

Pastor's Letter

Dear Friends in Christ,

Each year, on the first Sunday of November, the Church celebrates All Saints Sunday. A day when we remember and give thanks for all the saints, known and unknown, who have gone before us in faith. It is a day of both remembrance and hope.

We, as Christians in the Lutheran tradition, see saints not as someone *without* sin, but as a *forgiven* sinner who relies on God's grace. That means *all of us* are both sinner and saint. (In Latin, *Simul iustus et peccator*) We are redeemed by God's mercy and invited to live in faith and love each day.

So, we remember those who have shaped our lives and our faith – family members, friends, mentors, and members of our congregation who now rest in God's eternal care.

Their examples of love, service, and perseverance remind us what it means to live as followers of Christ. On this day, in churches around the world, we may light candles, ring bells, or read aloud the names of those who have died this past year, affirming that though they are gone from our sight, they remain part of the body of Christ. We don't forget. That's how love works.

Quite honestly, now that both of my parents are gone, I am feeling particularly vulnerable this year. I cling to the hope of reunion someday. So, All Saints Sunday also looks forward in hope. We proclaim the promise of resurrection and eternal life through Jesus Christ. One day we'll be together. In the meantime, we live out our lives, called, forgiven, and sent to reflect Christ's light in the world.

As we gather on All Saints Sunday, may we give thanks for the lives that have touched ours, celebrate the ongoing presence of the communion of saints, and renew our trust in the God who unites us with all believers – past, present, and future – in the promise of eternal life.

"¹So then, with endurance, let's also run the race that is laid out in front of us, since we have such a great cloud of witnesses surrounding us. Let's throw off any extra baggage, get rid of the sin that trips us up, ² and fix our eyes on Jesus, faith's pioneer and perfecter." —Hebrews 12:1-2a (Contemporary English Bible)

Blessings,

Pr. Jane

HIGHLIGHTS

Nov. 2: All Saints Sunday

Nov. 2: Daylight Savings Time Ends

Nov. 15: Bunco

Nov. 15: Open Mic Night

Nov. 16: Faith Commitment Sunday

Nov. 22: Christmas Card Workshop

Nov. 27: Happy Thanksgiving!

Nov. 29: Advent/Christmas Decorating

Nov. 30: 1st Sunday of Advent

Holy Trinity Lutheran Church

Remembered on All Saints Sunday

Members & other loved ones who have passed away in the past year:

*Patti Balzer
James Bowers
Robert Butterfield
Illeane Koester
Janet Lewis*

*Kathy Ponto
Ileene Robinson
Alice Stapel
Richard Sujecki
Dolores Verna*

*Richard White
Richard Burton
Barbara Frederiksen
Mike Kieffer
Patrick Kiley*

*Julie Kohlhepp
Arlys Maas
Barb Reddy
Megan Voss
Kurt Wilke*

Women's Ministry November Events

Bunco: Saturday, November 15 at 1:00 pm. Join us for fun and fellowship. This is a very easy game to learn and play. There will be a free will offering. The donations will be used to purchase items for care packages we are putting together for our congregation's shut ins. We hope you will join us. Sign up in the narthex.

Christmas Card Workshop: Saturday, November 22 at 9:00 am. You will make and take home six beautiful cards. All supplies are provided, and instructors will be there to help assemble your cards. A freewill offering will help offset the cost of supplies. We have limited the workshop to 15 people, so sign up early to ensure your spot. Sign up will be available in the narthex through November 16.

Join Women's Ministry in supporting **Operation Home Baked**. We are looking for bakers to make at least 3 dozen cookies that will be shipped to our service men and women who cannot be home for the holiday season. If you are not a baker, we are also accepting donations towards shipping costs to send the cookies. Cookies need to be at church on Sunday, November 30. Please label your cookies with the type and if they contain nuts. The sign-up sheet is in the narthex along with a box for any donations.



If you have any questions, feel free to speak to any of the members of Women's Ministry: Michelle Burton, Kathy Dobert, Jenny Erdmann, Jane Guyette, Phylaine Nicholas, or Barb Wilke.

Thank you for your support!



to the Men's Devotion group for organizing the garage.
to the Green Team for the tomatoes and labyrinth
to the dehumidifier team
to Jane Guyette for decorating the church for fall
to Pete Milosevich for cleaning and painting the exterior stucco trim around the west lobby entrance.
to Pete Jensen and Jeff Ferstadt for cutting the very sizable church lawn all season long and to Walt Wilinski for cutting the labyrinth grass and successfully finding his way out each time!

