



HOLY TRINITY LUTHERAN CHURCH

Annual Meeting
February 2, 2025



149 Manzanita Ave
San Carlos, CA 94070
sancarloshtlc.org

2024
ANNUAL REPORT



Welcome!

Holy Trinity Lutheran Church in San Carlos celebrates and shares God's gifts by worshipping together, caring for each other, and doing God's work in the community and beyond.

We believe that Christ has made us one body with many members, sharing in God's grace and unconditional love.

We joyfully welcome ALL people, without exception — of every age, sex, race, national origin, sexual orientation, gender identity, physical or mental ability, or of anything else that divides us — to join with us in worship, learning, fellowship, prayer and service.

"For in Christ Jesus you are all children of God through faith...there is no longer Jew or Greek, there is no longer slave or free, there is no longer male and female; for all of you are one in Christ Jesus." (Galatians 3:26, 28)

Staff

Pastor
Accompanist

Rev. Joshua Serrano
Kai Lin

CHURCH COUNCIL AND OFFICERS

President
Vice President
Secretary
Treasurer
Financial Secretary
Council Members

Gaby Knauth
Greg Bohlmann
Anita Reimann
Petra Gilmore
Mary Webb
Lori Friedman
Pr. Joshua Serrano
Erin Fischer
John McDowell
John Schornstein

2024

MINISTRY TEAMS AND CHAIRS

Altar Guild
Budget
Buildings and Grounds
Endowment
Technology Support
Mutual Ministry
Nominating
Outreach and Evangelism
Prayer Chain
Social Concerns
Worship and Music

Pamela Bohlmann
Petra Gilmore
Rick Gilmore
James Reimann
Gary Wiessinger
James Reimann
Doug Southard
Gary Wiessinger
Anita Reimann
Barbara Padilla
Anita Reimann

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Approval of 2024 Budget	29
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I. Annual Meeting Agenda

Call to Order

Opening Prayer

I. Approval of Agenda

II. Approval of Minutes - January 28, 2024 Annual Meeting

III. Approval of Treasurer's Report

IV. Reports

- i. Pastor's Report
- ii. President's Report
- iii. Nominating Committee Report
- iv. Other Committee Reports

V. Action Items

- i. Approval of 2025 Budget
- ii. Receipt of 2025 Pledges to support the adopted Budget
- iii. Elections
- iv. Constitutional Amendment

VI. Closing Prayer

II. Approval of Minutes

Minutes of HTLC Annual Congregational Meeting January 28, 2024

Meeting called to order at 11:37pm. A quorum was present with 27 members present in person and an additional 5 members present on Zoom. Pr. Josh opened the meeting with a prayer.

I. The agenda was approved based on a motion by Rick Gilmore and a second by Gaby Knauth.

II. The minutes of the 2023 annual meeting were approved based on a motion by Gaby and a second by Sharon Kipp.

III. The treasurer's report for 2023 was approved based on a motion by Barbara Padilla and a second by James Reimann.

IV. I. Pastor's report - see written. Pr. Josh emphasized how much we are now back to normal operation and that meeting together as a community is important. He is being intentional about advertising our upcoming events and showing our mission statement to folks who are in our building for events like music recitals and AA meetings. He asked the congregation what our favorite events from the past year are and answers included the Easter Breakfast, Worship in the Park, the Art and Wine craft booth, the roof project, the book group, and our social concerns programs. Pr. Josh mentioned that our new 'ministry in context student', Jarod Quiring, will be starting next week and he wants us to call him "Vicar Jarod".

II. President's Report - see written.

III. Nominating committee report - see written.

IV. Other reports - see written. Committee chairs said a few words highlighting things in their reports.

V. Action items

I. the 2024 budget was approved unanimously, based on a motion by JohnMcDowell with a second by Gaby Knauth.

II. pledges were collected.

III. The slate of elections was approved unanimously based on a motion by Rick Gilmore and a second by Ralph Knauth.

IV. Our constitutional amendment for dial-in voting (see annual report for wording) was approved based on a motion by Petra Gilmore and a second by Gigi Schmuckal.

VI. Closing remarks - sentiment was expressed in support of the local football team (Go, 49ers!). Pastor Josh closed the meeting with a prayer.

Meeting adjourned at approximately 12:15pm.

Respectfully Submitted,
Anita Reimann, council secretary.

Present at the 2024 HTLC annual meeting

1. Anita Reimann
2. James Reimann
3. Lynn Garbe-Recknagel
4. Lina Johnson
5. Tim Johnson
6. Patricia Kipp
7. Sharon Kipp
8. Jim Haritatos
9. Ann Haritatos
10. Greg Bohlmann
11. Barbara Padilla
12. Lee Padilla
13. Lori Friedman
14. Randy Friedman
15. Dick Rescho
16. Ralph Knauth
17. Lisa Kersten
18. Steve Webb
19. Mary Webb
20. John McDowell
21. Gigi Schmuckal
22. Peter Schmuckal
23. Rick Gilmore
24. Petra Gilmore
25. Gaby Knauth
26. Anne Serrano
27. Rev Joshua Serrano
28. (Zoom) Gary Wiessinger
29. (Zoom) Hillary Wiessinger
30. (Zoom) Peter Meier
31. (Zoom) Eloiza Meier
32. (Zoom) John Schornstein

III. 2024 Treasurer Financial Report

This report is designed to assist the Council with an overview of monthly financials in a time-efficient manner. It highlights the financial documents with important findings.

