

ANNUAL MEETING OF THE CONGREGATION



MINISTRY OF 2023

**THE ANNUAL MEETING OF THE
CONGREGATION AND CORPORATION**

Sunday, January 28, 2023, at 9:30 AM

WESTMINSTER PRESBYTERIAN CHURCH

INSIDE THIS ISSUE :

ACTING LEAD PASTOR'S REPORT	1
STATISTICAL REPORT	2
NECROLOGICAL & BAPTISM	3
TRADITIONAL MUSIC MINISTRY	4
CONTEMPORARY MUSIC MINISTRY	5
CHRISTIAN LIFE & SERVICE	6
FAITH FORMATION	7
WORSHIP	8
FACILITY	9
CHILDREN & YOUTH / FAMILY / PRESCHOOL	10 – 13
SCHOLARSHIP & MEMORIALS / ENDOWMENTS / FINANCE	14-16
HUMAN RESOURCES	17
DEACONS BOARD	18
WESTMINSTER ELDERS & DEACONS	19

MISSION STATEMENT

*Gathered in Love
Centered in Christ and
Empowered for Mission*

Missionaries:

Inviting, Growing, Serving



2821 N. BELL SCHOOL ROAD

**ROCKFORD, ILLINOIS 61107
www.westminsterchurch.cc**

**MODERATOR
Pastor Gretchen Hammeke**

**CLERK OF SESSION
Sue Williams**

Proposed Agenda

- Meeting of the Congregation and Corporation called to order and constituted with prayer.
- Review of 2023 annual reports
- Presentation of 2024 budget information
- New Business
- Special Reports
- Election of 2 at-large members for the Nominating Committee
- Open Floor – please introduce yourself
- Meeting of the Congregation and Corporation adjourned with prayer.

Report of the Acting Lead Pastor

Greetings in the name of our Lord Jesus Christ!

Looking back on 2023, we can see what a difference a year makes. And what a difference it makes when a fellowship called together to renew and restore that which we love and value can be so empowered. It's important to take a moment and reflect on the path we have walked together in 2023 so please review the reports carefully. Our worship services continue to be the center of who we are as Westminster Presbyterian Church as we gather to bring praise and honor to our Creator and Redeemer through the power of our Sustainer. Allowing for the whims of weather and for the ability of our membership to travel, we are pleased to note a reliable increase in in-person attendance particularly in the last quarter of 2023. We are increasingly aware of and thankful for those worshipping with us on our digital platforms – more specific numbers are available in this Annual Report.

We are grateful for the committed response to a thoughtful Stewardship Campaign shaped by the Finance Commission. Estimate of Giving cards continue to be returned to the church. Please note the financial accountability displayed in the final Financial Report published this week. The leadership teams at Westminster are grateful for this financial support and continue to watch the numbers as we move gradually toward the goal of \$600,000. As the Finance Commission reminded us, reaching that goal insures that the ministry and missions of Westminster can be fully supported.

We talked about survival, stability, longevity and thriving during the Stewardship season. Your Estimate of Giving responses have moved us out of the question of survival and for that we give thanks. Now we must look to our future – a stable, long walk that allows us to thrive in our intention to follow Jesus, live according to the will of God, and flourish in the community of the Holy Spirit.

The reports of the commissions of the Session and the activities of the Board of Deacons published together paint a picture of ever deepening strength and colorful commitment. We have endured the devastating pandemic and we emerged in late 2023 with new energy, a new pattern for participation, and a new hope for our mission centered, but not restricted to, North Bell School Road.

Your Session ended the year focused on the next steps involved in forming a Pastor Nominating Committee, focused on finding the right people for the task and leaning on the guidance of our liaison from the Presbytery of Blackhawk, the experience of members who in past have accomplished this task, and your prayers. With the support of the new Mission Study Report, the PNC can get to work with efficiency. We must maintain worship, study and fellowship which give glory and honor to God.

On a personal note, I thank God for this opportunity to have been with you through the years. It is an honor and blessing to serve with you. Thank you for your support and prayers, your love and grace, and for sharing your peace and joy.

