

**St. Matthew Trinity Lutheran Church**

# **ANNUAL REPORT**



**June 14, 2026**

**St. Matthew Trinity Lutheran Church**  
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**May 2025-May 2026**

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## Pastor's Report

I love this church!

Writing my annual report begins with reading past reports as a gauge on the celebrations we had, the challenges we still have and thanksgiving for the things accomplished. In 2024, Congregational Council President Jen Muesel began her report with these words: "I love this church."<sup>1</sup> These words have been ringing in my ears ever since I re-read her report. Her words are true for me and the one thing that I wish to highlight the most.

Nothing sums up the tenor of my report and the eight years of ministry that we have shared together than Jen's words. I am reminded often that there are many, many congregations in the world who would trade places with us on any given day. We possess gifts, resources, treasures and community that many can only dream of having. I love this church because we are a place of refuge for vulnerable people; our diverse sexualities are not tolerated but celebrated; our members are generous; our facilities are a treasure; the beauty of our worship space; the quality of music that comes out of this place and is a hallmark of our identity; our leadership is committed; our children are involved; our doctrines are sound; education is valued; and change is expected.

*Expected Change* is a theme that runs throughout Matthew's Gospel. The reading that we heard last week and continuing through today, is known as the Call of Matthew. The apostle's name is half of our congregation's namesake. A congregation's name should reflect the character and teachings of that congregation.

Matthew is in a complicated position. As a tax collector, Matthew is despised because he collaborates with the Romans to finance a corrupt and violent system. As an individual, Matthew may have been honest in his dealings or not. This detail is left out of the story. As a Jew he must have been well aware of the ostracization that occurs from his position. As a human, the lure of a good income in a land where malnutrition was common and healthcare unheard of, gave him a means to support his family. And, then there is change!

Jesus calls this man of unacceptable status and he gets up and follows after him. Implied in Matthew's following of Jesus is the leaving of his desk, the symbol of his profession and the root of his sinfulness. God never calls us **to** something, without first calling us **away from** something. Some people will never fully come into discipleship because they find

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<sup>1</sup> Jennifer Muesel. Esq. 2023-2024 *St. Matthew Trinity Annual Report*.

themselves unable to let go of commitments in which they are oftentimes legitimately engaged before the call of God comes into their lives. In Genesis 12, God calls Abraham to “Go from your country and your kindred and your father’s house to the land that I will show you” (Genesis 12:1). To answer the call, Abraham must leave his past behind and trust God for his future. But before Abraham can get to that place yet to be named by God, he must let go of where he is and march forward into God’s promised future. You can never get to the next thing that God has for you until, in an act of simple obedience, you let go of where you are and follow after him<sup>2,3</sup>

Matthew was not all that was to change. His Gospel calls the church to change the lives of those around them. To stand up to injustice, share our treasure, give voice to the voiceless, welcome the stranger, give shelter to the vulnerable and fight the systems that prop up these evils. Matthew never heard of a non-political proclamation.

This parish gripped my imagination before I became a part of it. The ability of this congregation to discern the Holy Spirit's call to turn over ancient schemes of violence against the outsider is our greatest legacy. The commitments to justice, inclusivity and reform have met in this place and that reputation is known far and wide across our city and across our Synod. Our history is one that tells the story of a people not afraid to change and led by God to do so.

Change is a gift. I consider our commitment to justice, our resources to provide worship and our commitment to educating our young in what it means to be the Church as three of our greatest gifts. It is time to celebrate and grow these gifts and continue to change.

**Looking Ahead:** Reading over past reports, I am somewhat surprised as to the number of times that I have cited Rick Warren. While he has a background in a very fundamentalist theology (an oxymoron-I'm sure), his insight is included in every annual report I have given at SMT. In the book *The Purpose Driven Church*, he makes the argument that churches fall into the trap of trying to have all gifts. Gifts are the key to church growth. He says that congregations look around to see what other congregations are doing and then try to imitate that action or program. For instance, the Methodist may have a great bake sale, so we should have a great bake sale. The Presbyterians have a busy senior citizen program so we should have a busy senior program. In fact, we may not have the gifts for a bake sale of a senior program. The secret is to determine which gifts the congregation does have in order to emphasize those gifts.

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<sup>2</sup> Cleophus J. LaRue *Working Preacher* Luther Seminary. 2023, accessed May 2026

<sup>3</sup> Warren, Rick *The Purpose Driven Church* Zondervan 1995.

It is clear that we have many gifts. Three of those gifts, most would agree, are our commitment to social justice/social ministry, our inclusion of kids not as the church of the future but very much the church of today, and our beautiful buildings (the Nave and the SMT Center) with the magnificent worship opportunities these structures afford. I say this every year and I will say it again: putting as much energy and resources as possible into these gifts will serve us well. The Spirit is calling us to a renewed emphasis on these three aspects of our ministry.

**Worship:** Our worship space is not an accurate reflection of our commitment to inclusivity. The rigidity of 19th century furniture dictates much of how we use our home. Worship is the most important thing that we do from my perspective. In worship we are fed and inspired to do all the other things that we do: service, advocacy, education, outreach and healing. All our ministry flows from Word, Water and Table. There should be no hesitation in using our resources to assure the quality of inspirational worship.

I often feel that the changes I suggested and fought for have been very slow in coming, as in most parishes. That change is coming. Worship from my perspective is so much more alive than it was a few years ago. Matt and the professionals he assembles makes congregational singing much better. Seeking additional funding for enhanced choir singing is building a robust and talented choir.

In addition, we are failing in our commitment to God's creation. The past generations left us with gaping holes in our windows and an antiquated approach to energy conservation. I am disappointed that we have talked about solar panels and other energy projects for the past 8 years of my tenure here and probably long before that. Hopefully the Spirit will call forth someone to take this complicated bull by the horns. I welcome the new proposal on a sound system, a willingness to talk about making seating comfortable and functional. There are still some growing pains in worship that I am confident is the Holy Spirit promoting us to make bold decisions about our worship life.

Having said that, I ask that we set a renewed goal for a period of discernment and conversation about making our building more user friendly, accessible and appropriate for today's worshipping community.

I often remind the congregation that we don't always go to church for ourselves but for other people. Your presence makes a difference in the worship experience. Others are encouraged by your presence. There are many among us who have little or no interaction with others during the week. Feelings of loneliness and isolation are already amplified

because of our recent troubles. This is an urgent time for people to be present with one another.

The Alban Institute, an Episcopal think tank, does research on the interpersonal dynamics of worshipping communities. They say any Nave that is less than 40% filled on a Sunday morning gives other attendees the feeling that the place is empty and lonely. I realize that 40% filled is quite a task in a building our size. The point is that we need people to be present. The Institute calls this percentage critical mass. Now, more than ever, it is critical to be in Sunday Mass.

A warning has to be given about the Jardine-Brode Organ. A few years ago some of the missing ranks were restored and the range of the organ was greatly extended. This did not keep the instrument from aging. The mechanics of the organ become more brittle everyday. There are more note failures and frequent cyphers. The day is coming when expensive decisions about organ restoration will need to be made.

### **Social Justice/Social Ministry: Lunchtime Ministry and The Hoboken Shelter**

This year, I finally got around to watching the movie about Bob Dylan, A Complete Unknown. Our church building and other properties are a prominent part of that film. I remember someone saying to me while the crew was set up in the street, "Pastor, are they making a movie in our church?" Filming was not actually done here but filming is not the important part of that question. "Our church" is the heart of that statement. It is important to note that more of our guests are worshipping with us. We have created an atmosphere at LTM in which many, and maybe even most, of our guests consider this to be their church. This means that our membership is much bigger than it appears and truly reflects the spirit of the Gospel, especially our namesake St. Matthew and his commitment to the poor.

A shout out to Spike is imperative. We are so blessed to have him as part of our ministry team. Spike works fulltime at this part time job. In their future, I hope we will be able to hire him full time and supply health and retirement benefits as all workers deserve. Spike's four weeks of vacation fall partially on me to provide more help with the supervision of LTM. Each week of his vacation provides an opportunity for me to give thanks for the very hard work and extreme dedication that Spike provides for our larger family of guests and volunteers.

I make daily visits to LTM, provide pastoral care in the form of memorials, private prayers and blessings, provide liturgy on various religious holidays, assist Spike with grants, write

thank you notes to each contributor, occasionally assist in cooking or grilling and telling our story to other congregations and individuals. Three memorial services were held between LTM and the Shelter. Ashes were offered to LTM and Shelter guests of Ash Wednesday. Holy Communion was celebrated in LTM on Maundy Thursday. Most volunteer groups are given a tour of our workshop space and ringing the bell is a favorite of every group.

There are some challenges, the first being of a personal nature. Because the parsonage has no entrance other than through LTM or the office, I frequently have to deal with guests whether I am working or not. This is not a new situation for pastors of this congregation. Oftentimes, I feel like the rich man with poor man Lazarus at his gate (Luke 16). While my life is not as lavish as the man described in the parable, it is lavish compared to our guests' lives. For me, walking past the poor is often debilitating and depressing but it is tempered by the good works that we are doing.

