

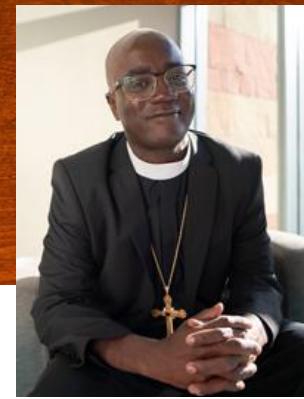


TEMPLE
LUTHERAN
CHURCH



ANNUAL REPORT
2025

FROM THE PRESIDING BISHOP REV. YEHEIL CURRY



Dear friends in Christ,

As Lutherans, we are set free to love our neighbors and seek justice. In Colossians 2, we read: "As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving" (6-7).

I am abounding in thankfulness for you, church. You are an integral part of this mission as we envision a world experiencing the difference God's grace and love in Christ make for all people and creation. The ministries of congregations including yours, our synods and the ELCA churchwide organization are all working together today and every day so more people may know the way of Jesus and discover community, justice and love. From providing food to people experiencing hunger, to helping train the next generation of leaders that will lead this church, your support is at work here at home and around the world.

Your generosity to each of the three expressions of the church — your congregation, your synod and the churchwide organization — has made it possible for us to do this work together. Your financial resources, your time volunteering and accompanying others, and your voices are so valued.

As we look ahead to the coming year, I encourage you to continue to walk in Christ, remembering you are rooted and established in faith, and free to love and serve your neighbors. Thank you, church, for the ways you connect with and support our siblings across the ELCA and in our communities.

In Christ,

The Rev. Yeheil Curry
Presiding Bishop
Evangelical Lutheran Church in America



“As you therefore have received Christ Jesus the Lord, continue to walk in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving.”

—Colossians 2:6-7

FROM THE PASTOR

REV. TIMOTHY B. JOHANSEN

Siblings in Christ,

As we look back on this past year at Temple Lutheran Church, I am called again and again to this: Thank you. Thank you for allowing the Holy Spirit to move through you and spur you to full worship, generous service, diligent learning, and even a willingness to grow. Ours is a community that continues to show up faithfully, trusting that God is still doing something new both in and through us.

This year, our shared mission—*Welcome Unconditionally, Worship Fully, Live Generously, and Celebrate Growth*—remained a lived reality. We welcomed neighbors of all ages and backgrounds through our doors: scouts, support groups, families, youth, those seeking food and those simply seeking a place to belong. Temple is a building that hums with life throughout the week, and I am grateful for the many ways you embody Christ's radical hospitality.

Our worship life continues to be a source of strength and joy. From fun and (hopefully) meaningful sermon series and special liturgies to the faithful leadership of musicians, assistants, acolytes, and other servants, worship remains the hub from which all congregational activity flows. Whether gathered in the sanctuary or scattered into daily life, we continue learning that worship is not something we attend, but a way that we live.

I am especially thankful for the ways we are forming faith across generations. From Sunday School and confirmation to youth ministry, retreats, mission trips, and adult education, Temple is a place where questions are welcomed, relationships are nurtured, and faith is deepened. Our children and youth continue to teach us what it looks like to be bold, joyful, and caring.

I also give thanks for the many ways this congregation lives generously—through financial stewardship, volunteer leadership, care for creation, and a commitment to justice. Whether feeding neighbors through the food pantry, supporting global partners, reducing our environmental footprint, or exploring new ministry ventures, Temple is actively participating in God's work in the world.

As we look ahead, I remain confident that God still has so much more to accomplish with us. There is more love to share, more growth to celebrate, and more children of God to welcome.

Thank you for your faithfulness, your courage, and your trust in God's unfolding future.

Faithfully,

Pastor Tim



FROM THE PRESIDENT BERNIE TOTH



After completing 6 years on Church Council, my final year as president, I must say it has been challenging, and still it has been rewarding.

Led by Pastor Tim along with our music and youth ministries, our church is growing. Look around. We have seen and continue to see many new and old faces. We have re-instituted our early, more contemplative 8:15am service. Attendance is already exceeding our initial thoughts. The 10:00am service is streamed on YouTube. Its in-person and online attendance continues to climb.

We now have an active youth group led by Jenn Prusky, our Youth Minister. This group is comprised of members from Temple and Trinity Lutheran Churches. The group has grown large enough to be split into 2 units (a middle school and high school aged group). Each meet independently of each other once a month. They also go on overnights and take on important service projects.

We continue our community outreach programs, including monthly Food Pantry, Upper Darby Life Center Meal, Blood Drives, Kiva (micro loans), and medical financial assistance for "the Mayor of Brookline Blvd," Calvin Lawler, our own custodian, who retired after 32 years of service to the congregation.

When you look around the church building and our grounds, you can take pride in all the improvements that have been made over the past few years. Some of the building improvements include the splits to help with both heating and cooling the nave, the air curtain to help inhibit cold air from entering the building, refinishing the Earlington Road door and frame work from further deterioration, a new large more efficient stove in the kitchen. Additional improvements were made to the parsonage bathroom, and a refurbished sign at the corner of Earlington. It's a joy to see how the rain garden has flourished with the roof water runoff.

All of this indicates we are a vibrant, growing, and active congregation. We need your help and assistance, both financial and volunteering of your time and talents.

Remember, Temple Lutheran is a place for each and every one of you.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "A. M. Toth".

FROM THE DIRECTOR OF DISCIPLESHIP ROB MANNIX



Greetings! May God bless you and yours richly as we start another year at Temple Lutheran Church. Each year I personally decide on my own goals and aspirations for the year, and I also pick a key word of focus. For 2026 I have chosen CONNECTION. The past year was a huge success in my mind for our ministries together. It brings me joy to look at and share with others how vibrant our church is by looking at the banner of life in the back of the sanctuary. I hope you take some time to relish where we have been as we look forward to the year ahead.

We are planning on many ministry opportunities this year, and I will be very intentional in our efforts to be inclusive as we create community at our transformational church. I want you to connect with each other, folks in our neighborhood and in God's World as we participate in God's creative and transforming work. My prayer is that these connections and efforts will lead us all into a deeper connection with the Holy One in Three.

To live into that reality, we will be continuing several ministries that began in 2025, and are going strong. On Monday evenings at 7pm one of two groups is always meeting. The Spiritual Direction group meets in the darkened quiet of the Youth Room to share life together and to ask the Holy Spirit for guidance. On the opposite Monday evening at 7pm a group gathers in the conference room for a no-experience-needed, Bible Study. Currently this group is working through the Gospel of John, exploring the stories and what they mean for us today. TLC is now also worshipping twice each Sunday morning since we added a more contemplative early 8:15am service. Another new ministry is a Social Justice group that does not meet regularly but corresponds via email, about current events to pray about and support in various ways. If you are interested in getting involved in any way please reach out to me or the office.

We will also continue to share our stories of faith in action with our Mission Moments during the 10am worship. We all have ways in which we hear and respond to God's call, and lifting these up to each other helps us connect in unimaginable ways with others and God. Please help by offering to speak in front of the congregation to share your story. I hope to have more folks do this starting with our leadership. Our transformational vision is being lived into through our mission. There are opportunities for all to worship fully through Assistant Minister, Acolyte, and ushering.

Temple Lutheran Church is a healthy, vital, vibrant and growing congregation, with plans to grow forward into the upcoming year. We were so successful with our breakfasts in the back of the church creating a time of fellowship and community, that I plan on having coffee hours at least once a month after worship to allow folks to linger and visit. Please tell me if you or your group is able to sponsor one of these coffee hours as we launch this ministry. We are also excited about all the events being planned for this year. Look for sign-up sheets, contact the church office or reach out to me in any way so that we can connect with each other, foster connections with our community, and improve our connection with God.