Balance Sheet

- \$20,000 Emergency Contingency Fund remains invested with Mission Investment Fund. The CD matures on 12/16/25 and the current interest rate is 4.329. 2024 rate was 4.764%.
 - The Benevolence Fund consists of: Family-2-Family -642 and Backpacks \$195.
 - Special Designations consists of: McDowell bequest \$2,263 (Visa bill is due in January) and Wells Fargo Rewards \$802.
 - The Building Fund balance is \$15,477.
- The Youth Fund balance is \$899.
- There have been no changes to Pastor's Discretionary or Sunday School Funds in over a year.
 - Undesignated checking/savings balance at the end of December was \$37,979.

Budget Current Month vs. Year

- The average monthly receipts to meet budget is \$20,734 and \$27,073 was received in December.
- 2024 expenses total \$242,543, which is \$23,184 over our donations. (Total Expense – Non Budgeted Expenses)
- The expenses are \$6,265 under budget.
- Lines that are over budget are: Substitutes, Water, Printing, Insurance and Technology.
- Interest/Revenue gain for 2024 is \$16,527, which includes gain in the Endowment Fund.



Holy Trinity Lutheran Church
Budget: Current Month v. Year
for the period of 01/01/2024 to 12/31/2024

Account Number			Account Name			YTD		Current Month									
			Actual		YTD Budget		Difference		Actual		Budget		Difference				
Income																	
General Donations																	
4000			General Giving			\$180,774.27		\$248,808.00		\$-68,033.73		\$24,007.75		\$20,734.00		\$3,273.75	
4010			Simply Giving			\$27,330.00		\$0.00		\$27,330.00		\$1,595.00		\$0.00		\$1,595.00	
4020			Room Donations			\$9,620.00		\$0.00		\$9,620.00		\$1,285.00		\$0.00		\$1,285.00	
4030			Thrivent			\$1,635.00		\$0.00		\$1,635.00		\$185.00		\$0.00		\$185.00	
Total General Donations						\$219,359.27		\$248,808.00		\$-29,448.73		\$27,072.75		\$20,734.00		\$6,338.75	
Designated Donations																	
4100			Building Fund Income			\$120.00		\$0.00		\$120.00		\$10.00		\$0.00		\$10.00	
4150			Special Designations Fund Donation			\$10,806.44		\$0.00		\$10,806.44		\$0.00		\$0.00		\$0.00	
4160			Youth Fund Donations			\$1,852.00		\$0.00		\$1,852.00		\$40.00		\$0.00		\$40.00	
4165			Benevolence Donation			\$2,703.00		\$0.00		\$2,703.00		\$300.00		\$0.00		\$300.00	
Total Designated Donations						\$15,481.44		\$0.00		\$15,481.44		\$350.00		\$0.00		\$350.00	
Other Income																	
4500			Interest/Revenue gain/loss			\$16,526.92		\$0.00		\$16,526.92		\$4,842.29		\$0.00		\$4,842.29	
Total Other Income						\$16,526.92		\$0.00		\$16,526.92		\$4,842.29		\$0.00		\$4,842.29	
Total Income						\$251,367.63		\$248,808.00		\$2,559.63		\$32,265.04		\$20,734.00		\$11,531.04	
Expense																	
Personnel Expenses																	
5000			Salaries and Contractors			\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00	
5001			Pastor			\$73,776.51		\$73,917.00		\$-140.49		\$6,159.77		\$6,159.75		\$0.02	
5003			Organist			\$14,158.54		\$15,089.00		\$-930.46		\$1,300.00		\$1,257.38		\$42.62	

Account Number	Account Name	YTD			Current Month		
		Actual	YTD Budget	Difference	Actual	Budget	Difference
5006	Substitutes	\$3,022.29	\$2,250.00	\$772.29	\$250.00	\$187.50	\$62.50
5007	Janitor	\$2,400.00	\$2,400.00	\$0.00	\$200.00	\$200.00	\$0.00
5008	Gardener	\$3,000.00	\$3,000.00	\$0.00	\$250.00	\$250.00	\$0.00
5009	Bookeeper	\$6,500.04	\$6,500.00	\$0.04	\$541.67	\$541.63	\$0.04
Total for 5000 - Salaries and Contractors		\$102,857.38	\$103,156.00	\$-298.62	\$8,701.44	\$8,596.26	\$105.18
Total Personnel Expenses		\$102,857.38	\$103,156.00	\$-298.62	\$8,701.44	\$8,596.26	\$105.18
Benefits and Personnel Related Expenses							
5050	Benefits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5051	Pastor Benefits	\$48,141.88	\$48,097.00	\$44.88	\$3,995.27	\$4,008.12	\$-12.85
5052	Pastor Housing	\$3,000.00	\$3,000.00	\$0.00	\$250.00	\$250.00	\$0.00
5053	Car Allowance	\$1,749.96	\$1,750.00	\$-0.04	\$145.83	\$145.87	\$-0.04
Total for 5050 - Benefits		\$52,891.84	\$52,847.00	\$44.84	\$4,391.10	\$4,403.99	\$-12.89
5060	Personnel Related Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5061	Professional Expenses	\$1,450.00	\$1,450.00	\$0.00	\$0.00	\$120.87	\$-120.87
5063	Teaching Parish	\$1,721.62	\$2,200.00	\$-478.38	\$110.00	\$183.37	\$-73.37
5066	Payroll Taxes	\$7,321.56	\$10,000.00	\$-2,678.44	\$810.54	\$833.37	\$-22.83
Total for 5060 - Personnel Related Expenses		\$10,493.18	\$13,650.00	\$-3,156.82	\$920.54	\$1,137.61	\$-217.07
Total Benefits and Personnel Related Expenses		\$63,385.02	\$66,497.00	\$-3,111.98	\$5,311.64	\$5,541.60	\$-229.96
Utilities							
5100	PG&E	\$7,245.96	\$8,000.00	\$-754.04	\$595.98	\$666.63	\$-70.65
5110	Water	\$2,716.16	\$2,100.00	\$616.16	\$326.68	\$175.00	\$151.68
5120	Phone and Internet	\$2,703.09	\$2,500.00	\$203.09	\$221.89	\$208.37	\$13.52
5130	Waste Disposal	\$1,489.82	\$1,300.00	\$189.82	\$231.30	\$108.37	\$122.93

