

HOLY TRINITY EVANGELICAL LUTHERAN CHURCH



SUNDAY SERVICE

10:00 AM

with Pastor John Mack

SUNDAY SCHOOL

March 1st, 15th and 29th*

*Easter Egg Hunt

FIND THE CALENDAR OF EVENTS ONLINE

WWW.HTLCREDBANK.ORG
(SCROLL DOWN ON THE FIRST PAGE)

LENTEN STUDY TUESDAYS 6:00 POTLUCK SUPPER

MARCH 3RD, 10TH, 17TH 24TH

We are a Community of Faith

The mission of Holy Trinity Evangelical Lutheran Church is to follow Christ. We center our lives in the Word of God. Individually and collectively we are called to the work of the gospel.

FROM THE PASTOR'S DESK

Blessings!

As you read this newsletter, we will probably be in the middle of season of Lent. On Ash Wednesday our Lenten season began with a reading from the 6th chapter of the gospel of St. Matthew. In a portion of that reading Jesus said to his disciples,

⁵“And whenever you pray, do not be like the hypocrites, for they love to stand and pray in the synagogues and at the street corners, so that they may be seen by others. Truly I tell you, they have received their reward. ⁶But whenever you pray, go into your room and shut the door and pray to your Father who is in secret, and your Father who sees in secret will reward you.”

For many Christians, prayer is an important and meaningful spiritual discipline. Tucked away in the pages of my Bible, I have had an article written by The Rev. Sue Gamelin titled, What Prayer is Not. Every so often, I re-read this article to remind me what prayer is and what prayer is not. Hopefully, you too will find the piece a helpful resource to remind you what prayer is, and the beneficial part this spiritual practice plays in the life of a Christian. At the time of its publication, Rev. Sue Gamelin was residing in Atlanta, GA and serving as an assistant to the bishop on the Southeastern Synod of the ELCA.

What Prayer is Not

Prayer is not an all-alone thing. It isn't just “me and Jesus.” Prayer is a community event. My prayers are crowded with much more than pleas for God's help with my life. My prayers are filled with the sacred faces and obstinate backs of people that I love, with the hot tears and shouts of rage that my neighbors raise, with the open-to-the future beauty of my granddaughter's face.

Prayer is not a production. Prayer is not a well-phrased speech to God, with petitions granted depending on eloquently I plead them. Rather it is my groans and sighs that speak the best for me. Yes, there is joy in creating powerful prayers that gather well the hope and dreams of all. But it is my heartfelt cries when the phone rings at midnight that most powerfully tell God about me and my need for God. It is my unplanned and weepy, “Thank-you, God,” when a baby is placed in my arms that tells most profoundly my gratitude.

Prayer is not a monologue. It is our two-way conversation with God. Prayer is about making time to stop and listen for God's word to us. It is one of the few times we allow God to get our attention. Prayer is a time to be open, to be vulnerable to God's spirit.

Prayer is not better if longer. Lutheran missionaries to China love to tell the story about a family who missed the once-a-week train that would begin their journey home because the prayers over them were too long! Jesus showed us how to pray. In just seven short petitions the prayer of our Lord speaks of God, the whole world, and our lives.

Prayer is not necessarily pretty. Martin Luther died with the greatest of truths on his lips: He was a beggar before God. So are we all. And beggars are not pretty. I watched their faces at the exit ramp from the Atlanta freeway to my office. I remember their hands groping at my clothing in the Calcutta Market in India. I know my own swollen, sob-twisted face when I stand naked in the reality of hopes lost. "Ask," Jesus told us. "Seek." "Knock." And "knock until your knuckles are raw," the persistent widow of Luke 18:1-8 might add.

Prayer is not a search for green beans. My friends and I turned to make faces at each other when a speaker at a women's retreat told us that it was. "When you're at the grocery store and you can't find the green beans, just shut your eyes and pray," she said. "If you pray with enough faith, God will direct you right to the vegetables." No, prayer is not trivial. It isn't about my grocery shopping. Nor is it about arriving at a meeting on time because I prayed successfully for green traffic lights. God gives us intelligence, wisdom, strength, and patience so that we can carry out our daily tasks. Martin Luther is attributed with saying this wonderful, matter-of-fact truism: "Get down on your knees and pray as if everything depended on God. Then get up and work as if everything depends on you."