Peace,

Rob Mannix, MDiv

FROM THE DIRECTOR OF MUSIC MINISTRIES FLORRIE MARKS



As usual, the Music Ministries were very busy in 2025!

The Handbell Choir took many different forms this year as we featured a variety of ensembles and solos. In addition to the usual Handbell Choir, we had a quartet playing Porta-Hymns (4 ringers, 8 bells, no tables required!) as well as a piece playable for 5-7 players (we did it with 5), plus the traditional quartet on Christmas Eve and Easter; finally, on Christmas Eve, we featured a new quintet (Kyle, Maureen, Susan, Darcy, and me) which played some beautiful preludes to the evening service. Our full group currently numbers 7, but we have openings for as many as 4 new ringers. No experience is required, although you do need to have at least an elementary knowledge of music reading. Don't worry if you've never rung a handbell before...we'll be more than happy to help!

By far, the highlight of the Handbell Choir's year was playing at the wedding of our own Lynn Santo Domingo and Ian Clements on October 11! Although many of Lynn's friends knew that she played handbells, no one was prepared for this...especially Ian! She led him to a pew, and then she donned a pair of white gloves (the rest of the group wore black clothes and black gloves), and we played Beethoven's Ode to Joy to enthusiastic applause—the best I've ever heard for a handbell choir piece!

The Chancel Choir continues to sing the Offertory Anthem most Sundays during the program year (mid-September through mid-May). When everyone is present, we now have 10 singers, but we can always use more! With a roster of 10, we can count on 5-8 singers every week; I would love to have a roster of 15, which should give us 10 singers every week. Might you be one of the 5 new singers? You don't need to be at church every Sunday, and you don't even need to be a fluent music reader! All you need is interest and a nice voice; we'll take care of the rest!

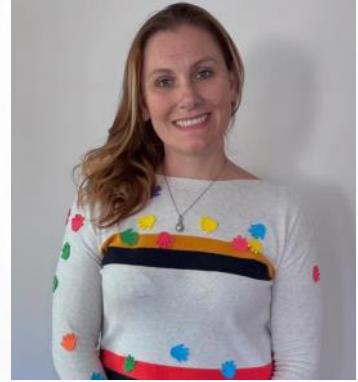
During the summer months, while the Chancel Choir and Handbell Choir have a well-deserved break, we feature a variety of soloists; thank you to all who shared their talents with us. Thank you also to Mark and Reuben for filling in for me so well when I took vacation. Also during the summer, I led the music during our annual Vacation Bible School. It's always a joy to teach the songs to the kids, and we had a lot of fun together!

Finally, September marked 15 years for me as Temple's Director of Music Ministries. I've done many things here over the years: playing organ, piano, keyboard, and guitar; singing; directing instrumental and choral groups; composing and arranging music; and finding opportunities for the many talented musicians here at Temple to share their gifts. If you sing or play an instrument, I hope you'll consider participating in our Music Ministries.

Faithfully submitted,

Florrie Marks

music@templelutheran.org



JENNIFER PRUSKI
YOUTH MINISTER

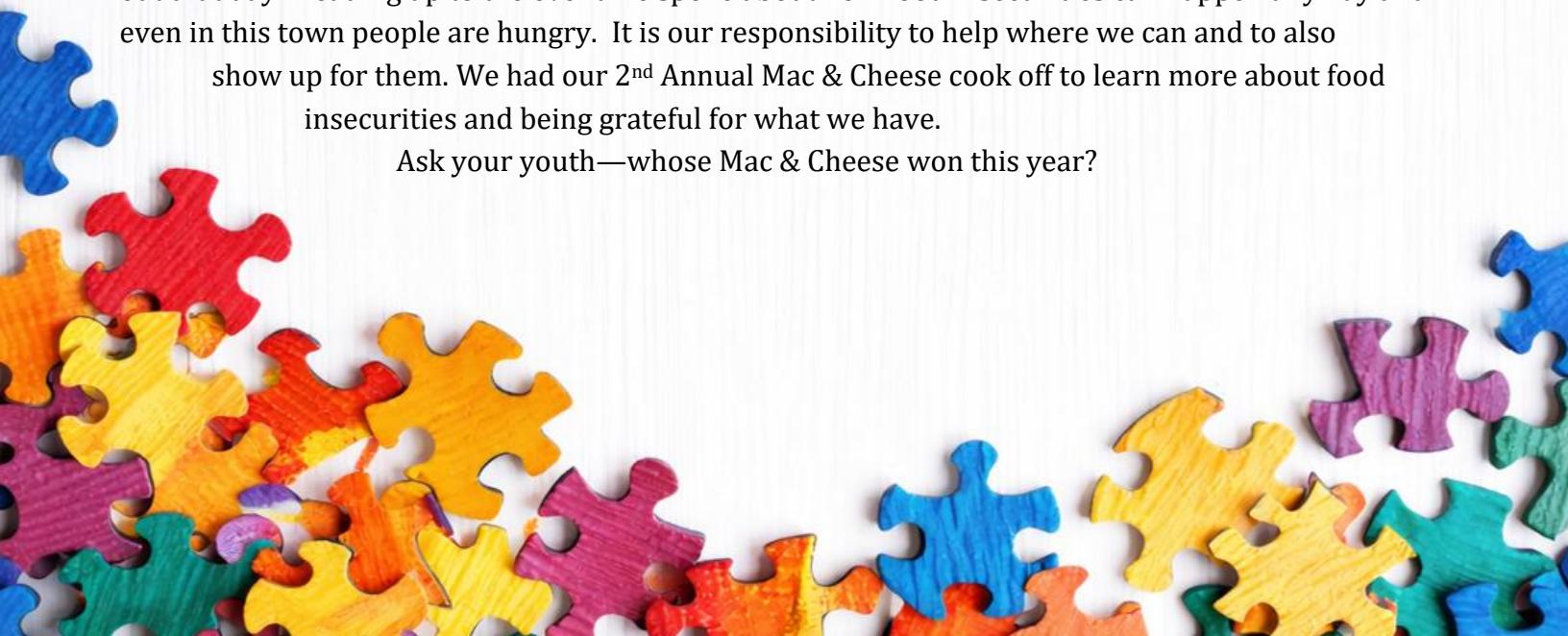
TL4C was formed 2 years ago merging both Temple & Trinity churches together and we are still going strong today. We are blessed with so many youths that we have split the groups between middle and high school. And for those who don't know what our name stands for, it's more than just Temple Lutheran or Trinity Lutheran. It is a name the youth came up with and I believe is a great representation of them. They named themselves **Teens Living 4 Christ**. How powerful is that, when your introduction, your name is a declaration like that. This is who we are, how can they not be meant to do great things?

We are a group that learns and plays together within our own walls and across Southeastern Pennsylvania. We do most of our retreats with other churches in our area. Our youth have formed friendships and connections within the synod. It's amazing to watch friendship pick up where they left off at the last retreat.

Our youth have "adopted" into their group 1 youth from Royersford. They met him at the Tuscarora ("Tuscy") retreat in 2023, managed to find him in New Orleans and hung out again last year at Tuscy. Their group will probably re-form this coming March for Tuscy '26. Talk about a lasting friendship. The middle schoolers are also getting into the action with their own retreat. We went again this year, and the event was doubled what it was last year. We sang "Sanctuary" in candle light and played a hilarious game of telephone. But we also learned "what really matters".

This Thanksgiving TL4C hosted a meal for the TLC food pantry again. It was a great success last year and very pleased to host it again. Luckily for me, Pastor Tim is an amazing cook and the rest of us fell in line even if I wasn't able to attend this year. We cooked and served numerous people who came out that day. Leading up to the event we spoke about how food insecurities can happen anyway and even in this town people are hungry. It is our responsibility to help where we can and to also show up for them. We had our 2nd Annual Mac & Cheese cook off to learn more about food insecurities and being grateful for what we have.