Account Number	Account Name	YTD			Current Month		
		Actual	YTD Budget	Difference	Actual	Budget	Difference
Total Utilities		\$14,155.03	\$13,900.00	\$255.03	\$1,375.85	\$1,158.37	\$217.48
Office Expenses							
5200	Office Supplies	\$459.85	\$680.00	\$-220.15	\$400.88	\$56.63	\$344.25
5210	Postage	\$428.65	\$350.00	\$78.65	\$75.55	\$29.13	\$46.42
5220	Printing	\$8,007.06	\$7,600.00	\$407.06	\$823.15	\$633.37	\$189.78
Total Office Expenses		\$8,895.56	\$8,630.00	\$265.56	\$1,299.58	\$719.13	\$580.45
Taxes and Insurance							
5300	Insurance	\$11,409.82	\$9,500.00	\$1,909.82	\$0.00	\$791.63	\$-791.63
5306	Property Taxes	\$4,107.65	\$4,500.00	\$-392.35	\$2,193.47	\$375.00	\$1,818.47
Total Taxes and Insurance		\$15,517.47	\$14,000.00	\$1,517.47	\$2,193.47	\$1,166.63	\$1,026.84
Committees							
5400	B&G Repair and Maintenance	\$7,091.79	\$7,000.00	\$91.79	\$5,628.09	\$583.37	\$5,044.72
5420	Financial	\$1,995.84	\$2,200.00	\$-204.16	\$151.57	\$183.37	\$-31.80
5430	Personnel Admin.	\$0.00	\$75.00	\$-75.00	\$0.00	\$6.25	\$-6.25
5440	Technology Support	\$1,882.04	\$1,500.00	\$382.04	\$214.84	\$125.00	\$89.84
Total Committees		\$10,969.67	\$10,775.00	\$194.67	\$5,994.50	\$897.99	\$5,096.51
Ministries							
5505	Education & Enrichment	\$0.00	\$700.00	\$-700.00	\$0.00	\$58.37	\$-58.37
5515	Congregation Life	\$763.10	\$1,500.00	\$-736.90	\$167.75	\$125.00	\$42.75
5520	Hospitality	\$536.11	\$500.00	\$36.11	\$197.24	\$41.63	\$155.61
5525	Outreach and Evang.	\$540.29	\$1,000.00	\$-459.71	\$0.00	\$83.37	\$-83.37
5535	Stewardship	\$0.00	\$150.00	\$-150.00	\$0.00	\$12.50	\$-12.50
5545	Worship and Music	\$1,837.85	\$2,000.00	\$-162.15	\$285.21	\$166.63	\$118.58
Total Ministries		\$3,677.35	\$5,850.00	\$-2,172.65	\$650.20	\$487.50	\$162.70
Other							
5560	Synod Assemblies	\$1,065.01	\$2,000.00	\$-934.99	\$0.00	\$166.63	\$-166.63
Total Other		\$1,065.01	\$2,000.00	\$-934.99	\$0.00	\$166.63	\$-166.63

		YTD			Current Month		
Account Number	Account Name	Actual	YTD Budget	Difference	Actual	Budget	Difference
Benevolences							
5580	ELCA	\$10,960.21	\$12,000.00	\$-1,039.79	\$1,353.64	\$1,000.00	\$353.64
5585	Other	\$10,960.21	\$12,000.00	\$-1,039.79	\$1,353.64	\$1,000.00	\$353.64
Total Benevolences		\$21,920.42	\$24,000.00	\$-2,079.58	\$2,707.28	\$2,000.00	\$707.28
Non Budgeted Expenses							
5740	Special Designation Expense	\$1,502.98	\$0.00	\$1,502.98	\$0.00	\$0.00	\$0.00
5750	Youth Fund Expense	\$5,457.32	\$0.00	\$5,457.32	\$0.00	\$0.00	\$0.00
5760	Benevolence Fund Expense	\$14,633.08	\$0.00	\$14,633.08	\$6,932.37	\$0.00	\$6,932.37
Total Non Budgeted Expenses		\$21,593.38	\$0.00	\$21,593.38	\$6,932.37	\$0.00	\$6,932.37
Total Expense		\$264,036.29	\$248,808.00	\$15,228.29	\$35,166.33	\$20,734.11	\$14,432.22
Total		\$-12,668.66	\$0.00	\$-12,668.66	\$-2,901.29	\$-0.11	\$-2,901.18



