting the invitation to faith, Abraham serves to further God's long plan of human redemption. The story is a harsh one. Emotionally, our attention is drawn to Isaac whom God calls Abraham to offer in sacrifice. However, it is Abraham who is the primary character in the scene. The sacrifice of Isaac is clearly a prefigurement of Christ who would become the ultimate sacrifice of our redemption. Notice the action and its intent.

God puts Abraham to the test. What is the test and what does it mean? The test is one of faith and trust in God through obedient surrender to a radical sacrifice. Will Abraham trust God with his only son whom he deeply loves only to surrender him in sacrifice? This is the test. Will Abraham obey God and surrender his son as an offering to God. The stakes could not be higher. Abraham obeys God and Isaac allows himself to be tied and placed on the altar. In the act of offering his son, Abraham is also offering himself.

Obedient surrender to sacrifice becomes the action of reconciliation that restores our relationship with God. Knowing the torturous surrender Abraham makes, at the last moment God sends a messenger to stop the bloodshed. The action of Abraham mirrors the action of the Father and His beloved Son Jesus whom he did not rescue at the last possible moment. To be clear, God did not force Jesus to die on the Cross. The action of the Cross is redemptive because Jesus, in obedient surrender, freely, willingly, and without resentment accepts the sacrifice of the Cross for our salvation.

The larger theology of a blood sacrifice initiated by God in previous covenant making is beyond our scope here. Blood represents life, and a blood offering is the strongest expression of commitment to the terms of the covenant. God never asks for human sacrifice. People offer a life-giving resource to God in bulls, goats,

lambs, or turtle doves.

The point of the Abraham story is the model of obedient surrender ultimately fulfilled in the surrender of the Divine Son whose blood is a sacrifice of pure love. The perfect surrender of the Father's love through the surrender of the Son's willing sacrifice serves as our redemption. As promised in last Sunday's reading, after the great flood and the faith of Noah, God promised to never again destroy what he had created. God himself in surrendered love sacrificed his only Beloved Son for our sake of our redemption.

This is beautifully expressed in the second reading. The life, death, and Resurrection of Jesus changes the meaning, nature, and goal of our existence. Sin creates division, separation, fear, and often a dog-eat-dog mentality in human beings. Shame and guilt builds, blocking the grace of love. In the old covenant, the sacrifice of bulls, goats, and lambs atoned for sin. Life was offered as a sacrifice and expression of sorrow for sin in the desire for a restored covenant with God. This type of sacrifice for covenant making had its merits but could not reunite humanity to God in a communion of love.

Sin was too strong against Evil's deception and human weakness. God in Christ is the only worthy and ultimate sacrifice of Divine healing that restores union between God and humanity. Bulls, goats, and lambs could only be a symbolic expression. The dying and rising of Jesus is not a symbol. It is a real, living, unbreakable reality accomplished in the purity of Divine love. God's blood, God's life in the Divine Son surrendered to death gives new life. More than a debt paid by a generous benefactor, our redemption is a pure, freely given gift of love. As the essence of love, God could not deny his own creation.

Who then can bring a charge against us? God who has given his very self for the sake of our union with Him. Any further sin will never require a greater sacrifice, for the one true sacrifice is now given in the Lord Jesus. To accept this gift and its eternal promise there can be no further condemnation. We are acquitted by the precious Blood of the Lamb of God.

The table of the Eucharist is where this living sacrifice is offered to sustain us in its promise. The Holy Eucharist is a living sacrifice that nourishes our eternal salvation. The Eucharist is real. It is the Body and Blood of Jesus who died and who is now risen from the dead. Sin is dead. Love wins. Live it.

