

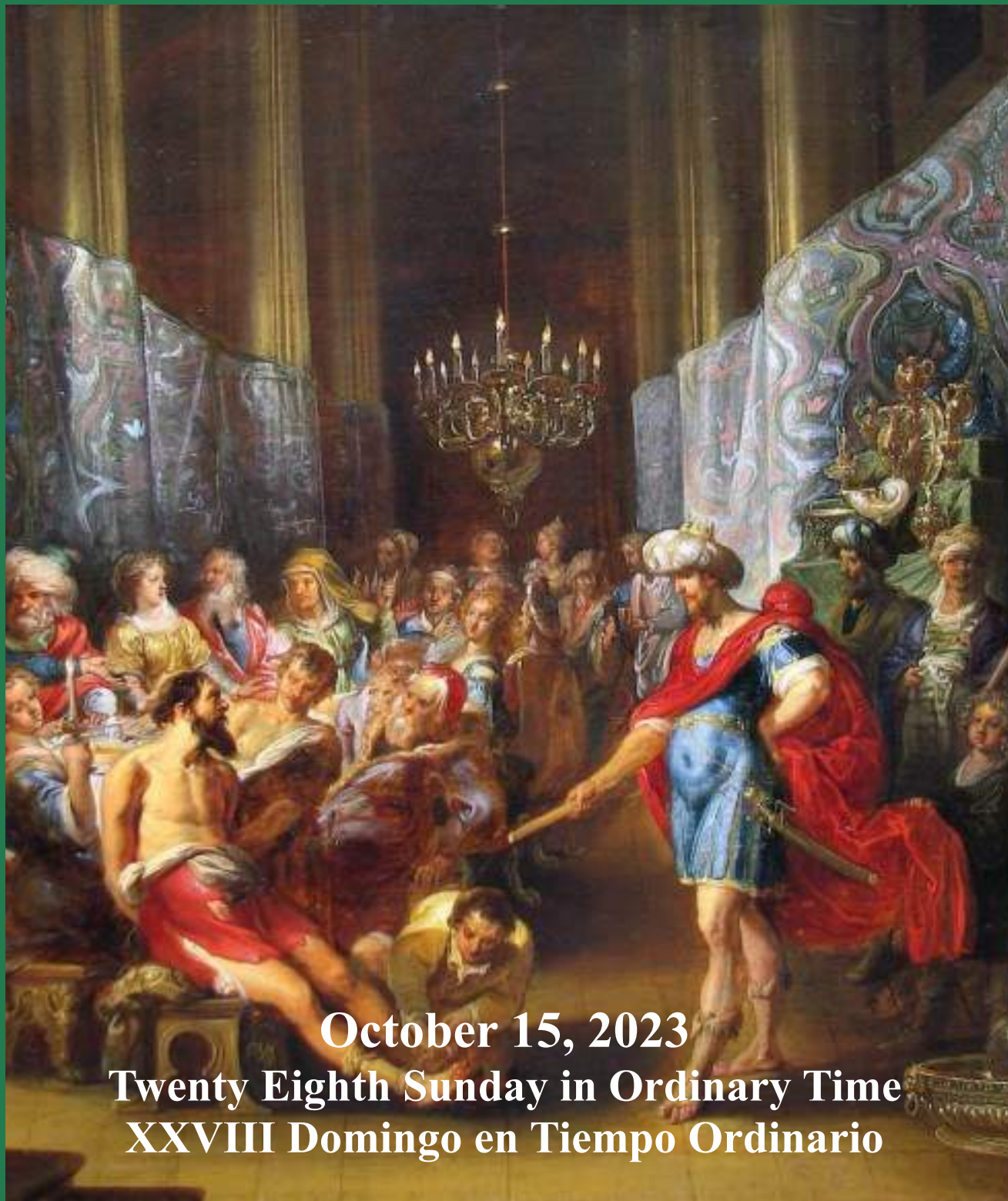


St. Charles Borromeo Parish

Our Lady of Fatima Worship Site

1731 Hulmeville Road
Bensalem, PA 19020
215-638-3625

www.stcharlesbensalem.org



October 15, 2023

Twenty Eighth Sunday in Ordinary Time

XXVIII Domingo en Tiempo Ordinario

PARISH OFFICE

st.charles@stcharlesbensalem.org www.stcharlesbensalem.org

215-638-3625

215-638-3256 (Ministerio Hispano)

Pastor

Rev. Philip M. Forlano ext. 726
fr.forlano@stcharlesbensalem.org
fr-forlano.blogspot.com

Pastor Emeritus

Rev. Msgr. Francis A. Carbine

Weekend Ministry

Rev. Thomas Gallagher, O.S.F.S. safe.environment@stcharlesbensalem.org

Permanent Deacons

Deacon Kevin McDermott
 Deacon Louis Quaglia

Receptionist ext. 733

Bulletin Editor & Safe Environment Coordinator

Isabel Jaramillo ext. 727

Parish Office Open for Walk-in Service

Oficina Parroquial abierta para servicio en persona

Monday/Lunes: 4:00 PM - 6:00 PM

Tuesday/Martes, Wednesday/Miércoles: 9:00 AM - 12:00 PM

Thursday/Jueves: 4:30 PM - 6:30 PM

Friday/Viernes: 9:00 AM - 12:00PM

Sunday/Domingo: 11:00AM - 1:30PM in Guadalupe Chapel,

9:00 - 11:00 AM in Parish Office (1st Sunday only)

At all other times M-F between 9:00 AM and 5:00 PM, services by phone and by appointment only. De L-V desde las 9:00AM hasta las 5:00PM, serán atendidos por teléfono y con cita previa.

Saturday closed/Cerrado Sábado.

For the pastoral care of the dying after office hours, please call 215-638-3650. En caso de emergencia, por el cuidado pastoral de los moribundos, cuando la oficina está cerrada, favor de llamar al 215-638-3650.