Holy Trinity Lutheran Church
Balance Sheet
as of 12/31/2024

Account Number	Account Name	Amount
Assets		
Current Assets		
1000	Wells Fargo Checking	\$2,952.08
1010	Market Rate Account	\$57,747.30
1020	Endowment	\$120,190.48
1030	Mission Investment Fund Account	\$20,000.00
Total Current Assets		\$200,889.86
Total Assets		\$200,889.86
Liabilities		
Current Liabilities		
2000	Credit Card	\$2,503.51
Total Current Liabilities		\$2,503.51
Total Liabilities		\$2,503.51
Equity		
Unrestricted Net Assets		
3000	General Fund - Fund Balance	\$37,979.33
Total Unrestricted Net Assets		\$37,979.33
Restricted Net Assets		
3100	Building Fund - Fund Balance	\$15,476.71
3101	Endowment Fund Fund Balance	\$120,190.48
3106	Pastor Designated Expense Fund	\$1,222.90
3107	Special Designations Fund Balance	\$3,065.20
3109	Youth Fund Balance	\$898.69
3111	Benevolences Fund Balance	\$-446.96
3112	Contingency Fund Balance	\$20,000.00
Total Restricted Net Assets		\$160,407.02
Total Equity		\$198,386.35
Total Liabilities + Total Equity		\$200,889.86

January	\$12,539.44	\$11,123.47	\$16,839.87	\$17,563.00	\$16,846.79	\$11,171.15	\$15,088.00	\$11,475.00	\$15,904.00	\$17,378.00	\$13,570.00
February	\$14,325.81	\$15,083.45	\$11,588.84	\$14,389.00	\$16,674.66	\$15,954.46	\$12,426.58	\$24,454.64	\$15,345.00	\$10,968.90	\$19,990.00
March	\$17,777.90	\$14,347.70	\$19,413.07	\$15,779.03	\$17,613.25	\$16,822.82	\$16,016.23	\$14,183.00	\$14,873.90	\$24,218.00	\$25,602.00
April	\$18,051.66	\$19,190.23	\$10,899.55	\$17,219.96	\$15,182.97	\$22,918.00	\$25,008.45	\$21,065.00	\$21,455.90	\$25,052.00	\$11,426.36
May	\$15,163.41	\$13,586.45	\$15,093.50	\$12,366.37	\$11,249.55	\$14,824.00	\$46,258.33	\$20,679.39	\$22,951.34	\$15,729.69	\$22,590.00
June	\$16,898.74	\$14,817.32	\$12,774.53	\$17,552.00	\$12,968.10	\$16,049.78	\$14,200.34	\$14,349.00	\$9,625.34	\$24,745.00	\$15,878.64
July	\$11,313.83	\$9,763.99	\$11,018.58	\$22,730.00	\$16,783.00	\$13,003.33	\$18,245.16	\$18,095.00	\$18,014.00	\$15,701.14	\$13,776.18
August	\$25,477.57	\$17,402.20	\$13,793.62	\$11,440.20	\$16,042.90	\$16,784.56	\$16,413.14	\$17,555.27	\$10,796.34	\$15,204.34	\$15,905.00
September	\$17,789.96	\$24,442.85	\$11,272.65	\$12,584.00	\$14,451.00	\$17,157.91	\$15,289.12	\$18,827.00	\$24,257.60	\$18,870.00	\$23,635.74
October	\$11,540.36	\$10,531.20	\$15,462.00	\$20,389.00	\$13,449.42	\$13,776.23	\$18,651.00	\$15,967.00	\$16,199.00	\$17,125.00	\$14,081.00
November	\$12,775.21	\$19,603.08	\$14,017.00	\$19,417.15	\$19,860.00	\$22,678.88	\$9,535.00	\$15,537.28	\$21,531.00	\$14,642.00	\$16,168.00
December	\$32,000.47	\$27,596.03	\$45,170.34	\$42,833.00	\$50,190.90	\$62,839.38	\$41,774.49	\$32,644.00	\$21,600.26	\$29,539.17	\$27,072.75
Total	\$205,654.36	\$197,487.97	\$197,343.55	\$224,262.71	\$221,312.54	\$243,980.50	\$248,905.84	\$224,831.58	\$212,553.68	\$229,173.24	\$219,695.67
Diff prior year											
Prior yr %	\$10,735.19	(\$8,166.39)	(\$144.42)	\$26,919.16	(\$2,950.17)	\$22,667.96	\$4,925.34	(\$24,074.26)	(\$12,277.90)	\$16,619.56	(\$9,477.57)
Notes:	Began Sanctuary Refresh/ Capital Campaign	P. Christian last day 7/31	Called P. Josh				PPP and EIDL loans in May	90.33%	94.54%	107.82%	95.86%
Key:			Easter	* 5 Sunday	* Easter+5 Sunday						
Monthly Average YTD:	\$219,695.67			\$18,307.97	Average monthly General Donations Monthly needed to break even						
Monthly needed to reach	\$248,808.00			\$20,734.00	Shortfall per month						
Difference	\$29,112.33			\$2,426.03							

IV. Reports

Pastor Report

As we look back on the past year, our ministry has been guided by the theme of "Connection." Together, we have worked to grow closer to God, build stronger relationships within our congregation, and extend our reach to the wider community. These connections are the heart of our ministry and the cornerstone of our shared walk of faith. Let us take a moment to celebrate how we have embraced this calling.

Connecting with Our Community

MLK Day of Service:

Our congregation joined hands in service during the MLK Day of Service, participating in a beach cleanup and other acts of care for our neighbors and the environment. These efforts are a tangible expression of God's love in action.