Father John Esper

LITURGICAL SCHEDULE

DAILY MASS

8:00am Monday thru Thursday

WEEKEND MASSES

Saturday - 4:00pm

Sunday - 9:00am

Church doors open 1/2 hour before Mass begins

SACRAMENT OF RECONCILIATION

Saturdays 3:00 - 3:45pm
in Adoration Chapel

Only one person allowed in chapel at a time. Persons seeking Sacrament of Reconciliation will be allowed in church to line up at 3:00pm

LIVE
STREAMING

Live Streaming of Mass
Monday thru Thursday 8:00am and
Sunday 9:00am

Adoration on Tuesdays
8:45am to Noon

Livestream of Rosary on Thursday
following Mass

Search for St. Vincent Ferrer Catholic Church (in Madison Heights) on youtube to find our channel or connect via our APP or website

CONTACT INFORMATION

ST VINCENT FERRER PARISH OFFICE

28353 Herbert St., Madison Heights, MI 48071
248-542-8720 Fax 248-542-8721
Website: www.stvincentferrer.net

PARISH OFFICE HOURS

Monday through Thursday
9am to Noon - 1:00pm to 4:30pm,
Friday 9-Noon
Closed Saturday & Sunday

Parish Office Staff

Reverend John C. Esper, Priest in Solidum
Deborah Tourville, Bus. Mgr/Adult Faith Formation
Sheryl Brown, Parish Secretary/Bulletin
Jim Balistreri, Music Coordinator
Mary Ann Przybysz, Evangelical Charity Coordinator/
Order of Christian Initiation of Adults(OCIA) Coordinator
Carl Copen, Facilities Supervisor
Alex Mototolea, Maintenance

Faith Formation Office

248-398-1743

Matthew Zinser, Childhood Faith Formation Coordinator

For information on Baptisms, OCIA and
Funerals contact the Parish Office 248-542-8720



MONDAY, February 26, 2024

8:00am Mass: Christopher Hudy (Special Intention) req. by Mom

TUESDAY, February 27, 2024

8:00am Mass: John Bryant† and Walter & Odilia Joinville† req. by Family

WEDNESDAY, February 28, 2024

8:00am Mass: Ken Kowalski† req. by Theresa Kowalski

THURSDAY, February 29, 2024

8:00am Mass: Mary Guaiana (health) req. by Bernadette Gutowski

SATURDAY, March 2, 2024

4:00pm Mass: Parishioners of St. Vincent Ferrer
Mike & Jean Pietraszewski (successful eye surgery)
Janine Kairis† (11th R.A.) req. by Mike Kairis Family

SUNDAY, March 3, 2024

9:00am Mass: Parishioners of St. Vincent Ferrer
William Olszewski† req. by Family
Joseph Dong Kim Pham† req. by Family
Dianne Karolski† req. by Mark & Kathleen Merrifield
Pauline Miller† req. by Bernadette Gutowski



READINGS FOR THE WEEK

February 25, 2024

Sunday: Gn 22:1-2, 9a, 10-13, 15-18/Ps 116:10, 15, 16-17, 18-19 (116:9)/
Rom 8:31b-34/Mk 9:2-10

Monday: Dn 9:4b-10/Ps 79:8, 9, 11 and 13/Lk 6:36-38

Tuesday: Is 1:10, 16-20/Ps 50:8-9, 16bc-17, 21 and 23/Mt 23:1-12

Wednesday: Jer 18:18-20/Ps 31:5-6, 14, 15-16/Mt 20:17-28

Thursday: Jer 17:5-10/Ps 1:1-2, 3, 4 and 6/Lk 16:19-31

Friday: Gn 37:3-4, 12-13a, 17b-28a/Ps 105:16-17, 18-19, 20-21/Mt 21:33-43, 45-46

Saturday: Mi 7:14-15, 18-20/Ps 103:1-2, 3-4, 9-10, 11-12/Lk 15:1-3, 11-32

Next Sunday: Ex 20:1-17 or 20:1-3, 7-8, 12-17/Ps 19:8, 9, 10, 11 (Jn 6:68c)/1 Cor 1:22-25/
Jn 2:13-25