In Christ's love and service,

Pastor Gretchen Hammeke
Acting Lead Pastor, Westminster Presbyterian Church

Statistical Report



Year	Members	AWA	New Members
2008	867	443	58
2009	896	435	55
2010	931	447	61
2011	937	422	44
2012	984	460	68
2013	989	454	38
2014	995	430	40
2015	859	416	31
2016	897	401	42
2017	817	374	37
2018	794	326	22
2019	785	300	8
2020	758	*	8
2021	745	*	7
2022	725	160	9
		155	7
2023	531	169	9

Communicant Members 12/31/2023 531

GAINS - 2023

Affirmations/Reaffirmation of Faith	6
Letters of Transfer	1
Baptisms	2

TOTAL GAINS – 2023 9

LOSSES - 2023

Inactivity	107
Transfer	4
By Request	11
No Transfer	15
Unknown Reason	26
Death	22 (2 unreported from previous year)

TOTAL LOSSES 185

* Attendance numbers remain difficult to ascertain during the Covid 19 pandemic due to the addition of online services, including live streaming,

Necrological Report

Death	Date Joined	Date of Death
Ryan Timothy Sherman	May 5, 2019 J	January 10, 2023
Nancy Ann Lundstrom	April 10, 1960	January 18, 2023
Mary Ellen Lofgren	January 18, 2006	February 5, 2023
Barbara Coral Muzzarelli	January 18, 2006	February 8, 2023
John (Jack) Harold Axford	November 5, 2018	February 11, 2023
Allan R Biedowicz	June 11, 1995	February 15, 2023
John Franklin McCoy	May 4, 1975	February 29, 2023
Romayne J Little Sr	January 18, 2006	March 2, 2023
Marilyn Jane Smith-Axford	May 19, 1985	April 1, 2023
Stan Arden Winn	January 18, 2006	April 15, 2023
Eileen Faye Merhar	October 2, 1961	April 19, 2023
Gladys Hess Lindsay	October 28, 1984	June 13, 2023
Carol F Wickhorst	March 26, 1967	September 15, 2023
Sylvia Jean Eberle	November 20, 1977	September 29, 2023
Kenneth Walter Lang	December 20, 2016	October 5, 2023
Roger Allan Logeson	March 1, 1981	October 18, 2023
Richard Joseph Croft	February 20, 2007	October 19, 2023
Dora May Meredith	February 3, 1955	December 31, 2023

Baptisms

Harlei Koziol April 16, 2023
 Delani Jane Peterson June 25, 2023

New Members

Confirmands April 23, 2023

Lily Elizabeth Bashaw
 Zachary Scott Koehne
 Kash William Michael Lang
 Johnathan Kyle Murphy
 Grace Anneke Newgren
 Nolan Christopher Shepherd

Letter of Transfer

John Andrew Newgren April 23, 2023

Report for Traditional Music and the Organ

Dear WPC Congregation:

As we reflect on the past year, I am filled with gratitude for the blessings and growth within our community. Your unwavering support has allowed us to achieve significant milestones, and I am excited to share some highlights from the year.

Organ Restoration and Gratitude: We extend heartfelt thanks to our generous donors who played a pivotal role in the successful repair of our cherished organ last year. Through your support, the organ is now fully functional, enriching our worship services with its majesty and power. The major repairs in my last note have been completed. Your contributions have not only restored an essential element of our church but also deepened the spiritual experience for us all. We have renewed our contract with Fabry, Inc. to take care of tunings and maintenance.

Chancel Choir Expansion: I am thrilled to apprise you of the continued growth of our Chancel Choir. Over the past year, we welcomed one new member and saw the return of one who needed to step away for a time, enhancing the vibrancy and harmony of our musical ministry. The dedication and talent of our choir members continue to uplift our congregation and contribute to the spiritual atmosphere of our worship services.

Handbell Choir Resonance: The Handbell Choir has experienced both growth and musical refinement in the past year. Welcoming a new member has not only expanded the skill set of players, but also added a fresh dynamic to our performances. The repertoire of our Handbell Choir has expanded and improved, creating beautiful and resonant moments during our worship services. I know their monthly contributions are a highlight for many worshipers.

Partnership with Rockford Christian School

A final point that I am pleased to inform you of is the renewed collaboration between Rockford Christian Schools and our Congregation. You received a taste a short time ago when Gracie McMahon, a senior who has recently been admitted to prestigious schools around the county and a member of the Rockford Symphony Youth Orchestra, shared her talent on the oboe. We intend to have many more talented, young musicians join us this upcoming year.

As we move forward into a new year, let us carry the spirit of gratitude, unity, and musical celebration. We are immensely grateful for the continued support of our congregation and look forward to the many blessings that the future holds for our church community.

May the harmony of our voices and the sounds of our instruments continue to uplift our spirits and deepen our divine connections.

