

WESTMINSTER

PRESBYTERIAN CHURCH

2019 Annual Report



"Westminster is here to serve God and humanity, sharing the love of Jesus through faith, hope, and love, with an open and genuine spirit."

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SESSION

OUR MISSION STATEMENT

"WESTMINSTER IS HERE TO SERVE GOD AND HUMANITY, SHARING THE LOVE OF JESUS THROUGH FAITH, HOPE, AND LOVE, WITH AN OPEN AND GENUINE SPIRIT."

ELDERS

Clerk of Session: Jan Witucki

CLASS OF 2020

Karen Brown-Fackler
Vicki Fitak
Jason Sivy
Randy Thibo

CLASS OF 2021

Julie Kelly
Karen Schoeppach
John Tapley
Melissa Woodward

CLASS OF 2022

Pam Binder
Jack Gustafson
Judy Randall
Phil Reagh
Dawn Reszke

DEACONS

Moderator: Chris Elzinga
Vice Moderator: Nancy Harrelson
Secretary: Susan Wilson
Treasurer: Anne Remington

CLASS OF 2020

Jill Jean
Susan Portwood
Sandy Thibo
Susan Wilson

CLASS OF 2021

Chris Elzinga
Nancy Harrelson
Marilyn Len
Karen Mitchell

CLASS OF 2022

John Hegenauer
Anne Remington
Leonor Robinson
Tim Rutzen
Sheri Young

CHURCH NOMINATING COMMITTEE

Heather Heidtman
Jack Gustafson

Chris Elzinga
Joyce Hegenauer

Donna Tetil
Tami Sivy

Darlene Kusterer

STAFF

Rev. Dr. Ewen Holmes, Transitional Minister
Rev. Linda Williams, Parish Associate
Judy Harrelson, Church Secretary
Elaine Edwards, Nursery Supervisor
Dawn Auger, Minister of Music

Heather Heidtman, Treasurer
Harold Miller, Custodian
Nikelle Johnson, Director of Christian
Education & Youth Director
Peggy Hanson, Church Bell Choir Director
Wendy Tally, Organist

VISION PRIORITY SESSION LEADERS

SPIRITUAL GROWTH

Pam Binder
Karen Schoeppach

MISSION PARTNERSHIPS

Judy Randall
Jason Sivy
John Tapley

RESOURCE DEVELOPMENT

Phil Reagh
Julie Kelly
Randy Thibo

WORSHIP

Vicki Fitak
Melissa Woodward

FAMILY AND FELLOWSHIP

Karen Brown-Fackler
Jack Gustafson
Dawn Reszke



Ordination & Installation

A REPORT OF THE TRANSITIONAL MINISTER

Dear Friends:

I address you a *'Friends'* because of the hospitality you extended to me upon my arrival. Your genuine warmth is a contagious gift that I know will infect your new pastor.

To be frank, most congregants don't read their pastor's annual reports; or it's seen as late-night reading, when you're having trouble falling asleep. Part of the reason may be that each year's report sounds the same. So, it's my hope this Transitional Minister's Report peeks your attention.

Let me now share some thoughts/observations that has stood out to me since being here.

Your ministry is a proud history spanning 150+ years. It initially focused in West Bay City and then expanded beyond your immediate neighborhood to all of Bay City, and, of course, into the world. Your core strength is relational. It spreads from familial relationships to small group ministries in some wonderfully unique iterations. You have an intuitive sense of ministry that flows through the entire congregation, and it seeps into everything you do in the church and the community. This is very positive, but there is a caveat. You need to be aware of an unintentional consequence — not fully incorporating new people into this system. I have seen this happen in other congregations, and it can have a negative impact on a congregation. So, I simply want you to be conscious of this possibility.



Over these past months, I initially sought to learn your history (actual and perceived), to learn of your spiritual journey, to understand some of the core dynamics and characteristics of Westminster Presbyterian Church, and to observe as much as I can in a short time. My assessment, which you've reinforced time and again, is that you are a healthy congregation!

Your internal stability is a strength. Even though worship attendance has seen a slight decline, it is well below the anticipated decline average during a

transition time. Your financial commitment to the ministry of the church has remained consistent, which is commendable for a transition period. You have a wonderful and very well-maintained facility, a marvelous and talented staff, a deep spiritual foundation, and a strong work ethic. You are *"DOERS OF THE WORLD,"* for which I commend you; however, I would urge you to become more proactive *"PROCLAIMERS"* — sharing your collective ministry story with those not familiar with Westminster and all you do! This would be an opportunity for you to step into a *'leadership by example'* phase for other churches to witness.

Speaking of that, you are one of the stronger churches in Lake Huron Presbytery! Though you may be unaware of this, other congregations look to you and listen to what is happening at WPC. In knowing that, it places an added responsibility on you that you need to be aware of in the years ahead. Presbytery would be stronger if it took on a larger WPC leadership presence. You are a valued resource to other congregations. I would hope you would become more intentionally engaged in the Presbytery at various levels. Being a connectional denomination, the Presbytery needs your support, insight, initiative, intuitive nature, and leadership, and I would pray you would be an influencer to your fellow Presbyterians in Lake Huron!