Community Partnerships:

Partnering with other local congregations has been a blessing this year. Together with San Carlos Community Church and Episcopal Church of the Epiphany, we hosted Park Day, Worship on the Beach, Holden Evening Prayer during Advent, and a booth at the San Carlos Art and Wine Festival and Pride in the Park,

Youth Gathering in New Orleans:

Partnering with other congregations, our youth attended the National Youth Gathering in New Orleans, where they were inspired by speakers, served the community, and created lasting memories—including enjoying beignets and a fan boat tour.

Hosting Community Events:

This year, we hosted 22 recitals, which brought new faces through our doors, and established a partnership with Green Octave, who will begin using three rooms in our church to hold classes.

Additionally, we continue to host four AA groups and one GA group, offering much-needed support and connection to those seeking recovery.

Connecting with Each Other

Book Club:

A heartfelt thanks to Anne Serrano for starting a monthly breakfast and book club. This year's focus was on *Build the Life You Want*, which sparked thoughtful discussions and meaningful fellowship.

Pub with Pastor:

Over the summer, I hosted "Pub with Pastor," where we enjoyed spirited conversations and some lighthearted moments, strengthening bonds within our congregation.

Farewells and Blessings:

We said goodbye to Tim and Lina Johnson as they moved to Carson City, Nevada, and blessed Anna Friedman as she began medical school. While we miss them, we send them off with love and prayers for their new chapters.

Honoring Loved Ones:

We mourned the loss of members Jim Frederick, Coke Stimmler, and Jeri Dopp.

Connecting with God**Women's Lectionary:**

This year we veered off the Revised Common Lectionary and tried The Women's Lectionary for the whole church. This lifted up more stories of women in the Bible. I hope you found it to be engaging and informative.

Easter Celebrations:

Despite my absence due to my mother's health scare, the Easter breakfast, egg hunt, and worship celebration were a beautiful testament to our congregation's faith and commitment. Thank you to all who made it happen.

Special Worship Services:

Beyond Christmas and Easter, we created opportunities to invite others to join us in worship, including Christ the King Sunday, Blessing of the Animals, and All Saints Day.

Confirmation:

We celebrated the confirmation of Leah Meier, who affirmed her faith and commitment to our shared journey.

Ministry in Context Student:

We welcomed Jarod Quiring from PLTS for two semesters as he explored worship in our congregation. His presence and contributions were a gift, and we pray for him as he continues his journey.

Prayer Postcards:

Sending out prayer postcards has been a heartfelt effort to connect with each household in a meaningful way. Through these cards, I've invited you to share your prayer requests, and your responses have been a source of inspiration and a testament to the power of prayer. Thank you for allowing me to lift up your joys and concerns in prayer—it's been a privilege to walk alongside you in faith.

Pastoral Engagements:

This year, I attended Lutheran Lobby Day at the State Capitol and participated in the Lake Institute on Faith and Giving in North Carolina for continuing education. I also deepened connections within the Synod through service on the Synod Council and

Candidacy Committee. I have had the privilege of connecting with the broader community through the Peninsula Solidarity Cohort. Our visit to the Navigation Center in Redwood City deepened our understanding of transitional housing needs.

Looking Ahead

As we move into the coming year, let us continue to foster these connections—with God, with each other, and with the world around us. I encourage each of you to find ways to engage more deeply, whether through worship, service, fellowship, or prayer.

Thank you for the countless ways you have supported our shared ministry this year. Your presence, gifts, and prayers are vital to our mission. Together, let us continue to love, witness, and grow through God's grace.

Respectfully Submitted,

Rev. Joshua Serrano



President's Report

As we reflect on this past year, I am filled with gratitude for the ways God has been at work among us. The Church Council has met faithfully on the third Tuesday of each month to discuss, plan, and guide the work of our congregation. I want to express my deep appreciation for the dedication and service of our executive committee, Greg Bohlmann and Anita Reimann, who have been invaluable in their roles. Their leadership and support have been a blessing to our work together.

This year, we were able to gather for a council retreat at Coastside Lutheran Church in Half Moon Bay. It was a meaningful time of reflection, learning, and strategic planning. As part of our retreat, we engaged in a discussion of the book *The Great Dechurching*, which provided valuable insights into the shifting dynamics of church participation and how we might respond faithfully. From these discussions, we have continued to strategize how to foster deeper connections among members of our congregation and with the wider community. Building these relationships is essential as we seek to live out our mission of being a welcoming, Christ-centered community.

I am thankful for the dedication of the council and for the many ways you, the congregation, have contributed to our shared ministry. Together, with God's guidance, we will continue to move forward in faith and service.

Respectfully Submitted,

Gaby Knauth



Nominating Committee Recommendations for 2025

The Nominating Committee (Doug Southard) was asked by the Council to discern members who would renew their interest in serving various roles at HTLC in the upcoming year, 2025. We are most grateful to our Treasurer, Financial Secretary, Council, Endowment and Nominating Committee members for their dedication. Thanks to Anne Serrano for her years of service on endowment. Thank you to Erin Andrews Fischer for her years of service as a member of Council. Thank you to our returning Council members John McDowell, Gaby Knauth, John Schornstein, Lori Friedman; and our returning endowment committee members James Reimann and Greg Bohlmann for their continued leadership.

Here are the recommendations:

Treasurer

Petra Gilmore

Financial Secretary

Mary Webb

Congregational Council (2y terms)

Peter Meier (1st year of first term)
Anita Reimann (1st year of second term)
Greg Bohlmann (1st year of second term)

Endowment Committee (3y terms)

Doug Southard (1st year of first term)

Nominating Committee

Erin Andrews Fischer (1st year)
John McDowell (1st year)
Doug Southard (3rd year)

Building and Grounds (B&G) 2024 annual report

The Building and Grounds committee is responsible for the up keep and maintenance of our church campus. It's through the dedicated work of many in our congregation our church facility is ready for worship and outreach into our community.