A Joyful Note from the Music Ministry

During the month of October, we experienced several meaningful updates in our music ministry — all done with the shared goal of deepening our worship life together. We are grateful for the hands, gifts, and hearts that continue to shape and support music here at Holy Trinity.



1. Our Grand Piano Is on the Move!

Thanks to the generous support of a member of our congregation, a permanent piano dolly was purchased and installed on the sanctuary's grand piano. This now allows the piano to be moved more easily into the front of the sanctuary — where it is already being used more frequently to help lead worship. We also look forward to the possibility of hosting musical performances in the future, such as university or high school recitals and other concerts that bring music and community together, as now the piano is mobile!

2. Improving Our Worship Sound Experience

Jason partnered with Ben from Milwaukee Sound Machine to lovingly “fine tune” our sound system. These changes have:

- Enhanced the overall sound quality in the sanctuary
- Balanced sound more evenly between speakers
- Improved audio levels for our livestream worshippers
- Added a front microphone to help support choir-led worship from the front when desired

These updates help ensure that everyone — whether in person or online — feels included in the worship experience.

3. A Gift of Percussion

We were blessed with the donation of an acoustic drum set! Work is being done to shape its sound so that it adds warmth and rhythm without overpowering our space. A heartfelt **thank you to Doug Westphal** for his steady support and care in helping make this possible.

4. Our Monthly Rhythm of Worship Music

We will continue to celebrate a variety of musical styles in worship each month:

- **1st & 2nd Sundays** – Traditional ELW liturgy and hymns with organ and piano
- **3rd Sunday** – A blend of hymns and contemporary praise music, led by piano and/or guitar
- **4th & 5th Sundays** – Praise Band Sunday, featuring vocalists, guitar, bass, and percussion

Our hope is to continue sustaining a full band for Praise Band Sundays — including having a full band (bass, guitar, percussion, piano and 2-3 vocalists) present as part of **Christmas Eve** this year.

Thank you, Holy Trinity, for your ongoing support, encouragement, and joyful participation in worship.

Music is one of the ways we praise God together — and every voice, every instrument, and every heart in the room matters.

All Are Welcome in the Choir!

Do you love music? Do you enjoy singing in the community? Come be part of our choir! We rehearse on **Thursdays at 6:30 pm** and help lead worship twice a month. You will be warmly welcomed — and we'll have fun along the way!

Peace, Love, Joy, and all that Jazz!

Jason Meissner
Director Of Music

Stewardship

Step Up Your Giving – From The Heart

A Stewardship Reflection on Generosity and Purpose

Where Your Heart Is

As we enter this year's Stewardship Campaign, we are reminded of the words found in Matthew 6:21: *"For where your treasure is, there your heart will be also."* This simple yet profound message invites each of us to reflect on what truly matters in our lives and how our choices reveal the priorities of our hearts.



Stepping Up: Why Heartfelt Giving Matters

Each year, we are invited to reflect on the many blessings in our lives and consider how we might give back to the faith community that nurtures us. Stewardship is not just about finances — it's about *responding* to God's love with gratitude, embracing giving as a joyful and meaningful act. This year's stewardship theme, "Where Your Heart Is", calls us to examine not just what we give, but how and why we give.

Giving As an Expression of Faith

Stewardship is rooted in the understanding that everything we have is a gift from God. Our time, talents, and treasures are entrusted to us not only for our benefit, but so that we may use them to serve others and build up God's kingdom. When we give from the heart, our actions become an expression of faith — an offering of gratitude and trust in God's continued provision.

Moving Beyond Obligation

It's easy to see giving as a duty, something we check off a list. But stewardship is most powerful when it becomes an act of love. Consider how your gifts — large or small — help support ministries, care for those in need, and create opportunities for spiritual growth. True generosity flows from a place of compassion, hope, and commitment to something greater than ourselves.

How to Step Up Your Giving

1. *Pray About Your Commitment:* Ask God to guide your giving and open your heart to respond in faith.
2. *Reflect on Your Blessings:* Take time to consider the abundance in your life and what you can joyfully share.
3. *Give Intentionally:* Set a goal for your giving — whether it's increasing your financial pledge, volunteering your time, or sharing a special skill.
4. *Involve Your Family:* Invite conversations about stewardship at home and model generous living for the next generation.

Stories of Impact

When we give from the heart, we see real change — in our congregation, our community, and in ourselves. Whether it's supporting a new outreach program, enriching worship experiences and music ministries, or simply keeping the lights on for Sunday worship, every gift makes a difference. Stewardship is not just about meeting needs; it's about transforming lives and deepening our connection with God and each other.