Ask your youth—whose Mac & Cheese won this year?



Last June TL4C volunteered with Appalachia Service Project (ASP). TL4C joined 5 other churches from West Chester to form 1 large group of 25 people for an 8 day adventure to West Virginia. We started with a bang by going white rafting which really helped our youth let down their guard and begin building relationships. There were 10 youth altogether and they barely spoke to each other in any of the pre-meetings. It was going to be a long week.

ASP's theme for the summer was Matthew 5:14 "be the light."

We were there to bring the light and love of Jesus into these people's live. ASP helps us live the idea of God's work our hands. We came together to do selfless good for complete strangers. To give up our PTO days and summer beach days to do something good.

We came to listen when the spirit called, to be the Holy Disruption walking down the path and finally answering the call. We weren't the perfect volunteers Jesus demanded, we didn't jump to answer the moment Jesus called, but hopefully this trip will help us respond faster next time.

One night TL4C plus our adopted youth gathered for group discussion. The youth formed groups with other youths and our adults who were present. I gave them 5 minutes to find similar passages to the theme in the bible with no phones. I had every intention of letting them use phones if they came up with nothing. But these youth truly understood what being the light meant. As the saying goes "they understood the assignment." Group after group had something deep and magical to share. I sat back and marveled at these amazing youth. Give them the opportunity to shine, they will and they do!

In 2026, we are kicking off a new curriculum called "Peer Ministry Leadership" with our senior high youth. This program teaches them how to truly listen and be there for someone. When conflict arises, youth turn to each other first and it is our goal to equip them with the tools. We want them to listen with compassion and give guidance and grace to each other. This program won a synod grant and is being taught and learned at over 10 churches in our synod. SEPA youth leaders know how special our youth are and look forward to giving them more tools to help them grow.

With all that said and done in the last year, I want to thank the congregation for all your support for everything we do. I also want to thank all the parents for letting me be a part of your youths' lives. I am blessed to know each and everyone of them and they are leaving a beautiful mark on me as well.

Blessings,

Jenn



CONTINUED

CHRISTIAN EDUCATION REPORT

SUBMITTED BY JEANNE DANIELS

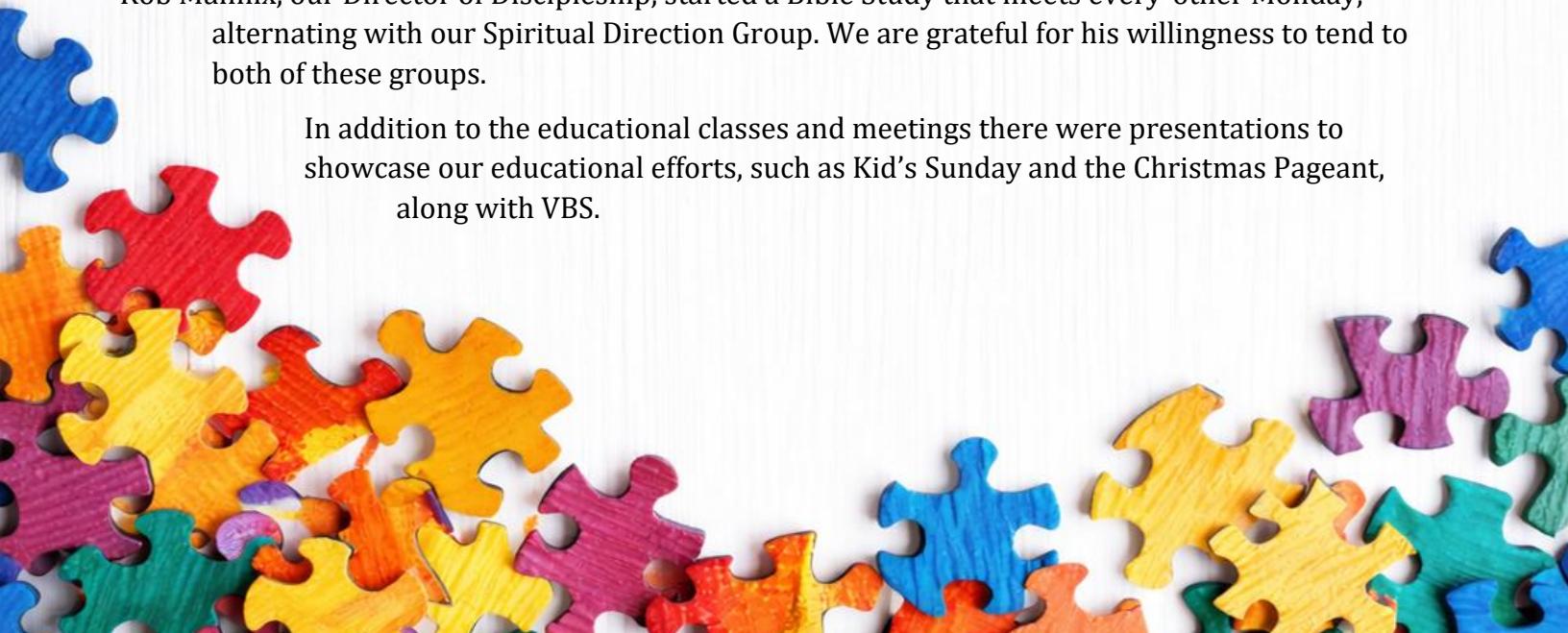
In January 2025, the five level format of Sunday School continued, the teachers were: grades Pre-K and Kindergarten, taught by Ms. Jeanne Daniels; grades first and second taught by Ms. Michele Smith; grades 3rd through 6th grade taught by Ms. Cristina Escobar; grades 7th through 12th taught by Jenn Pruski; and through Cafe the adults enjoyed educational opportunities led by the Adult Education Team. This format concluded the 2024-2025 Sunday School year and began the 2025-2026 year.

In September, the Sunday School Program began, led by Jeanne Daniels, the Superintendent of Sunday School, and continued to reach more of our youngest generation attending the service with their parents. By continuing to schedule Sunday School to coincide with 35 minutes of the service, beginning with the sermon and ending with communion, we maintained a larger Sunday School attendance. The lessons were still based on the Spark Bible, beginning with our circle meeting of the grades: Pre-K through 6th grade, where we recited the Lord's Prayer, read a Bible story and had a brief discussion. We then met in three individual classes according to grade. After our age-specific lesson, we enjoyed a craft led by Dani Dolan-Hartnett and Amy Mescia. In these events, we bonded with each other and explored our faith. These activities not only provided moments of joy and connection but also allowed us to deepen our sense of community and shared purpose by including the older youth.

The older educational groups are so fortunate to have Jennifer Pruski, our Youth Minister, on our team, along with Pastor Tim. Pastor Tim re-started our confirmation class this September, teaching a group of 11 youth. 2 youth from Trinity Lutheran joined 9 youth from Temple. Adult education at TLC included several opportunities to celebrate growth not just in numbers of those attending, but also in our discipling attitudes as we learned how we can live more fully into God's plan for our lives. On Sunday mornings the adult forum Sunday school, Cafe, which started 2021 in a virtual setting, met in a hybrid environment in the remodeled area outside the kitchen. This group was led by a team of teachers and presenters covering different topics relevant to our walks in God's world. Thank you to all our presenters in 2025 and going forward. There is always room for more to attend or lead. The coffee will be on for you! If there is a topic you would like to learn more about just ask.

Rob Mannix, our Director of Discipleship, started a Bible Study that meets every-other Monday, alternating with our Spiritual Direction Group. We are grateful for his willingness to tend to both of these groups.

In addition to the educational classes and meetings there were presentations to showcase our educational efforts, such as Kid's Sunday and the Christmas Pageant, along with VBS.