SCHOOL

1704 Bristol Pike, Bensalem, PA 19020

stcharlesborromeoschool.com

School Office

215-639-3456

School Principal

Mrs. Molly Quinn
molly.quinn@stcharlesbensalem.org

Director of Advancement

Barbara Shinkle ext. 237
advancement@stcharlesbensalem.org

Superior of the Convent

Sr. John Magdalen Eibell, I.H.M.
 Convent: 215-639-0113

PARISH RELIGIOUS EDUCATION

www.facebook.com/scbfaithFormation 215 639-3456 ext. 236
faith.formation@stcharlesbensalem.org 267-416-5758

Director of Religious Education

Annette Baird

FATIMA CATHOLIC OUTREACH CENTER

2913 Street Rd, Bensalem, PA 19020

Manager: Estela Bugg, 215-400-1130

Assistant: Jackie Padua, 443-424-3277

Outreach Center Hours:

Monday and Wednesday from 1:00pm-5pm
 Tuesday, Thursday and Friday from 3:00pm-7:00pm

MASS & CONFESSION

Mass Schedule

Horario de Misa

Saturday Mass /Misa de Sábado

8:00 AM English,

5:00 PM English (Vigil)

7:00 PM Spanish/Español (Vigilia)

Sunday Mass /Misa de Domingo

7:30 AM English

10:00 AM English

12:00 PM Spanish/Español

Monday/Lunes - Friday/Viernes

6:45 AM English

Adoration / Adoración

Wednesdays/Miércoles

7:30 AM - 8:00 PM

Miraculous Medal Novena

Novena de la Medalla Milagrosa

Saturday/Sábado

8:30 AM

Church Open for Private Prayer

Iglesia Abierta Oración Privada

Monday - Thursday

Lunes - Jueves

6:00 AM - 8:00 PM

Friday/Viernes:

6:00 AM - 7:00 PM

Saturday/Sábado

7:00 AM - 5:00 PM

Confession Schedule

Horario de Confesión

Monday/Lunes

6:30 to 7:00 PM

Saturday/Sábado

8:30 to 9:00 AM

4:00 to 4:45 PM

Sunday/Domingo

11:30 to 11:55 AM



MASS INTENTIONS

Dear Parish Family and Visitors to St. Charles:

St. Charles Borromeo church is open for private prayer according to the schedule on page 2 of the bulletin. Listed below are the intentions for the Masses this week. Please remember these intentions in your prayers. To have a Mass offered at St. Charles, please call the parish office, ext. 729. May we continue to lift each other up in prayer!

SATURDAY	October 14 - St. Callistus
8:00 AM	John M. Mooney (Deceased)
5:00 PM	Jeanne Kennedy Gavaghan (Deceased/17 th Anniversary)
7:00 PM	Maria Guadalupe Areola (Deceased)
SUNDAY	October 15 - 28 th Sunday in Ordinary Time
7:30 AM	Grace & Anthony Martino (Wedding Anniversary)
10:00 AM	Deceased Relatives and Friends of the Dang Family
12:00 PM	Gente de la Parroquia
MONDAY	October 16 - St. Hedwig, St. Margaret Mary Alacoque
6:45 AM	Patricia Horan (Living)
TUESDAY	October 17 - St. Ignatius of Antioch
6:45 AM	Hanna Tansey Robinson (Deceased)
WEDNESDAY	October 18 - St. Luke
6:45 AM	Deceased Members of Hanadsky Family
THURSDAY	October 19 - St. John de Brébeuf & Isaac Jogues
6:45 AM	Mary & John Moran (Deceased)
FRIDAY	October 20 - St. Paul of the Cross
6:45 AM	George Bernt (Deceased)
SATURDAY	October 21 - Weekday
8:00 AM	Anne Anderson (Deceased/ 5th Anniversary)
5:00 PM	People of The Parish
7:00 PM	Jose Castro Pimentel & Rosa Mendez (Deceased)
SUNDAY	October 22 - 29 th Sunday in Ordinary Time
7:30 AM	Anastasia Amend (2nd Anniversary)
10:00 AM	Andrew J. Flail (4th Anniversary)
12:00 PM	Rafaela & Selene Serrato (Deceased)

Father Forlano's Sunday Homilies are available on the parish website under "Homilies" button on the home page. Follow Fr. Forlano's Blog at: fr-forlano.blogspot.com

Let us remember all those who have asked for our prayers especially the sick and suffering of our parish:

Anne Marie Capcino, John Hubbard.

We pray for the protection of all on the "front lines" of civil or military service.

We also pray that those who have died will dwell forever in the Kingdom of Heaven especially, Reverend Donald P. McNamara, George Joseph Lovett Jr., Rose Ann Martell, Florence Bythrow, James Smink, Ronald Traenkle.

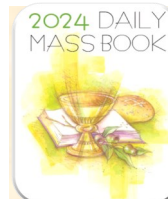
You may add a person to the prayer list by emailing isabel.jaramillo@stcharlesbensalem.org
Names will be published for 4 weeks.



St. Charles Borromeo Sanctuary Lamp

This week is lit for
John Mooney

The Sanctuary Candle is lit in the church as a reminder of Jesus' presence in the tabernacle and as a sign of our continued prayers.



2024 Mass Book Announcement

Mass request forms are available at the greeter's table in Church and on the parish website. Please return your request form to the Parish Office by November 26, 2023. There is a limit of 3 Daily Masses and 3 Sunday (including Saturday Vigil) Masses per person. A lottery will determine the order the Mass requests are fulfilled. Please complete the requested information on the form including phone number and email. You will be notified when your Masses are scheduled. Please remember this is a request for an Announced Mass and if the date notated on your form is not available, we will reserve the next closest date for your Mass. Please enclose a \$10 offering for each Mass requested.