Blessings to all,

Andrew J. Mertzenich
Director of Traditional Music

Contemporary Music and Digital Ministries Report

The **contemporary worship band** has faithfully dedicated their gifts, talents, and time to provide excellent music as part of the contemporary worship ministry. While I continued my spine and vocal recovery through a large portion of 2023, I made tremendous progress and appreciate so much support during this time. I am very grateful for such a solid team of musicians, including Sheila Felder, Steve Dietz, and Kirk Fischer, with David O'Connor and Tracy Reese regularly contributing. I know the team's ministry has blessed the congregation. If you too have sensed God's call to serve as part of the contemporary band, please contact me!

The **digital ministries** team continues its faithful service and is an amazing opportunity for instant impact upon the community. Sound engineering, headed by Don Estabrook, literally gets the Word out—both in the sanctuary and livestreaming to the web. ProPresenter (screen) operation supports worshipers—in-person and online—with lyrics, liturgy, and visual aids to empower participation. Camera operation/switching makes it possible for online participants to virtually experience worship services in real time or on-demand. It's also an opportunity to use one's artistic eye to provide a visually pleasing presentation. With streamlined workflows and hands-on training, opportunities to serve in these ministries are ongoing. I am grateful for the faithful and dedicated team members—and can't wait to add *you* among them!

Livestreaming services provides a window for local, regional, and national viewing of the weekly ministry at WPC. Sunday services (and special events, such as the Christmas Eve worship services) are streamed live to 4 platforms: YouTube, Facebook, Church Online, and the church website (Church online and westminsterchurch.cc embed our YouTube feed, and therefore share data with that platform). Although data on weekly viewing is subject to some limitations and interpretation, our livestreaming reaches an average of 388 viewers (or households) per week in addition to our in-person attendance and has become a vital connecting point for those who are currently or consistently unable to worship with us on campus. While there are variances in web platform data, this is up from last year (2022), which averaged 332 viewers/households.

The weekly average number of viewers/households for the 8:30am service rose to 252 (from 184 last year). For the 11am service, 168 (up from 141). The Christmas Eve services also had excellent viewer/household reach, reaching well over 500 viewers/households.

(Notes on data: YouTube reports "views," which generally means a user has pressed play and watched a video for at least 30 seconds. Facebook reports "people reached," a significantly more ambiguous metric. To the extent that viewers may encounter videos on mobile devices and in a newsfeed, the data would represent individuals. But due to the nature of a livestreamed worship service, it is important to recognize that, particularly in real time on Sunday morning, a "view" very likely represents multiple viewers within a household.)

Thank you to all who have participated in and/or supported the contemporary music and digital ministries teams, and I look forward to continued growth, fellowship, and impact. May God continue to pour out blessings on Westminster and receive our praise in 2024 and beyond!

Becky Boyland

Director of Contemporary Music and Digital Ministries

Christian Life and Service

Christian Life and Service Vision Statement:

To create an inviting environment within the church that encourages being involved within its life as well as the life of the community we live in. Showing our love for Christ and sharing his love for others.

Christian Life and Service Commission Members:

Sue Williams, Margi Forss, Kim Lape, and Vicki Sherman

The commission is very small but active commission. With only 4 members, our mission is getting members of the congregation to become more involved in activities within the church as well as the community

The following is a list of responsibilities for this commission:

Coffee Hour - provide coverage for the coffee time following the 8:30 service

Annual Picnic - yearly picnic, usually in the fall, for the whole church as a time to reconnect after the summer.

Commission Support - help commissions to find people to help with their special needs and events.

Opportunities Book - creating and updating a book covering all the commissions, activities and opportunities available to everyone in the church.

In 2023 the Commission will be looking at an opportunity for the church and congregation to become more involved in the community and its food desert.

Respectfully submitted,

Sue Williams

Faith Formation Commission 2023 Annual Report

Members:

Elder Moderator - Kristina Markley; Bruce Fisher, Elizabeth Russo, Lois Lundgren, and Paul Christensen

In 2023, we were thankful to have an increase in Bible Studies and Sunday morning classes. We appreciate the current group leaders for upholding the programs. Some classes are still being offered as hybrid meetings for members that are unable to attend in person. The library has been updated and is ready for all members and non-members to grow deeper in their faith. The library cart is filled with reading material related to the sermons, classes being taught and the current season of the church. The Church is the people of God, thus, all of us and our gifts are what make our church stand out. Open communication with other commissions keeps our church moving towards fulfilling our Lord's will. We encourage all our members to pray about getting involved. We are looking into expanding studies with a diversity of classes from art, music, parenting and financial planning in faith. We would love to support any ideas you may offer.