Kid's Sunday, on May 18th celebrated our children and the Sunday School teachers.

CHRISTIAN EDUCATION REPORT

CONTINUED

On this day our youngest generation is the focus of our service that is in the format of a Kid's Sunday School lesson. We crafted no-sew lion pillows while Pastor Tim read the Daniel and the Lion's Den Story from the Spark Bible. The children sang songs accompanied by Mark Wallace on drums and Florrie Marks on guitar. We thanked our Sunday School teachers, Ms. Jeanne, Ms. Michele, Ms. Cristina, Mr. Dave., our Youth Minister, Ms. Jenn, and our Music Director Ms. Florrie. We blessed each other and enjoyed the fun celebration before summer break from Sunday School. We looked forward to our next Sunday School year and were grateful for the rewarding opportunities that existed to teach our youngest generation that they are so loved by God. Some additional opportunities include VBS during the summer and ending the year with a Christmas pageant.

August's Vacation Bible School program was a hit, once again! The theme was Renew. Campers had a week of learning to love God, love our neighbor, and love the earth. Our group leaders, along with many youth volunteers, ushered kids around the building for games, crafts, music, story time, snack, and missions class. In missions, our kids learned about the importance of our practicing in our daily lives green activities that do not pollute our water and land. We collected money for our mission project to donate to the Darby Creek Valley Association, a nonprofit watershed organization. Later in the year, there was a Christmas Pageant, a musical play entitled "A Wild West Christmas", in which Wild Bill, Cowgirl Claire and Calamity Kid rode into Havertown and stumbled upon a Christmas Play at Temple Lutheran Church in progress, with no buffalo in the stable, only a cow. The wild west characters discovered the true meaning of Christmas. The play featured four parodies with Christmas lyrics cleverly written by Pastor Tim to western cowboy songs, Afterwards, everyone remarked on how they enjoyed the children's play and the end of a successful year.

This year we made great strides to improve our educational program for all ages. Yes, we are inviting all ages to participate as either students or teachers. Teaching others about God fills your heart with joy. We are very thankful for our teachers: Ms. Jeanne, Ms. Michele, Ms. Christina, Ms. Dani, Ms. Amy, Ms. Jenn, Pastor Tim, and the Adult Education Team and many other volunteers, as we welcome unconditionally any others that would like to join our teaching team. Thank you all for making the 2025 Christian Educational Program very successful.



CHRISTIAN OUTREACH REPORT

SUBMITTED BY INGRID BURD

Starting in December 2024, as the cold set in, and continuing through the month of January, we supported a Blanket and Coat Drive organized by Greg Swindells. The response was overwhelming, with bags bursting at the seams full of 750 items (jackets, sweatshirts, sweaters, hats/gloves and blankets) to aid those needing an extra layer of warmth.

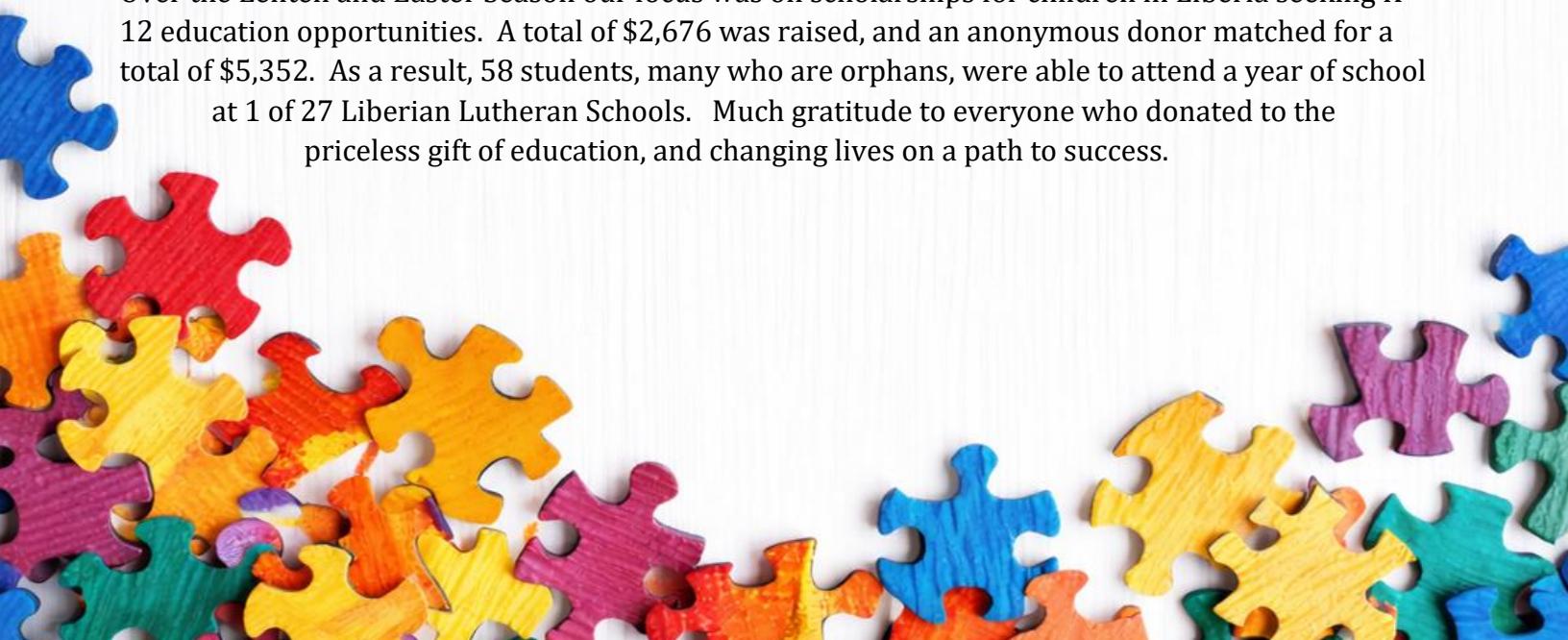
On January 14th, we served our first of seven meals this year at the Life Center. This particular night was a “Code Blue” due to frigid temperatures, and we served every morsel of food, to a grateful group. In addition to our regular menu of meatloaf, mac and cheese, string beans and apple sauce, we have extended our donations to include breakfast (oatmeal and coffee) and lunch (canned tuna or chicken and hotdogs) items to supplement, when a hot meal is not on offer, or when additional guests are in attendance due to extra cold nights. Thank you to everyone who contributes items, and a special shout out to our superstar chefs—Connie Bradley, Janet Bruss, and Eileen Keaveney—for their unwavering dedication!

On Feb, 2nd we celebrated the good news of scouting, during Scout Sunday, with the introduction of Temple’s sponsored All Girls Scouting Group, Troop 2024. The youth highlighted for the congregation how Scout Law parallels the lessons of the Bible. After service, a special Scout Sunday patch was distributed to those attending and everyone was welcomed to gather in the courtyard for s’mores making.

The annual SOUPer Bowl luncheon fundraiser for food scarcity took place on February 9th. Funds were collected by placing money in the pot for the team you believe would win the Superbowl. The day turned out to be a double victory, \$858.50 was raised for the Mama-Tee Community Fridge Project, and the Eagles brought home the Lombardi Superbowl Trophy. Thank you to all the cooks who donated delicious homemade soups and desserts.

Later that week, College Care Packages for Valentines’ Day (17) were assembled. Thank you to everyone (and Thrivent) who contributed to the purchase of gift cards, snacks and postage, and to Kathy Farally, Darcy Mannion and Anne Toth for packing with care to ensure the students received their Valentine love and Halloween (16 packages) treats in time.