*All are invited to Fr. John's
Lenten Reflections on
EUCCHARIST REVEALED
AND RECEIVED IN THE
LENTEN SEASON*

*Wednesday evenings
February 28, March 6, 13
at 7:00pm in church*

Virtual Soup Supper

Donations for our second Virtual Soup Supper will go to Better WAY Detroit. Better WAY Detroit is a charitable outreach that was founded by Fr. Marko Djonovic, whose mission is to provide dignity to people experiencing homelessness in the city of Detroit. It engages, pays, feeds, and counsels homeless persons, and connects them to services for housing, medical and mental health care, and stable employment opportunities. In return, participants help community organizations like St. Vincent de Paul-Detroit, and Detroit Goodfellows who serve the underserved. Through their efforts, BWD participants inspire community spirit, pride of ownership, and confidence in the dignity of work. You can read more about this ministry by going to their website, <https://www.betterwaydetroit.org>. Make a donation to Better Way Detroit at Fr. John's reflection, at the Parish office or online at www.stvincentferrer.net. **Checks must be made payable to St. Vincent Ferrer Church.**



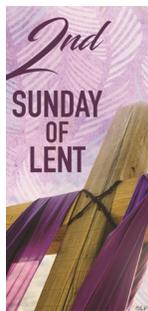
Thanks to Renee Hauzie for the following soup recipe:

MULTI BEAN SOUP

Ingredients:

- 1 medium onion diced
- 1 lb chopped carrots
- 1 15.5oz can salt-free or low-salt each of kidney beans, black beans, northern beans, or you may use any kind of beans you wish
- 1 14.5 oz can of diced tomatoes (low or no salt)
- 32 oz. container of salt free or no-salt chicken stock
- 1 lb. chopped ham (optional)
- 1 tsp. each of ground cumin, coriander, ground black pepper, minced garlic
- 1/2 tsp. salt (or less to taste)
- 2 tsp. liquid smoke

Rinse beans. Place beans in large pot with chopped onions and carrots. Add canned tomatoes, chicken stock, and spices. Cook until carrots and onions are soft—about 30-45 minutes. While cooking, add water if there isn't enough liquid. Enjoy!

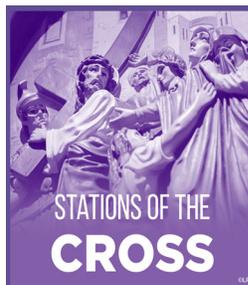


As a college student, my prized possession was an after-market car stereo. It was my pride and joy: glorious audio, eye-catching display screen, and multi-disc CD changer. It drained my hard-earned dollars, but it was totally worth it. It drenched me in music everywhere I drove. On Ash Wednesday of my senior year of college, Father Tom, the Jesuit priest at my university said, "Pray for God to tell you what he wants you to sacrifice for Lent." I did. In my heart, the answer came: "Give up listening to your car stereo for forty days." I winced. Not possible, I thought. Can't do it. I made other plans. The next morning, I was stunned to find that my car had been broken into, and my fancy stereo ripped out and stolen.

God's command to sacrifice what we love is no joke. This week in Genesis 22, God says: "**Abraham!**" "**Here I am,**" he replied. Then God said, "**Take your son, your only son, whom you love — Isaac — and go to the region of Moriah. Sacrifice him there as a burnt offering on a mountain I will show you.**" Believe me, I know. We like to be in control. It chafes us that *God sets the terms* of what we must sacrifice, and how. But this is no impersonal, tyrannical process. Remember that God uses their names, Abraham and Isaac. God knows each one of us and the precious gifts He commands us to offer. Finally, our sacrifices are for our own good. Do we trust this enough to do what Father Tom asked me to do?

Lenten challenge: This week, I dare you to ask God: "What do you want me to give up?" He may ask for that which you love most. It will be something precious to you: time, money, a relationship, a dream, an opportunity. What matters is we trust Him and act sacrificially in line with His command. Whatever we sacrifice will of course come back to us as surely as the Risen Jesus — but that doesn't make it easy.