Special thanks to Leroy Padilla for keeping up on day to day repairs all around the facilities and maintenance of our yards.

Thanks also to all the members that stepped forward to help out at the Spring Sparkle clean up day.

If you would like to help out by joining the B&G committee or just tackle a specific project please let me know. "Many hands make light work"

Respectfully Submitted,

Rick Gilmore - Building and Grounds Committee Chair



Endowment Committee

Summary of Endowment Fund activity during 2024

The Endowment Fund ended 2024 with a balance of \$116,511.62, which is 6.3% higher than the starting balance of \$109,632.95 on December 31, 2023. The Fund received no donations during 2024. In response to a proposal from Council, The Endowment Committee recommended a \$1,102.98 distribution (1.0% of Jan 1 balance) to support the new worship books (All Creation Sings), which was confirmed by Council.

In addition to the aforementioned grant, the Fund paid investment fees of \$1,125.93 (1% of the average fund balance during the year) and the Fund's investments grew by \$9,345.16 (8.5%). As context, the year on year changes in Fund balance during the prior three years were +6.5% during 2021, -13.0% during 2022, and +3.7% during 2023, which reflect the prevailing market conditions during those years.

Establishment Of The Endowment Fund

In 1947, Pastor Emmett Beilstein and his wife Alice began Holy Trinity Lutheran Church. Pastor Beilstein believed that members were empowered by the Holy Spirit to give generously according to their ability, to share the life-giving Gospel boldly and effectively in word and deed, and to joyfully help those in need, both within and beyond the congregation. In 2003, in an expression of those beliefs, part of the Beilstein's estate was gifted to Holy Trinity, some of which established our Endowment Fund as a continuing and lasting means to further God's Word in the congregation, the community, and the world. The Endowment Fund provides a means for us, as Christian stewards, to express our deep gratitude for God's many blessings.

Why Does Holy Trinity Have An Endowment Fund?

Our Endowment Fund gives members and friends a vehicle for leaving a legacy to Holy Trinity. It serves as an annual reminder of the faith and witness of each donor, plus it multiplies gifts by combining them with others to grow under professional financial management. Moreover, it supplies a way to receive large gifts that will not overwhelm the congregation or discourage on-going stewardship and annual giving. Finally, a healthy endowment ensures a source of funding through regular distributions to support projects not included in our annual budget.

How Is The Fund Managed?

The Endowment Committee manages the Endowment Fund, encourages donations to the fund, and recommends distribution amounts to the Council. Prudent annual distributions allow for protection of principal and possible growth in a fluctuating market while allowing for support of Holy Trinity priorities not covered by our operating budget. We invest our Endowment Fund with Thrivent Charitable in a balanced strategy of ~50% each of stocks and fixed-income investments. While the fund total can ebb and flow to a small degree, consistent with market fluctuations and the size of the annual grant, endowment funds typically experience significant principal growth through donations rather than through investment gains.

How Does The Endowment Fund Support Congregational Priorities?

The Council, acting on the recommendations of the Committee, has authorized distributions to support our youth, our music program, our seniors, outreach activities, pastor relocation expenses, carpet for Beilstein Hall, online upgrades and more. Best practices have the Council (on advice from the Committee) issue a 4.5% annual distribution of the Endowment Fund's prior year end closing balance.

How Can You Help Our Endowment Fund Growth?

The Endowment Fund allows members and friends of Holy Trinity to leave a legacy for the long-term future of our congregation. Planned giving is the best way that members can support our Endowment Fund. That means creating a specific plan for a gift that typically goes beyond those one makes throughout the course of a year. Moreover, it goes beyond "over and above" gifts made to capital and other fundraising campaigns. Your dreams make each gift unique and important; planned giving is not only for the wealthy –God blesses us all. Planned gifts to our Endowment Fund ensure that our mission will continue well into the future. In consultation with a financial advisor, you may consider allocating a percent of your estate to Holy Trinity, making the church a beneficiary of an insurance contract or IRA, or donating other assets such as real estate or automobiles. There are multiple ways you can support the mission of our church; the choice is up to you!

Respectfully Submitted,

Committee Chair: James Reimann

Committee Members: Anne Wittig

Committee Council Representative: Greg Bohlmann

Technology

In 2024, we continued to have a significant online presence through streaming our services and through social media including Facebook, X, Instagram, and Tiktok. Thank you to Anne, Lori, and James for managing the livestream during services, and thank you to Pr Josh for managing our social media content!

We also improved the sights and sounds of the church this year. On the sounds, Eva Schmuckal and Pr Josh upgraded the wireless mic receiver and transmitter packs in the sanctuary. Improving our “sight,” we’ve upgraded our presentation projector for use in council and ministry team meetings, the annual meeting, and other events.

In 2025, the top priorities are to:

- Partner with the Outreach & Evangelism team to upgrade the church website in order to better tell our story to the broader community and better provide information to the HTLC congregation
- Ensure our staff and volunteers have the right technology tools to enable them to be productive and efficient.



If you have technology skills or simply an interest in technology and a desire to learn, we would love your help - please contact Gary.