Over the Lenten and Easter Season our focus was on scholarships for children in Liberia seeking K – 12 education opportunities. A total of \$2,676 was raised, and an anonymous donor matched for a total of \$5,352. As a result, 58 students, many who are orphans, were able to attend a year of school at 1 of 27 Liberian Lutheran Schools. Much gratitude to everyone who donated to the priceless gift of education, and changing lives on a path to success.



The annual Easter Egg Hunt was on April 19th, and it did not disappoint our youth, extended family and neighbors, who arrived with baskets and bags to carry home their finds. Thank you to everyone who invited a guest, fill eggs with candy and prizes, and our own youth group for finding places to hide ALL those eggs. What a wonderful way to welcome our community to Temple and celebrate the good news of Easter.

CHRISTIAN OUTREACH REPORT

CONTINUED

Our Christmas in July project benefited MANNA (Metropolitan Area Neighborhood Nutrition Alliance). A total of \$1,643 was raised to assist MANNA in providing nutrition to improve the health of people with serious illnesses who need nourishment to heal.

Also in July, we collected school supplies to ensure students were prepared to return to school with required supplies. The supplies, along with some monetary donations, were surely appreciated in September, when the school doors opened.

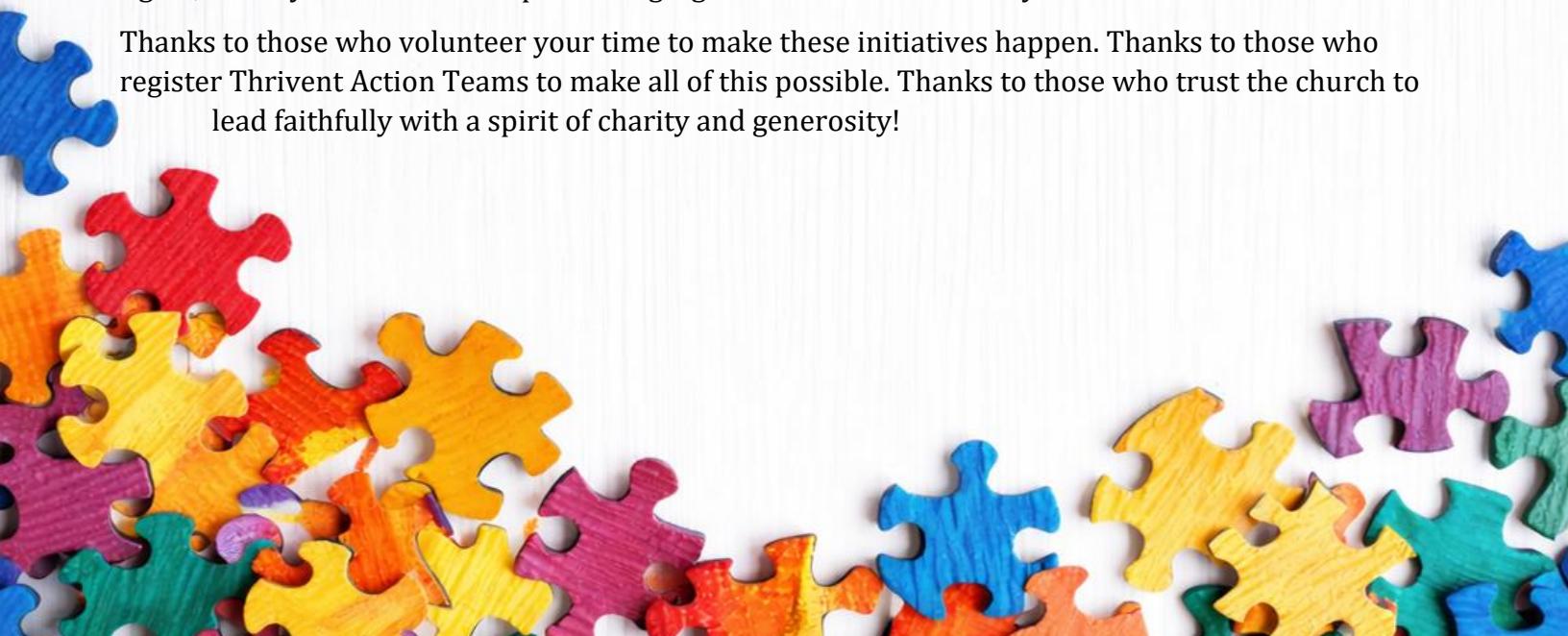
The Christmas season of gift giving started in November, for the benefit two wonderful organizations, Chester Eastside Ministries, a women's shelter, and Fair Acres Nursing Homes. Our Mission partners provided 116 gift bags to the residents, which is 30 more bags than last year. The holiday gift bags were overflowing with essentials and treats, as a sign of love and compassion. New this year was our partnership with the residence of Fair Acres, initiated by Janet and Dick Bruss. Mission partners adopted and shop for 60 elderly individuals. All corners of the church were filled with gifts, representing warmth and love for those in need. Thank you to Janet and Dick Bruss who delivered the 176 packages.

Our Advent Generosity Project was dedicated to "The Mayor of Brookline Blvd.", AKA Calvin Lawler. Thank you to everyone who contributed so generously towards assisting Calvin in his recovery. A special tree was in the Narthex decorated with individual, signature, straw hats each representing a \$25 donation. At last count over \$3,580 had been contributed, and an anonymous donor agreed to match up to \$3000, so that brings us to \$6,580! What an appropriate way to honor and care for our faithful servant, for his hard work, joyful laughter, faith-filled conversations, kindness, and friendship.

Finally in the spirit of generosity and shared mission, both financial and spiritually, 3.5% (\$8,747) of our congregational giving was donated to the ELCA for support of our Synod. We're excited for all of the things our new Bishop, Rev, Bryan Penman, has in store for us.

Again, thank you to all who help this congregation to "Live Generously."

Thanks to those who volunteer your time to make these initiatives happen. Thanks to those who register Thrivent Action Teams to make all of this possible. Thanks to those who trust the church to lead faithfully with a spirit of charity and generosity!



GENEROSITY BY THE NUMBERS



750+ Coats, Blankets, etc.
for Houseless



7 Meals Served
at the Life Center



\$858.50 Raised
at the SOUPer Bowl For
Mama Tee Community Fridge



33 Care Packages for
College Students



\$5,352 Raised for
Scholarships in Liberia



\$1,643 Raised
for MANNA
on Christmas in July.



60 Gifts for Fair Acres Residents
116 Gifts for Chester
East Side Ministries

\$6,580 to

Help Calvin Heal



\$8,747 in
Synodical Benevolence

All of this was made possible by **31**
Action Teams totaling **\$7,750**, courtesy of

thrivent®

PROPERTY TEAM REPORT

SUBMITTED BY DICK BRUSS

The following is a list of committee achievements over the past year and goals for the upcoming year. Thank you to all who participated in this important work to maintain and improve our church property!

We have been continuing to work on a variety of issues to keep our building complex in a State of Good Repair for future generations.

ACCOMPLISHMENTS IN 2026

Church Building

Solar Panels

The Solar Panel installation of 2021 continues to perform very well, with power generation in line with expectations. This year it has generated 53 MWh of power. See the Green Team report for more information on the impact.

Exterior Doors

The red doors leading down from the office area were repaired in April. The frame was rebuilt and they now work perfectly, even closing and locking by themselves without forcing them.

Rain Garden

The rain garden continues to be a great success not only in stopping water from running in the neighbors' yards, but also seems to have corrected the problem of water entering the boiler room during heavy rains.