— Father John Muir
©LPi



ALL ARE WELCOME

**Fridays at 7:00pm
March 1, 8, 15, 22
in church or online at our
youtube channel**

St. Vincent Ferrer Catholic Community

extends its deepest sympathy and support to the family and friends of



Leonard Kwapis

Please remember him and the souls of all the faithful departed in your prayers.

May all the deceased be welcomed into paradise!



On the Mountain

by Colleen Jurkiewicz Dorman

Why climb a mountain? “Because it’s there,” George Mallory famously said, before perishing in an attempt to scale Mount Everest.

God is an event planner; every detail matters, and the location is most crucial of all. On the mountain, God demanded the sacrifice of Isaac. On the mountain, he restored Isaac to his father. On the mountain, Jesus was transfigured, revealed in all his mystifying glory as the beloved Son of God, the sacrifice which would finally balance the scale.

These things happened on a mountain because they could only happen on a mountain. The mountain is where the reckoning happens. It is where God takes, where He gives back, where He hands down.

In Lent, we encounter the mountain. We are removed from the distractions of ordinary life and placed outside the confines of our everyday habits. We find silence and mystery, pain and truth. We struggle and we become tired, and there is always a moment when we wonder if, perhaps, it would have been easier not to climb. There is always a moment when others look at us and think: “Why climb a mountain?”

I confess, I am not much of an outdoorswoman. Hiking, in my family, is any walking you do on a trail that is not paved, so I am far from qualified to comment on whether or not the view from the summit was worth George Mallory’s life. But I do know a thing or two about struggling through a difficult experience. I know the strange peace that exists in the moment after it’s all over and you catch your breath and realize you are a better, stronger, wiser person for the pain.

The mountain is there. Let’s climb it.

“God put Abraham to the test. He called to him, ‘Abraham!’ ‘Here I am!’ he replied.”

— Genesis 22:1 ©LPi

OBSERVANCES FOR THE WEEK

- Sunday: 2nd Sunday of Lent
- Tuesday: St. Gregory of Narek, Abbot and Doctor of the Church
- Next Sunday: 3rd Sunday of Lent

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QUESTIONS OF THE WEEK FOR REFLECTION

First Reading: Gn 22:1-2, 9a, 10-13, 15-18
Abraham passed God’s test to offer his beloved son, Isaac, as a sacrifice. Have you ever felt tested by God?

Second Reading: Rom 8:31b-34
Paul speaks of God’s generous love and affection for us, ever willing to defend and protect us. As we continue the Lenten journey, to whom might you offer some comfort and care this week?

Gospel: Mk 9:2-10
After witnessing Jesus’ transfiguration, hearing God’s voice, and commanded to silence, Peter, James, and John must have been spiritually and emotionally drained. What helps energize you spiritually?

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Prayer of Trust

*Dear Lord,
Your ways confuse me sometimes. Often, I don’t fully understand what You are doing. But I believe that You are working in a way that will one day make sense. Until then, keep me close to You, trusting blindly in the ways You lead me.
Amen.*

©LPi



*...all government leaders to seek wisdom in finding peaceful solutions to world wars and tensions.
...medical and humanitarian aid for those suffering from hardship due to catastrophic weather, fires, wars, floods, earthquakes and disasters.
...the safety of men and women*

*dedicated to protecting lives and freedom.
...the homeless, the addicted and all who are suffering physically, spiritually, mentally, and emotionally.
...all who are sick, homebound, undergoing or recovering from surgery, medical procedures, treatments or testing, and those who have made specific prayer requests.*

*Lord Jesus,
You are the Divine Physician and Healer. To You, we lift up in prayer all who are lonely, homeless, sick or addicted; all who are unemployed or underemployed; all who are anxious or depressed and all who are suffering in any way spiritually, physically or emotionally. In their pain and brokenness, we ask that you bring them the comfort of your loving presence. In You, may they find strength for the day and hope for the journey. Amen*