Mass Online:

The Sunday Mass is broadcast through the parish website: <http://stcharlesbensalem.org> at 10:00 a.m. in English and 12:00 p.m. in Spanish. Join us also via our YouTube Channel and Parish Facebook page: <https://www.facebook.com/scbbensalem/> and share these links with family, friends, and other parishioners. Daily Mass is celebrated and live streamed on Facebook and YouTube Monday through Friday at 6:45 a.m. and Saturday at 8:00 a.m. Please subscribe to our YouTube channel via our parish website.



FOURTY HOURS DEVOTIONS

FROM SUNDAY, NOV. 5 TO TUESDAY, NOV. 7

THE HOLY EUCHARIST: GOD'S BRIDGE BETWEEN TIME AND ETERNITY

ADORATION OF THE BLESSED SACRAMENT ALL DAY.

7:00 P.M.: HOLY HOUR & BENEDICTION




GUEST SPEAKER
REV. DAVID A. WATERS

TODAY → **"Hospitality Sunday"**
3rd Sunday of the Month

The next Hospitality Sunday is October 15

Come to the cafeteria after the 10:00 a.m. Mass or after the 12:00 Mass for coffee, donuts, and an opportunity to "break bread" with friends and neighbors from church. There will be a craft for the kids. All are welcome. Volunteers are needed to assist with set-up and clean-up and the craft for the kids. This is an opportunity to welcome new parishioners and to enjoy time together as a parish family. To help out or more information, please contact Mary DeLorenzo at marydelorenzo@msn.com or call at 215-370-1264.



MASS OF REMEMBRANCE (BILINGUAL)

MISA DE LOS FIELES DIFUNTOS (BILINGÜE)

All Souls Day - Thursday, Nov. 2, 7:00 p.m.

Pray for the Souls of all the Faithful Departed, especially our loved ones who have passed from this life in the last year.

Eternal rest grant unto them, O Lord!



Día de los Difuntos: miércoles 2 de nov., 7:00 p. m.

Oren por las Almas de todos los Fieles Difuntos, especialmente por nuestros seres queridos que han fallecido en el último año.

Concédeles el descanso eterno, ¡Oh Señor!

Our Weekly Offering

Dear Parish Family and Visitors to St. Charles:

Your Sunday offering is needed to support the ongoing operations of the parish. For those who do not attend the scheduled masses, offerings can be mailed to the parish office or dropped through the mail slot of the rectory front door. **I ask everyone to take advantage of the on-line giving service offered by the parish. Automatic, electronic giving is a convenient way to maintain your commitment to support the parish when traveling or away on vacation.** Please follow the directions below or call the office for assistance. Becoming a regular on-line donor helps with parish budgeting and saves the parish on printing and mailing costs. As always, I am grateful for your generosity, stewardship, and support.

Sincerely in Christ,

Fr. Forlano



Scan to make on-line donation



This Year*	09/17/23	09/24/23	10/01/23	10/08/23
Regular Collection	\$5,157.41	\$5,993.52	\$8,661.00	\$8,397.00
# Envelopes	130	119	146	130
Electronic Giving	\$2,468.00	\$2,363.00	\$2,898.00	\$3,828.00
#Donors	62	57	69	66
Roof Appeal Funds	\$261.00	\$370.00	\$619.00	\$435.00
Last Year	09/18/22	09/25/22	10/02/22	10/09/22
Regular Collection	\$6,771.00	\$6,244.00	\$8,355.00	\$7,970.00
# Envelopes	141	135	149	168
Electronic Giving	\$2,015.00	\$2,110.00	\$2,555.00	\$3,375.00
#Donors	52	50	60	63

For online giving, please visit our website at www.stcharlesbensalem.org. Click the Collection plate icon at the top of the page or scroll down to the button "Please support your Parish" at the bottom of the page or scan the QR Code above.



Special Collection for Mission Sunday

The Special Collection for the month of October will be for the Mission Sunday collection. Thank you for your generosity in support of the missions.

Colecta especial para el Domingo de las Misiones
La Colecta Especial del mes de octubre será para el Domingo de las Misiones. Gracias por su generosidad en apoyo a las Misiones.



**Saint Charles Borromeo
Faith Formation**
Stcharlesbensalem.org
Temporary: 267-416-5758

f www.facebook.com/scbfaithFormation
Email: faith.formation@stcharlesbensalem.org



Faith Formation

Confirmation Information Packets were handed out at the meeting earlier this month. If you were not in attendance, another meeting will be held in early November. You must attend in order to get the information. The date will be emailed to you.

This Wednesday, October 18, there will be a Marian prayer service at 6:45. All are welcome.

There will be no PREP on Wednesday, October 25th. The teachers will be having an in-service.



Confirmation students and their parents attended a meeting in preparation for the sacrament. Dan Tarrant from PersonallyCatholic.com was the speaker. He spoke of the importance of choosing a sponsor and how to have a lifelong relationship with the Holy Spirit.

Every month, we celebrate the birthdays of our students and staff. After each name is announced and each person receives a holy card, Fr. Forlano imparts a birthday blessing with the sprinkling of holy water. (That is the favorite part for the children).

Volunteers make our program

work: Without volunteers, we wouldn't have a PREP program. Our catechists are volunteers as well as the aides and parking attendant. Yes, we only have one parking attendant. It would be wonderful to have more. Interested? Contact the PREP Office and we can get started. We are still looking for classroom aides and office staff. The program begins in September and runs until May. The hours are Wednesdays from 6:30PM-8:00PM. Please contact 215-639-3456, ext. 236 if you can help.

Scrip Did you know you can pay for PREP by purchasing Scrip? A percentage of what you purchase can be applied to the tuition fee. Contact the Scrip Office for more information.
karen.porter@compucom.com



ST CHARLES BORROMEO PREP

Catechists Needed

Do you have a desire to share your faith with young people?

Are you a Catholic in good standing?

Are you available Wednesday evenings or Sunday Mornings?

No experience teaching? No problem!

This is the nudge from the Holy Spirit to share your talents!

Contact Annete.baird@stcharlesbensalem.org for more information.

Sacramental Information

Sacrament of Baptism/Letters of Eligibility for Sponsorship

Arrangements are made with Fr. Forlano. Please contact the Parish Office ext. 733 for an appointment.

Baptisms will be celebrated in English at 2:00 p.m. on the 2nd and 4th Sundays of the month and during the 10:00 a.m. Mass on the 4th Sunday of the month. The date of the baptism can be set after baptismal preparation for parents and godparents and letters of eligibility for sponsors have been completed. Baptismal Preparation includes on-line videos and an in-person session. Please contact Deacon Kevin McDermott to schedule the Baptismal Preparation Session:

DeaconKevinMcDermott@stcharlesbensalem.org

The next Baptismal Preparation Session will be held on Tuesday, November 14 at 7p.m. in the parish office.

In order to be a sponsor and/or to receive a Letter of Eligibility for Sponsorship, one must be a practicing Catholic at least 16 years old, who has received all of the sacraments of initiation (Baptism, Holy Communion, and Confirmation), if married, married validly in the Catholic Church, or, if not married, living a life in harmony with the faith. Parishioners of St. Charles seeking Letters of Eligibility, please call the Parish Office ext. 733 for an appointment. Prospective sponsors from other parishes should request Letters of Eligibility from their own parish and have them sent directly to St. Charles by mail or email: st.charles@stcharlesbensalem.org

Sacrament of Matrimony

Necessary preparations require that arrangements be made at least six months before the date of the wedding. A date cannot be reserved at the church prior to the couple meeting with the parish priest. Please call the Parish Office to speak with Fr. Forlano. It will be expected that couples attend the sessions of the Archdiocesan Sacramental Preparation Program for Marriage. Visit phillycatholicmarriageprep.com for more information or to register.

Scholarships are available to those in financial need. Email info@phillycatholicmarriageprep.com.

**JOIN ST. CHARLES
FOR AN
"ADVENT PILGRIMAGE"
TO THE MIRACULOUS
MEDAL SHRINE!**

**SATURDAY, NOV. 11, 2023
8:30 AM- 1:00 PM
FOR MORE INFORMATION
PLEASE CONTACT:
DARLENE MORALES
(215) 638-3625 EXT: # 733**





ST. CHARLES BORROMEO SCHOOL

Celebrating 100 Years of Academic Excellence!

Grades Pre-K3 to 8

www.stcharlesborromeoschool.com

www.facebook.com/SCBSchoolBensalem

[scb_bensalem](https://www.instagram.com/scb_bensalem)



Safe Environment

If you are planning to be a SCHOOL, PREP or PARISH volunteer for any organization, ministry, or event, you must have safe environment clearances. Please send an email to safe.environment@stcharlesbensalem.org to check on the status of your clearances. Please apply a minimum of 3 weeks in advance of the date of the event. No one will be permitted to volunteer if their clearances are not up to date. For more information please visit: <https://www.stcharlesbensalem.org/index.php/resources-and-forms/safe-environment-program>

Ambiente Seguro

Si planea ser un voluntario de la escuela, PREP o Parroquia, debe tener sus autorizaciones de ambiente seguro. Por favor envíe un correo electrónico a safe.environment@stcharlesbensalem.org para verificar el estado de sus autorizaciones. Por favor aplique con un mínimo de 3 semanas de anticipación al evento. A nadie se le permitirá ser voluntario si sus autorizaciones no están actualizadas. Para más información por favor visite: <https://www.stcharlesbensalem.org/index.php/resources-and-forms/safe-environment-program>



Support Catholic Education Use Scrip!

Use St. Charles Scrip to make purchases at your favorite supermarket, retailers, restaurants, and local businesses, and a portion of all purchases can be applied to any student's Catholic school tuition, PREP registration, CYO fees, or dedicated to the tuition assistance fund at St. Charles. All St. Charles parishioners are encouraged to take advantage of this easy way to support Catholic education and faith formation in our parish.

Scrip Office Hours

- **Sunday:** 9 a.m. - 12 p.m.
- **Tuesday:** 6:30 p.m. - 8:30 p.m.
- **Wednesday:** 10 a.m. - 12 p.m.

If a volunteer isn't available during these hours, the scrip office will be closed. Thank you and we look forward to another great year at St. Charles Scrip!

For more information or to volunteer, email Karen Porter at karen.porter@compucom.com.

Use the Mobile "MyScripWallet"

MyScripWallet.com is the mobile website that lets you take scrip fundraising wherever you are. On MyScripWallet, you can order physical cards, ScripNow eGift cards, reload your cards, and in many cases, redeem them right from your mobile device. Since it's a mobile website, MyScripWallet is supported on both Apple and Android devices.



Message from The Parish Finance Committee

Dear Saint Charles Borromeo Parishioners,

The members of the finance committee and Forlano would like to share with you the financial status of the parish. To that end, please find attached the revenue and expense reports for both church and school for the last two fiscal years - 2022 and 2023.

Sunday Collections and Other Collections are lower in the second year. We are hopeful, with your help, to get back to where we were in early 2022. The increased offertory campaign initiated in October 2021 generated a significant increase in Sunday collections for about six months. It is to be expected that collections decline in the second year after the campaign. We are grateful to our parishioners who increased their offering in 2021 and 2022 and have remained faithful to that commitment. We ask anyone who is new to the parish or who was unable to increase their offering in 2021 to consider an increase in giving this year. An increase in giving between \$5 and \$10 per week for each family would address the significant budget deficit the parish reported in 2023. The deficit was driven primarily by significant increases in the cost of utilities and maintenance for both church and school. Revenue from socials and donations are up on the Church side primarily because of a very successful Latino Festival in the summer of 2022 and the great success of the St. Charles Thrift Store that continues to grow. The major school fundraisers, including the Home and School auction and the Golf Outing, were not as profitable as in previous years due to expense increases across the board. The pastoral council is already working on creative ways to build community life that will also support the parish operations. Please keep your eye on the bulletin for new events and initiatives. We had two very generous bequests from parishioners over the past two years (\$100,000 and \$50,000). That difference accounts for a significant drop in parish income from 2022 to 2023. While bequests cannot be "budgeted", any bequest adds significantly to the parish's bottom line. Please consider remembering Saint Charles Borromeo when drafting your will.

Cutting expenses and finding cost saving opportunities continue to be our focus. Note that church and school decreased administrative costs significantly from 2022 to 2023.

School revenue, helped in large part by a modest tuition increase and by maintaining our student enrollment, has remained almost the same even though in 2022 we had the benefit of the PPP2 program and \$170,017 of loan forgiveness. Delivering a superior educational experience for our students remains a top priority for the parish. At the same time, having a targeted goal for decreasing the parish's subsidy to the school to sustainable levels over the next several years will be a priority of the new school administration. Thank you to all who contributed to the Roof Replacement Campaign. We have almost reached our goal of \$75,533. The next season of school fundraising will be dedicated to major technology upgrades. Supporting any fundraising efforts of the school will have a positive impact on the parish's balance sheet. We are grateful for the St. Charles alumni and our parish families that continue to support the mission of Catholic education in our parish.

In summary, with income down 17.2% and expenses up 19.3% attributable primarily to inflationary pressures, St. Charles is running a budget deficit for the first time in recent memory, i.e., spending more than is being taken in through collections and other revenue streams. Assets on the balance sheet, however, allow the parish, in the short term, to continue operating without compromising the level of pastoral care we have enjoyed. The finance committee will be recommending ways to close and to reverse the budget deficit and seeks the support of the St. Charles faithful while the parish, like each and every family unit, feels the effects of the economic downturn.

Father Forlano and all the members of the finance committee seek to be fully transparent regarding our current financial situation. Please feel free to reach out to any member of the finance committee or Father Forlano with any questions or suggestions. Please call the parish office. We would be happy to speak with you.

Respectfully,
The St. Charles Borromeo Parish Finance Committee:

Jerry Capie, Molly Quinn, Araceli Cruz, Christopher Szal, Fr. Forlano, Jim Wilkinson

St. Charles Borromeo Finance Report to Parish

Fiscal Years 2022 and 2023

CHURCH	7/1/21 - 6/30/22	7/1/22 - 6/30/23	% Change FY22-FY23
Income			
Sunday Collections	\$538,558	\$512,632	-4.8%
Other Collections	\$85,120	\$67,449	-20.8%
Socials & Donations	\$32,133	\$67,832	111.1%
Religious Education Programs	\$24,500	\$16,290	-33.5%
Other Operating Inc. (Includes Rentals)	\$69,010	\$50,044	-27.5%
Other Receipts (includes Bequests)	\$127,925	\$55,208	-56.8%
Interest Income	\$246	\$1,204	389.4%
Operating Income	\$877,492	\$770,659	-12.2%
(A) PPP2 Loan Forgiveness	\$53,690	\$0	-100.0%
Total Income	\$931,182	\$770,659	-17.2%
Expenditures			
Diocesan Assessments	\$88,100	\$75,600	-14.2%
Salaries & Benefits	\$379,937	\$384,283	1.1%
Property Ins, Liability Ins, Property Taxes	\$74,085	\$77,374	4.4%
Administration	\$89,934	\$75,585	-16.0%
Liturgical Supplies	\$4,325	\$8,820	103.9%
Religious Education Programs	\$8,484	\$12,818	51.1%
Maintenance	\$29,492	\$63,997	117.0%
Utilities	\$63,441	\$88,806	40.0%
Subsidy to School	\$45,226	\$146,701	224.4%
Operating Expenditures	\$783,024	\$933,984	19.3%
Net Income	\$148,158	(\$163,325)	-210.2%

SCHOOL/CONVENT	7/1/21 - 6/30/22	7/1/22 - 6/30/23	% Change FY22-FY23
Income			
Tuition Income	\$777,906	\$849,957	9.3%
Socials & Donations	\$163,547	\$130,099	-20.5%
Other School Income	\$22,531	\$3,601	-84.0%
Interest Income	\$44	\$509	1056.8%
Convent Subsidy	\$5,710	\$17,130	200.0%
School Subsidy (from other parish)	\$8,700	\$8,100	-6.9%
CARES	(\$2,645)	\$3,592	235.8%
Subsidy from Parish	\$45,226	\$146,701	224.4%
Operating Income	\$1,021,019	\$1,159,689	13.6%
(A) PPP2 Loan Forgiveness	\$170,017	\$0	-100.0%
Total Income	\$1,191,036	\$1,159,689	-2.6%
Expenditures			
Salaries & Benefits	\$776,008	\$827,610	6.6%
Insurance	\$21,141	\$21,811	3.2%
School Administration	\$116,285	\$100,043	-14.0%
Maintenance	\$91,941	\$114,487	24.5%
Utilities	\$44,164	\$52,497	18.9%
Other - Additions School - Roof	\$3,113	\$0	-100.0%
Operating Expenditures	\$1,052,652	\$1,116,448	6.1%
Net Income	\$138,384	\$43,241	-68.8%

	2022	2023	
RECAP:			
Total Church Income	\$931,182	\$770,659	
Total School/Convent Income	\$1,191,036	\$1,159,689	
Total Income	<u>\$2,122,218</u>	<u>\$1,930,348</u>	
Total Church Expenditures	\$783,024	\$933,984	
Total School/Convent Expenditures	\$1,052,652	\$1,116,448	
Total Expenditures	<u>\$1,835,676</u>	<u>\$2,050,432</u>	
Net Income - Church & School	\$286,542	(\$120,084)	(A) PPP2 Loan Forgiveness

Footnotes:

(A) A pandemic federal government sponsored loan program called the Paycheck Protection Program (PPP2) was received in May 2021. The loan was forgiven by the federal government in March 2022. The loan was primarily used for payroll costs as allowed under the program guidelines. The forgiven loan contributed a total of \$223,707 to the combined net income of the Church and School for the fiscal year 2022.

Mensaje del Comité Financiero Parroquial

Estimados Feligreses de San Carlos Borromeo,

Los miembros del comité financiero y al Padre Forlano nos gustaría compartir con ustedes el estado financiero de la Iglesia. Por lo tanto, aquí les compartimos los reportes de ingresos y gastos de la Iglesia y la escuela de los últimos dos años fiscales - 2022 y 2023.

Las colecciones de los Domingos y otras colecciones son más bajas en el segundo año. Tenemos esperanzas que con su ayuda volvamos a lo que se colectaba a principios del 2022. La campaña de ofertorio que se inició en octubre del 2021 genero un incremento significativo en las colecciones Dominicales por aproximadamente seis meses. Se predijo que las colecciones bajarán en el Segundo año después de la campaña. Estamos agradecidos con nuestros feligreses que aumentaron sus ofrendas en el 2021 y 2022 y que siguen fielmente ese compromiso. Nosotros les pedimos a los nuevos feligreses o a aquellos que no pudieron incrementar sus ofrendas en el 2021 que consideren aumentarlas durante este año. Un incremento de \$5 a \$10 dólares por semana por familia harían una gran diferencia en el déficit presupuestario de la Parroquia que se reporta en el 2023. El déficit fue causado principalmente por los incrementos en los costos de las utilidades y mantenimiento de la Iglesia y la escuela. Los ingresos de eventos sociales y donaciones fueron más altos por el lado de la Iglesia principalmente por el éxito del Festival Latino del Verano del 2022 y el gran éxito de la tienda de Segunda de San Carlos que continúa creciendo. La recaudación de fondos más grande por parte de la escuela incluye la subasta de Casa y Escuela y la salida de Golf, las cuales no fueron tan exitosas o rentables como el año anterior debido a los gastos que incrementaron. El consejo pastoral está trabajando de manera creativa para edificar una vida comunitaria que además apoye las operaciones de la Iglesia. Por favor este atento al boletín para nuevos eventos e iniciativas. En los últimos dos años también recibimos dos legados muy generosos de nuestros feligreses (\$100,000 and \$50,000). Esto hizo una diferencia en la baja de ingresos del 2022-2023. Aunque los legados no se pueden poner en el presupuesto, cualquier legado suma significativamente a la línea de abajo en el estado financiero de la Iglesia. Por favor considera recordar a San Carlos Borromeo cuando redactes tu testamento.

Cortar gastos y encontrar oportunidades para ahorrar continúa siendo nuestro enfoque. Tomen en cuenta que la Iglesia y la escuela bajaron considerablemente los costos administrativos del 2022-2023.

Las entradas de la Escuela se han mantenido casi iguales en parte por un incremento en la colegiatura y por mantener la matrícula de estudiantes casi igual. A pesar de que durante el 2022 nosotros fuimos beneficiados por el programa del PPP2 y \$170,017 del perdón del préstamo. Dar una experiencia de educación superior a nuestros estudiantes es una de las más altas prioridades de la Iglesia. Al mismo tiempo la meta principal de la nueva administración de la escuela es que el subsidio de la Iglesia para la Escuela cada vez sea menor a niveles sostenibles en los próximos años. Gracias a todos los que contribuyeron para la campaña del reemplazo del techo. Ya casi hemos llegado a la meta de \$75,533. La próxima temporada de recaudación de fondos de la escuela será dedicada a importantes actualizaciones tecnológicas. Apoyar cualquier recaudación de fondos para la escuela tendrá un impacto en la hoja de balance de nuestra Iglesia. Estamos muy agradecidos con nuestros alumnos y nuestras familias de la parroquia de San Carlos por su apoyo continuo en una educación católica en nuestra Iglesia.

En resumen, con los ingresos que han caído un 17.2% y gastos han subido un 19.3% los cuales se atribuyen principalmente a las presiones de inflación, San Carlos está corriendo por primera vez un presupuesto en déficit o sea se está gastando más de lo colectado y otros flujos de entradas. Aun así, los bienes de la hoja de balance permiten que a corto plazo la Iglesia siga operando sin comprometer el cuidado pastoral que hasta ahora hemos recibido. El comité financiero estará recomendado maneras para cerrar y revertir el déficit y pide la ayuda de los fieles de San Carlos que permanezcamos Unidos como Iglesia, así como cada una de las familias, durante los efectos de la reactivación económica.

El Padre Forlano y todos los miembros del comité financiero buscamos ser totalmente transparentes acerca de nuestra situación financiera presente. Por favor siéntanse con la confianza de acercarse a cualquier miembro del comité financiero o el Padre Forlano con cualquier pregunta o sugerencia. Por favor de llamar a la oficina de la Parroquia. Nos dará mucho gusto hablar con usted.

Atentamente,

El Comité Financiero de La Parroquia de San Carlos Borromeo:

Jerry Capie, Molly Quinn, Araceli Cruz, Christopher Szal, Fr. Forlano, Jim Wilkinson



San Carlos Borromeo
Formación de Fe
Stcharlesbensalem.org
Temporal: 267-416-5758

f www.facebook.com/scbfaithFormation
Email: faith.formation@stcharlesbensalem.org



Estudiantes de Formación de Fe

Confirmación: se entregaron paquetes de información en la reunión a principios de este mes. Si no estuvo presente, se llevará a cabo otra reunión a principios de noviembre. Debes asistir para obtener la información. La fecha le será enviada por correo electrónico.

Este miércoles, 18 de octubre, habrá un servicio de oración mariana a las 6:45. Todos son bienvenidos.

No habrá PREP el miércoles 25 de octubre. Los maestros tendrán una orientación de servicio.



Los estudiantes de Confirmación y sus padres asistieron a una reunión de preparación para la Santa Cena. Dan Tarrant de PersonallyCatholic.com fue el orador. Habló de la importancia de elegir un padrino y de cómo tener una relación de por vida con el Espíritu Santo.

Cada mes celebramos los cumpleaños de nuestros estudiantes y personal. Después de que cada nombre es anunciado y cada persona recibe una estampa bendecida, el P. Forlano imparte la bendición del cumpleaños con agua bendita. (Esta es la parte favorita de los niños).

Los voluntarios hacen que nuestro programa funcione: Sin voluntarios, no tendríamos un programa PREP. Nuestros catequistas son voluntarios al igual que los ayudantes y el encargado del estacionamiento. Si, solo tenemos un ayudante de estacionamiento y sería maravilloso tener más. ¿Interesado? Comuníquese con la Oficina PREP y comenzamos. Todavía estamos buscando ayudantes de aula y personal de oficina. El programa comienza en septiembre y se extiende hasta mayo. El horario es de 6:30 a 8:00 p. m. los miércoles. Comuníquese al 215-639-3456, ext. 236 si puedes ayudar.

Scrip ¿Sabía que puede pagar PREP comprando Scrip? Un porcentaje de lo que compre se puede aplicar a la matrícula. Comuníquese con la oficina de PREP para obtener más información.



Intenciones de Misa 2024



Los formularios de solicitud de intenciones de misa están disponibles en la mesa de bienvenida en la Iglesia y en el sitio web de la parroquia. Por favor devuelva su formulario de solicitud a la Oficina Parroquial antes del 26 de Noviembre de 2023. Hay un límite de 3 misas entre semana y 3 misas dominicales (incluida la vigilia de los sábados) por persona. Un sorteo determinará el orden en que se cumplen con las solicitudes de la misa. Por favor complete la información solicitada en el formulario e incluya su número de teléfono y correo electrónico. Se le notificará cuando se programen sus misas. Por favor recuerde que esta es una solicitud para una Misa Anunciada y si la fecha anotada en su formulario no está disponible, reservaremos la próxima fecha más cercana para su Misa. Por favor incluya una ofrenda de \$ 10 por cada Misa solicitada.

Sacramentos Bautismo

Bautismos y cartas para los padrinos se arreglan con el párroco vía telefónica con al menos un mes de anticipación. Comuníquese con la oficina parroquial a la ext. 733 para arreglar una cita. Los bautismos se celebrarán en español a las 2:00 p.m. el 3er y 5to Domingo del mes y dentro de la misa de 12:00 el 4to Domingo. La preparación bautismal para los padres y padrinos incluye videos en línea y una clase en persona (*La próxima clase será el Lunes 13 de noviembre a las 7p.m. en la Cafetería*). Se emitirán cartas de elegibilidad para los padrinos después de una entrevista con el Padre Forlano. La fecha del bautismo se definirá después de que se haya completado la preparación bautismal para los padres y padrinos y las cartas de elegibilidad. Para ser padrino/madrina o recibir una carta de elegibilidad, una persona tiene que ser: 1) Un Católico practicante con un mínimo de 16 años de edad y haber recibido todos los sacramentos de iniciación - bautismo, confirmación, y comunión. 2) Registrado en la parroquia o bien conocido en la comunidad de la Iglesia. 3) Casado por la iglesia católica o soltero sin vivir en unión libre. 4) Hay que asistir a la Misa. 5) Deben tener sus propios hijos confirmados si tienen la edad. Los padrinos tienen que ser Católicos practicantes que pueden comulgar. Si no son de la Iglesia de San Carlos deberán entregar cartas de su propio párroco.

THE MOST FLEXIBLE
COMMERCIAL & RESIDENTIAL
CLEANING COMPANY



**DNK
CLEANING
SERVICE**

215-817-8177

www.DNKCleaning.com

RIDESHARE ZONE

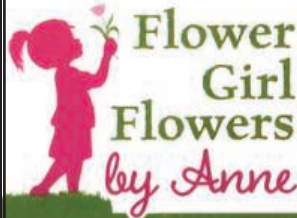
**S top
A sk
M atch
I nform
#WHATSMYNAME**

**NOW HIRING
Auto Technician**



2464 Bristol Pike
Bensalem, PA

Inspection & Emission License
Required
Experience Preferred
Email us today:
bobnolansauto@aol.com



We Specialize In:
Everyday & all Occasion Flowers
Holiday Flowers & Centerpieces
Weddings & Receptions
Special Events & Fundraisers
Proms & Congratulations
Sympathy, Memorials & Funerals
2834 Street Rd., Bensalem, PA 19020
215.638.2442
www.flowergirlflorist.com



Residential & Commercial
1909 Meadowbrook Rd.
Feasterville PA 19053
267-255-6020

stonebackjennifer@gmail.com



P: 215-757-6966

F: 215-750-0583

E: kollerauto1@verizon.net

W: kollerautomotive.com

Tires & Suspension
Vehicle Specialities
Brake Service • Tune Ups
Official PA State Inspection Station

**Welcome
to Our Church!**



Family & Cosmetic Dentistry

(215) 245-4844

2548 Street Road,
Bensalem, PA 19020

addb2548@gmail.com
allonfourimplants.org



**Riccio
Family
Pharmacy**



A Pharmacy that cares for you!

2217 Bristol Pike
Suite 2

Bensalem, PA 19020

tel 215.639.6680

www.ricciofamilypharmacy.com

**FREE
DELIVERY**
We Accept Scrip
Customer Loyalty
Program

**Advertise Your
Business Here**
800-333-3166
ext. 161
www.jpcc.net



Make a Difference in Your Community

VOLUNTEER

with the American Red Cross

Join today at redcross.org/Volunteer

Our
advertisers
make...
...our
bulletin
look good!



Thank an advertiser!

Let them know you saw their ad
in the weekly church bulletin!