Heat & Air Conditioning

The 4 sanctuary A/C units were nearing end-of-life; they were removed and replaced late summer 2024 with 4 heat pumps. The main goal is environmental: to no longer use natural gas to operate the steam boiler which heats the church, but use the electricity we generate to provide church heating. An additional benefit is that the heat pumps are more efficient in providing air conditioning than the units they replaced. We will continue to test this out this winter season before determining what additional incremental heating might be required to provide comfort throughout the entire church in all seasons. In November we added an air curtain unit over the main center church doors to keep out cold air when the doors are open in winter. We are in the process of adding two heaters in the hallway outside the toilets beneath the narthex, which will be part of the hot water heating system already heating the toilet and Sunday school room.

The old steam boiler, nearing the end of its useful life, remains as a backup to the heat pumps. If we find the air heat pump, with supplement, can provide adequate comfort, we can avoid the replacement of the steam system which at end of life and avoid a 60k capital expense.

Lighting

We have done miscellaneous re-lamping of church lighting throughout the building. Some years ago, the majority of the fluorescent light fixtures throughout the building were replaced. Since fluorescent lamps have a long life, many of the lamps installed then are reaching their end of life! Accordingly, we have replaced quite a few lamps this year, using very low energy LED T-8 lamps to replace the older type T-8 fluorescent lamps. The new lamps use only about $\frac{1}{4}$ the energy of the original ones. Replaced all light bulbs in church with LED lamps. The original incandescent lighting used 900w per figures. Much of the lighting was converted to compact fluorescent several years ago. On Dec 2, all the nave lighting was changed to new LED lamps. The total lighting load is now only 720W for the whole nave, less than the original signal fixture used!

We also replaced several failed lighting ballasts in throughout building, converting T12 to T8 were the older type was still in use. Several light switches were also replaced (several were installed in 1957!)

We determined the cause of tripping a circuit breaker when the youth room toilet light was switched on: defective exhaust fan motor on the roof (fan gets turned on when the toilet room light is on.) A new fan motor needs to be obtained.

PROPERTY TEAM CONTINUED

Parsonage

We hired a house inspector to evaluate deficiencies and needed repairs of the parsonage who produced a comprehensive report. Generally the building is in good condition, but requires quite a few issues to be corrected.

Since the parsonage was converted from its knob-and-tube wiring, many of the walls needed to be patched and repainted. They've all been patched and pastor is repainting, room by room.

The 2nd floor shower sprung a leak, which caused the foyer ceiling to collapse a bit. The leak and the ceiling have been repaired.

100 Capital Campaign (2016)

Renovation of the kitchen

Kitchen ceiling sustained damage from a water leak in the nursery toilet. The insurance settlement was added to the campaign fund, and leaving \$19,316 which can be used to repair and renovate the kitchen.

The kitchen has been updated with:

- New LED ceiling spot lights installed to replace original fluorescent fixtures; kitchen is now bright
- New twin door refrigerator
- New circuit breaker panel and feeds to appliances
- Dishwasher moved to opposite side of kitchen
- New stainless steel sink with sprayer faucet installed adjacent dishwasher
- Two new gas stoves installed, replacing the ancient stove
- Deep fryer removed

The hood we had planned to install over the stoves did not work out, as the ceiling structure from which it would be suspended was not strong enough to support the considerable weight.

Still remaining to be done with this funding is:

- Install ADA-compliant fire-rated doors (one wide, one narrow) between fire tower and building in three places, Fellowship Hall, middle and upper level
- Replace missing fire-rated door between Café hallway and Fellowship Hall
- Continue to renovate the kitchen with any remaining funds.

Goals for 2026

Repair leaks through front steps that leak into under-narthex restroom ceilings

Repair ceilings (and possibly walls) in below-narthex restrooms

Repair damaged plaster in church, esp. east side transept below window.

Paint walls in stairway adjacent church offices

Paint steps in fire tower (inside glass doors) and the railing

Replace windows in parsonage (to be phased over multiple years)

Evaluate windows in church office and some 2nd floor windows for replacement; some do not close properly, etc.

Refurbish the church sign at the corner of Brookline and Earlington.

The parsonage is in need of a new range and refrigerator.

De-weed and trim back the rain garden, since it is growing out over the sidewalk!

Continue work to Develop 20-Year Capital Plan for keeping building in a State of Good Repair

Continue work to Develop 20-Year Capital Plan for keeping the parsonage in a State of Good Repair

Continue kitchen upgrades

Trim around glass doors to make water and air tight.

Complete installation of exit signs/ emergency lighting

Corner of courtyard - dig out and build up, regrade, waterproof exterior.

Repair mural at front of church

Hang ADA defibrillator/first aid with instructions.

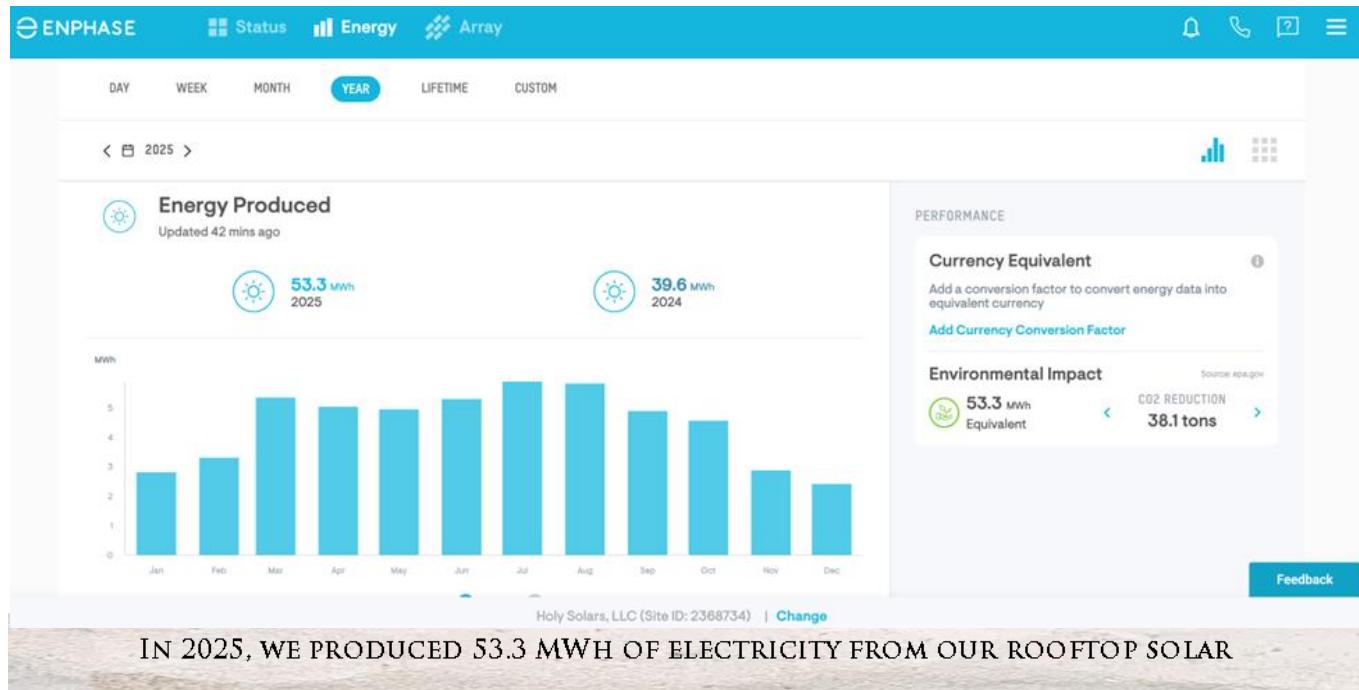
If you feel called to help with any of these matters, you are encouraged to contact Dick Bruss, Pastor Tim, or Rob Mannix.

GREEN TEAM REPORT

SUBMITTED BY NOEL SMYTH

The rain gardens have grown to provide a beautiful landscape for our property and provide nutrient and habitat for our animal co-habitants of this earth. They are working as designed, diverting our building runoff to the groundwater aquifer in lieu of contributing to the flooding and polluting of local waterways.