I hope that this congregation will consider in the future a willingness to rethink the function of the parsonage and what is best for future pastors and the congregation's growing need for space.

The second challenge speaks to the success of LTM and a potential problem ahead. LTM has approximately twice the number of guests that we had before the pandemic. The hyperinflation generated by the current administration appears to be only beginning. This causes a lot of need and the problem is only going to get worse. At some point we are going to have to consider new and inventive ways to provide for our cherished neighbors and extended family.

The Shelter is changing lives. It provides food, showers, rest, social workers and so much more. This year, we will do more in our communications to keep the congregation informed about our vital role in this ministry. Despite some malcontents and bad rhetoric from a very small number of people in Hoboken, our shelter is part of the solution to homelessness and not a part of the problem.

Members of our church work and volunteer at the Shelter and the Lutheran presence there is essential. The Synod owns the building. The former members of St. John the Baptist have left us a tremendous legacy for the community in the use of the building. Each of you are invited to become more familiar with our satellite congregation.

My work at the shelter has involved weekly visits, attending board meetings and fundraisers, coordinating shared resources with LTM and chaplaincy. The stated goal for the last few years was to have monthly services at the shelter. This has not come to fruition. Fortunately, our monthly worship services are spirit filled and incredibly important to the few who attend. As a professor of mine used to say “Count those who are there and not those who aren’t.”

### **Numerical Change**

The average attendance at worship is 63. There are 11 more people present in worship than last year. How is this average calculated?

Each Sunday, the number of parishioners present at communion is recorded. In addition to those physically present, we are averaging about four people per Sunday on Facebook live. This does not count for the number of people who watch Facebook live when it’s not live during the week. If there are any special services during the week, such as vespers, those numbers are also included. The lowest number of weekly attendance is thrown out because a one off very low attendance usually is because of the weather event.

Our average attendance is more of a projection than an exact calculation. While this good faith estimate gives us a standard to chart church growth, it is certainly not the only metric. I believe that our attendance is actually greater than that because of the numbers we encounter and worship opportunities outside of the church building.

Anyway we calculate the number, there is a positive change. There are many factors that influence this. Personally, I feel that this change is occurring because of renewed worship opportunities and the growth of choir. Anecdotally, other churches, such as ours show an increase in young adults. Many are turning away from so-called fundamentalist Christianity towards a Christianity that is about change, challenge, and growth.

**Baptism:** Ashley Marie Anderson. King Morris. Queen Morris, Nehemiah Perez and Hanna Green

**Marriage:** Jason and Erika Baumuller

### **Synodical Change**

We are the Synod. We are the Church. This congregation has chosen to actively be a part of a journey with fellow Christians who take the role of discipleship seriously. Our Synod tirelessly advocates for those in our society without a voice. We support schools, colleges, universities, and seminaries. We engage the church’s call to advocate for Black Lives

Matter and lobby for Palestinian rights and Israeli security. We are on the border welcoming refugees. We provide chaplains to hospitals, prisons, and the military. We contribute to ELCA World Relief and Hunger programs which are consistently named by independent agencies as one of the most effective and efficient relief organizations in the world.

Our synod elected a new Bishop in May of 2025. Bishop Christa Compton is a native of South Carolina and a pastor of the NJ Synod. Her SC education, like your pastor, allows her to speak in the soothing docent rhythms of English without an accent.

In the past year I have attended 30 collegial Bible Studies (Pericope), 1 district meeting, advocated to receive Synod monies and grants from the Synod Fund for Mission and ELCA Hunger relief awards. I attended 3 Zoom meetings with the Bishop, 2 Meadowlands Cluster meetings and continue to serve as a member of The Brazilian Companion Committee and the Synod property and Management Committee.

**Thanks to staff, council and you!** Singling out individuals for thanks is always difficult for a report. It is so easy to leave someone out. I have intentionally not thanked each person personally in this report. I hope that I have and will continue to do that in person. All of us can be more diligent in our thanksgiving. I am no exception to that.

Despite the above caveat about naming names there are two that have to be recognized, Mark Singleton is well on his way along the path to ordination. He is our gift to the church. Please consider encouraging others to pursue ordered ministry. The Church needs pastors and diaconal ministers.

Bernadette Oberndorf has been our council president for two terms! Above and beyond the call of duty. Along with the rest of the executive committee, she has given an enormous amount of time to do an amazing job. Thank you!

This year is the eighth year as the pastor of St Matthew Trinity. Considering the heavy burden of loss that I continue to live with, my family obligations, and advancing age, I can only say that I have been doing the best I can for this congregation. I am still honored and humbled to hold the office. There is growth in our ministry with kids, in our growing worship services and in service during these trying times. I see amazing work in this church and I love you very much.

*Respectfully Submitted,*  
*The Rev. Gary C. LeCroy, D. Min.*





## President's Report

Dear Family in Christ,

I have been blessed and honored to serve as your Council President this past year. It has been a year full of meaningful weekly worship, interspersed by amazing events like jazz vespers, gardening, s'mores, potlucks, pageants, and holy festivals. The year was elevated by many new faces, families, couples and singles, looking to join with our church family to worship and honor Jesus's commandment to serve our neighbors. We've been hit with some challenges, but nothing that your capable, dedicated, and thoughtful council members were not ready to tackle. We've also been blessed with many joys. We are serving an ever increasing group of our LTM guests. A few other joys were the new bathroom in the nave, initial steps to enhance our sound system, repaired walls (inside & out), and a beautified block, courtesy of the vision of Pastor Gary and council. Your donations are integral to support the ministries of our parish and the historic building in our care.

Remember it is not the council alone who makes this happen. You will get a much clearer picture of all our good works over the past year and what efforts and action you are called to through the reports of your committee chairs that follow. I am incredibly grateful for this "family" that I found 39 years ago when I moved to Hoboken. I pray that, together, we will continue to be a welcoming voice of justice and grace for at least another 139 years!

To close, here are some thank yous I must share to our staff, council, and committee chairs:

- To Pastor Gary and the spiritual guidance and deep understanding of the Bible he provides.
- To Mark who works tirelessly to manage and care for our property (the full block, from Hudson St, down to Washington) while sharing his journey and theological insights as a seminarian.
- To Matt who thoughtfully and beautifully enhances and focuses our worship with the music and musicians he brings us each Sunday.
- To Spike and his leadership of our Lunch Time Ministry program which is the embodiment of how our congregation strives to honor Jesus's second commandment.
- To Terri and the fearless and loving way she reminds us that it is our sharing of our treasures, talents, and time that allow us to put that commandment into action.
- To Carol, with support from Melissa, who faithfully and tirelessly work to ensure our finances are in order, our bills paid, and our treasures shared.
- To Sarah and the boundless creativity she shares to build up, organize, and promote our Youth and Family programs as well as other committees; her punch-lists are legendary.
- To Carly, who, working under Courtney's direction, produces engaging, informative, and timely communications so the work of our congregation can be shown and shared with others in the community.
- To Jenn N, who's photography, capturing the essence of our community's joy and love, is featured in those communications.

- To Yvette with her drive and commitment to projects like the Chrismons and Youth & Family events.
- To Dan, doing double duty as a Hoboken Shelter Board liaison and our Financial Auditor.
- To Avis and her calm, deeply-grounded faith.
- To Byron and Joel, bringing their fresh perspective to our council deliberations.
- And finally, to Leslie, who keeps us grounded, reminding us that we're only human, while doing our best to follow God's commandments, with her candor, dry humor. And commitment to social justice.

*Respectfully Submitted,  
Bernadette Oberndorf*





## Lunchtime Ministry

Greetings from Lunchtime Ministry!

This has been a relatively unexciting year...and in the social-service world, that's a good thing! For the first year since before the pandemic, our attendance numbers did not rise. This was due in part to the Hoboken Shelter's being open 24/7, as Dan mentioned in his report, and in part because the Kearny Warming Center also ran continuously on several "code blue" (extremely cold or snowy) days.

Speaking of which, we opened our doors during the two blizzards this winter. After all, both were on Mondays, so why would we close? Those days were low in attendance but high in spirit. It's on quiet mornings when we see the soul of LTM: plenty of space and time to be together. And this year, because attendance has been lower, we've been having more of those days.

But quiet or not, our coffee has been flowing freely and our food has been appreciated more than ever. Our volunteer chefs continue to do a stellar job, and our dishwashers, organizers, bagel cutters, servers, photographers, and menu-board artists are keeping our kitchen well-rounded: a place where new volunteers are welcomed and guests are remembered. Volunteer groups have hailed from places as diverse as Stevens Institute of Technology, the W Hotel, All Saints Episcopal Day School, M&T Bank, and Cross Roads Camp and Retreat Center.

Throughout the year, Pastor Gary and Mark hosted a number of worship opportunities, including for Ash Wednesday and Maundy Thursday, and a memorial service for guests who have passed away. The guests and volunteers look forward to and appreciate Pastor Gary's regular visits to LTM. So do I—he is, after all, the "cool boss!"

We continue to receive food donations from Hoboken Famers Market, Paris Baguette, Bagels on the Hudson, Choc O Pain, Johnny Pepperoni, Chick-fil-A, and Whole Foods Weehawken, as well as the Community Food Bank of New Jersey, many generous locals, and our beloved "big sister" program, the Hoboken Shelter.