**RETHINK
REBUILD**



community can overcome anything

Finding FABER

FREE DOWNLOAD!



Looking to buy or sell your home in a community you can trust?

Our team is committed to providing personalized service that meets your unique needs and goals. Whether you are looking to buy, sell, or refinance, we can help you achieve your real estate goals! Contact us today for service and experience you can depend on.

We specialize in:

- Listing and Selling Homes • First Time Buyers
- First time buyer programs, loans, grant opportunities
- Multitude of loan programs • Credit Counseling

¡Estamos aquí para ayudarte! Ofrecemos servicios en español para servir nuestra comunidad Hispana~reciba la atención y ayuda profesional que mereces.

MONICA FLORES - Associate Broker

17 Years of Experience Serving the Community

267-979-6038 | 215-757-6100 | monicaflores@kw.com

<https://monicaflores.kw.com>

584 Middletown Blvd., suite A50, Langhorne, PA 19047

kw
KELLERWILLIAMS.
REAL ESTATE



Bill McElroy Auto Body Inc.

Import & Domestic
Industry Certified Technicians
Expert Color Matching
"QUALITY IS OUR NUMBER ONE PRIORITY"
215-639-0806
419 Station Ave., Bensalem, PA 19020
"Couple Minutes From Church" • Over 45 Years in Business

Bushek

Automotive Servicenter, Inc.
Complete Automotive Service
State Inspection Alignment
511 Bristol Pike, Bensalem
215-245-9877
215-639-0121

Serving Breakfast & Lunch
waterside
cafe & diner
State & Federal Street
Bensalem, PA 19020
267-332-0074
www.watersidecafebensalem.com

PATRICK J. FOY
(215) 281-9656
Interior & Exterior Painting
Wallpapering & Scraping
Pressure Washing
FREE Estimates
Honest & Reliable

215-639-3130

Family owned & operated
Since 1898

Fluehr
FUNERAL HOME

864 Bristol Pike (Rt. 13)
Bensalem, PA 19020

Joan Fluehr, Owner • Robert J. Mahan, Supervisor
Only location in Bucks County
Pre-Arranged Funerals • Traditional Funerals
Crematory on Premises
www.fluehrfh.com

GRISAFI Music INSTITUTE

Music lessons for
all levels and styles
Guitar - Drums - Piano
Voice - Bass - Ukulele
Saxophone - Clarinet - Flute
Music Theory
**We Now Offer
Music Therapy**
www.gmimusiclessons.com
1542 Bristol Pike
2nd Fl., Bensalem
215.633.1460

KEN MILGROM
REAL ESTATE AGENT
Buying or Selling?
One Call Does it All!
I'm a Local Realtor Licensed in PA and NJ.
Realtor with Honest Real Estate
Cell : 215.806.5897
Email : Ken@TheKenMilgromTeam.com
12320 Academy Rd. 19154
Office : 215.904.6001

The Ken Milgrom Team
41 ARBURY ROAD, SUITE 200
BENSALEM, PA 19020

HONEST

FAMILY OWNED & OPERATED FOR 45 YEARS

Lou's FARM MART
Where the service is Un-Beet-Able

Full Service Deli • Famously Fresh Produce
Homemade Meals • Catering • In-Store Bakery
Seasonal Garden Center • Weekly Deals • Holiday Dinners

2450 Bristol Pike
Bensalem, PA 19020
www.LousFarmMart.com

215.639.9979



Specializing in OFF Premise Catering
www.randrcaterers.com
215-638-7376

catholicmatch®
Pennsylvania
CatholicMatch.com/datePA

Hoffman Meyers Givnish Funeral Home



James T. Meyers
Funeral Director

Francis X. Givnish, Jr.
Supervisor

Timothy J. Meyers
Funeral Director

1770 Brown Avenue - Bensalem, PA 19020
215-639-1147
www.hmgfh.com



We'll shop so you can save!!

Street Road Insurance

CALL US FOR A
FREE QUOTE
215-604-1300
DAVE LEBER AT DAVED@STREETROAD.COM
RON KIRER AT RONK@STREETROAD.COM

Home, Auto, Commercial, Life, Health
2432 Street Road • Bensalem, PA 19020

Partnerships with:

- Nationwide
- FOREMOST INSURANCE GROUP
- Grange
- MODERN
- SELECTIVE
- KEMPER Auto
- GUARD
- MetLife
- ASI
- Safeco Insurance
- National General
- GLACIER
- TRAVELERS
- Encompass
- PROGRESSIVE
- MAPFRE INSURANCE
- THE MAIN STREET STREET AMERICA GROUP
- Liberty Mutual
- DONEGAL

CARRABBA'S

ITALIAN GRILL
CARSIDE CARRYOUT
PATIO DINING
CATERING • DELIVERY
3210 TILLMAN DRIVE
BENSALEM, PA 19020
(215) 245-3555
Seeking experienced line cooks apply on
our website www.carrabbas.com

MT PAVING & SEALCOATING INC.
Driveway • Concrete
Sidewalks
PA Lic. #151119 • Fully Ins.
Call for Free Estimates
215.508.9623

A. Brooks Construction, Inc.
#PA009390



CALL TODAY AT
215-752-6145

Home of the
\$89.99 Diagnostic
Roof Repair
and the
Guaranteed Leak Repair

New Roofs & Gutters • Roof & Gutter Repairs
Siding & Windows • Garage Door Installation/Repair
www.abrooksconstruction.com

2207 Bristol Pike
(at Simons Avenue)
Bensalem, PA

Tomlinson Funeral Home, P.C.

Family Owned & Operated. Celebrating 75 Years of Service

Robert M. Tomlinson, Supervisor

Kathleen Tomlinson, F.D. | James Munizza, F.D. | Ryan Brady, F.D. | Nancy Tomlinson, F.D.

PRE-ARRANGED FUNERALS

Traditional and Cremation Services Available ~ Servicios tradicionales y de cremacion disponibles