We produced 53,300 kWh of electricity on our roofs in 2024, which was higher than the prior year and in line with expectations. This offset 38.1 Tons of carbon emissions.



We recently added an electric air curtain over the main doors of the sanctuary to keep the cold air out when the doors are open, allowing the heat from the heat pumps to stay in the building. This along with some additional small modifications are being implemented to incrementally improve comfort on the coldest days.

If you have other ideas for going green, please contact Noel Smyth

2026 PROPOSED BUDGET SUMMARY

SUBMITTED BY THE FINANCE TEAM
RATIFIED BY CHURCH COUNCIL

	Budget 2025	Actual 2025	Budget 2026
Income			
Congregational Giving	\$243,300	\$250,346	\$254,000
Building Use & Other Income	\$73,600	\$73,777	\$73,600
Fundraising			
G2G Funding for CYF Minister(s)	\$10,829	\$4,821	\$10,363
Fundraising Events	\$5,500	\$4,886	\$5,200
Thrivent Choice	\$2,000	\$2,284	\$2,400
Vacation Bible School	\$2,000	\$1,080	\$1,000
Total Income	\$337,829	\$337,194	\$348,563
Expenses			
Parish Life			
ELCA Mission Support	\$8,516	\$8,747	\$10,160
Christian Outreach/Fellowship	\$1,700	\$1,287	\$1,575
Education/Youth Ministry	\$2,150	\$777	\$1200
Worship & Music	\$2,950	\$2,441	\$3,000
Financial Expenses	\$8,820	\$8,218	\$8,550
Loan Debt Service			
Principal	\$16,413	\$16,560	\$17,397
Interest	\$12,843	\$12,696	\$11,859
Physical Plant			
Utilities	\$21,700	\$25,624	\$26,100
Insurance/Taxes	\$28,500	\$29,116	\$30,000
Maintenance	\$14,300	\$7,331	\$12,200
Office Expenses	\$8,175	\$8,021	\$9,210
Staff Compensation	\$246,072	\$228,419	\$240,756
Total Expenses	\$372,139	\$349,237	\$372,007
Net Operating Income	(\$34,310)	(\$12,043)	(\$23,444)

FINANCE TEAM REPORT

SUBMITTED BY MAUREEN O'RYAN

2025 Finances

2025 was a strong year financially for Temple Lutheran Church and we are in a much stronger financial position than this time last year. Our total assets increased by \$92.1K to \$845.3K due to very favorable returns on our investments and favorable congregational giving. The vacant children's minister position, and the absence of Calvin due to his serious medical issues also contributed to our spending less than budgeted.

We opened a money market fund at Vanguard early in 2025, and transferred excess cash from our checking account to Vanguard. We also transferred cash that was in a Schwab money market to the new account. These changes allow us to earn interest on funds that were previously not earning anything in the checking account, and it eliminates the advisory fees on the funds that had been in Schwab.

Our total Congregational Giving of \$250.3K was \$15.0K higher than 2024, and \$7.0K more than what had been budgeted for 2025.

We spent \$22.9K less than budgeted due primarily to vacancies in the custodial and children's minister positions. The salary expense for staff included one additional payroll, for a total of 27 pays in 2025. This anomaly occurs every 11 years, causing institutions that are on a cash basis, such as Temple, to have a larger salary expenditure in these years.

Our net operating loss was \$12.0K as compared to a budgeted loss of \$34.3K, and a loss of \$24.6K in 2024. We used \$10.7K, or 1.6% of cash from our investments to cover all of our cash expenditures for the year.

2026 Budget

The 2026 budget reflects a \$3.7K, or 1.5%, increase in Congregational Giving, based on the expectation that our increased programming for children and youth will continue to spur increased attendance and generosity. The estimate of giving cards for 2026 that were returned supports this assumption.

In an effort to help to bring in additional revenue to balance our budget and support programming, a development committee was formed in 2025 to brainstorm ideas as to how to increase our revenue going forward to help mitigate our annual losses and to continue to expand our missions. This resulted in plans to start a small business to produce laser-cut products that can be sold to order. To help fund this effort, Pastor Tim applied for a grant from the Southeastern Synod's *Forward Together in Faith* fund. We were awarded a \$6,000 grant, with which we will purchase equipment and supplies. Volunteers will be trained to program and run the laser. We have budgeted a conservative \$2K of profit in 2026 to help fund our Missions.

Expenses are budgeted to increase \$22.8K over our 2025 actual expense. Half of this increase is due both to budgeting for the children's minister position and to staff salary and benefit increases. Other increases include \$1.4K to cover an increase for ELCA mission support from 3.5% to 4% of Congregational Giving in an effort to live into our generosity.

Our net operating loss is budgeted to equal \$23.4 prior to the use of any investment funds to cover the deficit. Many thanks to Jeanne Daniels for her hard work and dedication in processing all of the many invoices, deposits, payroll, reports, etc. that are needed to keep our finances in good order. Thanks also to Mark Wallace for digging through documents related to the 2024 audit and to Susan Best, who is always available as a sounding board if I have questions or ideas.

GENERATION TO GENERATION REPORT

AN UPDATE ON OUR 2022 CAPITAL CAMPAIGN

SUBMITTED BY AMY MENSCH

The Generation to Generation Campaign has reached the end of the pledge period! The campaign had an initial goal of \$250,000. It is a great pleasure to report that not only did the campaign meet its goal, it exceeded it by \$11,276!

As of 1/15/2026, TLC received 57 pledges totaling \$261,976. The campaign has also received an additional \$3,570 in memorial donations. \$257,706 has been paid towards pledges. This includes just over \$3,000 in payments that exceeded the original pledge amounts. We received payments from over 75 different families or groups. There are a few pledge balances remaining that total under \$7,500.

Total Pledges through 1/15/2026:	\$261,976
Total Money Received through 1/15/2026:	\$261,276
Pledges Balances Remaining as of 1/15/2026:	\$7,419

Thank you all for the support for this campaign!



GENERATION
TO GENERATION
CAMPAIGN

TEMPLE LUTHERAN CHURCH • HAVERTOWN

REPORT OF THE TLC FOOD PANTRY
SUBMITTED BY CAM AND BRIDGET MCCORMACK



2025 SUMMARY

Successful year/year volume increase (~27%)

Responded (on short-notice) to nation-level benefit challenge

Maintain outreach and explore new outlets as available

Met – established routine ‘events’ (quarterly) to supplement the monthly service dates

“Come for the food, stay for the Community”

Main room & Store room ‘freshness’

Met – receiving, labeling, inventory, distribution fully established

Purchasing budget

Partially Met – basic stocking purchases as-needed; refinement needed to sustain the Quarterly events