We were delighted to resume weekly outreach visits from the Hoboken Public Library last summer. We have also maintained our partnerships with Assurance Wireless (phone outreach), Hackensack Meridian (health screenings), Catholic Charities (assistance for veterans), the Heart 'n Hands Mission (clothing and toiletries), Jersey City Medical Center (health screenings), M.A.S.S.H. (mental-health outreach), Medicaid (welfare outreach), and TRUGLORY (haircuts). We've kept our referral partnerships with Computers 4 People (laptops), Hoboken Thrift Store (clothing), Medicine Man Pharmacy (prescription medications), and New Eyes for the Needy (eyeglasses). We also began working with Recovery Junction (substance-abuse outreach), Hoving Home (substance-abuse treatment and housing), and the Hyacinth Foundation (HIV testing).

On the whole, it's been a good year. Who knows what the coming months will hold? I imagine that inflation and benefit cuts will cause more people to need our services. But that's why we're here. As I tell our guests when a job, system, or partner fails them, LTM is not going anywhere. Thank you for helping us stay open and continue our vital services.

*God's peace,  
Spike Enzweiler  
Lunchtime Ministry Program Manager*





## Peace & Justice / The Hoboken Shelter

Through the acts of Peace and Justice, SMT takes small steps to act out some of what Jesus asked us to do – Love your neighbor as yourself and welcome the stranger. Jesus also noted that when we visit the prisoner, we are visiting him.

Following are the reports of activities over the last year at the Hoboken Shelter, LTM and LTM – PM. All activities that SMT either actively leads or takes part in. Thank you Mark, Dan and Spike.

In addition, the congregation has taken an active role in welcoming the stranger and loving our neighbor. Recently the congregation assembled 10 each Youth Mentorship and Health and Wellness kits and more. These kits will be used by Global Refuge, an arm of the ELCA, to help immigrants as they adjust to life in the United States.

And last fall the congregation assembled 15 Christmas at Sea satchels for Seafarers International House (SIH), another arm of the ELCA. One of the missions of SIH is to minister to seafarers and let them know that we all are so appreciative for what they do for us. And these satchels are a big part in sharing that love.

Love your neighbor and welcome the stranger – sometimes not so easy to imagine doing. But SMT really steps up to trying to meet the commandments.

St. Matthew Trinity remains a steadfast supporter of the Hoboken Shelter, guided by four of our members serving on its Board of Directors. Mark Singleton, Dan Pickeral and Pastor Gary are board members representing SMT and Carlos Maymi is an “at large” board member. Our congregation continues to champion the Shelter’s mission through volunteering, leadership, and fundraising efforts including the HoBOOKen 5K and the 80s Dance.

This year marked a significant milestone as the Shelter transitioned to a 24-hour operation, ensuring guests always have a safe place to be. The impact remains profound: last year, the Shelter served 178,942 meals, provided 1,000 showers weekly, and slept an average of 50 guests per night. Most importantly, it helped 198 individuals transition from the streets into their own homes.

Despite recent political discussions during the mayoral race regarding relocation, the Shelter remains committed to its historic home inside St. John’s Lutheran Church at 3rd and Bloomfield. We stand with them as they continue to serve our community’s most vulnerable.

*Respectfully submitted,  
Leslie Neve & Dan Pickeral*



## Property

Blessings from the property committee. As always, I begin with thanks. Thanks to everyone who pitched in around the property this past year in large and small ways. It really does take a large crew to care for these beautiful, OLD buildings which we steward. A special thanks as I do every year to Pastor Gary who is always advocating for us to think about how we use the buildings to God's glory. Pastor always reminds us all that building care is a calling from God, and that either the buildings serve us...or we serve them. And a special thanks to Dan Pickerel for really stepping up in ways large and small. From snow shoveling to vacuuming, Dan is always there. And most people don't know how much Matt does in the sanctuary and grounds. But as I said, so many people pitch in and I am very grateful.

Some highlights of the year past and some exciting things to come!

- Exterior work on the South wall is getting closer to completion.
- Parish Hall was completely painted from top to bottom.
- Lighting upgrades thanks to Jason Baumuller
- Fire escape upgrade completed at 63 8<sup>th</sup> Street
- 5-year State inspection completed
- Required upgrades to Fire suppression system in Kitchen
- Committee is working on a sound system upgrade plan
- Vacancy at apartment #4 at 63 8<sup>th</sup> requires many renovations. In progress.
- More small repairs than I can remember

And in exciting news, we have contracted to install Central Air conditioning in the Parish Hall which will greatly improve conditions at LTM but also for us. Hoping for a July completion. The system will also provide an alternate source of heat which might help us mitigate fuel costs. Finally, as a person who has personally seen churches thrive and churches fail, I can tell you just how blessed we are to have these buildings. Through them, we can provide community spaces, affordable housing, food for the hungry and an amazing worship experience for all. SMT truly is a small example of the breadth, beauty and diversity of God's Kingdom and the buildings are where it all happens. So thank you for your continued support, prayers and patience when things aren't quite as tidy as we would like. On to next year and more property fun! (Carol's not the only fun committee around here.)

*Yours,  
Mark Singleton*



## Music Ministry

As I reflect on another year at St. Matthew Trinity Lutheran Church, I remain grateful to serve as Music Director. When I first came to Manhattan, I was fairly certain I would never take on another role like this again - mostly because I remembered how much work church music programs can be. Fortunately, the people of St. Matthew Trinity made it difficult to stay away for long. What I found here was a community that genuinely cares about its worship, supports its musicians, and somehow convinced me that taking this on again was a good idea. In all seriousness, the encouragement and commitment of this congregation have made the work rewarding, and I am thankful to continue being part of it.

I would especially like to thank our choir members, cantors, and instrumentalists for their continued dedication throughout the year. Their time, talent, and willingness to serve have helped strengthen the music ministry week after week and season after season.

This past year has been another successful one for sacred music at St. Matthew Trinity. One of the most encouraging things has been hearing from returning visitors and guests who have commented on the continued growth of the music program - particularly the strength of the congregational singing and liturgical responses. Strong congregational participation has always been one of the goals of the program, and it has been rewarding to hear the congregation sing with increasing confidence and enthusiasm.

Looking ahead to 2027, one of our goals is to continue growing the choir and encouraging more people of all ages to participate in the music ministry. Whether someone has years of musical experience or simply enjoys singing, there is always room for more voices.

We also must begin thinking ahead about the long-term health of the organ. The instrument remains central to our worship and musical tradition, but in the years ahead it will require significant refurbishment and maintenance to continue serving the parish well. Careful planning now will help preserve it for future generations of worship at St. Matthew Trinity.

Finally, thank you again to everyone who continues to support the music ministry through participation, encouragement, and faithful worship. It has been a privilege to help lead the sacred music life of this parish, and I look forward to another strong year ahead.

*Matthew Hummel*  
*Music Director*  
*St. Matthew Trinity Lutheran Church*  
*Hoboken, New Jersey*





## Altar Guild

The Altar Guild is made up of the congregation members who make sure that

- the paraments (those colored fabric pieces on the altar, lectern and pulpit) are the correct color for the season and day
- there is enough wine, grape juice and bread for service
- all the items needed for service and especially communion are in place before the start of service
- there are candles
- all the altar linens and purificators (the napkins held by the persons offering wine and juice during communion) are clean and ironed
- all the items used during communion are washed and put away after service

I can remember a discussion with my father, as I got more involved with SMT, where he asked me if I was on the Altar Guild yet. I was hesitant to tell him that I WAS the Altar Guild. Well thankfully that is not true anymore. Previously and especially after my fall and during my recovery last fall, lots of people stepped up.

Matt has for a long period of time has made sure the parament colors are correct and that there are enough candles.

Mark gallantly stepped forward to set up the items needed for communion were in place while I was sort MIA. Ken also helps.

Carol makes a mean loaf of communion bread.

Folks too numerous to mention, but to begin Jen, Ken, Mark, Sarah P, Matt, help take the flagons (wine and juice pitchers), pattens (bread plates) and individual wine glasses down to the kitchen and back up to the sacristy (that room to the left of the altar).

And then there is Susan who helps wash and iron linens and gets us the wine. And the person(s), unnamed to me that did that while I was MIA.

Thank you one and all. And if you are in the sanctuary after service, come on up and grab a flagon or a patten.

*Thank you all,  
Leslie Neve*



## Marketing & Communications

Facebook: [/stmatthewhoboken](#)

Instagram: [@stmatthewtrinity](#)

Twitter/X: [@hobokensmt](#)

Website: [stmatthewtrinity.org](#)

Email Sign Up: [tinyurl.com/SMT-Mailing-List](#)

I present this report on behalf of (and with deep joy and endless gratitude for) the Marketing & Communications team, made up of **Carly Longo**, **Sarah Reever-Pickerel** and myself. Last year, this report remarked on how our momentum had really amped up, earning notable increases across the board. This year, I'm delighted to share that our total views and interactions have increased mightily, demonstrating the power of our content and strategic approach.