Respectfully submitted,
Gary Wiessinger

Mutual Ministry Committee

The term “mutual ministry” recognizes that the Church’s ministry is the mutual concern of both the laity and the pastor. It encourages us to move away from a primary focus on the ministry of ordained clergy alone and includes all the people of God in the mutual work of ministry. As a community of believers at Holy Trinity we affirm those gifts God calls us to offer within the community, and we work together to match our gifts to the needs of the Church and the wider community.

There are a variety of things the Mutual Ministry Committee can do at Holy Trinity, including:

- Evaluate how effectively the goals of the congregation are being met. The assumption is that the goals have been set by others such as the Pastor and Council.
- Dialogue about perceptions and concerns within the congregation. The Mutual Ministry
- Committee is not a complaint committee, but it seeks to find ways for the Pastor, other leaders, and the congregation to work together for the sake of the Gospel.
- Address any conflict among members that may affect the congregation’s ministry.
- Serve as a source of support for the pastor and other leaders in times of professional or personal stress.
- Serve as a “focus group” representative of the congregation, as leaders share ideas of ministry and seek to assess how best to accomplish what is being proposed.
- Support the Pastor’s need for spiritual self care, compensation, sabbaticals, and continuing education.

In addition to Pastor Josh, the two other committee members are Barbara Richards and James Reimann. Regular Mutual Ministry Committee meetings are an important contributor to maintaining the health of the congregation, and the Mutual Ministry Committee met approximately quarterly during 2024. Please do not hesitate to contact committee members at any time with questions or concerns.

Respectfully submitted,
Anita Reimann

Worship Committee

Worship Committee met several times by zoom in 2024 to choose liturgies and plan special services. This year we were able to purchase copies of All Creation Sings, the ELCA hymnal supplement, with funds from the Beilstein endowment.

This year for lent we had midweek services at HTLC, and for advent we teamed up with Epiphany Episcopal church for midweek services that met once at HTLC and twice at Epiphany. Additionally we met for worship in Burton park with Epiphany and San Carlos Community Church in July. We also met for worship on the Beach in August!



I would like to thank Pastor Josh for his continued leadership in worship planning amongst the many hats he wears at HTLC. I would also like to recognize Kai Lin, Gigi Schumuckal, and Peter Schumuckal for their weekly musical leadership plus Emily and Eva Schumuckal for adding to the music on occasion. Finally I would like to recognize Lynn Garbe-Recknagel who has retired from our committee after serving faithfully for many years.

Respectfully submitted,
Anita Reimann



Social Concerns Ministry

Blessings have abounded this year! Thank you for the many ways you have contributed to our projects of service to the community! With Paul, I say, "I thank my God upon every remembrance of you,..." Thessalonians 1:3.

Highlights:

- We have maintained our membership with **Peninsula Multifaith Coalition**; members served on Martin Luther King, Jr., Day of Service.
- Supported **Street Life Ministries** bimonthly with sandwich preparation for the homeless; 4th year of support! Thank you to our volunteers! Thank you to **Thrivent** Action Team funds(\$250).
- Generous Lenten donations were made to the **Youth Fund** for the National Gathering in June 2024, **22 Easter Baskets**(11 each) for Mothers & Children at **New Creation Home Ministries** and **\$248**, and a total of **\$637** was collected for **Undue Medical Debt** to provide relief for patients.
- Sent a General Benevolence Fund donation('23-'24) of \$750 to our **Russian Missionary Bradn Buerkle**.
- In June, we did a Food Drive for **Samaritan House** of protein meals totaling over \$400 with support of **Thrivent** Action Team funds; 2 Carloads!
- Summer donation-Backpack Drive for **Family Giving Tree**(SF Bay Area children).
- Sent a General Benevolence Fund donation of \$250 to **Lutheran Social Services** for Park Fire(CA) victims.
- Provided and served a meal and a Pantry Food collection to **Unity Lutheran Church** for their monthly Community Lunch(SSF) on Sept. 21. Our Member support(\$460) and **Thrivent** Action Team funds(\$250). **THANK YOU ALL!**
- Collected snacks, funds, and member-signed personal cards to ship out 14 **College Care Packages** for our student members living away from home.
- Contributed to the **Samaritan House Family to Family Sharing Program** by providing gifts, and food gift cards for three families including 11 children.

Additionally, our Council approved the following General Fund Benevolence distributions:

1.New Creation Home Ministries

(HTLC Women's Bible Study annual dedication)-----\$250

2.Navajo Christian Preparatory Academy, Rock Point, AZ-----\$1000

3.Rwanda School Project, Student Scholarship-----\$1920

4.Reconciling Works -----	\$500
5. Street Life Ministries, Redwood City -----	\$750
6. BradnBuerkle(2024-25) -----	\$750

Remaining General Fund Benevolences

After the above specified amounts are distributed, the remaining funds as determined by our Treasurer, Petra Gilmore, can be calculated and distributed by the following percentages:

Lutheran Disaster Response-ELCA(Hurricane and Fire Victims)	50%
Second Harvest Food Bank	50%

Together we can do something beautiful for our God!

Respectfully submitted,
Barbara Padilla



Outreach & Evangelism

In 2024, our Outreach & Evangelism efforts focused on promoting key church events to the broader community and continuing our website redesign.

As usual, we promoted and helped organize the big church holidays of Easter and Christmas. We used a number of mechanisms to get the word out about the events including social media, advertising on Facebook and Patch, the church website, banners on the church, and cards to hand out. As a result, we had large numbers of visitors at both events, highlighted by dozens of community children energetically participating in our Easter Egg Hunt.