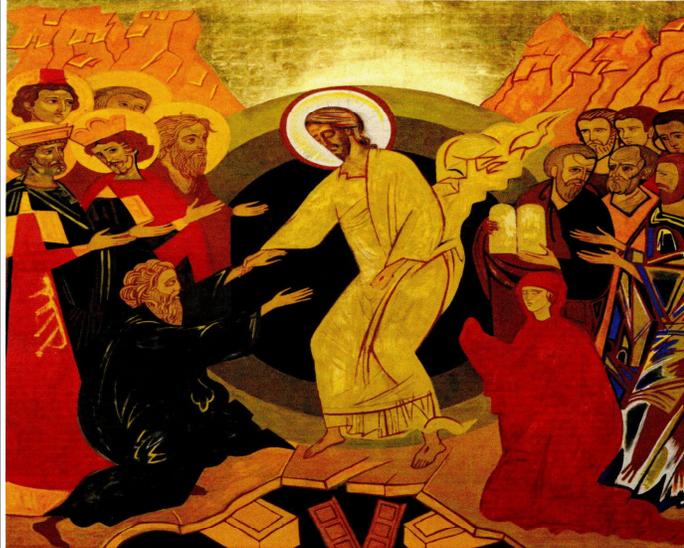
INSPIRATION FOR THE WEEK

The Transfiguration left the disciples with more questions than answers. What had they just seen? What had they just heard? They were confused, but they trusted Jesus. Let’s follow in their example, trusting in God’s care as we journey deeper into Lent.

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Adults & Youth (12 & up) are invited...

PREPARE YOURSELF TO EXPERIENCE THE
RESURRECTION OF CHRIST THIS EASTER WITH
THIS SPECIAL LENTEN CATECHESIS!



JESUS IS ALIVE AND RISEN!

HE HAS CONQUERED DEATH FOR YOU!

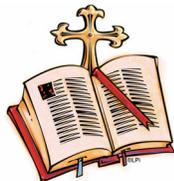
Come & listen to the Announcement of the
Good News of Jesus Christ!

Mondays & Thursdays 7-8pm
Beginning Monday, February 19th.
Admin Bldg.

Questions, call Matthew at 646-369-8619
You do not need to attend all sessions.

**MEN'S FELLOWSHIP &
SCRIPTURE REFLECTION**

Saturday, March 2, 2024 at 9am
Faith Formation Office in School



The men's fellowship group gathers for
a scripture reflection/sharing every other Saturday.
All men are welcome.

Eucharistic



Adoration

**Come Spend Time
With Jesus**

Adoration of the Blessed
Sacrament, is on Tuesdays
following the 8:00am Mass
until Noon.

**WHY DO WE DO THAT?
CATHOLIC LIFE EXPLAINED**

SAINT VS. BLESSED

Question: What is the difference between a "Saint" and a "Blessed"?

Answer: The process of proclaiming someone as a saint in the Catholic Church has evolved over the course of many centuries. In the beginning, those honored as saints were almost exclusively biblical figures or martyrs. However, after the legalization of Christianity in the fourth century, new holy women and men came to be honored as saints, and this was often done by popular acclaim or by the local bishop or abbot.

It was Pope Gregory IX (who was pope from 1227 to 1241) who officially proclaimed that only the pope had the authority to add someone to the official list (the "canon") of saints. This is the meaning of the word "canonization."

Today, the saint-making process includes several steps, including detailed studies of the person's life and a recognition that they died as a martyr or lived a life of "heroic virtue." Once someone is recognized as a martyr or if a miracle is attributed to their intercession, they will be beatified and honored as "Blessed." This means that they can be celebrated by Catholics in a particular country or region or by the members of certain religious community. If another miracle occurs and is approved, then the "Blessed" is canonized and honored with the title "Saint," meaning that they are now officially recognized as a universal model of holiness and an intercessor.