A Call to Action

This season let's step up together. Let your giving reflect the love and gratitude in your heart. No gift is too small or insignificant; what matters most is the spirit in which it is offered. May we answer God's call to generosity — faithfully, joyfully, and from the heart.

– Stewardship Committee:

Karen Brienzo, Pete Jensen, Phylaine Nicholas

Regarding Legacy & Efficient Non-cash Giving

Many of us have focused on providing for our loved ones most of our adult lives. We have witnessed our families grow and become financially independent. As a community, we are living longer, and our adult children and their families have or may still benefit from our support. Our longer lifespans often mean that they have become mature and self-sufficient right before our eyes.

For many, the reality is that we have exceeded our expectations and overcome our fears regarding financial security. Some within our church community are experiencing the ability to pledge and share an increasing portion of ourselves [often referred to as the 3Ts...Time, Talent and Treasure]. Holy Trinity Lutheran Church (HTLC) strives to be a worthy recipient of a significant allocation of your 3Ts each year and upon your final allocation.

The ultimate gift a member can express is the inclusion of HTLC as a beneficiary in your Will or Trust. As a 501(c)(3) charitable organization, legacy gifts designated by individuals in their Will or Trust could be beneficial in your estate planning. Designating a percentage of your estate to HTLC (example 10%) provides a Legacy to our church while only minimally reducing the allocations to your family or other designated beneficiaries. As the year closes, I will share a real-life example occurring here at HTLC.

It is recommended that everyone has a Will and/or Trust to handle your estate administration. If you do not, please consider getting something in place very soon. If you have a Will or Trust, it is recommended that you review it every 3-5 years to make sure it still expresses your wishes and includes provisions necessary to carry out your wishes. Whether you are creating your first Will or amending your existing Will or Trust, please consider including HTLC in your final bequests.

Legacies can also be created while you are still an active member of our church. Donating cash, appreciated securities or by qualified IRA designation. All methods are effective and HTLC benefits and appreciates all that you share of your treasures. With that stated, the most tax efficient gifting technique available to our members who are age 70½ or older and have an IRA is a Qualified Charitable Distribution (QCD). While a QCD does not qualify for a charitable deduction, it eliminates the inclusion of IRA income from taxpayer returns. IRA funds are directed from the taxpayer's account to your designated charity or charities. The IRA custodian disburses funds directly to your qualified charity(ies).

We have worked with our members' IRA custodians to arrange for this type of QCD donation. Individuals can reduce or eliminate their Required Minimum Distributions (RMDs), lowering their taxable income. Reduced RMDs will lower taxable income. Less income means lower taxes. An often-overlooked benefit of using QCDs to donate annual RMDs is that lower income increases the potential to retain more of your Social Security income. Medicare deductions and income taxation of these benefits are based on your total income. If you have already withdrawn your 2025 IRA RMD, consider contacting your IRA custodian and instruct them that next year, you would like to designate a portion of your RMD to HTLC using a QCD. You pay less in taxes, and your entire designated amount benefits our church.

It is worth noting that many individuals and couples have been unable to itemize deductions on their personal income tax return in recent years because of the increased standard deduction. Consider bunching your charitable giving into one tax year. Donate some of your 2026 pledge commitment in December 2025 to "double up" for tax savings. We will record it correctly based on instructions you provide with your donation(s).

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Holy Trinity Lutheran Church

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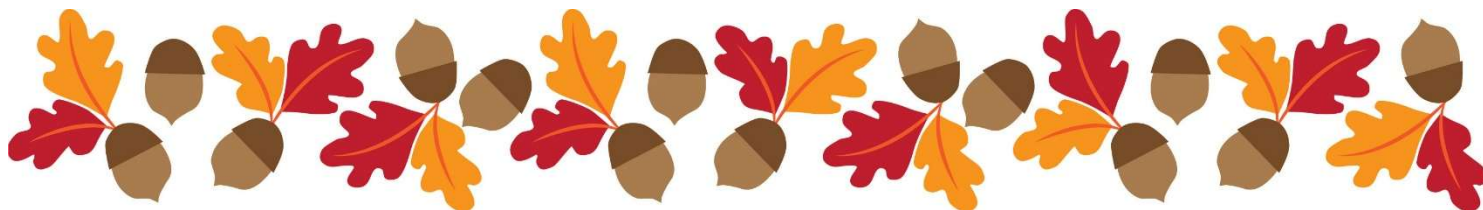
If you're thinking about selling appreciated stocks, bonds, mutual funds or ETFs, consider gifting shares of any of these non-cash assets directly to eliminate the capital gains tax you would pay on the gain on sale. HTLC can accept these securities and will work with your advisor to directly transfer anything you direct from your investment account to the church's investment account. You will receive a statement from the church confirming the market value of the assets donated as a charitable deduction. You save your cash, including the tax savings by avoiding capital gains tax on investments you donated directly and did not sell.