Prayer is not for big stuff only. God might find green beans tiresome, but not your daily life. Prayer should not be reserved for terminal diagnoses or request for peace on earth.

Prayer is not a shopping list. It is not a plea for a Mercedes Benz, or for your chance to prove to God that winning the lottery won't spoil you.

Prayer is not a sleeping pill. "When you're weary and cannot sleep, just count your blessings instead of sheep, and you'll fall asleep, counting your blessings." There is truth to that statement.

Prayer is not waiting to exhale. It is exhaling. We cannot inhale if we do not exhale. The "Jesus Prayer" has been and continues to be precious to generations of Christians. A friend taught me to pray like this: While inhaling, pray, "Jesus, Son of God." We have been given Jesus. We take him into our lives through the word of crucifixion and resurrection preached and taught, through the Sacraments of Holy Communion and Holy Baptism. But then we must exhale the second half of the prayer, "Have mercy on me, a sinner." Our cries to God, exhaled, allow us to take another breath of grace.

And finally, prayer is not intending to pray. Prayer is doing it! It is of the utmost importance in our lives.

ACTS: structure for prayer

A-Adoration Begin by praising God. Offer praises for God, power justice, love and faithfulness

C-stands for confession of sin. Focus on confessing your sin before God.

T-stands for thanksgiving to God for all God's gifts

S-stands for supplication; ask for God's help for whatever, or whoever is on your heart.

Have a blessed Lent!

Peace,
Pastor Mack

WORSHIP

March 1st /2nd Sunday in Lent A curious Pharisee visits Jesus by night to learn from the teacher his friends reject. Jesus speaks to him about life in the Spirit and the kingdom of God.

March 8th/3rd Sunday in Lent Jesus defies convention to engage a Samaritan woman in conversation. Her testimony, in turn, leads many others to faith.

March 15th /4th Sunday in Lent Jesus heals a man born blind, provoking a hostile reaction that he regards as spiritual blindness to the things of God.

March 22nd /Fifth Sunday in Lent Jesus is moved to sorrow when his friend Lazarus falls ill and dies. Then, in a dramatic scene, he calls his friend out of the tomb and restores him to life.

March 29th /Palm Sunday In fulfillment of scripture and obedience to God’s will, Jesus goes to the cross so that a new covenant in his blood may bring forgiveness of sins. Even the soldiers who crucify him recognize him to be the Son of God.

Worship Volunteers

	Asst. Minister	Usher	Sacristan	Lector	Counters
March 1	Charlie Rugg	Gary Joblon	Pat Pienkos	Cynthia Kazmac	Bohner/Volk
March 8	Linda Coleman	Keith Bennett	Joanne Giordano	Emily Kaster	Carleo/Csernica
March 15	Keith Bennett	Jill Socha	Carol Rosen	Jeff Ridberg	Bradford/Foard
March 22	Chris Foard	Kathy Caputo	Joanne Giordano	Bill Spreen	McKenna/Kazmac
March 29	Charlie Rugg	Jill Socha	Helga Britton	Molly Foard	Coleman/Giordano

<https://htlcredbank.org/pages/volunteer-schedule>



Scam Email Warning– We want to make everyone aware of scam emails that appear to come from Pastor Mack and ask for gift cards or Bitcoin. Please know these messages are fraudulent. Pastor Mack and the church will never request payments in this way. Please do not respond to emails or texts asking for gift cards or Bitcoin. These are scams. We will never request payment in gift cards or cryptocurrency. Any donation to the church should be made through our established avenues. Vanco or the collection plate.

Holy Trinity Evangelical Lutheran Church of Red Bank

COUNCIL MEETING MINUTES

Jan 8, 2026 via teleconference

Enhancing Internal and External Communication

Enhancing and Expanding Outreach Ministries

Discovering, Understanding, Celebrating and Empowering the Talents of the Congregation

Fostering a Creative, Innovative Youth and Family

Council Present

Pastor Mack Attended, Cynthia Kazmac Attended, Roger Foss Attended, Chris Foard Attended, Joanne Giordano Attended, Lauren Bennett Attended, Linda Coleman Attended, Tammy Grillon Attended, Andy Bohner Absent, Naomi McKenna Attended, Paul Volk Attended, Rosemary Lane Attended

Approval of Minutes from previous meeting:

Motion to Approve the Minutes: Naomi McKenna

Second: Chris Foard

In Favor: 11

Opposed: 0

President's Report: Cynthia Kazmac

Annual Meeting scheduled for 1/25/26. Annual reports were due to Deanna today. Reviewed the Council member terms and the Council ballot.