Ongoing Programs:

Bible study Wednesday night- Wired Word

Breaking Bread Together – Building fellowship over a meal in a small group.

Men's Fellowship – Members sharing stories of faith, and speakers on topics of faith and community.

Tuesday Morning Ministry – The Chosen, video study every Tuesday at 10:00 am.

Wednesday Morning Men's Bible Study – Wednesday mornings at 6:30 am.

Past and Current Sunday Studies:

Team taught - Semon on The Mount – June 5 - August 20, 2023

Kristina Markley – Does God Exist? - September 10 – November 12, 2023

Dr. John Nastari – Romans - September 10 – November 12, 2023

Rev. Carrie Winn – The Solas – November 19 – December 17, 2023

Jean Lisk, Sue Williams, and Margi Forss - Advent Craft Class – December 3 -December 13, 2023

Pastor Gretchen - New Member Classes – February 4, 2024

Rev. Carrie Winn - The Creeds and Confessions - January 7 – February 18, 2024

Kristina Markley – Is the Bible Reliable? - February 25- April 7, 2024

Paul Christensen/Lois Lundgren - Healthy Body/Healthy Spirit - February 25 – March 17, 2024

We are looking to involve more members on our Commission and as leaders of future classes.

Worship Commission Report

Members of the commission:

Sheila Felder, Gene Fann, Cary Winn, Carol Fisher, Joy Jordan

The main duties of the commission are to usher in the sanctuary on Sunday mornings and other services as needed. The other duty of the commission is to prepare communion and recruit others to serve communion on the first Sunday of the month and other times during the church liturgical calendar year. The group that has been scheduled to serve communion regularly has been elders, deacons, ushers and others.

Gene Fann faithfully recruited ushers. He organized usher captains for each Sunday. The ushers not only helped seat the congregation and pass out the order of worship, they helped serve communion when needed.

Communion is prepared on Friday morning before the first Sunday of the month. The dedicated team that prepares the communion consists of: Judy Raffety, Katy Hall, Conrad and Linda Lantz.

Cary Winn gave the commission many helpful ideas from his pastoral point of view. Sheila Felder, being a long time member of the church, was able to provide an historical view of past practices at Westminster Presbyterian Church.

A dedicated, faithful group.

Respectfully submitted

Joy Jordan

Facility Commission

Members:

Jim Marshall, Tom Felder, Chuck Voyles Wayne Johnson, Dick VanEvera, Paul Werther, Linda Hollman, Dwight Ruston (Secretary), Dave Lape (Operations Manager)

Wednesday Warriors:

Chuck Voyles, Gene Jordan, Wayne Johnson, and others depending on their availability

Staff:

Jen Becerra, Dave Lape, and Yoana Del Real

During 2023 the Facility Management Commission oversaw the care of our property, both inside and out.

Maintenance:

Building inspections completed according to schedule.

Fix and repair all deficient equipment throughout the building

Patched the parking lot

Repair playground equipment.

Repaired and painted the storage shed

Working with insurance company to resolve hail damage on our roof (to be completed in the Spring of 2024).

Fine Arts:

Christmas decor in the sanctuary was changed in order to respect praise band space, and in the narthex in order to leave open space by the exit doors.

Usage:

Our fifteen acres of farm land lease has been extended through 2026 at the rate of \$225 an acre.

Garden Committee:

Led by Derek Sherman and Margi Forss this committee continues their work to beautify the perimeter of the Church. This year the 4H club have adopted a space for the Butterfly garden located at the far South side of the parking lot.

Memorial Garden Committee:

- 7 niches were sold in 2023; 8 inurnments were held
- A third columbarium unit was installed in the Garden
- 48 niches are available for purchase

For more information contact Alice Berman, Jennifer Kodl, Kathy Lundy, Elizabeth Russo, or Sharon Werther

Respectfully submitted,

The Facility Commission

Children and Youth Commission

Although 2023 presented some significant challenges, the Children and Youth Commission continued working diligently and faithfully to move forward its ministries. Adjustments were made: some programs were furloughed, a few have moved ahead with changes, and other programs/activities continued to thrive in 2023. A smaller group of children and youth to serve has not diminished the commission's mission to serve our children as they grow and move forward on their faith journey. We look forward to 2024 with hopeful hearts and faithful souls. Details of our 2023 ministry are below:

Children's Ministries

Children's Ministries oversees and administers the following areas and programs:

- Sunday Morning Ministries: Nursery, Preschool and Elementary Classes (Kids Kingdom), Youth Sunday school
- Sunday Morning Confirmation Class
- Wednesday Night Kids Club/Kids 4 Christ
- Vacation Bible School
- Special Events: the Palm Parade, Easter Morning Party and Egg Hunt, Bless the Backpacks and Children and Youth Christmas Service
- Sunday Morning Kids Time
- Mitten Tree

Kids Time and nursery care continue to serve our youngest members. Kids Kingdom Sunday school continues on Sunday mornings for grades preschool-5th. Youth Sunday School from grades 6-12 meets in the lower level youth room. Confirmation class continued on Sunday morning this year, and meets from 9:45-10:45. Six confirmands joined the church in April 2023 and this year's 2023-24 class also has six confirmands. Grades preschool-12 continue to enjoy the Grow Curriculum. The kids and teachers love the lessons! This fall, we did not have enough registered children for a weekly Kids Club program; it was furloughed for 2023 and replaced with Kids 4 Christ, which meets monthly. Over 130 kids and adults had a great week as we enjoyed a Food Truck Party VBS. The Children and Youth Commission continues to provide opportunities for Westminster families to spend time together and with each other. This year, our Families Ministries team hosted a sledding day in January, a summer Rockford Rivets game in July and a family bonfire in October. Planning is ongoing for winter and spring activities.



Children and Youth Commission Cont.

Youth Ministries

Youth Ministries oversees and administers the following areas and programs:

- Middle School/High School Youth Group
- Middle School/Sr. High Stronghold Retreat
- Sr. High Summer Mission Trip
- Small Mission Projects
- Monthly Special Events
- Confirmation Sunday
- Fundraisers

Our mission for Youth Ministry at Westminster is to provide opportunities for youth to accept Jesus Christ as their Savior, apply the love of Christ to their own lives and to share that love with others. Our goal is for students to grow and develop their own personal relationship with Christ and to stand on a solid foundation of faith by honoring God, loving those around them through outreach, and by connecting with fellow youth in Christ through study and fellowship.

- In the fall of 2023, Club 67 and IMPACT combined to form one Youth Group that meets on Sunday from 5:00-7:00. The students chose a new name for their group--Jesus Gang. They are led by the current youth director, Josiah Smith. Joe has several great sponsors assisting him.
- There were six confirmation students in the class of 2022-23. They met with Pastor Barbara D'Souza each Sunday morning from 9:45-10:45. Winter plans included a Confirmation Retreat at Stronghold. The class met with Session in March and were confirmed on April 23, 2023. This year's confirmation students (6) will follow a similar schedule and will be confirmed on April 14, 2024.
- Our Youth again joined up with Third Presbyterian for a great week of mission at St. Louis Presbytery's Mound Ridge Camp. Four of our Westminster youth joined with one adult sponsor and formed part of a group that worked hard on repairs by day and spiritual and personal growth throughout the week.
- The Youth Ministry Team continued to plan and implement special activities for our youth. 2023 activities included a trip to Volcano Falls and one to Six Flags, a pool party, a fall Halloween party, attendance at the Youth Retreat at Stronghold, Christmas caroling at Fairhaven and special parties to celebrate Thanksgiving and Christmas.



Annual Meeting of the Congregation

Family Ministries

Family Ministries enjoyed another year of bringing families of all ages together. Events included:

- A sledding party in January
- A Rockford Rivets game in July
- A family bonfire in October

Upward Sports Ministries

Upward Sports Ministries oversees and administers the following areas and programs:

- Basketball & Cheerleading League
- Basketball Camp
- Football League

The mission of Upward Sports is to develop the whole athlete in their personal growth spiritually, mentally, athletically, and socially as they participate in sports. This unique approach is centered on Luke 2:52 – 'And Jesus grew in wisdom and stature and in favor with God and man.' The values of Upward Sports are: *The Expectation of God Moments, The Life of Integrity, The Discipline of Excellence, and The Priority of Children.*

Upward Sports completed a winter basketball/cheer league in January-March. This program is currently furloughed for a variety of reasons including staffing, church involvement and financial concerns, but Westminster has a strong and friendly connection with the national Upward Sports program should the church/commission wish to revive any of the past leagues. There are no current plans for any leagues in 2024.

Respectfully submitted,

Pastor Barbara D'Souza

Westminster Preschool

'Our mission is to provide preschool children in our community with a loving, creative, secure environment equipping them to grow socially, cognitively and physically in a caring Christian setting.'

Westminster Preschool meets Monday-Thursday 9:00-11:30 am September - May and is taught by Alisa Fewell and Stephanie Konen.

Highlights of Spring 2023:

- Meeting with Pastor Barb each month
- Topsy-Turvy Thursday to celebrate Dr. Seuss' birthday
- Two baby ducklings and 4 chicks visiting our classroom during our Farm unit
- An Easter egg hunt in the Sanctuary
- A field trip to Lockwood Park with the preschool families to visit the farm animals and a wagon ride
- Experiencing the metamorphosis of 20 tiny caterpillars into butterflies and releasing them in the Memorial Garden with Pastor Barb and Rosalie Whitehouse.

Westminster Preschool Continued

17 children in the preschool class of 2022-2023 were celebrated at our End-of-the Year program on May 24, 2023 with preschool families. This special morning included singing, presentation of certificates, a slideshow of school year memories and a fun cookie/punch reception in the Activity Center, where the children each received a photo book of memories from the teachers.

The **2023-2024** school year began in September with 6 returning students and 8 new students.

Highlights of Fall 2023:

- In September, one of the preschool families brought Bambi the Alpaca for a visit from their family farm.
- A visit from North Park Fire Department during Fire Safety Week in October with a fire engine and ambulance.
- Field Trip to Curran's Apple Orchard in November for a hayride, apple picking and cider and donuts.
- Tuesdays with Mrs. Whitehouse - Rosalie Whitehouse visits the class the second Tuesday of each month and brings an educational activity from her years as a Kindergarten teacher. The children look forward to small group time with her.
- Halloween Trunk-or-Treat Stormy weather moved the event indoors to the Activity Center but with the flexibility, participation and creativity of the preschool families, it was a "Spook-tacular" time for all with lots of treats and games.
- Beef-a-Roo School Fundraising Night. This was the first time doing this fundraiser. It was a fun night with many preschool families and congregation members in attendance. \$499 was raised for the preschool.
- Making Gingerbread Houses with parents.
- Meeting with Pastor Barb around the beautiful Nativity and learning about the birth of baby Jesus.
- A Sing-a-long around the Christmas tree in the Hope Chapel. The Christmas tree was generously donated by David and Rosalie Whitehouse and beautifully decorated with ornaments made by the preschoolers.

The preschool staff is grateful for the 14 wonderful children attending Westminster Preschool and hope to increase enrollment numbers for the 2024-2025 school year. With the possibility of only 5 current students returning in 2024, promoting the preschool and reaching new families will be essential for full enrollment to be reached.

Respectfully submitted,

Alisa Fewell



Westminster Education Scholarship Fund

The Education Scholarship Fund was started in 1990 when David and Jeanne MacMorris established the David Wesley Memorial Scholarship Fund in memory of their son. In 2000, Alan and Elaine Hutchcroft established the Robert and Elizabeth Hutchcroft Memorial Scholarship in memory of Dr. Hutchcroft's parents. Because of those perpetual memorials, interest in supporting our youth prompted the session to establish the Westminster Education Scholarship Fund in 1991.

All applicants are required to be members of Westminster and their applications are considered based on church/para church activities, community involvement, faith statement, and the strength of the overall application. Applicants provide information on their college/university, college major, estimated education costs and current GPA. The students express an inspiring commitment to grow their faith, and it is undeniable that their Westminster family has played a key role in their spiritual guidance.

2023 Education Scholarships were paused when Session made the difficult decision to place a freeze on all discretionary spending. Current memorials that we hope to award in 2024 are listed below:

Current Memorials to be Awarded at a Future Date

David Wesley MacMorris Memorial
 Robert & Elizabeth Hutchcroft Memorial
 Justin Kammerud Eagle Scout Fundraiser
 Ed Liddell Memorial
 Nancy Lundstrom Memorial
 Shirley S. Holzwarth Memorial
 James E. Smith Memorial
 Bradford D. Stewart Memorial
 Anthony D'Souza Memorial
 Chuck Hutchins Memorial
 Eunice & Gordon Hunt Memorial
 Funds from Margaret Van Nest and J. Byron Johnson Memorials

Respectfully Submitted,
 Westminster Education Scholarship Committee
 Kathy Lundy, Moderator
 Barbara D'Souza, Staff Liaison
 Committee: Sherry Campbell, Tami Hendrickson, Jenny Lucido, Karen Phelan, Connie Spoden,
 Mary Ann Wham

Memorial Garden Committee

- 7 niches were sold in 2023; 8 inurnments were held
- A third columbarium unit was installed in the Garden
- 48 niches are available for purchase

For more information contact Alice Berman, Jennifer Kodl, Kathy Lundy, Elizabeth Russo, or Sharon Werther

Memorials & Special Gifts

(This committee is under the Finance Commission}

Memorials

Marilyn J. Smith-Axford	Music Ministry
Donald L. Barnum	Memorial Garden/Landscaping
Sylvia J. Eberle	Operating
Opal L. Field	Operating
Kenneth W. Lang	Deacons
Gladys H. Lindsay	Music Ministry
Romayne J. Little, Jr	Music Ministry
Nancy A. Lundstrom	Education Scholarship
John F. McCoy	Music Ministry
Eileen F. Merhar	Christian Education
Karen Kelleher Moore	Organ Music Memorial
Judy Pember	Fine Arts/Memorial Garden
Ryan T. Sherman	Christian Education
Carol F. Wickhorst	Fine Arts
Stan A. Winn	Music Ministry

Special Gift

Anthony D'Souza	Education Scholarship
-----------------	-----------------------

Finance Commission Report

In January 2023, a proposed operational budget with a projected shortfall of \$160,171 was shared with the congregation. (Income of \$968,000 minus budgeted expenses of \$1,146,171.) This budget was formulated before the estimate of giving results were completed. When the estimate of giving total of \$458,970 came in lower than in previous years, it was clear that a revised budget was in order.

In February, the Commission completed a major project analyzing the financial statements, expenditure patterns, and estimates of giving for the previous seven years. They shared the conclusions with Session and staff; on March 26, 2023, they presented a revised budget to the congregation. This budget reduced 2023 expenditures to \$970,001.

Cash flow and cash balances were the area of most concern during the year. In January WPC had \$181,819 cash in the bank. After hitting a low of \$78,477 in July, the Commission decided the Building Fund, with a balance of \$746,359, would take over the \$13,500 monthly mortgage payments. The daily cash balance recovered to approximately \$150,000 by year end. 2024 should be a year of continued recovery.

The Finance Commission hosted an "all hands" meeting with Session in May to brainstorm ideas for generating additional cash flow for the church. Most of the discussion revolved around making parts of our facilities available for rent to area organizations. None of the initial ideas were viable, despite extensive research and personal interviews.

As a consequence of cash flow management and Session's directive to freeze discretionary spending, the Educational Scholarship Committee did not present awards in 2023. Education Scholarships will resume in 2024 as Westminster continues its financial recovery.

Finance Commission Cont.

The church was legally renamed Westminster Presbyterian Church of Rockford Illinois. The office notified companies and vendors the church does business with. This is an ongoing project.

"Per capita" is the financial commitment to Blackhawk Presbytery and, in turn, PCUSA, based on church membership. The Commission implemented two initiatives around per capita in 2023. First, an information campaign explained per capita with the hope of increasing congregational giving to cover the commitment. By the end of the campaign, the congregation responded by giving approximately \$10,000, reducing the amount paid from the operating budget to \$20,115. Additionally, Pastor Gretchen and a committee reviewed the membership rolls and updated them to ensure accurate numbers for our per capita contribution calculation beginning in 2025.

A potential Employee Retention Credit is pending. Based on maintaining staff during the pandemic, the refund should be around \$50,000 minus fees. It is in progress at year end, and while not guaranteed, Westminster should qualify.

The Finance Commission completed a multi-year review of policies they oversee early in the year. The policies will be available on the church website in 2024.

In August, the stewardship campaign began. Many thanks to Jeanne Lasley and her wonderful communication skills for assisting the Commission. The Mission Study Group developed the themes of Survival, Longevity, and Thriving and the October sermons explored these themes. The estimate of giving responses, totaling over \$545,992 by mid-December, increased in excess of \$60,000 over last year's campaign.

Rob Torbert and Andrew Mertzenich presented legacy giving seminars in September and October on the law and techniques available to members who would like to reduce their tax burden now and leave estate gifts to the church upon their deaths.

A Capital Campaign committee formed, co-chaired by Rob Torbert and John Bowman. This campaign will start in early 2024 with the goal of retiring the mortgage. The current balance is approximately \$2,000,000. It is essential to reduce the mortgage substantially prior to September 2024, when the interest rate will increase to the current rate. Our monthly mortgage payment now is \$13,500 per month.

The Finance Commission believes that 2023 was a successful turnaround year and we achieved the goal of stabilizing cash flow.

In December the Session approved a 2024 budget with \$900,000 estimated income, and \$830,439 of estimated expenses. The 2024 budget will provide a \$69,561 surplus for the year. This will be a major contributor towards our 2024 goal of returning our operating cash to a positive balance and fully funding all designated balances going forward.

A full set of financial statements with comments and analysis is published as a separate document from this report.

The Finance Commission appreciates your continued prayers and support in 2024. Respectfully submitted

The Finance Commission

Kathy Lundy, Elder Moderator
Rob Torbert, Elder
Al Whale, Elder

Alice Berman, Member at Large
Kirk Fischer, Member at Large
Sharon Werther, Member at Large

Human Resources Commission

The Human Resources Commission (HRC) is responsible for the placement and oversight of personnel who lead Westminster Presbyterian Church, both professional and lay.

2023 Summary:

Children's and Youth Director:

Worked with Pastor of Family Ministries and Children/Youth Commission to establish and hire a part time Youth Director, Josiah Smith. This position replaced Demonte Reed who left WPC in late winter.

Lead Pastor:

Worked with Presbytery and Session to establish Pastor Gretchen Hammeke as "Acting Lead Pastor" for last part of 2023 and into 2024. Pastor Gretchen replaces Pastor Hafele who left in September. Pastor Gretchen will serve into the near future while a Pastoral Nominating Committee begins the search and the congregation selects a new Lead Pastor.

Front Office Coordinator:

In late December, the HRC was notified that Jen Becerra would be leaving WPC as her husband was selected for an expanded position. Jen will return home to provide daytime care for their young family. The HRC is working to fill the position vacated by Jen.

Westminster thanks Pastor Hafele, Jennifer, and Damonte for their ministry and wishes them well.

Staff Contact Meetings:

These meetings, held in the fall and winter, give staff an opportunity to have one-to-one time with HRC members and share ideas and concerns.

Nominating Committee:

Organized and facilitated the Committee to nominate 1 elder for the Class of 2024; five Elders for the Class of 2026; and 5 Deacons for the Class of 2026.

Respectfully submitted,

Jan Bowman

Deacons Board

Westminster calls deacons to organize and lead ministries, but it is clearly Westminster ministries carried out by Westminster members. It took some 330 people from our church to carry forth the mission goals of this church in 2022. Even if some of you were involved in more than one, the 18 deacons on the board could not have done all these without you.

The Deacons continued to financially support our three main mission partners, Rock House Kids, Habitat for Humanity and Carpenters Place. In addition to the financial support, we provided volunteers and donations for several activities.

Rock House Kids:

Once a month:

Volunteers were provided to serve evening meals.

Volunteers assembled kid friendly food bags.

Carpenters Place:

Provided and prepared lunch and then served lunch to 75 individuals once a month

Provided volunteers to give a devotional before the noon meal.

Provided and prepared a pot of soup for a fundraiser,

Habitat for Humanity:

Provided 240 sack lunches, donated by members of the congregation, over four Saturdays for volunteers at the local build sites. The sack lunches were donated by members of the church.

Congregation members provided volunteer time at the build sites.

Other missions:

Jubilee Center:

Provided and served appropriately 170 lunches for the homeless over two Saturdays at the Jubilee Center in downtown Rockford.

Christmas Food bags:

Purchased food for 250 food bags. The bags were assembled by congregational members and donated to those in need through local aid agencies.

Road Clean-up

In the spring and fall members of the congregation clean up the road side by the church, In the spring, we also provided roadside cleanup for two of our mission partners in conjunction with Keep Northern Illinois Beautiful.

Submitted,

Robert Refler
Deacon Moderator

Elders

Class of 2024

Jan Bowman
Kathy Lundy
Kristine Markley
Jim Marshall
Al Whale

Class of 2025

Carol Fischer
Bruce Fisher
Cindy Myroth
Derek Sherman
Rob Torbert

Class of 2026

Paul Blee
Jon Brondyke
Lisa O'Connor
Mark Rouleau
Ann Schneider

Clerk of Session

Sue Williams

Deacons

Class of 2024

Greg Boeke
Roberta Edwards
Dan Johnson
Michelle Ponkrantz
Martha Rolf
Steffane Thompson

Class of 2025

Mary Bawinkel
Cheryl Boeke
John Denny
Josiah Smith

Class or 2026

Gene Jordan
Traci Lindsey
Anne Rice
Colleen Whale

Moderator

John Denny

Recording Secretary

Martha Rolf