Floor replacement & Heating/Air – did not address

2026 OBJECTIVES

Identify, Train, and Transition new leaders

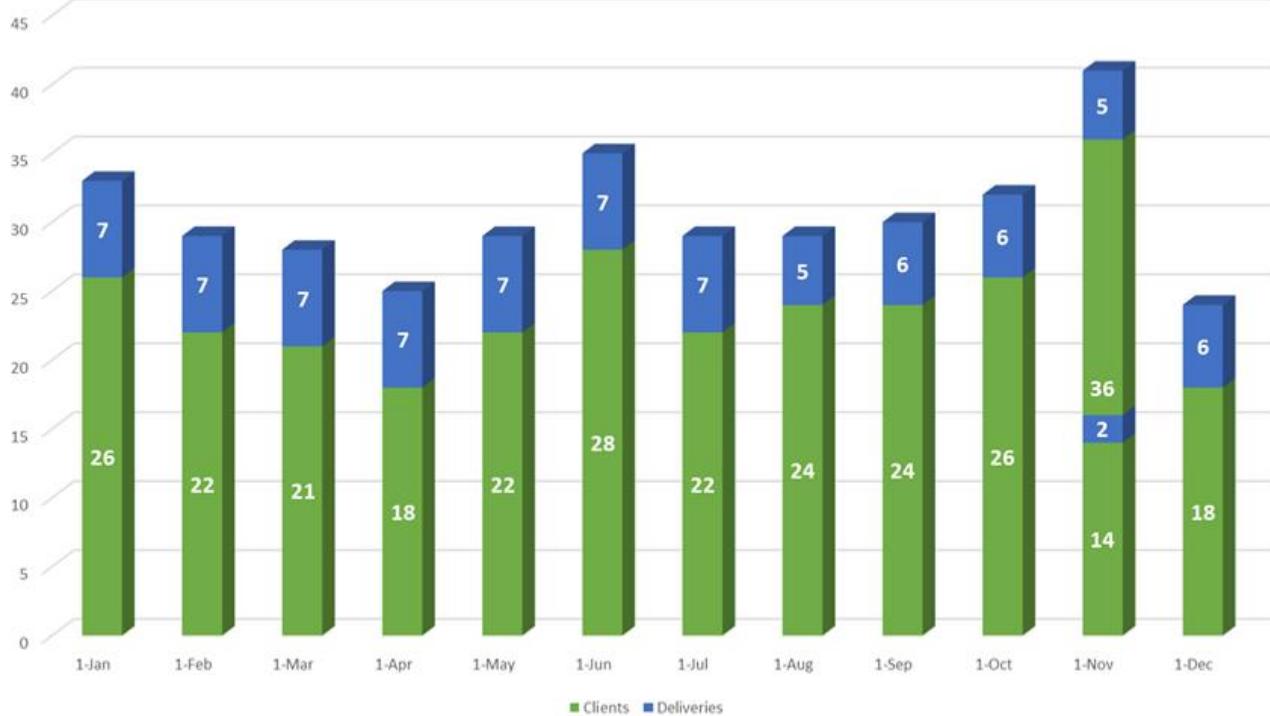
Refine Quarterly events

Room Update/Refresh (?)

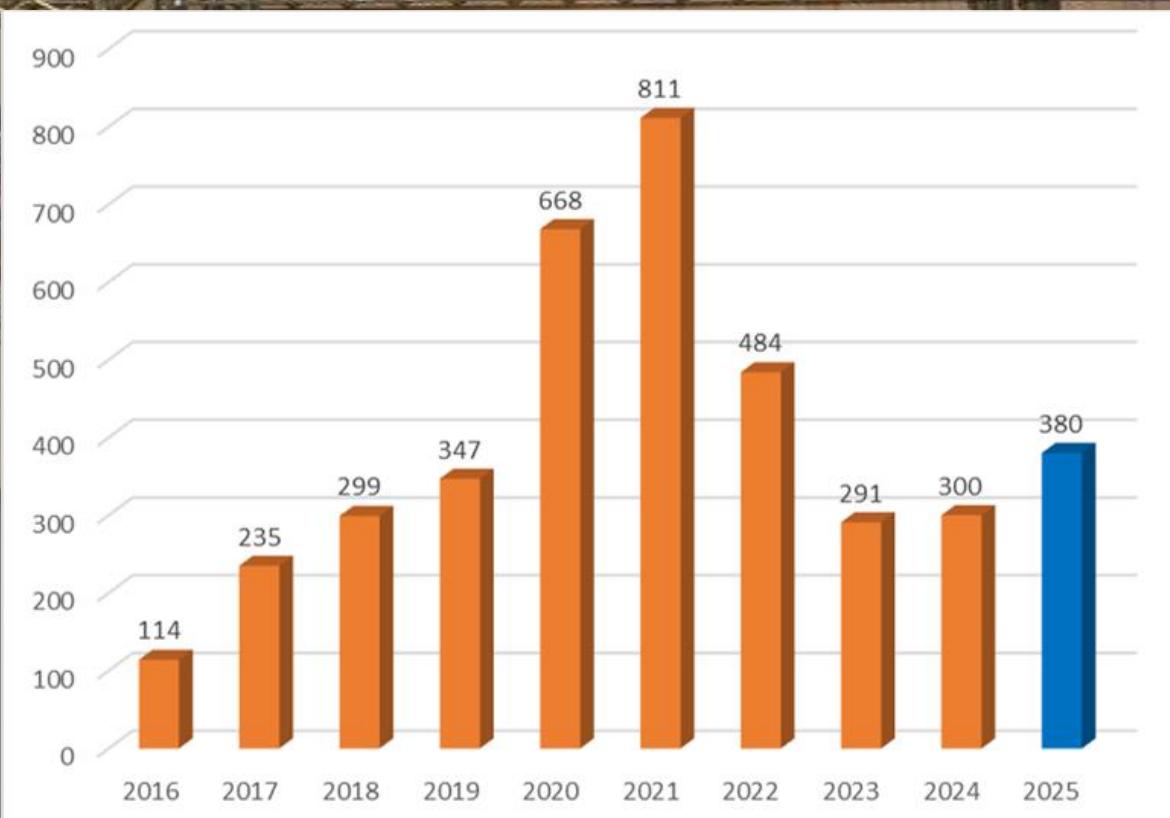
REPORT OF THE TLC FOOD PANTRY

CONTINUED

2025 ATTENDANCE



YEAR TO YEAR ATTENDANCE



KIVA MICRO LOAN TEAM REPORT

SUBMITTED BY BERNIE TOTH

The Kiva Micro Loan Team is a team that manages about \$9,500 that are used to provide small, no-interest business loans to individuals living in unbanked regions of the world. Each loan is an act of economic justice that provides a leg up for someone who otherwise would not have one.

Since its inception, the Kiva ministry has made 207 loans totaling \$31,905. These loans were dispersed to borrowers living in 38 different underdeveloped countries with very low yearly incomes. Loans have been requested for a variety of needs – agriculture, animal breeding, health issues, sanitation, education, community water systems, and maintenance of small businesses.

In the calendar year 2025, we lent to 111 women supporting their families.

Our current outstanding loans total \$9,189.

As loans are repaid, the money will be used to make additional loans within a month of repayment.

Special thanks to Kiva.org for making this work possible.

If you are interested in joining the KIVA team, contact Bernie Toth.

Your lending insights

\$32,655

Total amount lent

155

Loans made

38

Countries supported

99th

Lending percentile

[My loans →](#)

[Lending stats →](#)

The Kiva effect

When your investment makes a greater impact due to the power of relending.

\$10.22k
invested

\$32.66k
of impact

TOTAL DEPOSITS

\$10,224.97

The total amount of funds you've deposited into your Kiva account.

TOTAL AMOUNT LENT

\$32,655.00

The total amount of funds you've lent to borrowers. This includes loans made using repaid Kiva credit.

[DETAILS](#) 


Loans that change lives

Introducing...

BURNISHED BLESSINGS



An Entrepreneurial Ministry of

TEMPLE LUTHERAN CHURCH

In 2025, Temple Lutheran applied for a grant to start an entrepreneurial ministry.

**Thanks to SEPA Synod's Forward Together in Faith program,
we were awarded \$6,000 to cover any startup costs.**

**We have procured a laser engraver and we are in the process of purchasing other materials
that will help get this ministry up and running.**

Cutting boards, coasters, ornaments, dog tags, and so many more creations are possible.

**We intend to sell these at craft fairs and to individuals as we network.
Eventually, we may open an online shop.**

**We've recruited three of four mission partners to help so far, but we're hoping for more!
If you wish to help in any way,
(crafting, business planning, event sales, networking, web design, etc.)
we'd love to have you.**

Please contact Pastor Tim if you have any questions or ideas.