Giving bunched gifts from non-cash assets makes this easier because it does not reduce the cash you need for living. If this sounds like it might be useful for you, see your tax advisor as soon as possible and authorize any non-cash donation by mid-December so it can be completed by year end. You will receive a 2025 tax deduction even if you designate amounts in support of your 2026 pledge. If this is not a viable strategy for your 2025 tax year, discuss and consider this strategy for 2026 and future years.

See your tax advisor in the coming weeks to plan strategies that apply to your tax situation. While your Church Treasurer cannot give you specific tax advice, I am willing to discuss these methods with you if you have any questions. Email the office and your message will be forwarded to me in a timely manner. Thank you for all that you do for Holy Trinity Lutheran Church.

God Bless You!

Thom Kieffer



Open Mic Night

Join Paul Terrien and local musicians on Saturday, November 15 at 7:00 pm in our lounge for a fun & free, family-friendly evening of music and fellowship. Come to just listen or to perform.

For artists: limit of 3 songs or 10 minutes

Sign up on site: first come, first served

Small amp, keyboard and one vocal mic provided



Newsletter Update

Beginning in December, *The Trinity Lutheran* newsletter will be published every other month on a trial basis. The deadline to submit items for the December/January issue is Wednesday, November 19. Main themes for the issues are:

February/March – Lent & Easter

April/May – Easter & Spring Events

June/July – Summer & Labyrinth Events

August/September – Program Restart & Back to School

October/November – Fall Events

December/January – Advent, Christmas & the New Year

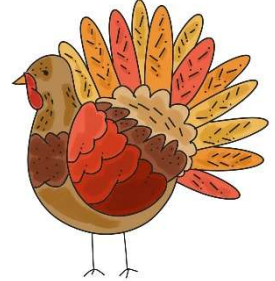
In between issues you can stay current with what's happening at Holy Trinity by receiving our weekly email blast, checking out our website & Facebook page or taking home the bulletin announcements every week. Please contact the church office with any questions about this change.

The Holidays Are Right Around the Corner

We will be collecting the following items for those less fortunate to help their holidays be a little brighter.

For Hope Closet & Pantry:

- 1.) **Turkeys** (frozen) for Thanksgiving, any size. Deliver to Holy Trinity by **November 16**.
- 2.) Sponsor a family's **Thanksgiving meal**: \$50.00 for a family of 4. Any amount is appreciated. Deliver any time **throughout November**. Last year, the Hope Closet provided 165 Thanksgiving meals.
- 3.) **Christmas toys**: Deliver to Holy Trinity **November 30 - December 7**.
Suggestions : cars/trucks, baby toys, action figures, legos/duplos/building toys, dolls, accessories that go with phones, shaving kits, jewelry making kits, art kits.



Eras Senior Programs of Milwaukee & Waukesha Counties:

- 1.) **\$10 gift cards** to Pick n Save, Walmart, Walgreens, Target, and packs of Forever stamps. Deliver to Holy Trinity **November 30 - December 7**.

We will not be doing a Thanksgiving meal at the Guest House this year.

Thank you for your generosity!

November Sermon Series

In Christ Alone, My Hope is Found

Nov. 2: "Christ in a Topsy-Turvy World"

Nov. 9: "Keep Your Eyes on the Prize"

Nov. 16: "Make Each Day Count"

Nov. 23: "In the Midst of Pain Look to Christ"

Join the conversation in person or online
Sundays at 9:15 am



Wishing you & yours a blessed
Thanksgiving!

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The church office will be closed
Thanksgiving Day.



Deck the Halls

Save the Date!

Saturday, November 29
9:00 am

Watch for more details coming soon in the bulletin and email blast for helping to decorate the church for Advent & Christmas.



Holy Trinity Lutheran Church

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Non-Profit Org.
U.S. Postage
PAID
Milwaukee, WI
Permit No. 905

Electronic Service Requested



Connect with us on
Facebook:

facebook.com/htwa.church

Have You Moved or Will You Be Temporarily Away?

Please notify the church office (see
contact info above)

"For where your treasure is, there your heart will be also."
Matthew 6:21

**WHERE YOUR
HEART IS**



FAITH COMMITMENT SUNDAY: NOVEMBER 16

STEWARDSHIP 2026

HOLY TRINITY LUTHERAN CHURCH