Our goals for the past year were to focus on more consistent paid campaigns, especially ones that promote brand awareness, as well as leaning into ways to elevate us as SMT and a part of the larger Lutheran community.

We made progress on all of these goals, especially through paid ads and brand engagement content. Carly continued to explore new content and trends to earn higher engagement rates. The result is in the digital platform analytics, comparing June 2025 – May 2026 against June 2024 – May 2025.

### Social Media

*Interactions* represent likes, saves, comments, shares, replies.

- Facebook
  - Content interactions are up 49%
    - Nearly half of those interactions were from non-followers. Our non-follower interaction is up 277% from last year.
  - Total views were 170k. Non-followers account for 143k views (over 83%).
  - Video content analytics have risen from last year:
    - 3-second views up 72%
    - 1-minute views up 33%
- Instagram
  - Overall reach is up 244% (from 3k to 10k total)
    - Stories reach, of note, is up 78% (5k views total)
  - Content interaction is up 100%
  - Total views were nearly 40k (only 4k from Instagram ads)
- Top social posts by views and interactions
  - [Throwback photo from the 60's of a car parked in front of SMT](#) (7.3k views, top-performing post)
  - [Anthony Briggs "laughing" song moment](#)
  - [Pastor and Bernadette \(President\) appreciation post](#)

- o [Jazz concert advertisement](#)
- o [Palm Sunday elevation](#)
- o [Pastor Gary's birthday](#)
- o [Christmas Pageant round-up](#)
- o [Vacation Bible School leaders post](#)
- o [Garden\(ing\) Party post](#)
- o [Valentine's Day love letter to SMT](#)

In terms of our social media audience:

- On both Facebook and Instagram, women make up more than 60% of our audience.
- On Facebook, women ages 65+ are our top demographic (25%).
- On Instagram, women ages 35-44 are our top demographic (16%).
- In terms of location, Hoboken is our top city (figures slightly higher than last year: 14% on Facebook, 23% on Instagram), with Jersey City and NYC continually to trail right behind.

### Website

- The total number of people who visited our site is up 58% from last year.
  - o Only 2% are returning visitors, the rest are new.
- Overall site sessions are up 54% (users can visit more than once).
- Below are traffic sources, along with their increases from last year:
  - o Google (Organic) accounts for 34% of the total (16% increase)
  - o Facebook (Paid) accounts for 30% of the total (298% increase)
  - o Direct accounts for 27% of the total (28% increase)
  - o Instagram (Paid) accounts for 3% of the total (25,000% increase)
- Our top-visited pages:
  - o Homepage
  - o Easter at SMT
  - o Lunchtime Ministry
  - o Christmas at SMT
  - o SMT Center
  - o About Us
  - o Contact Us
  - o Pastor's Page

### Mailchimp

- The total number of subscribers increased 22%, which means that our total sends are up 44%.
- However, our total open and click rates have fallen by around 20% — although, individual opens and clicks are up over 10%. This speaks to a needed strategy shift around our email approach.

### Takeaways

So, what does this all tell us?

- Our paid ads to drive website traffic and expand our reach are working, especially on Facebook.

- o Over 83% of our Facebook views — and half of interactions — were from non-followers. This aligns with the current trend of focusing on reach and engagement, rather than follower count.
  - o Additionally, paid Facebook ads make up a significant part of our website traffic.
- Our paid ads represent 76% of our Facebook views; whereas paid ads only account for 2% of our Instagram views.
  - o This demonstrates the different types of audiences and interests we're serving on those two platforms. Likewise, this is reflected in how paid ads drive traffic to our site.
- Stories and video content continue to be some of the strongest content options.
- Our audience loves, and responds to, photos and videos of church activities and events.
- Organic Google search, paid Facebook ads and direct (meaning, going straight to our website) are the strongest forms of site traffic.
- While our email list is growing at a healthy rate, we need to revise the strategy to increase KPIs, such as open and click rates.

Informed by the above, our goals for the next year will circle around the below:

- Review email marketing strategy, with aims to increase KPIs such as open and click rates.
- Action website revision strategy, which has begun in 2025.
- Continue with brand awareness campaigns, especially paid content on Facebook.
- Lean into more organic content and Stories to build up follower engagement on Instagram.

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Finally, I'd like to give a heartfelt shout out to Carly and Sarah for their tremendous work. Carly's dedication to her role and bettering our digital strategy is unmatched. I give great appreciation for her collaboration with other committees, insight into digital trends, ideas on how to approach our audience and overall content creation and community management.

Sarah, meanwhile, splits her time between running Y+F and gracing us with her creative design and strategy talents. Her commitment to the SMT brand — and finding ways to elevate it — is unwavering. I have deep gratitude for the energy and skill she puts into our campaigns and church.

Final bit of gratitude to Carly, Sarah, Pastor Gary, Bernadette, Matt, Terri, Spike, Carol, Leslie and countless others for their support in providing content for our Weekly Newsletter. It's sent out every Thursday, so be sure to sign up for our email list above.

Plus, be sure to follow us on all channels — and, spread the word to your friends and family! Here's to the power of connection.

*Respectfully submitted,*  
 Courtney Kochuba



## Stewardship

“The earth is the Lord’s and all that is in it, the world, and those who live in it; for he has founded it on the seas, and established it on the rivers.”

...Psalms 24: 1-2

This has been another very busy, fulfilling, and heartwarming year for our stewardship efforts at St. Matthew Trinity. The basic tenet of stewardship is that we are entrusted to take care of our corner of the world, including the people, plants, animals, property, and relationships that God has blessed us with in our lives. All of our possessions and blessings are from God and we are called to be good stewards. The origin of the word, steward, comes from sty-ward, a domestic servant managing a household for a master. In Judeo-Christian theology humans are seen as stewards managing creation on behalf of God. The steward is answerable to the owner for the condition of what they manage. That is quite a responsibility!

This past year, June, 2025 – June, 2026, presented us with many different, creative, and wonderful opportunities to demonstrate our stewardship of our time, talent, and money. We were blessed with an energetic committee: Yvette Cumming, Pastor Gary, Jen Meusel, Leslie Neve, Bernadette Oberndorf, Sarah Reeve-Pickerel, and myself. This wonderful group of people made the planning and execution of our plans for the year fun, fulfilling, and effective. In addition to these faithful committee members, we have several members who have assisted us in our endeavors this past year. A very big thank you to Carol Cusack for always providing church supplies for mailings and copying our updated pledge cards. A huge thank you to Melissa Long for providing the monetary figures so that I could send out thank you notes and reminders to members. Thanks again to Mark Singleton for expertly copying our newsletter and always being ready to help with more.

Our committee collaborated with the Youth & Family Committee, brainstormed, and agreed upon the stewardship theme for 2026: ***The Rainbow of Grace at SMT***. **Rainbows** symbolize hope, promise, and new beginnings. A very auspicious goal for our stewardship efforts at SMT. In addition, we felt that the colors of the rainbow aptly represented different stewardship opportunities in our church. **Red** reminds us of Social Justice and the passion and vitality that is needed to enact change. **Orange** connects to our property and the endurance and perseverance that is needed to keep our church building, sanctuary, parish hall, gardens, six apartments, SMT Center, office, parsonage, and guidance counseling center in fine working order and provide a positive footprint in Hoboken. **Yellow** symbolizes hospitality, happiness, and cheer from welcoming and serving others during Sunday morning events and other service roles. **Green** brings forth thoughts of growth and renewal that is akin to Stewardship and Finance. **Blue** suggests serenity and calmness that is achieved through our Worship and Music Programs. **Indigo** attributes awareness and intuition that is so well demonstrated in our communication efforts with our community. **Violet** bursts forth with the imagination and creativity that is found in our Youth &

Family Committee. These all represent opportunities for our members to become involved and share their time, talent, and money to enhance each area that they feel drawn, can make a connection, and feel that they can make an impact.

The Stewardship Committee has learned over the years that a project brings our members together for a common goal, crosses all age barriers, and offers an activity during hospitality time. This year our project was to create **Crismons** for our Christmas tree decorations. Yvette Cumming led this effort in an organized, creative, and inclusive manner. Yvette cut the different shapes for the Crismons, provided the beads for decorations, set up a table during Hospitality so that people of all ages could participate, and provided the finishing touches to each Crismon. The results were displayed on our Christmas tree in the sanctuary and demonstrated the love and care that went into each symbol. The tree becomes symbolic of our shared love, caring, and creativity that is evident in our community. We will be able to enjoy these Crismons for years to come.

We were blessed with an impactful **Temple Talk Series** that included dedicated members of our church family. These speakers agreed to publicly share their dedication and involvement in the work that is done at SMT. Spike Enzweiler, Program Manager of Lunchtime Ministry (LTM), reminded us that LTM is a place of community that encourages conversation. He emphasized that communication can influence people and transform the world. Courtney Kochuba, Past President of Church Council, highlighted that the rainbow is a promise of peace. Everyone who enters our doors experiences a deep sense of peace that keeps people returning. Dan Stoll, Past President of Church Council, shared that you feel special and nourished when you are a part of the family at SMT. Everyone has a talent needed at SMT so jump in and participate. Sarah Arikian, a new member of SMT, shared her journey in finding a spiritual home in Hoboken. Sarah stated that receiving and giving are like the breaths we take each day. Life is a shared celebration of the abundance that we've been given. These personal testaments of faith, sharing, and stewardship are extremely impactful and inspire us to become involved, to make a commitment, and to share our time, talent, and money with others.

The Stewardship Committee hosted a **Stewardship Potluck Luncheon** on Sunday, November 23<sup>rd</sup>, Pledge Sunday. Our congregation continues to be extremely blessed with our gift of hospitality and this day was no exception. Our Parish Hall presented a welcoming venue with tablecloths, China place settings and silverware, glowing candlesticks, colorful flowers, and a wide variety of delicious food choices provided by our generous congregation. Matt Hummel led us on the piano with a table prayer. The luncheon was very well attended and thoroughly enjoyed by all.

Communication continues to be a key focus for our committee so that we can include and inform as many people as possible. Our intention is to be inclusive and to inform our members and guests as to what stewardship opportunities abound at SMT. I update our weekly newsletter with our

stewardship news that goes out via email every Thursday. This communication tool keeps readers current with stewardship news, offers opportunities for involvement, and provides takeaways from Pastor Gary's Sunday meditations. A very hearty thank you to Carly Longo, Courtney Kochuba, and Sarah Reeve-Pickerel for their expertise, knowledge, and diligence in sharing this information regarding our stewardship efforts at SMT. Our website includes our yearly stewardship newsletter, links to our pledge card, and opportunities to give online. During the fall Stewardship program and into February, I write weekly Stewardship Thoughts for our Sunday bulletins. I incorporate Bible verses that speak to our Stewardship mission and offer a summary of what is happening at SMT. We collected sweatshirts, t-shirts, socks, hats, and a treat to donate to the Seafarers in December. These items are much appreciated by the sailors who are away from their families at the holidays. We collected hats, mittens, gloves, and socks for distribution at our own LTM during the winter months. This year Leslie Neve wrote about an opportunity to assist Global Refuge for our Lenten giving. We had the opportunity to collect wellness bags and school bags for refugees that would benefit from this outreach. We collected approximately ten of each kind of bag and they were delivered to Global Refuge. Sincere thank you to Bernadette Oberndorf, Matt Hummel, and Sarah Reeve-Pickerel for their diligence in ensuring that our Sunday bulletin is a wealth of information.

The Stewardship Committee has continued the publication and distribution of our yearly stewardship newsletter. Our *fourth annual stewardship newsletter* was entitled ***The Rainbow of Grace*** to reflect our theme for 2025-2026. Communication is an intentional tool so that everyone feels well informed and included in our stewardship efforts. This year's newsletter includes a stewardship message from Pastor Gary, a note from myself regarding stewardship and pledging, a chart depicting a breakdown of 2025 pledging, a note from Spike Enzweiler regarding Lunchtime Ministry, a message from Dan Pickerel that explains our continuous involvement in and support for the Hoboken Shelter since 1982, meaningful and insightful quotes from some of our members regarding stewardship and the peace that comes from worshipping at SMT, our QR code for pledging, and gorgeous pictures that reflect our caring and generosity towards our community. This newsletter serves as a communication tool for visitors and new members so that they can understand the reach of our ministry at SMT. The execution of this newsletter could not be completed without the dedication, creative skill, and flexibility of Sarah Reeve-Pickerel as she so adeptly arranges this information in a pleasing format. This newsletter can be found year-round on our website [www.stmatthewtrinity.org](http://www.stmatthewtrinity.org) This newsletter has been well received and has been shared with members and visitors alike.

We had a wonderful response to our stewardship program for 2026. This year SMT received 40 pledges representing the most pledges ever received at St Matthew Trinity. This was a 12.5% increase in giving units over last year and it does seem that there is a culture of pledging that is emerging at SMT. The total money pledged was 1% more than last year. We placed a strong focus on time and talent in our various opportunities, and we have also increased participation by assigning more people to church activities.

For a point of reference since I've been compiling pledging information:

2016 - 19	2019 - 26	2022 - 28	2025 - 32
2017 - no record	2020 - 27	2023 - 30	2026 - 40
2018 - 20	2021 - 28	2024 - 35	

The following chart is a breakdown of the giving units for 2026. This chart can be helpful for one to see where you are on the range of giving. Your pledge is a promise as to how much you will be able to give to the work and responsibilities of SMT. If you pledge your time and talent, you may be able to challenge yourself to give some amount of money that shows your commitment to our missions. You may think about increasing your pledge, either percentage or amount, to continue the great work that is done by our compassionate members of St. Matthew Trinity possible. Stewardship is a way of life and an acknowledgement that all that we have is given to us from God in the first place.

### Breakdown of Pledges for 2026

(includes LTM, ELCA, & special projects)

\$ monthly	# of giving units	% of giving units	% of \$ pledged
0 - 40	4	10%	.04%
41 - 80	5	12.5%	2.00%
81 - 120	8	20.0%	6.41%
121 - 200	7	17.5%	9.73%
201 - 250	1	2.5%	1.74%
251 - 350	4	10.0%	10.65%
351 - 450	1	2.5%	3.32%
451 - 550	2	5.0%	8.40%
551 - 700	2	5.0%	10.10%
701 - 800	3	7.5%	19.91%
801 - 1000	2	5.0%	15.40%
1400 - 1500	1	2.5%	12.30%
Totals	40	100%	100%

### Total Pledged for 2026:

General Giving                      \$132,004

<i>LTM</i>	\$9,780
<i>ELCA</i>	\$1,380
<i>Disaster Response</i>	\$200
<i>Special Projects</i>	\$1,300
<b>Total Pledged</b>	<b>\$144,664</b>

This year we have continued with new ways for people to give easily. There is a QR code in the Sunday bulletin each week. We have a Venmo and PayPal account with directions available via the QR code or on our website. This has shown us to be proactive and moving in the direction that many people feel comfortable with donating.

There was a very energetic and joyful gathering after church on May 3<sup>rd</sup> as we took the time to care for our spectacular block in Hoboken. This was our **Sixth Annual Gardening Party** that we have dedicated to caring for our grounds. Our careful attention to maintaining our property made this day smoother, more efficient, and fulfilling. There was a great deal of enthusiasm as we cleaned up the pots and planted new and vibrant flowers. We filled the hanging baskets on the fence by the SMT Center and in front of the Counseling Center. This is a tangible statement to the public that we take caring for our property seriously. We planted the Easter Lily of the Valley and hyacinth bulbs, hoping they'll bloom next spring. We weeded, swept, and watered to make sure that our gardens would have their very best chance of surviving. We have engaged our LTM guests to help us water our plants over the summer months. It was a delight to watch the children run up and down the block as we were working. Thank you to our participants who used their time and talent to help us in this yearly endeavor. We were so thrilled to have Dan, Sarah (Reever-Pickerel), Nicholas, and Hazel Pickerel, Mindy, Joel, and Brooklyn Krayner, Jason Bhalla, Kelly, Mark, Johnny, & Grace Stewart, Jared, Stacey, & Jonas Pondelik, Tracey Cowell, JP, Yvette, Conrad, & Catalina Cumming, Madeline & Annabelle Kurian, Terri Matteo, and Pastor Gary.

Just as we, as individuals, pledge to our church, our church pledges to the Synod. SMT is one of the highest pledgers to our Synod among the churches in NJ. We have increased our pledge to the Synod over the past few years and have fully and promptly met our obligations. We have been blessed as a congregation and share these blessings with the Synod so that they may reach out and help other congregations.

The Stewardship Committee is always open to new ideas, new members, and welcomes any feedback. We welcome all voices to enhance our outreach and make it effective, timely, and innovative. We update our pledge card each year and are looking for new ideas to help us communicate the joy of giving of our time, talent, and money. Please know that we look forward to your ideas and that you are always welcome to join this vibrant committee.

There is so much to be thankful for as we enter another year of giving, sharing, and loving.

*Respectfully Submitted,  
Terri Matteo  
Stewardship Lead*



## Hospitality

What is one thing that Lutherans are known for? Coffee hour after the church service!!! At SMT we call that Hospitality. A time to enjoy some treats and a cup of coffee or glass of juice and more importantly a time to chat and get to know each other better.

And the first Sunday of each month, we celebrate that month's birthdays, with cake!

This year our hospitality group added some new participants so I would like to welcome Kelly, Catherine and Mindy and thank them and Sarah M, Sarah C, Dan, Courtney, Avis, Jen and Jenn, Terri, Cristin, Bernadette, and Beatrix. Each one has introduced us to some great sweets and snacks. And if you would like to occasionally share some of your favorite goodies, let me know.

*Thanks,  
Leslie Neve*



## Youth & Family

*Joyfully connecting youth and families of the SMT community to each other and the love of God.*

St. Matthew Trinity has experienced a year of GROWTH in our connection to the youth and families of Hoboken and Hudson County. Not only are member families (and our sister congregants at All Saints) participating in and bringing their friends to weekly Sunday School and events, but we are also experiencing an increase in brand-new families joining us from the larger community. This youthful energy brings a definite boost to our weekly worship and is just plain fun for the whole congregation.

As we look back on our successful events from the past year, we look forward to continuing to celebrate every stage of daily life and worship with our fellow families.

- **Vacation Bible School 2025: Splash in God's Word:** A host of 20+ adult and youth volunteers welcomed 20 children to a pool party-themed camp extravaganza on Saturday, July 19, exploring the welcome of baptism, celebrating women's central role in the Bible, and having an all-round great time. The day was full of water-themed fun including tie-dyeing science and crafts, music and games, and even a BBQ lunch! The following Sunday we packed the house at church as the VBS campers and leaders shared their learning, songs, and tie dye with the whole congregation.
- **Rally Day and Congregational Wiffle Ball Game/ Sunday School:** Building on our colorful tie-dye VBS, September 14 kicked off our Sunday School year theme "Peace, Love, and Rainbows," exploring promise and Noah. God's covenant (symbolized by the bow of the rainbow) is "I am at Peace with You." God is NOT at war with us, and WE should be at peace with each other.

We actively celebrated this theme of peaceful togetherness with our fifth annual congregational wiffle-ball game, and thus began our rainbow-color themed slate of events with **RED**. At each Youth and Family event, children would have the opportunity to build their own progressive art project, adding the assigned color for that event to their beaded "suncatcher." At the end of the year, each child will have their own personal SMT rainbow. Sixteen children participated in this day's fun.



- **Smore's Night:** Friday, October 7 ended one autumn work/ school week deliciously with s'mores around a campfire in the church's front garden. This was our **ORANGE** themed event for the children's rainbow suncatchers. Fourteen children and approximately 20 adults shared the roasted marshmallows and hot chocolate.
- **Ragamuffin Day Parade:** Participating in the town-wide children's Halloween celebration, a team of volunteers handed out candy and SMT welcome cards from our face on Washington Street, the SMT Center.
- **Christmas Pageant 2025:** Twenty-two children performed on the SMT stage in the brand-new work "Something Special," telling the Christmas story from the perspective of the unlikely hero- Sheep #4. This was our largest pageant ever and a huge undertaking by a whole host of congregational volunteers and parents, not only organizing the children on the day of the show but also coordinating and directing rehearsals for weeks before; creating the technical elements of sound, lights, costumes, set; teaching music; and writing a one-of-a-kind, wholly custom script specifically for the individual children participating. This annual pageant and Vacation Bible School are our two most logistically complicated events that anchor our Y+F year. For the children's suncatchers, the Pageant was **GREEN** and the congregational Christmas Carol Sing was **BLUE**.
- **Congregational "Cabin Fever" Bingo:** To combat those long winter days with some extra fun, on February 8, over 45 congregants and visitors came together to play bingo, swap puzzles as prizes, share laughs, and eat pizza after worship! This was our **PURPLE** event.
- **Kid Participation Sunday/ Kinder Mass:** The youth of SMT are always invited to participate in weekly worship, choosing jobs during 9:30am Sunday School. However, this particular Sunday, March 15, eleven children assisted in every part of service- reading the lessons, collecting offering, and even serving communion- welcoming a VERY full congregation to worship. **PINK** was the color of the day here, reflecting the liturgical calendar's color of rose.
- **Sunday School Seder:** Learning about the roots of Holy Communion, congregational families were invited to a traditional, youth-appropriate Seder meal led by one of our inter-faith (Jewish-Lutheran) congregant families. This event was attended by over 35 people.
- **Easter Egg Hunt:** Myriad children searched high and low around the SMT property for 500 filled eggs during the Easter breakfast on April 5. Thirty children and well over 150 people joined us for Easter Sunday. Those children were invited to not only enjoy all the treats and special crafts, but also finish out their suncatchers with **YELLOW**.

- **Weekly Sunday School:** Dedicated congregant teachers lead children weekly in the Sparkhouse Whirl curriculum in the SMT Center at 9:30am before worship. From preK to Grade 5, we are ready to welcome and tailor lessons to whoever walks in on any given Sunday.
- **Cradle Roll:** Did you know every child baptized at SMT is automatically enrolled in our Cradle Roll program (birth to age 5)? This year, we shared the weekly Frolic Newsletter with ten families, celebrating all the stages of our youngest members' development within a Christian framework. Have a young child? Get signed up anytime by emailing [President@StMatthewTrinity.org](mailto:President@StMatthewTrinity.org).

Dreaming up and bringing to life these varied and myriad events is no-joke. MANY thanks to the dedicated Youth and Family Committee (Bernadette, Courtney, Jenn, Jen, Sarah M, Siobhan, Yvette, Joel), the weekly worship leads (Pastor Gary, Matt, Mark, Leslie, Carol, Ken, Dan, and more), and every SMT congregant and family who volunteers and participates in the life of SMT. Your energies and love are the shining examples of our church community. As both a parent and committee lead, I am eternally grateful SMT is blessed with an ever-welcoming congregation who is daily building a strong foundation for all our youth and all our families.

Please don't hesitate to reach out if you are interested in volunteering as a committee member, Sunday School teacher, or at an individual event. And please, share our programming with your young friends and neighbors. Our next event will be Vacation Bible School: 2026 on July 11, Refreshed by Jesus! **All are Welcome!**

THANK YOU so much for sharing your SELVES with the youth and families of St. Matthew Trinity.

*Respectfully Submitted,  
Sarah Reever-Pickerel,  
Youth and Family Committee Lead*





## Treasurer Report

This report is for the fiscal year July 1, 2025 – June 30<sup>th</sup> 2026

Finance Committee: Melissa Long Finance Secretary, Carol Cusack Treasurer

The finance committee—Melissa Long and I—meets monthly with the Executive Committee: Pastor Gary, Bernadette Oberndorf, Leslie Neve, Mark Singleton, and Courtney Kochuba. During these meetings, we address current financial questions, upcoming projects and payments, and major future financial commitments. We also discuss ways to reduce operating costs.

Some activities for the year:

We completed our second internal financial audit thanks to the guidance of Dan Pickerel and support of Bernadette Oberndorf. The findings of this audit have been shared with the executive committee and will be worked on as time goes on.

Pushpay replaced Bluepay as our online giving platform. We are still working on Venmo and Zelle. It all takes managing.

Many property projects were completed, or are in the process of being completed, as outlined in the property report. Property costs for the year are outlined in the following pages. Total property costs were \$83,482. We withdrew funds from reserves to help pay for these.

Below are some outstanding projects for this financial year.

	Construction Outstanding Payments as of 4/30/2026	
SMT expense: AJA Construction outstanding for South outside Wall	\$20,000	Will be paid upon completion
SMT expense: 63 8th Apartments: S&B Plumbing for Apt 4	\$3,485	Paid May 2026
LTM expense: Mialeck Mechanical LTM Air Conditioning, equipment	\$26,194	Paid May 2026

LTM expense: Balance Mialeck Mechanical LTM Air Conditioning installation	\$8,732	Will be paid upon completion
LTM Expense Aiantes Construction Electrical work for air conditioning	\$6,995	Will be paid upon completion
Total \$'s	\$65,406	

Our annual pledge to the NJ Synod of \$18,800 was sent in full. We also sent donations to World Hunger and Lutheran Disaster Relief. In addition, we sent donations to other mission partners such as Crossroads Camp, the Hoboken Shelter and United Lutheran Seminary. The total sent to mission partners was \$2,250. These pledges are included in our spending plan going forward.

Our biggest ongoing SMT operating expenses are:

- Salaries
- Utilities
- Office Expenses
- Building Insurance/workman compensation
- Property taxes at 63 8<sup>th</sup> Street
- Property improvements expenses as outlined in the property report
- Unanticipated expenses such as emergency sink repairs, emergency light installation, plumbing repairs etc.

Our biggest sources of income are:

- Congregational Donations
- Rental income at 63 8<sup>th</sup> Street Residential and the SMT Center
- Fidelity Investment Fund.

As in most years, expenses were higher than donations. If we look at donations vs. expenses in the graphs that follow, we can see that over the past 3 years congregational giving is on average 61% of general expenses and we are projecting only 59% for FY2026-2027. The gap is bridged by rental income and income from reserves which come from the Al Poletti estate and the sale of his house on Garden Street in 2020 and many generous outside donations to Lunch Time Ministry.

Rental income at 63 8<sup>th</sup> Street was down this year due to one tenant leaving and considerable costs to make improvements to that apartment. There were other necessary improvements as well. We are blessed to have all properties whose rent contribute to the monthly income/cashflow.

Properties generating rents are 63 8<sup>th</sup> Street, the auxiliary office, the garage, the SMT Center and occasionally the Parish Hall.

Who Rents? Numerous 12-Step Groups, Theatre Groups, Writing Classes, Soccer Classes, Cantigas Choir, Children’s Music classes and more. Thanks to Mark Singleton for managing the space booking schedules and for following up on rents as mentioned in the property report.

The Fidelity investment account grew this year despite an uncertain economic environment. See the table below. This investment account is managed by Bob Justich, a friend of the congregation, and Mark Singleton. Thank you, Bob and Mark, for overseeing this! We anticipate withdrawing from this account during the coming year.

Fidelity Investment Account		
12/31/2021 opening balance	\$700,000	End 2021
12/31/2022	\$666,454.46	End 2022
12/31/2023	\$720,589.38	End 2023
12/31/2024	\$783,283.00	End 2024
12/31/2025	\$872,719.25	End 2025
4/30/2026	\$907,420.99	

Graph shows funds are growing but are subject to market fluctuations.

Note: S&P 500 was up 23% in 2024, 16% in 2025 and YTD up 10% as of 5/28/2.

It’s Important to keep in mind that we (SMT) are entirely self-funded. Although the NJ Synod has donated to Lunch Time Ministry, St Matthew Trinity does not receive grants or funds from the Synod or ELCA or any other entity for any operational costs.

***How did we do?***

Cash flow has been tight this year, but we are grateful that all bills were paid on time. In some months, SMT operated at a deficit, substantially offset by rental income. Lunch Time Ministry also helps cover Parish Hall operating expenses.

In total, we withdrew \$65K from reserves to help with cashflow, contribute to property improvements and to help with general operational expenses. The number of church employees remained steady from last year with 3 employees, Pastor, Music Minister, Communications Coordinator with some additional cleaning expenses.

Additional cleaning and maintenance costs are offset with the help of many volunteers who pitch in to spruce up and help decorate for events, help clean and tidy and fix things, Leslie, Terri, Dan P, Ken, Jason, Erika, Courtney, Jenn N, Jen M and many more. Thanks!

This year there was a big increase in expenses due mainly to the increased oil and electricity costs. We can't ignore the news!

We paid \$45,798 for oil, which is 40% of the utilities cost as outlined below. This is a big increase over the previous year. Like you, we've seen an increase in these costs every year for the past 4-5 years.

<b>Supreme Energy Oil</b>	Invoices paid
SMT Parsonage + 20% Parish Hall, Parsonage alone is \$15K	\$21,147.87
LTM Total 80% Parish Hall	\$24,650.81
Total \$'s	\$45,798.68
<b>Total All Utilities</b>	
SMT Utilities	\$47,192.00
LTM Utilities	\$30,363.00
Total Utilities	\$77,555.00
Oil % of Utilities	40.95%

### ***Looking forward***

As well as the normal operating expenses, which will surely increase, for the estimates of spending, we anticipate an increase in salaries, electricity, oil, office supplies, property improvements/labor etc. We are planning for various property improvements as mentioned in the Property report for an estimated \$40K. These improvements are expected to be funded by reserves.

We are grateful to the congregation for pledges and donations to the general and directed funds. Donations help pay for everything we do. We pray for increased giving and congregational growth in the future as costs continue to increase.

Thanks for the many in-kind donations to help keep costs down especially the Pickerel family for Youth and Family donations, Terri for Stewardship mailings, Mark for food donations, Leslie, Bernadette, Courtney for Facebook graphics and photos, Matt for flowers and many more directed donations for Music, Flowers and LTM donations. Thanks all!

Thanks to the finance and executive committee, Pastor Gary, Bernadette, Melissa, Mark, Leslie and Courtney for continued support and encouragement throughout the year. Melissa for keeping all donations, names, addresses up to date in Church Community Builder/Pushpay and QuickBooks so that we can run reports and financial statements.

Thanks to Mark for negotiating prices on many property-related needs and coordinating with electricians, plumbers, builders, and Canon for copier service. Thanks also to Pastor Gary for contributing to property projects. We also thank Dan and Nicholas for helping with Hoboken

Shredding Day for the third year in a row. Rest assured, no important or archival materials were shredded.

## Financial Tables

### Financial Position as of 4/30/2026

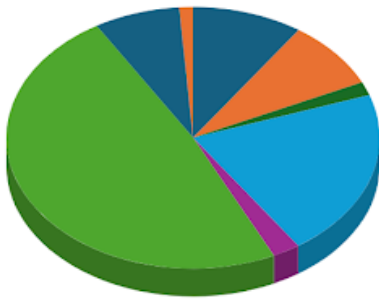
	As of 4/30/2025	As of 4/30/2026	
BCB - 0030 Reserves	\$22,635.88	\$25,047.60	This balance is lower as of May 31st due to property improvement expenses.
ELCA - 15994 credit union reserves	\$60,919.00	\$0.00	This account was closed, and a new Mission Investment Account was opened
Haven Checking - 9856 operations	\$29,108.90	\$16,257.32	This account is for paying general operational expenses
Haven LTM Checking - 2575	\$144,856.04	\$285,549.42	This is the LTM account increased due to large grants
Haven Pas. Discretion - 2486	\$2,272.22	\$1,920.48	Discretionary expenses
New Mission Investment Account		\$50,500	Opened December 2025
Total Checking/Savings	\$259,792.04	\$378,774.82	
Fidelity Management Trust Investment a/c	\$781,769.00	\$907,420.99	

(continued below)

**SMT Operations May 2025 – April 2026 (excludes LTM)**

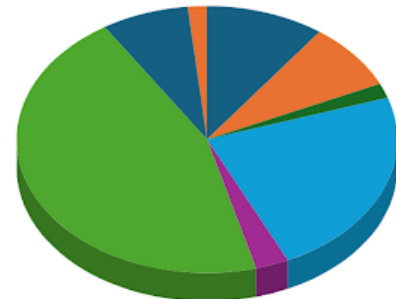
Church Expenses	2026-2027	% of Total	Church Expenses	2025-2026	% of Total	Annual Increase
<i>Bank &amp; Insurance</i>	\$31,000	10%	<i>Bank &amp; Insurance</i>	\$26,595	10%	17%
<i>Community Spending</i>	\$24,840	8%	<i>Community Spending</i>	\$23,368	8%	6%
<i>General Maintenance</i>	\$5,500	2%	<i>General Maintenance</i>	\$4,668	2%	18%
<i>Other Exp / Utilities</i>	\$71,000	23%	<i>Other Exp / Utilities</i>	\$57,582	21%	23%
<i>Outreach/Comm/Events</i>	\$8,700	3%	<i>Outreach/Comm/Events</i>	\$6,635	2%	31%
<i>Staffing &amp; Benefits</i>	\$138,788	45%	<i>Staffing &amp; Benefits</i>	\$134,460	48%	3%
<i>Worship</i>	\$22,800	7%	<i>Worship</i>	\$20,669	7%	10%
<i>Youth &amp; Family</i>	\$5,000	2%	<i>Youth &amp; Family</i>	\$3,288	1%	52%
<b>Total Church Exp</b>	<b>\$307,628</b>		<b>Total Church Exp</b>	<b>\$277,265</b>		<b>11%</b>

**Church Expenses May 2025- April 2026**



- Bank & Insurance
- Community Spending
- General Maintenance
- Other Exp / Utilities
- Outreach/Comm/Events
- Staffing & Benefits
- Worship
- Youth & Family

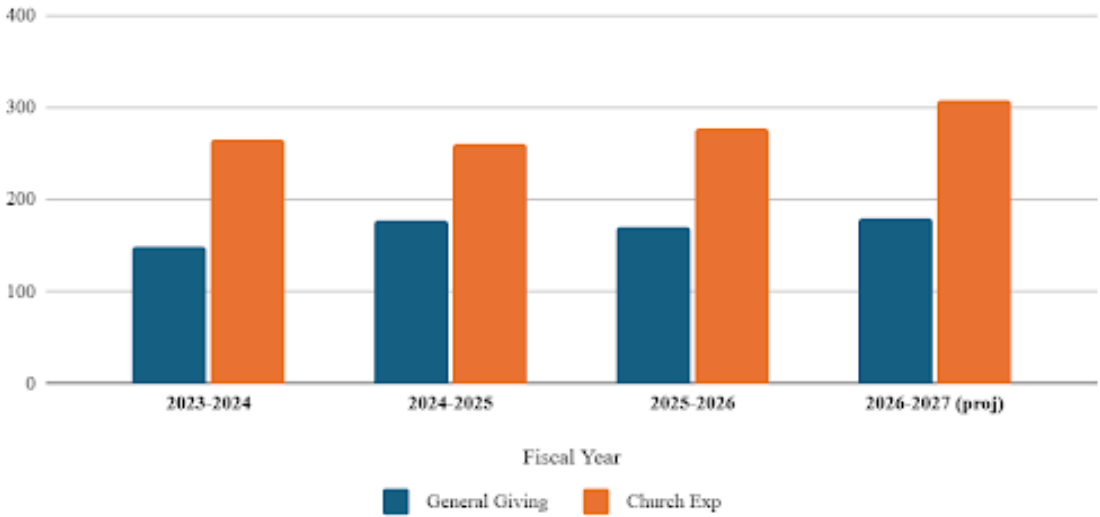
**Church Expenses - Budget 2026-2027**



- Bank & Insurance
- Community Spending
- General Maintenance
- Other Exp / Utilities
- Outreach/Comm/Events
- Staffing & Benefits
- Worship
- Youth & Family

Fiscal Year	Congregational Giving	Church Expenses	Giving as % of Expenses
2023-2024	\$148,150	\$265,525	56%
2024-2025	\$177,387	\$261,421	68%
2025-2026	\$170,355	\$277,265	61%
2026-2027 (proj)	\$180,100	\$307,628	59%

**Congregational Giving Vs church Expense by Fiscal Year**







## Note From Pastor Gary & Income Expenses Plan

<sup>7</sup>“Ask, and it will be given to you; search, and you will find; knock, and the door will be opened for you. <sup>8</sup>For everyone who asks receives, and everyone who searches finds, and for everyone who knocks, the door will be opened. <sup>9</sup>Is there anyone among you who, if your child asked for bread, would give a stone? <sup>10</sup>Or if the child asked for a fish, would give a snake? <sup>11</sup>If you, then, who are evil, know how to give good gifts to your children, how much more will your Father in heaven give good things to those who ask him! -Matthew 7

Money matters are serious business. This is why Jesus uses humor in the above passage to discuss them. In Matthew and Luke, Jesus tells the followers that they are to concentrate on furthering God’s Reign and faithfulness in prayer as the two greatest resources in mission. This serious business is the heart of the stewardship of our gifts. Unlike the business world which uses the bottom line as the metric for success, we rely solely on God’s promises that we will be supplied with what we need.

*Thank you,  
Pastor Gary*



<b>St. Matthew Trinity - INCOME &amp; EXPENSES</b>			
<i>FY: July to June</i>	<b>FY26 Budget</b>	<b>FY26 Estimate</b> <small>(Based on last 12 month results - May '25 to Apr '26)</small>	<b>FY27 BUDGET</b>
<b>INCOME</b>			
<b>CHURCH ACTIVITIES</b>	<b>\$180,250</b>	<b>\$210,499</b>	<b>\$180,100</b>
General Church Giving	\$165,000	\$153,058	\$170,000
Directed Giving	\$15,000	\$7,851	\$9,800
Interest + Other*	\$250	\$49,590	\$300
<b>LUNCHTIME MINISTRY</b>	<b>\$120,000</b>	<b>\$280,641</b>	<b>\$130,000</b>
Directed Giving - LTM	\$60,000	\$61,610	\$60,000
Grants and Community giving + Other - LTM#	\$60,000	\$219,031	\$70,000
<b>PROPERTY</b>	<b>\$83,740</b>	<b>\$84,200</b>	<b>\$97,200</b>
<b>SMT CENTER</b>	<b>\$45,000</b>	<b>\$29,528</b>	<b>\$30,000</b>
<b>TOTAL INCOME</b>	<b>\$428,990</b>	<b>\$604,868</b>	<b>\$437,300</b>
<b>ONE TIME NON-RECURRING INCOME</b>			
*IRS COVID Retention Rebate		\$40,144	
#LTM portion of Kearny church sale proceeds		\$128,946	
#Other Lutheran Charity LTM grant		\$40,000	
<b>TOTAL INCOME (excl. non-recurring gifts)</b>	<b>\$428,990</b>	<b>\$395,778</b>	<b>\$437,300</b>
<b>EXPENSES</b>			
<b>CHURCH ACTIVITIES</b>	<b>\$289,078</b>	<b>\$277,265</b>	<b>\$307,628</b>
Staffing	\$109,658	\$103,171	\$110,208
Pastor Benefits & Allowances	\$37,673	\$31,289	\$28,580
Synod Contribution	\$19,082	\$19,161	\$19,640
Worship & Music	\$18,900	\$20,669	\$22,800
Utilities	\$42,000	\$47,192	\$60,000
Bank & Insurance	\$28,040	\$26,595	\$31,000
Outreach & Communications	\$7,125	\$6,635	\$8,700
Youth + Family	\$5,100	\$3,288	\$5,000
Community Giving Spending	\$4,000	\$3,207	\$3,700
Social Ministry Partners	\$2,500	\$1,000	\$1,500
Maintenance Expenses	\$5,000	\$4,668	\$5,500
Office Supplies	\$10,000	\$10,390	\$11,000
<b>LUNCHTIME MINISTRY</b>	<b>\$131,411</b>	<b>\$138,420</b>	<b>\$155,485</b>
Programming & Community Outreach	\$13,000	\$7,209	\$10,000
LTM - Food Supplies	\$27,500	\$27,860	\$30,000
LTM - Maintenance	\$8,000	\$8,059	\$8,000
Staffing	\$62,911	\$62,751	\$65,885
Utilities	\$20,000	\$32,541	\$41,600
<b>PROPERTY</b>	<b>\$94,500</b>	<b>\$83,482</b>	<b>\$39,900</b>
SMT Improvements	\$20,000	\$1,268	\$1,200
63 8th St Improvements	\$3,500	\$46,651	\$5,000
Property Taxes	\$16,000	\$15,563	\$18,700
Capital Projects	\$55,000	\$20,000	\$15,000
<b>SMT CENTER</b>	<b>\$10,000</b>	<b>\$1,763</b>	<b>\$2,500</b>
Maintenance + Construction	\$8,000	\$455	\$1,000
Utilities	\$2,000	\$1,308	\$1,500
<b>TOTAL EXPENSES</b>	<b>\$524,989</b>	<b>\$500,930</b>	<b>\$505,513</b>
<b>NET CASH FLOW</b>	<b>(\$95,999)</b>	<b>\$103,938</b>	<b>(\$68,213)</b>
<b>NET CASH FLOW excl. non-recurring gifts</b>	<b>(\$95,999)</b>	<b>(\$105,152)</b>	<b>(\$68,213)</b>

<b>St. Matthew Trinity - INCOME &amp; EXPENSES PLAN</b>		
<i>FY: July to June</i>	<b>FY27 BUDGET</b>	<b>FY27 NOTES</b>
<b>INCOME</b>		
<b>CHURCH ACTIVITIES</b>	<b>\$180,100</b>	
General Church Giving	\$170,000	3% increase over FY26 budget; 10% increase over RTM 4/26 actuals; incorporates increased attendance and new giving platforms
Directed Giving	\$9,800	Incl. music, flowers, discretionary, camperships, and other gifts
Interest + Other	\$300	
<b>LUNCHTIME MINISTRY</b>	<b>\$130,000</b>	
Directed Giving - LTM	\$60,000	In line with FY26 budget & RTM 4/26 actuals; includes congregational giving to LTM
Grants and Community giving + Other - LTM	\$70,000	About 17% higher than FY26 budget given LTM's success in securing grants & lower than RTM 4/26 actuals (sizable non-recurring grant from church sale)
<b>PROPERTY</b>	<b>\$97,200</b>	Represents annual rents for 63 8th St properties, incl. assumed rent increases
<b>SMT CENTER</b>	<b>\$30,000</b>	In line with RTM 4/26 actuals
<b>TOTAL INCOME</b>	<b>\$437,300</b>	
<b>EXPENSES</b>		
<b>CHURCH ACTIVITIES</b>	<b>\$307,628</b>	
Staffing	\$110,208	Incorporates approved salary increases (incl. 3% COLA), est. payroll taxes, Paychex fees
Pastor Benefits & Allowances	\$28,580	Incorporates approved salary increase
Synod Contribution	\$19,640	Current 2026 monthly pledge + assumed approximate 3% increase for calendar 2027
Worship & Music	\$22,800	Includes supplemental musicians, maintenance, worship supplies
Utilities	\$60,000	Assumed 30% increase over FY26 budget given increased cost of oil since Jan. 2026
Bank & Insurance	\$31,000	Includes bank & credit card fees; building/prop & workers' comp insurance
Outreach & Communications	\$8,700	In line with committee budget
Youth + Family	\$5,000	In line with committee budget
Community Giving Spending	\$3,700	World Hunger (incl. congregation pass through donations), Shelter, Discretionary
Social Ministry Partners	\$1,500	Includes SMT contributions to Seafarers, Lutheran Social Ministries, etc.
Maintenance Expenses	\$5,500	10% increase over FY26
Office Supplies	\$11,000	10% increase over FY26 (incl. postage, copier, Staples, QB, IT)
<b>LUNCHTIME MINISTRY</b>	<b>\$155,485</b>	
Programming & Community Outreach	\$10,000	Includes art classes, haircuts, eyeglasses for example
LTM - Food Supplies	\$30,000	Assumed 7%-9% increase over RTM 4/26 and FY26 budget due to inflation & increased demand
LTM - Maintenance	\$8,000	In line with FY26 budget and RTM 4/26 actuals
Staffing	\$65,885	Includes LTM Program Manager, 25% Pastor, 50% cleaning, vacation coverage
Utilities	\$41,600	Assumed 30% increase over FY26 budget in line with church increase
<b>PROPERTY</b>	<b>\$39,900</b>	
SMT Improvements	\$1,200	In line with RTM 4/26
63 8th St Improvements	\$5,000	Normal course property maintenance expenses
Property Taxes	\$18,700	Assumes 20% increase over RTM 4/26 given expected Hoboken property tax raise
Capital Projects	\$15,000	Incl. carpeting & painting of narthex, completing 63 8th St apartment
<b>SMT CENTER</b>	<b>\$2,500</b>	
Maintenance + Construction	\$1,000	Primarily cleaning
Utilities	\$1,500	In line with RTM 4/26; Internet charges
<b>TOTAL EXPENSES</b>	<b>\$505,513</b>	
<b>NET PROFIT (LOSS)</b>	<b>(\$68,213)</b>	



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