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Ministry Schedule

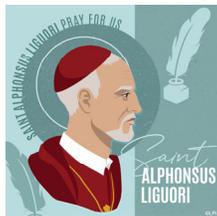
March 2/3, 2024

Mass	4:00pm	9:00am
Sacristan	T Riley	T Karolski
Reader #1	M Simmons	R Grant
Reader #2	T Riley	T Karolski
EME	M Simmons	C McCarthy
	R Pasiak	R Grant
	P Miles	M Black
Greeters	L Collins	T Oparka
	J Ballantine	N Oparka
	T Pasiak	D Vu
	M Smith	T Lane

Traveling Chalice Host beginning week of March 2/3, 2024
John & Bernadette Turchin

EUCCHARISTIC SAINTS SERIES

DOCTOR OF THE CHURCH



**St. Alphonsus Liguori
(1696-1787)**

St. Alphonsus Liguori was born in Marianella, near Naples, in Italy. When he was young, he displayed exceptional intelligence and piety, earning a doctorate in civil and canon law by the age of 16. Feeling a calling to dedicate his life to God and the service of others, however, he abandoned his legal career and pursued ordination to the priesthood. He was ordained at the age of 30 in 1726.

Throughout his priestly ministry, Liguori focused on preaching missions and retreats, seeking to renew people’s faith and draw them closer to the Eucharist. He frequently preached on the real presence of Jesus in the Blessed Sacrament and encouraged frequent reception of Holy Communion as a source of spiritual nourishment and grace.

In 1732, Liguori founded the Redemptorists, a religious congregation dedicated to promoting devotion to the Eucharist and the Blessed Virgin Mary. The Redemptorists' charism also revolved around reaching out to the most abandoned, including the poor and marginalized, and offering them hope through God's love and mercy.

As a prolific writer, Liguori authored numerous works on moral theology, spirituality, and Eucharistic devotion. His most famous work, "The Glories of Mary," remains a classic in Marian theology and devotion. He is remembered for his practical and merciful counsel, always seeking to lead souls to reconciliation, and union with God.

St. Alphonsus was canonized as a saint in 1839 and declared a Doctor of the Church in 1871. His , particularly on the Eucharist, continue to inspire spiritual writings and guide the faithful worldwide. As the patron saint of moral theologians, his example reminds believers of the profound love and presence of Christ in the Eucharist and the enduring mercy of God. St. Alphonsus Liguori, pray for us! © LPi



PRAY FAST GIVE

CATHOLIC TRIVIA – JUST FOR FUN

Question: An assembly of Cardinals formed to elect the next pope is referred to by what name?

In the Catholic Church, there are over 10,000 saints, but the title of Doctor of the Church has been given to only a few. There are only 35 men and 2 women who have been given the title Doctor of the Church.

To become a Doctor of the Church three conditions are necessary. A saint has to:

- 1) Exhibit great holiness beyond already being formally declared a saint
- 2) Show depth in doctrinal insights regarding Catholic Tradition which are explained through their writings and teaching
- 3) Be officially declared a Doctor of the Church by papal proclamation.



When Sacrifice Becomes Mundane

It seems to happen every year, like clockwork: we drag a bit, as we enter into the second week of Lent. On Ash Wednesday, we feel a bit like soldiers banging our shields, rushing into battle. “We’re ready, God!” our hearts cry out. “Transform us through sacrifice! Your will be done!”

But by now, these Lenten resolutions are no longer novelties — they’ve joined the ranks of everyday inconveniences, which somehow are the hardest to bear. Because transformation, in real life, happens in inches, just as a battle is won slowly in the crash of one sword against another. It’s not always a dramatic thing, to the naked eye. It’s the perseverance in prayer despite weariness, or the continual denial of some pleasure even though there’s that nagging voice in our minds saying: *go ahead, God doesn’t really mind.*

It’s a week when we all need a shock to the system — and wouldn’t you know it, this Sunday God gives us a double-whammy of dramatic sacrificial scenes. We picture Abraham, who also cried “Ready!” when God called, never imagining what He would ask: the surrender of his long-awaited son. We see Christ himself transfigured, as God shows us what He is ready to give up for love of us.

We must remain committed, persevering daily in acknowledging that everything belongs to God. What we sacrifice, we simply give back to Him.

If God is for us, who can be against us? Can we still reply, “Ready!” when we hear the call of God?

— Tracy Earl Welliver, MTS ©LPi

Men's Conference 2024

FACING GOLIATH

Confronting the Giants in Our Lives

Saturday, March 9, 2024 • 7:00 am - 3:30 pm

Session 1: "The Battle Lines are Drawn - Seeking Christ in a Loud and Secular World"
Presented By: Fr. John Esper

Session 2: "Cultivating a Heart for God"
Presented By: Fr. Jim Lowe

Session 3: "Be the Man- Wake up Warrior"
Presented By: Monsignor Todd Lajiness

Session 4: "Life in the Spirit- Walking in the Power of God"
Presented By: Fr. Drew Mabee

\$40 Per Ticket
(Includes continental breakfast and lunch.)

ST. ANASTASIA CATHOLIC CHURCH - TROY

www.stanastasia.org/men



MASS SCHEDULES

National Shrine of the Little Flower Basilica

2100 W. 12 Mile, Royal Oak, 48073

SATURDAY- 8:30am and 4:30pm (livestreamed)

SUNDAY-7:30am, 9:30am (livestreamed), 11:30am

4:00pm (Spanish-livestreamed), and 6:00pm

WEEKDAYS (*Monday - Friday*)

6:30am (livestreamed), 8:30am

St. Justin, St. Mary Magdalen

1631 E. Elza Hazel Park, 48030 (St J)
50 E Annabelle Ave. Hazel Park, 48030 (St MM)

SATURDAY - 4:00pm - St. Justin

SUNDAY - 9:00am & 11:00am - St. Mary Magdalen

MON-WED & FRI- 9:00am - St. Justin

St. Mary

730 S. Lafayette, Royal Oak, 48067

SATURDAY - 4:30pm

SUNDAY - 9:00am, 11 am

MON, TUES, THURS, FRI - 7:30am

WED - 12:10pm



FEBRUARY 14 TO MARCH 24

"40 Days for Life" is an international, grassroots organization that campaigns against abortion in more than 60 nations worldwide through prayer, fasting, and peaceful witness." To register for a weekly hour of prayer in front of Planned Parenthood facility - 23338 Woodward Ave, near the zoo, visit www.40DaysforLife.com/Ferndale

FINANCIAL STEWARDSHIP GIVING - WEEK ENDING FEBRUARY 18/19

<i>Fiscal Year 7-1-23 to 6-30-24</i>	Budgeted	Actual	Over/Under	YTD
Offertory Env. Used & e-fund participants	245			
Offertory (including loose cash)	\$ 5,293.00	\$ 5,662.21	369.21	(4,089.11)
Energy	289.00	53.00	(236.00)	(1,171.61)
Other: Coffee & Donuts, Flowers, Memorial Trees, Candles	\$ 1,115.39	264.00	(851.39)	(30,719.17)
Mass Intentions		120.00		4,040.00
Holy Days: Easter		25.00		4,522.00
Budget deficit donations		190.00		6,377.87
AOD Collections: Church in Central & Eastern Europe		445.00		445.00
2023 CSA overage (pledges outstanding - 3,012.00)				6,758.90

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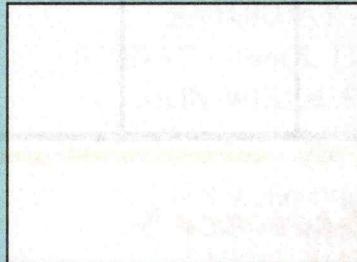
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