Pastor's Report: Pastor John Mack

Blessings and Happy New Year,

With all the holiday activities happening in and around the church, the month of December seemed to go very quickly. Along with the weekly Advent study, I had the opportunity to participate in the youth group activity at Holiday Express in Eatontown. A small group of (5 youth and 4 adults) spent 2 hours preparing gift bags for the clients served by Holiday Express. We did such a wonderful job, the supervisory volunteer workers at Holiday Express want us to schedule a time to come back next year!

This year at Holy Trinity Lutheran, 2 worship opportunities were offered on Christmas Day followed by a Christmas Day Service. While the 10am Family Service was lightly attended, the 4pm Christmas Eve Candlelight Service was attended by close to 125 people. All three worship offerings were wonderful times to come together to celebrate the birth of the Savior, Jesus Christ.

Thank you to our Sunday Schoolers, Confirmation students and all others who contributed time and talent to help beautify the sanctuary and surrounding church grounds for the Christmas season!

Attention: If you haven't had the opportunity yet, please take some time to look at the new Holy Trinity Lutheran Church website at htlcredbank.org

May the peace of Christ be with you!

Peace,

Pr. Mack

Upcoming Church and Community Events

1/19 MLK Community Celebration at Pilgrim Baptist

1/24 Women's Retreat at HTLC

1/25 HTLC Annual Congregational Meeting

2/18 Ash Wednesday (Noon, 4 and 7pm)

*HTLC will be hosting the Lenten Study this year. The dates and time for the gatherings are TBD.

Meetings and Gatherings Attended

11/26 CPC Thanksgiving Dinner

12/3 Endowment Committee Meeting

12/7 Christmas Tree Lighting in Little Silver

12/16 Youth Group Activity at Holiday Express

12/24 Christmas Eve Services

12/25 Christmas Day Service

1/6 Blood Drive at HTLC

Confirmation Class

Weekly Pericope Study

Pastoral Calls 46 (November and December)

Financial Secretary Report: Chris Foard for Andy Bohner (Account Balances for Year provided by Andy Bohner)

ACCOUNT BALANCES FOR YEAR (Jan 1, 2025 - Dec 31, 2025) (1)

Account / Sub Account	Total
2221 - Endowment	\$7,146.00
2222 - Flowers	\$2,476.60
2223 - Memorial Fund	\$2,000.00
2231 - Lutheran Disaster Response	\$600.00
2233 - ELCA World Hunger	\$2,405.00
2235 - NJ Synod - Supplemental Donations	\$1,100.00
2242 - Quilting	\$1,812.00
2243 - WELCA General	\$1,081.50
2244 - WELCA Appeals	\$8.00
2245 - WELCA Thrift Sale	\$60.50
2246 - HT Women's Retreat	\$562.40
2261 - Christian Education Projects	\$15.00
2262 - Holy Trinity Day Camp Projects	\$4,913.60
2264 - Property Projects	\$6,000.00
2265 - Worship and Music Projects	\$1,150.00
2266 Evangelism and Fellowship Projects	\$468.12
2267- Special Fundraisers and Projects	\$463.50
09110 -Pledged General Offering	\$186,863.26
09130-Plate (Non-Designated)	\$6,644.61
09141 - Challenge Giving	\$13,112.00
09143 - Thrivent Choice Dollars	\$2,167.00
09145- Non-designated from Memorials	\$4,000.00
09148 - Building Use (Non-Designated)	\$2,960.00
	\$248,009.09

Treasurer's Report: Chris Foard

Reviewed and discussed the 2025 financial reports and analysis. Reviewed and discussed the proposed 2026 Budget.

Motion to approve the 2026 Budget: Joanne Giordano

Second: Rogers Foss

In Favor: 11

Opposed: 0

Evangelism Report: Naomi McKenna

The next event will be the Women's Retreat to be held of January 24, 2026. Naomi has been reaching out directly to prior participants in the Women's Retreat to remind them of the upcoming date.

Christian Education: Lauren Bennett

What a fun Christmas Pageant again this year! Having performed the Greatest Gift script the previous two years, preparations were seamless (which was good considering one major rehearsal had to be canceled due to a snow storm). The children and adults who participated are owed a giant thank you- signups for roles went effortlessly and everyone gave it their all!

Sunday School dates for the spring are as follows:

Jan- 11 and 25

Feb- 8 and 22

March- 1 15 and 29* *Easter Egg Hunt!

April- 12 and 26

May- 2 17 and 31

June- 7 and 14

Families were emailed these dates. Volunteers will be needed again through the spring to lead Sunday School lessons. A signup will be circulated in the red binder. All lesson materials will be supplied and laid out in the classroom, plus a leader guide will be emailed to volunteers approximately 1 week in advance.

Sunday School children will help prepare the Pancake Breakfast as they did last year. Date TBD.

Social Outreach Ministry Report: Tamara Grillon

Tammy and Jill are working with Love Thy Neighbor to determine their donation needs. Also working on Superbowl for Caring and hope to have youth members help with this effort.

Worship and Music Report: Linda Coleman

Thanks to everyone who signed up to volunteer for Christmas worship services and the members and families who signed up to light the advent wreath each Sunday. The special musicians Peter brought in during Advent added beauty to the season, and the students who joined the choir for Christmas Eve candle light service helped fill our church with beautiful music.

Recruitment for worship volunteers continues.

A PDF of church attendance breakdown for 2025 was provided. The average Sunday attendance was 51 (it was 53 in 2024, and 56 in 2023). Attendance was lower in summer, as expected. Highest attendance was on Christmas Eve, where the combined attendance for two services was 145 (it was 164 in 2024, and 180 in 2023).

Buildings and Grounds Report: Joanne Giordano

Nothing to report as during Christmas season no big projects were underway. Working to finalize the plans for a monument for the garden. Pastor is working with the town to secure the permits needed for the work on the sidewalk.

Stewardship Report: Paul Volk

A program has been initiated to reach out to inactive church members. The 2026 envelopes will be sent out shortly. The church has received 25 Commitment Cards. Based on the commitments it is anticipated that the pledged amount for 2026 will be achieved. Discussed new attendees to church services and if any have expressed an interest in joining the church. There has been interest in joining the church expressed by some of the new attendees and Pastor is in conversations with the new attendees.

Pastor ended the meeting with a prayer

Meeting adjourned at 8:27 pm

Respectfully submitted.

Rosemary Lane

HTLC Treasurer's Report

As of January 31, 2026

Monthly Financial Snapshot

Category	Actual	Budget	+/- vs Budget	Status
January Results				
January Income	\$18,830	\$19,167	-\$337 ▼	Attention
January Expenses	\$22,199	\$22,626	-\$427 ▲	On Track
January Net Surplus/Deficit	-\$3,369	-\$3,460	\$90 ▲	On Track
Year-To-Date Results				
YTD Income	\$18,830	\$19,167	-\$337 ▼	Attention
YTD Expenses	\$22,199	\$22,626	-\$427 ▲	On Track
YTD Net Surplus/Deficit	-\$3,369	-\$3,460	\$90 ▲	On Track

2026 Challenge Results

Timeframe	Actual	Goal	+/- vs Goal	% of Goal
January Income	\$18,830	\$20,367	-\$1,537 ▼	92%
YTD Income	\$18,848	\$20,367	-\$1,519 ▼	93%

Monthly Giving Summary

Account	This Month	Last Month	Last Year	Δ Last Month	Δ Last Year
Pledged	\$18,251	\$19,075	\$25,940	-\$824 ▼	-\$7,689 ▼
Non-Pledged	\$179	\$396	\$139	-\$217 ▼	\$40 ▲
Challenge	\$0	\$0	\$0	\$0 ▲	\$0 ▲
Income from Memorials	\$0	\$0	\$0	\$0 ▲	\$0 ▲
Thrivent	\$0	\$728	\$0	-\$728 ▼	\$0 ▲
Building Use	\$400	\$360	\$480	\$40 ▲	-\$80 ▼
Total Operations Fund Giving	\$18,830	\$20,559	\$26,559	-\$1,730 ▼	-\$7,729 ▼
Total Designated Funds Giving	\$3,683	\$515	\$1,908	\$3,168 ▲	\$1,776 ▲
Total Monthly Giving	\$22,513	\$21,075	\$28,466	\$1,438 ▲	-\$5,953 ▼

Year-to-Date Expense Details

Account	YTD Actual	YTD Budget	+/- vs Budget	% of Budget
Operations				
Payroll	\$12,111	\$12,478	-\$367 ▲	-3%
Ministry	\$1,909	\$2,067	-\$158 ▲	-8%
Office Administration	\$1,164	\$1,158	\$6 ▼	0%
Properties				
Church Building & Grounds	\$2,555	\$1,945	\$610 ▼	31%
Parish House Bldg & Grounds	\$1,311	\$535	\$777 ▼	145%
Parsonage Bldg & Grounds	\$1,337	\$1,134	\$203 ▼	18%
Mortgage & Insurance	\$1,125	\$2,006	-\$881 ▲	-44%
Committees				
Worship & Music	\$0	\$417	-\$417 ▲	-100%
Christian Education	\$0	\$104	-\$104 ▲	-100%
Social Ministry	\$270	\$108	\$161 ▼	149%
Quilting	\$0	\$83	-\$83 ▲	-100%
Stewardship	\$0	\$50	-\$50 ▲	-100%
Evangelism	\$0	\$100	-\$100 ▲	-100%
Youth & Family Ministry	\$0	\$25	-\$25 ▲	-100%
NJ Synod				
Benevolence	\$417	\$417	-\$0 ▲	0%
TOTAL EXPENSES	\$22,199	\$22,626	-\$427 ▲	-2%

HTLC Treasurer's Report – January 2026

As we begin 2026, our financial picture is off to a steady start. January income totaled \$18,830, just \$337 below budget, while expenses were \$427 under budget. Even with income slightly behind plan, careful stewardship has helped close the gap, and overall spending is running 2% under budget. Property costs were higher than expected in January, but disciplined management in other areas has kept us on track. Thank you for the faithful generosity and thoughtful oversight that make this possible.

At the same time, our 2026 Challenge calls us to take a meaningful step forward together. This year's goal is ambitious: to increase giving by \$28,000 over 2025, strengthening our ministry and securing our financial foundation for the future. In January, we reached 92% of our monthly Challenge goal—a strong beginning, but one that shows we still have ground to gain. If each giving household increased its regular pledge by even 10–20%, we would be well on our way to meeting—and possibly exceeding—the goal.



To help us succeed, the Finance Committee and Church Council are putting several practical and encouraging steps in place. New giving envelopes are available in the pews. One Sunday each month will be designated as “Challenge Sunday” to keep the vision in front of us. A convenient e-giving link and QR code are now available, and members are encouraged to consider recurring electronic giving to provide steady, dependable support throughout the year. We are also planning a fun, fellowship-centered fundraising event—similar to Trivia Night—and welcome your creative ideas. In addition, on March 15, Roger Foss will lead an after-church session on Planned Giving, sharing information about estate and legacy gifts that have blessed HTLC in recent years.

This Challenge is not simply about dollars—it is about sustaining worship, strengthening ministry, caring for our facilities, and expanding outreach. If you are able, please prayerfully consider increasing your giving or beginning a pledge. Together, each faithful gift—large or small—will help ensure that HTLC continues to thrive in 2026 and beyond.

Quilters Need Help

If anyone is traveling near Mechanicsville, Pa , and can add a few extra minutes to your trip, the warehouse for shipping quilts, school kits, etc is located directly off one of the exits.

We accumulate many quilts throughout the year and we would appreciate sending some quilts with you to deliver. Any questions, please call Sherry Lee or Elaine Theophall.



Our Easter Food Drive is Coming!

Again this year, WELCA is collecting requested foods for Lutheran Social Ministries of NJ to distribute in April. Food will be collected during February and March, and we hope to fill at least 35 grocery bags!. Watch for the labeled bins at the side door to the church and thanks for your help. We need the following food items:

- Boxed potatoes- Rice - Pasta - Mac & Cheese
- Canned Vegetables and Beans canned fruit or Pineapple or Apple Sauce
- Small Olive or Canola Oil
- Corn Bread/Muffin Mix - Carnation Milk Can
- Cake Mix and Frosting or Brown Sugar

Evening Quilting

Please share this information . This is an important ministry that helps so many. It's very easy and you don't need to know how to sew. We have a great time socializing too!

We will meet: Jan. 21, Feb. 18, March 18
At 6:00 PM. Note: If we have to cancel I will send an email. Please let me know only if you can come.

Contacts: Pat Pienkos 732-513-9615

Debbie Yetka 908-461-4084

Looking forward to seeing you all!

Quilting

Weekly quilting

Wednesdays 9:30AM

The Wednesday quilters will be meeting all summer except August 13th.

Everyone is welcome!

HAPPY BIRTHDAY

Chris Foard	March 1
Gavin Lynch	March 3
Andrew Bohner	March 10
Hazel Murphy	March 10
Emma Bohner	March 10
Joseph McKenna	March 15
Samson Przybylowski	March 16
Liam Connolly	March 17
Jake Fiorentino	March 19
Sarah Giordano	March 21
John Werner	March 21
Tammy Grillon	March 23
Julia Fiorentino	March 23
Loris Ebner	March 23
Adam Cheek	March 24
Matthew Volk	March 27
Hayden Volk	March 27
Olivia Kim	March 28
Emily Beekman	March 31
Robert Giordano	March 31

Women's Retreat 2026

On January 24th, the Evangelism Committee hosted its 5th annual Women's Retreat with Pastor Dale Selover.

Thirteen women participated in the retreat, cultivating an intimate atmosphere for rejuvenation and spiritual exploration. This event invited guests to pause and reflect.

The theme was "Open the Door", a reflection of how God is with us through the transitions in our lives. The retreat served as a wonderful opportunity for the women to dig deep into their feelings as they turned the key, entered through the door, and stepped across the doormat. The women enjoyed a day of spiritual connection, riveting conversation and shared a delicious meal. Many thanks to all who participated and supported our efforts. Everyone agreed that Pastor Dale was a fantastic leader!





New Jersey Synod

Evangelical Lutheran Church in America
God's work. Our hands.

11 40
Holy Trinity, Red Bank

February 2026

Dear Pastor, Congregational Leaders, Members and Friends,

Grace and peace to you from God, our Father, and the Lord our Savior, Jesus Christ.

On behalf of the Office of the Bishop and alongside all of you, I want to rejoice in the generosity your congregation has demonstrated in so many ways, not least of which through your participation in annual Mission Support to your New Jersey Synod. Generosity is one of the concrete ways our baptismal life takes shape and makes a difference. I think it is worth repeating if you haven't heard it before: *Generosity is what God wants for us, not from us.*⁹⁸ Lives of generosity are transformative and transforming. To that end, please note a few items included in this mailing.

Enclosed with this letter is a certificate of *Thank You* from your NJ Synod Council, Bishop and all who work and serve in this space of being church together. Please share this with your congregational leadership and community along with our most sincere and profound sense of appreciation and gratitude.

Some highlights about giving this past year:

- Together, we exceeded mission support offerings by over \$1,000!
- 109 of our 143 congregations met or exceeded their mission support intention!
- 34 of those same 143 congregations *exceeded* their mission support intention (nearly 24%)!
- 100% of your NJ Synod's 'new start' ministries (i.e. Tapestry Collective, Camino de Vida and Casa Unida Luterana) shared mission support offerings being valuable partners in our generosity journey!
- 50% of Mission Support received has been shared with the ELCA!

Last, if you have not already -and many thanks to you if you already have!- please have your congregation share your 2026 Mission Support Intent with the Bishop's Office by going to the stewardship homepage on the NJ synod website: www.njsynod.org/stewardship. Together God makes us a people of hope and love.

I give thanks to God for you. And I give thanks to God because of Christ within you.

Sincerely,

Rev. Dean R. Brown

Rev. Dean R. Brown
Assistant to the Bishop for Stewardship and Generosity

*Thank you, people of Holy Trinity, for your generosity in support of the mission we share in Christ!
Bishop Compton*

PS – In addition to the Mission Support 'Thank You' poster, enclosed are also copies of the 2025 'Where Does My Offering Go?' and the NJ Synod's '7 Aspirations' surrounding giving and mission support.

⁹⁸Rev. Dr. Michael Binder, Luther Seminary, "Faithful Innovation project"