We also partnered with Epiphany Episcopal for several wonderful events including Pride in the Park, Worship & Picnic in the Park, and the Art & Wine Faire.

The Art & Wine Faire was again a highlight of the year. We hosted a kids activity booth in which children could paint a “pet rock.” The booth was extremely popular, and hundreds of children painted rocks over the two days of the Faire, and we also distributed portable pet water bowls.



In addition, we continued our project to redesign the church website and are making gradual progress on that.

In 2025, we will continue to promote key church events and will complete the overhaul of our website. We are considering additional activities to undertake in the coming year and are always eager for people with additional ideas and energy to join our team.

Thank you to our wonderful Outreach & Evangelism team of Pr Josh, Karen Schornstein, Len Fischer, Lori Friedman, and Jeremy Emken! Extra thanks and kudos to Pr Josh, who single-handedly led and executed much of our Outreach work!

The more people we have participating in the Outreach & Evangelism Team, the more we can accomplish. If you would like to help, please contact Gary or any of the team members noted above.

Respectfully submitted,
Gary Wiessinger

IV. Action Items

i. Proposed 2025 Budget

#	Category	Line Item	General Fund			Notes
			2024 Approve	2024 Actual	2025 Proposed	
	Benevolences	ELCA	\$12,000	\$10,960	\$12,000	5.00%
		Other	\$12,000	\$10,960	\$12,000	5.00%
		Sub-total	\$24,000	\$21,920	\$24,000	
1	Personnel:	Pastor	\$73,917	\$73,777	\$76,378	3.2% raise
2		Secretary	\$0	\$0	\$0	
3		Organist	\$15,089	\$14,159	\$15,000	\$268 x 52+ Advent & Lent 3.2% raise
4		Substitutes	\$2,250	\$3,022	\$2,250	\$375 x 6
5		Janitor	\$2,400	\$2,400	\$4,400	increased due to Green Octave rental
6		Gardener	\$3,000	\$3,000	\$3,000	\$250 x 12
7		Bookkeeper	\$6,500	\$6,500	\$6,708	\$25.80 x 5 x 52 3.2% raise
		Sub-total	\$103,156	\$102,858	\$107,736	
8	Benefits/other	Pastor Benefits	\$48,097	\$48,142	\$50,000	Gold +
9		Pastor Housing	\$3,000	\$3,000	\$3,000	
10		Payroll Taxes	\$10,000	\$7,322	\$8,000	
11		Car Allowance	\$1,750	\$1,750	\$1,750	
12		Prof. Expenses	\$1,450	\$1,450	\$1,450	
13		Teach Parish Student trav	\$2,200	\$1,722	\$0	
		Sub-total	\$66,497	\$63,386	64200	
13	Utilities:	PG&E	\$8,000	\$7,246	\$8,000	
14		Water	\$2,100	\$2,716	\$3,000	
15		Phone	\$2,500	\$2,703	\$2,750	
16		Trash	\$1,300	\$1,490	\$1,350	
17		Insurance	\$9,500	\$11,410	\$12,080	
18		Property Taxes	\$4,500	\$4,108	\$4,200	
		Sub-total	\$27,900	\$29,673	\$31,380	
19	Office:	Office Supplies	\$680	\$460	\$500	
20		Postage	\$350	\$429	\$400	
21		Printing	\$7,600	\$8,007	\$7,900	\$633 per mo, no overages
		Sub-total	\$8,630	\$8,896	\$8,800	
22	Committees:	B&G Repair & Maint.	\$7,000	\$7,092	\$7,000	
23		Financial (Audit)	\$2,200	\$1,996	\$4,500	Audit, PayPal, Vanco, ADP & Aplos fees
24		Personnel Admin.	\$75	\$0	\$75	
25		Technology Support	\$1,500	\$1,882	\$2,400	
26	Ministries:	Education & Enrichment	\$700	\$0	\$0	S.S., Adult Ed, Confirm, Youth & Sr.
27		Congregation Life	\$1,500	\$763	\$1,000	
28		Hospitality	\$500	\$536	\$500	
29		Outreach & Evang.	\$1,000	\$540	\$750	
30		Stewardship	\$150	\$0	\$0	
31		Worship & Music	\$2,000	\$1,838	\$1,800	
		Sub-total	\$16,625	\$14,647	\$18,025	
32	Other:	Synod Assem&Prof Lead t	\$2,000	\$1,065	\$1,000	
33		Miscellaneous	\$0	\$0	\$0	
		Sub-total	\$2,000	\$1,065	\$1,000	
		General Fund Total	\$224,808	\$220,525	\$231,141	
34		Contingency	\$0	\$0		
		TOTAL with Benev.	\$248,808	\$242,445	\$255,141	

Motion: Approve the budget as printed.

Moved by:

Second by:

ii Receipt of 2024 Pledges

Collection of pledges to support the newly adopted 2024 budget.

-If you haven't pledged to to help fund the proposed budget, please do so as soon as possible.

iii. Elections

Treasurer
Financial Secretary

Petra Gilmore
Mary Webb

Congregational Council (2y terms)

Peter Meier (1st year of first term)
Anita Reimann (1st year of second term)
Greg Bohlmann (1st year of second term)

Endowment Committee (3y terms)

Doug Southard (1st year of first term)

Nominating Committee

Erin Andrews Fischer (1st year)
John McDowell (1st year)
Doug Southard (3rd year)

Motion: Approve the slate of nominees as printed.

Moved by:

Second by: