

September 2019

Saint Raphael



MONTHLY NEWSLETTER

Celebrating Our Patron, St. Raphael

by Maggie Brady

September 29th is a special day. It's a solemnity, the feast day of our parish's patron saint, St. Raphael the Archangel!

As members of the parish, it's a great idea to learn as much as we can about our friend in Heaven and how we can celebrate his feast day. Everything we know about St. Raphael comes from the Bible. His name means "God has healed," and in the Book of Tobit, he does a lot of healing.

He is sent down to earth to answer the prayers of two people: Tobit, a man who has gone blind, and Sarah, a maiden who has lost seven husbands in a row, each of them killed by a jealous demon on their wedding night. Disguised as a human, St. Raphael travels with Tobit's son, Tobiah, on a long journey to retrieve some of his father's money. Their path takes them to where Sarah is living with her parents and grieving her fate. St. Raphael helps Tobiah fall in love with Sarah, brings about their wedding, and assists the groom to finally vanquish the demon from the bridal chamber. He accompanies the joyful newlyweds on their journey back to Tobit. There St. Raphael has one more task to complete: He heals Tobit's blindness.

At this point St. Raphael drops his disguise and reveals his true identity as an archangel! He departs back to Heaven and Tobit composes a beautiful song

of praise in response. From this biblical story, it's easy to see how St. Raphael became the patron saint of travelers, the healing professions, the blind, matchmakers, and anyone trying to find Mr. (or Miss) Right.



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Paradise Pudding

1 small box cherry jello

10 large marshmallows or 1 full cup mini marshmallows, diced

1 cup drained, crushed, or diced pineapple

1 cup maraschino cherries, chopped, if desired

½ pint whipping cream

Prepare jello in usual manner. When slightly stiff, beat until foamy and firm. Place in refrigerator while preparing fruit. Combine marshmallows, pineapple and cherries; add to jello. Whip the cream and add to jello mixture, folding in thoroughly. Return to refrigerator; chill until set.

Recipe by Marylou Monty, from "Table of Plenty II", a collection of recipes from the St. Raphael Women's Guild. Available for purchase at the parish office for \$15!

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There are many meaningful ways to celebrate our parish patron's feast day every year. Here are some ideas:

- Go to confession, or ask to receive the Anointing of the Sick if you are ill. These are 2 hugely powerful sacraments God gave us to help heal our bodies and souls.
- Celebrate with food. Two other archangels, Gabriel and Michael, are also celebrated on September 29th, so dinner can feature angelhair pasta. Follow it with a dessert of devil's food cake, angel food cake, or even a treat from the parish cookbook (see recipe).
- Propose to your sweetheart! Or pick September 29 for a wedding date!
- Set your single friends up on a blind date, or set yourself up with an account on CatholicMatch.com (they advertise in our parish bulletin, after all).
- Get a piñata shaped like a monster or a dragon, the traditional symbol for the devil. Fill it with candy and let your kids have fun beating it to pieces. You could take a whack at him too – St. Raphael would want you to!
- Visit a nursing home, bring a meal to someone who is sick, or comfort a friend whose heart is hurting.
- Invite guests to your home. In Hebrews 13:2, St. Paul says, "Do not neglect hospitality, for through it some have unknowingly entertained angels." He likely had in mind the story of St. Raphael in the Book of Tobit.
- Attend Holy Mass. Going to Mass is always the best way to remember a patron saint, especially St. Raphael, since angels are invisibly present at every Mass.

However you celebrate, make sure to mark September 29th on your calendar so you don't forget! St. Raphael the Archangel, pray for us.

Discovering the Liturgy of the Hours

by *Dianne Borowski*

Daily prayer is important to me. I learned about the various forms of prayer as a child in Catholic elementary school. The unit on the Liturgy of the Hours challenged me. This form of prayer is prayed five to seven times each day by the clergy and religious of the Catholic Church. It is mandatory for the ordained and those in vowed religious life to recite this prayer. I did not realize at that time the Liturgy of the Hours could be prayed by the laity as well as clerics.

The Liturgy of the Hours, also known as the Divine Office or Breviary, is the official prayer of the Catholic Church, prayed by Catholics throughout the world. The history of this prayer has its roots in the Jewish tradition of praying at scheduled times each day.

It was part of Jewish tradition during Jesus' time to regularly go to the synagogue to pray the Psalms which are the heart of the Liturgy of the Hours. In Luke 18:1, Jesus uses the Parable of the Persistent Widow to teach the disciples about the necessity of praying without growing weary, a theme which St. Paul repeats in 1 Thessalonians 5:17 when he urges the faithful to "pray without ceasing."

In response, the early Christian community followed that Jewish tradition of scheduled prayer. Small groups of Christians would meet twice a day for prayer in addition to meeting for the Eucharist¹. Christians met secretly for many years as they knew if discovered they would either be imprisoned or

executed. In February AD 313, the Emperor Constantine granted Christians the freedom to worship openly, preach the gospel and build churches. At this time the Liturgy of the Hours became a public prayer. Over the years the format was revised several times. In 1963 the Second Vatican Council decreed the Liturgy of the Hours to be the universal prayer, the "voice of the church," and encouraged lay people to pray it².

The Liturgy of the Hours consists of reading and praying the Psalms, short scripture passages, hymns, meditation and other spiritual reading. If this sounds complicated to you but you are interested in learning more about the Liturgy of the Hours or how to pray it please contact Dr. Andy Kereky at the Parish Office. He will answer any questions you might have and teach you to pray it if you wish.

I invite you to learn more about this perfect prayer. As a faith community several of those who pray the Liturgy of the Hours meet every Tuesday at 5:30 P. M. in the Franciscan Chapel to pray Evening Prayer (a part of the Liturgy of the Hours). You are welcome to attend.

In conclusion I will leave you with the words of Thomas Merton: Prayer is "not so much a way to find God as a way of resting in Him whom we have found, who loves us, who comes to us to draw us to Himself."

1. "To Pray Always: The Liturgy of the Hours" by Mary Bazzett

2. Sacrosanctum Concilium, "Constitution on the Sacred Liturgy."

Virtual Pilgrimage |

by Joy Horvath

No need for a passport or a flight reservation. You won't have to arrive hours early or go through TSA lines. Just pack your spiritual suitcase, and come to St. Raphael Church for a Virtual Pilgrimage, a trip to the healing Grotto of Lourdes, France. On September 30 and October 1, our church will be offering an amazing event, free, no reservations necessary. **The Lourdes Virtual Pilgrimage Experience** is making a return visit to Bay Village; its last presentation was here in 2017.

What is a "Virtual Pilgrimage"? It is a holy encounter with God, a guided spiritual journey. The program recreates a pilgrimage to Lourdes, France. Without leaving home, you can experience the sights, sounds, and prayerful presence of a visit to the Grotto of Our Lady of Lourdes. The event is perfect for those who may not be able to travel, those who would like a spiritual experience, and those who are searching for healing.

A brief history: 1858. Fourteen-year-old Bernadette Soubirous was the oldest of 9 children, and lived with her parents in the small town of Lourdes in the French Pyrenees. She could barely read or write. Her father's milling business had failed, and the family lived in great poverty. Bernadette and her sister were out looking for firewood to sell, when Bernadette saw a beautiful woman in a dazzling white robe. Bernadette was to see her 18 times, during which the woman identified herself as "The Immaculate Conception," and instructed her to dig at the back of the Grotto, from whence came the spring that still flows today. In 1862, after investigations, the Church declared the apparitions to be authentic and the Grotto a site worthy of pilgrimage. Since then, countless miraculous cures have been documented, and the site has become a major pilgrimage goal for those seeking a Marian encounter, or physical or spiritual healing.



Destination: Lourdes

Two versions of the Virtual Pilgrimage program will be presented, one for children of St. Raphael School and PSR, and another in the evening. The pilgrimage always opens with a prayer and welcome to Lourdes. You will be asked to use prayerful imagination to enter into the visit. Using photos and music, our guide will tell the story of Bernadette Soubirous and the miraculous apparitions she experienced in 1858. You will be called to enter the Grotto and touch the actual stones taken from where Mary stood. You'll also be invited to dip your hands in genuine healing Lourdes water. Finally, you will pray, sing, and process by candlelight, just like the Rosary procession every evening at the chapel in Lourdes. The pilgrimage takes about 90 minutes.

At the conclusion of the evening, attendees will enjoy three special blessings. First, all prayer petitions written that evening will be collected and presented later at the Grotto in Lourdes. Second, everyone will be given a small bottle of Lourdes water, collected from the stream that St. Bernadette revealed at the base of the Grotto, as a reminder of the journey. Finally, all in attendance will be eligible for a Plenary Indulgence once requirements are met.

Our leader for this unique spiritual event will be Fran Salaun OFS, Virtual Pilgrimage Director & Guide. Fran has been to Lourdes many times, and is currently a trainer for American volunteers in Lourdes and an official guide of the Sanctuaries of Lourdes. She has been a Virtual Pilgrimage Guide for eight years, and has offered this very program around the U.S., in the Philippines, and in China. She is an enthusiastic and thoughtful

presenter. For more information, call the Parish Office at 440-871-1100.

And now, here's a wonderful additional surprise! If you would like to extend your Lourdes experience, you could consider visiting the Our Lady of Lourdes National Shrine in Euclid, Ohio. The Shrine opened in 1926 on land donated by the Harms family, who were especially devoted to Our Lady of Lourdes. The centerpiece of the property is a full-sized replica of the Grotto at Lourdes, with stones from Lourdes embedded in a nearby stream.



The Sisters of the Most Holy Trinity own Our Lady of Lourdes National Shrine, and invite pilgrims to come for prayer and reflection. See www.srstrinity.com/our-lady-of-lourdes-national-shrine.shtml for more information.

Current Needs of the Parish

As the summer ends and the fall season begins, this time of year is when many begin to contemplate certain financial planning decisions, including their annual charitable gifts. Perhaps you are one of those persons, and are prayerfully considering a charitable gift to St. Raphael Parish given its importance to you, your family and the community.

There are a few ways to satisfy a charitable gift, each with different advantages and features:

Gift of Cash:

Giving cash is easy. You can either simply write a check payable to St. Raphael Parish and send it to the parish before Dec. 31, 2019, - or, alternatively, you can make a one-time cash gift by visiting the parish's website at www.saintraphaelparish.com and selecting "Online Giving."

You may be entitled to a charitable income tax deduction for the full value of the gift on your 2019 income tax return, but you should consult with your tax advisor to help make that determination.

Gift of Long-term Appreciated Securities:

Charitable gifts of long-term appreciated securities (i.e. securities you have held for longer than one year) can also be advantageous. You simply transfer your long-term appreciated security from your brokerage or custody account directly to the parish. You may receive an immediate charitable income tax deduction of the full fair market value of your contribution, and most significantly, any capital gains tax will have been eliminated.

You should consult with your tax advisor to determine if this type of charitable gift is right for you.

Using a Required Minimum Distribution (RMD) from an Individual Retirement Account (IRA) to make a Qualified Charitable Distribution (QCD):

If you have attained age 70 ½, you may likely be faced with an RMD from your IRA. You can make a QCD of up to \$100,000 of your RMD, to St. Raphael Parish without including the distribution in your income. The rules applicable to QCDs from IRAs are very specific. Before you decide whether you should make such a gift, please consult your tax advisor to determine if you qualify, and if such a gift makes sense given your particular situation.

If you would like to learn more about gifting strategies to St. Raphael Parish, please visit the parish website at www.saintraphaelparish.com, contact Kris McGivney at 440-871-1100 or via email at legacysociety@saintraphaelparish.com.



PAYABLE GIFTS TO ST. RAPHAEL PARISH

Future Needs of the Parish

Father Tim has asked parishioners to consider making a post-death gift to the parish endowment fund. Such a gift is commonly called a “Planned Gift.” Any such gift would be invested for the future financial needs of the church as determined by the terms of the gift (specific ministry) or at the discretion of the Pastor (unrestricted).

There are a few ways to give a planned gift, each with different advantages and features:

Bequest:

A bequest is a written instruction in a person’s Last Will and Testament or Trust document to distribute cash, securities, land or any other asset controlled by that document to a charity.

The bequest must be written and the gift can be expressed as a dollar amount, a specific number of shares of a security, a specific asset, or a percentage of your estate.

Beneficiary Designation for IRA, 401k, 403b, or Other Retirement Plan:

All such retirement plans allow a person to name a charity as a beneficiary of the plan assets at the person’s death.

Contact your IRA custodian or Plan administrator to obtain a beneficiary designation form. The allocation can be expressed as a dollar amount or a percentage. The beneficiaries have no rights until your death, and then all payments must be made as you directed.

Any person who receives payments from a conventional IRA or other qualified retirement plan must report the payments received as taxable income and pay income tax thereon. Payments to St. Raphael are not subject to income tax because the church is tax exempt; therefore, there is an income tax savings that otherwise would be paid by the persons who receive the balance of the account.

You should consult with your tax advisor to determine if this type of planned gift is right for you.

Beneficiary Designation for Life Insurance and Annuities:

The recipient of insurance proceeds upon the death of the insured will be the person or charities listed as the beneficiaries. Similarly, the beneficiary of annuity proceeds, upon the death of the annuitant, will be the persons or charities listed as the beneficiaries.

Contact the company issuing the policy/ annuity to obtain a beneficiary designation form. The allocation can be expressed as a dollar amount or a percentage. The beneficiaries have no rights until your death, and then all payments must be made as you directed.

The receipt of insurance proceeds is generally not income to the recipient, BUT the receipt of annuity proceeds is generally income to some extent to the recipient. You should consult with your tax advisor to determine if this type of planned gift is right for you.

Other Planned Gift Options:

A “Payable on Death” designation is a written instruction to a bank providing the name of person or charities that are to receive the balance of the bank account upon the death of the depositor. A “Transfer on Death” designation is similar, but it applies to brokerage accounts, individual securities, bonds, mutual funds or motor vehicles (cars, trucks boats, etc). A “Transfer Upon Death Affidavit” is a sworn document that is recorded in the county recorder’s office which names the person or charities that are to receive the real estate upon the death of the owner.

Keep in mind that it is advisable to consult with an attorney or other tax advisor to ensure consistency with your overall estate plan and to provide specific language.

If you would like to learn more about remembering St. Raphael Parish in your estate plan, please contact Kris McGivney at 440-871-1100 or via email at legacysociety@saintraphaelparish.com.

St. Raphael

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Would you like to stay connected to the Parish using E-Mail? Then please share it with us. Just go to our Parish Website, www.saintraphaelparish.com, and enter the information under "Staying Connected Thru E-Mail". Information will not be shared and you can remove it at any time. Contact Mark Cunningham in the Parish office with questions at (440) 871-1100.

NOTICE: New Parish Directory

St. Raphael Church will be publishing a printed directory of all parishioners at the end of this year, to include family name, street address, and home phone numbers. If you do **NOT** want your family to be listed in the directory, please contact Deacon Mark Cunningham in the Parish Office: 440-360-7763 (mcunningham@saintraphaelparish.com).

This directory is intended for use by parishioners, and your contact information will not be provided to outside sales organizations.

If you have received a copy of this newsletter via the U.S. Post Office, then we have your address and you

are likely to be included in the directory – unless you opt out by contacting Deacon Mark. Parishioners who have had their photographs taken for the directory this summer will automatically be listed in the directory using the contact information provided at the time of the photography.

Meet Maggie, Our New Editor!

We're excited to announce the parish newsletter has a new Editor! Parishioner Maggie Brady has agreed to take on the role beginning with this September issue. Thank you, and congratulations Maggie! Have a topic you'd like to see addressed in the newsletter? Send ideas to margaretbrady@protonmail.com.

Liturgy Schedule

Saturday Vigil: 4:30 p.m. | **Sunday:** 8:00 a.m., 10:00 a.m., noon

Weekday Mass: M, T, W, F, 7:45 a.m. | M, T, Th, F, 9:15 a.m. | Saturday, 8:30 a.m.

Confessions: Saturdays 3:00 - 4:00 p.m. | **Eucharistic Adoration:** Friday 10:00 a.m. - Saturday 4:00 p.m.