In closing, I promised myself to keep my remarks to one page; therefore, let me simply say, thank you for what you *"bring to the table"* for the next pastor. Thank you for your warmth, hospitality, dedication, and love! Thank you for being Westminster Presbyterian Church!!

with peace and grace,

Rev. Dr. T. Ewen Holmes
Transitional Minister

PARISH ASSOCIATE'S REPORT

Whatever you do, work at it wholeheartedly as though you were doing it for the Lord and not merely for people.

Colossians 3:23

How does one measure a year, measure a life? A year in the life of the church? A year in the life of a human being? As a new year begins and then stretches into the first weeks of a new decade, we are often pulled to reflect back and look forward. Through the years of my life, it seems that the Lord has often used scripture and music to guide this time of reflection. In the life of the church this past year (and in my life personally) there have been many changes, many challenges, many blessings. The Stewardship Committee encouraged us as a community of faith and as individuals in the church to count and recount those blessings as we continue to look forward, move forward into the work that God is calling us to. As your Parish Associate, I am so grateful that together we have continued to work wholeheartedly in this season of change. Not as if we were doing it just for our friends here at church, but working together wholeheartedly for the Lord. May we continue in that wholehearted pursuit.

As Parish Associate it continues to be my privilege to work with many in this wholehearted pursuit. It has been a joy to work with Ewen, our new transitional minister, sharing in the joys and challenges of ministry, as well as many moments of easy laughter. Wholehearted doesn't mean heavyhearted; the Christian life can be one of lightheartedness as we rest in the Lord. The Deacons have remained dedicated in providing visits and care to our homebound and hospitalized members, expanding their responsibilities and dedication as I faced increasing limitations because of my illness and medical leave of absence.

This year's Spiritual Growth Committee's Annual Report recounts blessings and opportunities of ministry focused on enhancing faith formation as we as individuals seek to wholeheartedly grow in our relationship with God. If you did not take the time this past year to explore one of these many opportunities — Bible study, Askers & Seekers small

group, New Voices, Aging and Spirituality — consider making the time this year. Once again I am so grateful for all those folks who stepped up and stepped in during my leave, not doing it merely for me or for each other, but wholeheartedly for the Lord.

As I count and recount the blessings of being your Parish Associate, I am especially mindful of the privilege it has been to lead and co-lead in worship this past year. On this past first Sunday of the month in December, as we gathered around the table for Holy Communion, it felt like an especially poignant moment for me. For many reasons that Sunday I felt especially aware of the gift of worship as part of a community, Westminster's community of faith. Later that month I heard a new song entitled, "*At This Table.*" Now, I'm not sure what the writer had in mind when she composed this song, but when I heard it, all I could think of was the table we gather 'round when we share Holy Communion as an expression of our faith as well as our relationship with God through Jesus Christ that makes each one of us sisters and brothers, sons and daughters.

*"At this table, everyone is welcome
At this table, everyone is seen
At this table, everybody matters
No one falls between
At this table, you can say whatever
At this table, you can speak your mind
At this table, everything's forgiven
There's enough for everyone"*

As we move forward into a new year, a new season here at Westminster, may we do so wholeheartedly remembering that all are welcome, everyone needs to be seen, everybody matters, that together we can learn and speak our mind, and together we are all forgiven.

Rev. Linda Williams

CLERK OF SESSION'S REPORT

GAINS

Professions & Reaffirmations

Marcia Andrews
Pamela Barnes
Kenneth Wright, Sr.

Youth Professions

Mallory Harrelson

LOSSES

Deaths

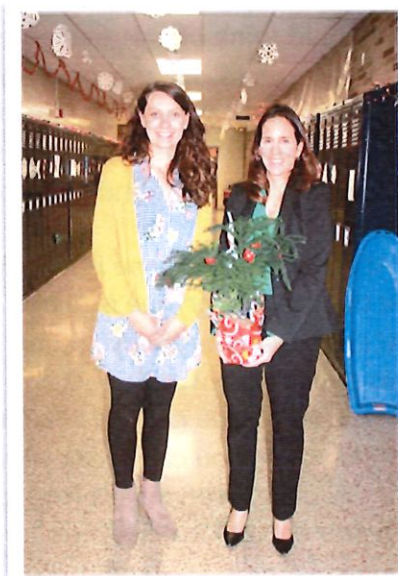
Rae MacPhail
Dr. Louis Berta
Emily Butts
Harlan Halvorsen
Vida O'Hare
Elizabeth Talbot
Ruth Hankinson
Fred Cole
Ruth Toth
Robert Van Nostrand

Certificate

Dana Schramm
Matthew Beattie
Jeanne Gilbert
Chrisita Ackermann
Johann Ackermann

BAPTISMS

Leighton Emilia Bonds



On Monday, December 9, Heather Heidtman received recognition on WPC's behalf for our donation of \$1,200 to go toward Essexville-Hampton school's lunch debt.



Thank you Lilly Graves for painting the windows in the Wenona Street entrance this past fall.

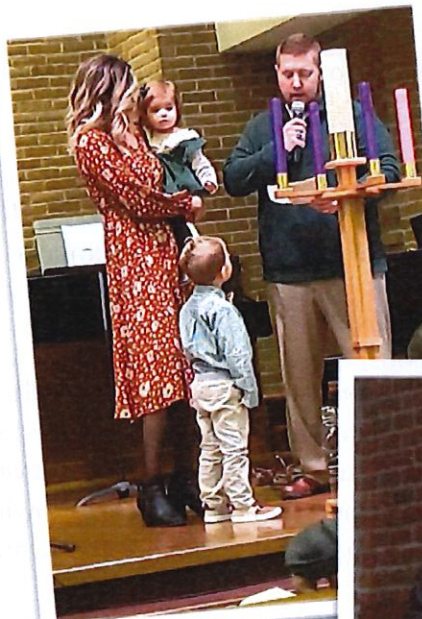
STEPHEN MINISTRY

Stephen Ministry is a lay caring ministry being used by thousands of congregations to increase care and outreach to hurting people. Through Stephen Ministry, congregations are able to equip and empower a team of lay-people called Stephen Ministers who provide one-on-one, Christ-centered care to people experiencing grief, unemployment, hospitalization, loneliness, divorce, financial stress, terminal illness, or other life difficulties. We want to be here for you.

This ministry now offers a new drop-in, one-on-one support program on Sundays immediately following the worship service.

Stephen Ministers

Irene Eskilsen
Nancy Harrelson
Neil Harrelson
Linda Johnroe
Pam Monville
Judy Randall
Leonor Robinson
Randy Thibo
Sandy Thibo
Rev. Linda Williams
Jan Witucki



Season of Advent

DEACONS

Moderator: Chris Elzinga
Secretary: Susan Wilson

Vice Moderator: Nancy Harrelson
Treasurer: Anne Remington

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Karen Mitchell

Class of 2022

John Hegenauer
Anne Remington
Leonor Robinson
Tim Rutzen
Sheri Young

The Deacons of Westminster meet on the first Monday of each month, excluding July. The board consists of 13 members. Four or five Deacons are nominated and elected each year to serve a three year term. This ensures continuity and guarantees experienced members to chair the various committees and subcommittees that the Deacons are involved with. Although afforded latitude to operate independently, the Board of Deacons reports directly to the Session of Westminster. Our primary purpose is to serve the congregation, community, and extended church family both home and abroad. Our goal is to always be there in times of need.

The Board of Deacons operates from their budget, separate from that of the Church. Our primary source of income is the loose offering on Communion Sundays, direct donations provided through the pew envelopes and memorial gifts. We truly appreciate the continued support received from the congregation at large and realize that without it, it would be impossible to do the work we do.

Below is a list of Deacons committees and a brief description of each. All are made possible by the support, volunteerism and prayers from our congregation.

Cards: (Jill Jean, Chairperson)

- Cards are mailed to church members and their families for birthdays, hospitalization, sympathy, thinking of you, wedding, baby congratulations, and to commemorate 50 year members of Westminster.

Communion: (Marilyn Len, John Hegenauer and Sheryl Petroff, Chairpersons)

- The Deacons are responsible for setup and clean up for every Communion service as well as stocking necessary elements and supplies. The Deacons typically serve communion personally two to three times per year as directed by the Session's Worship Ministry. Deacons also provide communion to those who are unable to join us at Church for Communion immediately following Westminster Church Service. This is intended to create a feeling of inclusion in the whole Westminster family on Communion Sunday.

Crisis: (Anne Remington, Chairperson)

- The Deacons support the Crisis Committee financially and have at least one active officer on the committee. A committee member serves on call each day to receive calls and give appropriate assistance such as purchasing groceries, restoring or avoiding loss of utilities, providing help with housing or transportation, etc. In addition, Thanksgiving baskets are delivered to families in need, and the Giving Tree provides support at Christmas.

DEACONS

Hospital Calls: (Nancy Harrelson, Chairperson)

The Deacons coordinate hospital callers for those of our church family who may require hospitalization. Routine hospital visits occur each Monday and Friday throughout the year. Hospital callers provide concern, empathy, and prayer. Deacons personally visit those in the hospital, but there are many volunteers from the congregation who assist with these visits.

Memorial Bibles: (Sheri Young, Anne Remington, Chairpersons)

Memorial Bibles are personally presented to families of the recently deceased. The love and compassion provided by this service aims to help families through those difficult times.

Nominating Committee: (Chris Elzinga, Representative)

The Deacons send one representative to the Nominating Committee Meetings which are chaired by the Session.

Special Concerns: (Sheri Young, Sue Wilson, Chairpersons)

Westminster has a list of people unable to attend worship service. The Special Concerns committee keeps track of these individuals and arranges regular visits and/or communication. Our shut-ins receive a poinsettia, box of candy or fruit basket at Christmas time, their birthdays are observed, and they often receive greeting or thinking of you cards. Active military members both stateside and overseas receive a Bible during Christmas and box of mementos.

Welcoming Host: (Sue Portwood, Chairperson)

The Deacons are responsible for recruiting, training, and scheduling volunteer Hosts for each Sunday morning at the Dewitt and Wenona entrances. The Hosts also prepare the cookies and coffee after church in the Chapel.

Wings of Prayer: (Karen Mitchell, Chairperson)

In place for nearly 50 years, Wings of Prayer is a network of church members who call each other once a prayer request has been made. The prayer chain is setup in a pyramid formation with word getting out to over two dozen people dedicated to the power of prayer.

50 Year Member Recognition: (Sandy Thibo and Chris Elzinga, Chairpersons)

The Deacons sponsor a catered dinner for the "50 Year Members' Recognition Sunday", honoring the dedication and support of those members. This celebration is well attended.



DEACONS TREASURER REPORT

INCOME

Offerings and Memorial Gifts \$10,154.09

EXPENSES

Deacon's Crisis Committee \$ 2,538.89
Thanksgiving Baskets \$ 1,045.00
W.P. Food Pantry \$ 1,891.13
Special Concerns \$ 220.57
Communion Supplies \$ 187.02
Devotional Booklets \$ 801.50
Stephen Ministry/We Care \$ 320.31
Fifty Year Members \$ 618.62
Other Deacon's Expense \$ 1,587.47

TOTAL EXPENSES \$ 9,210.51

MAIN CHECKING ACCOUNT BALANCE

December 31, 2019 \$ 3,288.43

IMPREST CHECKING ACCOUNT BALANCE

December 31, 2019 \$ 2,000.00

TOTAL ASSETS

\$ 5,288.43



50-Year Members



Homebound Member
Luncheon & Communion
Service

SPIRITUAL GROWTH

Spiritual Growth definition: "Spiritual growth is identified by the fruit of the Spirit becoming increasingly evident in a believer's life."

Last year, Spiritual Growth proudly formulated its mission statement. This now provides clarity and direction to our mission for Westminster Presbyterian Church. It reads:

"Our purpose is

1. To introduce Westminster Presbyterian Church (WPC) to the community through advertising, social media, website and outreach programs;
2. To connect the community to WPC through new member classes, integration and retention; and
3. To shepherd the people of WPC to a deeper faith through stewardship, spiritual formation, adult education, and programs of Christian care."

Once again, in 2019, Westminster Presbyterian Church witnessed the fruit of the Spirit becoming increasingly evident in a believer's life through the efforts of our Spiritual Growth Committee and its subcommittee activities.

1. Introducing WPC to the Community

In March, the Spiritual Growth Committee sponsored a Health Fair. The Saginaw Valley University Nursing Program provided an RN to take blood pressures and provide adult vaccine information. Auburn PT was available to provide information on physical therapy. Free hearing tests were also given to fair participants.

In November Spiritual Growth sponsored the well-attended "Hospice Care Explained" event. Bonnie Marsh, Westminster member and Account Liaison with Heartland Hospice discussed *Hospice: Understanding the Benefits and Dispelling the Myths*.

Throughout the year banners were hung on the south and west side of WPC announcing major events — Easter, Vacation Bible School, Christmas, etc.



Hospice Care Explained

2. Connecting the Community to WPC

Four new members joined WPC in 2019. Spiritual Growth provides the teaching material, embossed WPC tote bag, a boutonniere for each member, followed by a future survey to inquire about their sense of belonging and involvement at Westminster.

3. Shepherding the Congregation of WPC to a Deeper Faith

Adult Spiritual Formation

Adult Spiritual Formation, also known as Adult Bible Study, was held every Sunday before the worship service, and included many insightful Bible lessons and discussions. Two unique approaches were used this year: visio divina and the use of published Adult Bible Study materials. Occasionally, two leaders for this group included two volunteers: Neil Harrelson and Tim Rutzen.

During the summer months, one Sunday each month, "Breakfast with Bibles" added the attraction of breakfast casserole, fruit, and coffee alongside our studies.

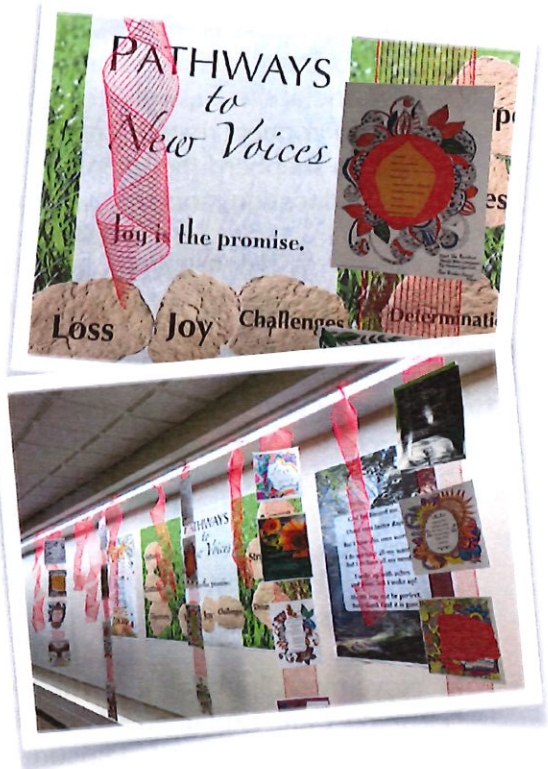
SPIRITUAL GROWTH CONT.

Aging & Spirituality

This group discussed several topics of interest to our 60 years and better population once a month May through September. During the summer, movies were shown monthly and were well attended.

“NEW VOICES”

The Westminster writer’s workshop continued in 2019 under the direction of Kaye Walker, who introduced two new journaling techniques for the participants. Once again, the group published a book with everyone’s work. The publication, “*Dare to Dream, Just Imagine*” was announced to Westminster with a unique display of the pages hanging in the chapel area on a Sunday morning. The Spiritual Growth committee has been asked to consider distributing New Voices publications to nursing homes and assisted living facilities. It’s popularity is growing!



Small Group: Askers & Seekers

Now in its fourth year, Small Group: Askers and Seekers meets to share God’s Word through videos and readings. This year the routine was to watch a video at one meeting and at the next meeting, share a reading that pertained to the same video. Currently, this group is using *The Upper Room Devotional*, providing questions for conversation and study.

Stephen Ministry

This ministry now offers a new drop-in, one-on-one support program on Sundays immediately following the worship service.

The Spiritual Growth Committee looks forward to another busy and successful year in 2020. Please feel free to contact any of our committee members with questions or comments:

Pastor Linda Williams, Pamella Binder (moderator), Karen Schoepach (secretary), Pam Barnes, Amelia Majchrzak, Tim Rutzen, and Kaye Walker.



In spring 2019, Adult Spiritual Formation participants were invited to practice the spiritual discipline of visio divina, which means divine seeing.



New Members

WORSHIP COMMITTEE

Ministry Members: Vicki Fitak (Chair, Ruling Elder), Marilyn Lapham (Elder), Melissa Woodward (Elder), Wendy Tally, and Dawn Auger. (Scott Tuttle resigned from his Music Director position in September.) Special recognition to Marie Capp for managing the Flower Chart and to Pam Monville for managing the Communion Server Schedule for several years.

The Worship Ministry is responsible for the activities of the congregation related to the regular Sunday worship experience, along with the music program — bell choirs, children's choir, chancel choir, organists. Other areas include baptisms, TV/Sound, and special events and services.

We invite Lay assistants, Communion servers, and Westminster at Work presenters to participate in the Sunday services. We organized the schedule for guest pulpit supply pastor from January through April before Rev. Dr. Ewen Holmes joined our church as the Interim Pastor. Our youth increased their presence in our Sunday services as acolytes and worship leaders.

The Alma College Choir provided us with an uplifting and worship-filled musical program in February. Next was the Bay Brass joining our Easter service, and various other musical groups

providing special music for our congregation to enjoy throughout the year.

We experienced some changes in the leadership in our music ministries in 2019. In September, Scott Tuttle resigned and Dawn Auger stepped up to lead our adult and youth choirs when the fall music programs began. In late fall, Peggy Hanson joined the ranks temporarily to lead the bell choirs as Director.

Our worship service experience was enhanced with a variety of themes such as Children's Sabbath Sunday and Carols and Chrismons. Our last service of the calendar year encompassed the history and stories behind the beautiful Chrismons adorning our Christmas tree, along with singing favorite Christmas carols.

We have appreciated the dedication from our technology team to help behind the scenes with TV and sound on a regular basis. Next year, we will welcome the new technology committee as a stand-alone committee.

We welcome anyone interested in joining our ministry to do so and share your ideas to enhance the worship experience at Westminster. We meet the 1st Wednesday of the month after the chancel choir rehearsal.



Children's Sabbath Sunday



Carols & Chrismons Worship Service



During the service, a special thank you went out to Colleen Schmidt and Barbara Thorson for researching and writing the history of Westminster's Chrismon tree.

MISSION PARTNERSHIPS

The Mission Partnership Ministry meets on the first Wednesday of each month. Participating members for 2019 included Richard Frontjes, Rev. Dr. Ewen Holmes, Greg Kish, Bonnie Marsh, Judy Randall, Jason Sivy, John Tapley, and Donna Tetil. The Mission Partnerships Ministry at Westminster Presbyterian Church endeavors to fulfill our vision to “share God and humanity, sharing the love of Jesus through faith, hope and love...” Our ministry seeks to act on the vision primarily here in our local community, but will engage the larger global community where needs are identified.

Westminster, through the Mission ministry, has long-standing partnerships with local organizations in Bay County. These groups provide members of our community with food, shelter, and spiritual encouragement. As in previous years, we have continued our financial support for the Child Abuse and Neglect (CAN) Council of Bay City, the Good Samaritan Rescue Mission, the Bay Area Women’s Center, and the Salvation Army. In

addition, we have fostered new contacts with the Children’s Grief Center and the Economy Thrift Center in Bay City. We have also maintained our previous year’s financial commitments to Forgotten Man Ministries and Foster Care. In a shared ministry with Messiah Lutheran Church, we remain committed to providing food for those in need by serving hot meals on Thursday evenings at Food of Faith.

Similar to our local partnerships, we continued our association with organizations serving our global community in need of physical security and spiritual encouragement. Westminster provided support for the Appalachian Service Project, the Presbyterian Disaster Association, and the Young Adult Volunteers program. In addition, we continue to support our global missionaries: Esther Wakeman in Thailand, Cathy Chang in Asia, and the Ludwigs in Niger.



Thank you, Lois MacPhail, for 16 years of love and dedication to Food of Faith. Congratulations on your retirement!

Pam Johnston, Beth Corey, and Nancy Berta are the new Food of Faith contacts.



Good Samaritan Rescue Mission Golf Outing

MISSION PARTNERSHIPS

Financial support is a big piece of the Mission Partnership outreach in our local community and the community at large.

Mission Partnerships 2019 **\$30,500.00**

Local Mission **\$12,544.49**

Good Samaritan Rescue Mission	\$ 4,000.00
Food of Faith	\$ 1,902.53
Bay Area Women's Center	\$ 1,000.00
CAN Council	\$ 1,377.20
Duffel bags for HHS Foster program	\$ 775.00
Beacon of Hope	\$ 500.00
Children's Grief Center	\$ 250.00
Economy Center Thrift Store (helps Foster kids)	\$ 500.00
Forgotten Man Ministries (Bibles)	\$ 239.76
Donation to WPC Board of Deacons	\$ 2,000.00

Presbyterian Mission Co-Worker Support **\$ 2,500.00**

Esther Wakeman (Thailand)	\$ 500.00
Michael and Rachel Ludwig (Niger)	\$ 1,000.00
Cathy Chang	\$ 1,000.00

Presbyterian Mission 2019 **\$13,745.00**

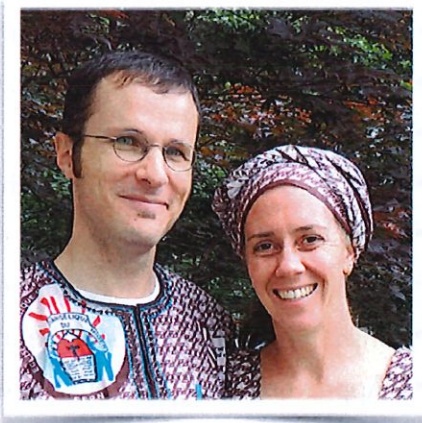
PCUSA General Assembly	\$ 4,000.00
Presbytery of Lake Huron	\$ 8,000.00
Theological Education Fund	\$ 300.00
Evangelical Church in the Republic of Niger	\$ 1,000.00
Presbyterian Mission Agency (YAV)	\$ 445.00

Beyond Bay City **\$ 612.11**

Appalachian Service Project Support	\$ 500.00
Other Mission Expense	\$ 112.11



Cathy Chang and Juan Lopez, Philippines



Michael and Rachel Ludwig, Niger



Esther Wakeman, Thailand

PROPERTY MINISTRY

The Property Committee meets the 1st Wednesday of each month to discuss the on-going maintenance of the church. Any building projects that will need to be done now or at a later point in time are developed, reviewed, and approved by the Property Committee, or recommended to Session for approval.

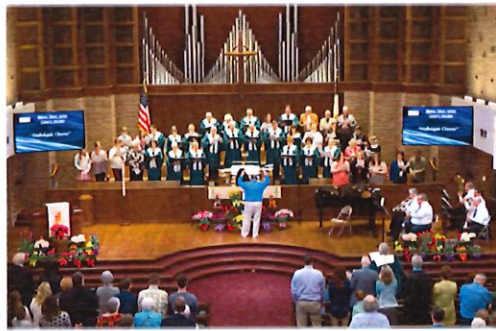
Committee Members: Randy Thibo (chairperson), Walt Whitney (secretary), Bill Auger, Charley Curtis, Paul Dannesberger, Harold Miller, Phil Reagh, and Sandy Thibo.

Upgrades, Activities, and Repairs to the Church:

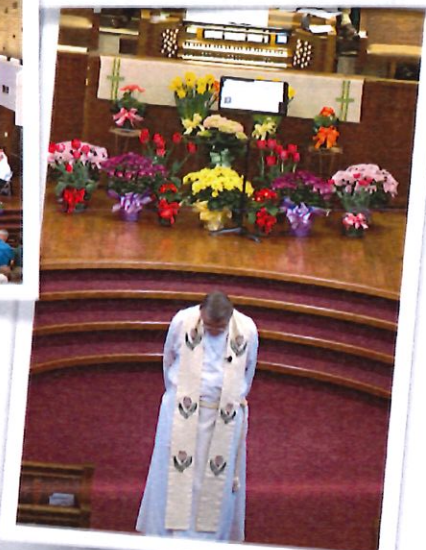
- Continued to include boiler system in budget
- Continued to support courtyard landscaping
- Continued to utilize flower pots at the Wenona Street entrance
- Initiated winter snow plowing with salt
- Cleaned hallway carpets
- Added carpet cleaning to the budget
- Added directional signs inside the church
- Removed drinking fountains and continued to use Shays Water
- Programmed air conditioning to shut off at 10:00 p.m.
- Installed two hot water tanks
- Installed new lights in the bathrooms
- Purchased a microwave oven for the rental unit
- Installed railings on the stairwell in the sanctuary
- Installed book holders to the ministers' chairs in the sanctuary
- Approved an Eagle Scout Project to clean rooms used for storage



Palm Sunday



Easter Sunday



PROPERTY COMMITTEE

Management of Building Use

Beyond the various committees that use our church on a routine basis, many organizations utilize our facilities for their weekly, monthly, or annual meetings. The Property Committee reviews these organizations and ensures that they are following our Building Use Policy and have appropriate insurance riders in place. We also review requests by members and individuals who want to use the church for various personal uses and ensure these follow the appropriate policies as well. Below is a list of these organizations and activities.

ISD Career Training

TOPS

ISD Prom

My Tempo Music Therapy

Food of Faith / Food Pantry

Boy Scouts

Salvation Army Dinner

Stephen Ministry

Lake Huron Presbytery Events

Vacation Bible School

Presbyterian Women Board

Weddings

Club 345

Hearts & Hands Knitting Group

Disability Services of Mid-Michigan

Lions Club

Crisis Committee

Youth Group

Birthday Parties

Anniversary Parties

Wednesdays @ Westminster

Westminster is involved in a cooperative learning program with the Bay-Arenac ISD Living and Learning Center, which involves helping young adults with learning disabilities experience working in a real-work environment. The young adults come to Westminster twice a week and help with dusting, cleaning windows, and washing equipment. The students work toward transition by following a curriculum that includes functional academic, leisure and recreation, independent living, and community-based experiences. Students are expected to follow rules, respect others, and become as independent as possible. At the end of the school year, students use Westminster's Fellowship Hall for their graduation dinner and dance.



Courtyard

VERNON F. AND RUTH SHORT EDUCATION ENDOWMENT FUND

Vernon F. and Ruth Short established this lasting endowment fund with Westminster Presbyterian Church in 1995. The purpose of the endowment fund is to provide educational opportunities for the leadership and program development for people connected to Westminster Presbyterian Church. It is not for formal education expenses such as high school or college tuition. Rather it is for students of all ages to further Christ's works in and through Westminster Presbyterian Church by involving themselves in activities that will foster leadership development and spiritual growth. The principal is held by the Presbyterian Foundation with interest given each year.

The basis of this endowment is a binding trust that has some required provisions. Beyond these, the Session establishes policies and procedures for the fund application and usage. There is an individual application and a group application, depending on what is being requested. One of these forms needs to be completed and submitted to the committee for consideration. Applications may be obtained at the church office.

Awards granted during 2019:

- Church School Curriculum/Programs - \$2,500.00
- Vacation Bible School Curriculum/Program - \$3,870.00
- Adult Spiritual Formation through Spiritual Growth - \$500.00

These are awards granted annually. There were no other applications/rewards in 2019.



Children's Moment

PERSONNEL COMMITTEE

The Personnel Committee is a Session sub-committee that is accountable to the Session of the Church on all issues pertaining to personnel administration. The committee is composed primarily of session members as well as members at large from the congregation that are committee members on the various Vision Priorities. Our responsibilities include, but are not limited to, establishing and coordinating personnel policies for all staff members, creating and updating position descriptions as needed to define work responsibilities, the hiring and replacing of staff members as needed, yearly evaluations of all staff members, and recommending compensation and benefit packages for the staff. The committee also acts as a source of support for the Pastors and all staff members, as well as being readily available to each one of them on a confidential basis when needed. The committee strives to encourage and promote professional growth and development for all staff members. The committee regularly meets the first Tuesday of each month.

Significant events this past year for the Personnel Committee were:

- Prepared new Memorandums of employment for staff members for 2019;
- Stated a procedure whereby a member of this committee will attend the bi-weekly staff meetings;
- Added John Tapley and Karen Schoepach to the committee;
- Hired Rev. Dr. Ewen Holmes as our Interim Pastor and prepared his Terms of Call;
- Accepted the resignation of Scott Tuttle as our Church Choir Director and Bell Choir Director;
- Changed job description of Church Choir Director and renamed it Minister of Music;
- Hired Dawn Auger as the Minister of Music;
- Hired Peg Hanson as the Church Bell Choir Director;
- Hired Emily Morse and Dawn Reszke as independent contractors for the Social Media Committee as the administrator and photographer respectively, to oversee all Facebook and other social media for Westminster;
- Discussed the Annual Reviews of the staff;
- Finalized the 2020 budget for Personnel.

Current membership of the Personnel Committee: Phil Reagh, Moderator, Julie Kelly, Marilyn Lapham, Chris Elzinga, Karen Schoepach, and John Tapley.



Dawn Auger directing the Chancel Choir,
with Emily Morse on flute



Little Ringer rehearsal
with Peggy Hanson

STATISTICAL REPORT 2019

PIN Number 3333
Presbytery Number 040336

Church Westminster Presbyterian Church
Address 103 E Midland St
City/State Bay City, MI 48706
Church phone 989 686-1360
Email Address office@wpcbc.org
Internet Web Site wpcbc.org

Membership

Prior Active Members: 375

Gains

Certificate: 0
 Youth Professions: 1
 Professions &
 Reaffirmations: 3
Total Gains: 4

Losses

Certificate: 5
 Deaths: 10
 Deleted for any
 Other Reason: 0
Total Losses: 15

Total Active Members: 364

Friends of the
 Congregation: 10
 Female Members: 216

Average Attendance: 154

Age Distribution of Active Members

25 & Under 19
 26-40 52
 41-55 62
 56-70 100
 Over 70 131
Total: 364

Baptisms

Child Baptisms: 1
 Adult Baptisms: 0

Officers

Male Session 5
 Female Session: 8
 Male Deacons: 3
 Female Deacons: 10



Pajama &
 Pancake Breakfast

STATISTICAL REPORT 2019

People with Disabilities

Hearing	30
Sight	20
Mobility	40
Other	0

Christian Education

Birth – 3:	4	Grade 7:	2
Age 4:	3	Grade 8:	2
Kindergarten:	2	Grade 9:	2
Grade 1:	5	Grade 10:	1
Grade 2:	4	Grade 11:	0
Grade 3:	4	Grade 12:	3
Grade 4:	3	Young Adults:	2
Grade 5:	3	Over 25:	161
Grade 6:	8	Teacher/Officer:	4
Total:	213		

Racial Ethnic Breakdown

Asian/Pacific Islander/South Asian	3
Black/African American/African	1
Middle Eastern/North African	1
Hispanic/Latino-a	4
Native American/Alaska Native/ Indigenous	0
White	355
Multiracial	0
Totals	364

Membership



Annual Income: \$560,339
Annual Expenses: \$439,100
Mission Expenses: \$43,447
Personnel Expenses: \$229,936
Facilities Expenses: \$56,154

Pajama &
 Pancake Breakfast

CHILDREN'S MINISTRY

Dear Church Family,

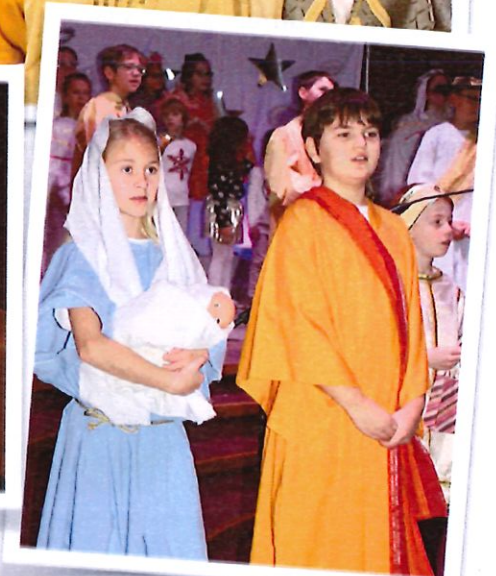
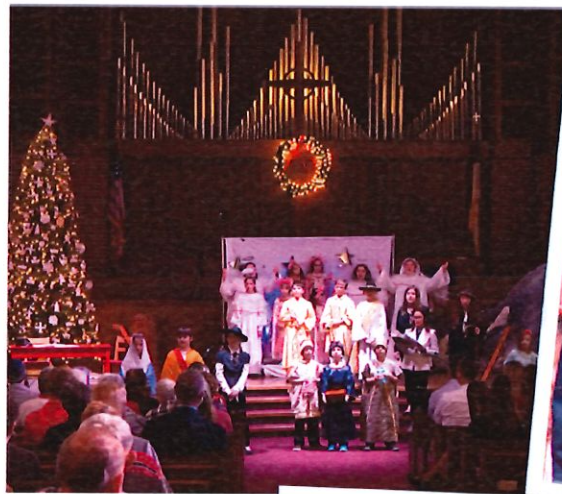
2019 has been another wonderful and busy year! It seems there is always something going on with the children and youth of WPC! There have been regular activities like LIFT (Living in Faith Together, aka, Sunday School) and Wednesday @ Westminster, as well as extra special activities like retreats, Vacation Bible School, and the Christmas Programs. All of these point us to knowing more about Jesus and how much he loves us!

With thanksgiving,

Nikelle Johnson

Children's Christmas Program

On December 15, the children and youth presented "Operation Baby King" where there were multiple special agents looking to claim the Baby Jesus as their own king. But in the end, we learned that Christ came for EVERYONE, not the people of one nation or another.



CHILDREN'S MINISTRY

LIFT (LIVING IN FAITH TOGETHER, AKA SUNDAY SCHOOL)

Weekly, kids ages 3 and up join together in groups for LIFT. And we do just that — we live in faith together! The preschool and elementary kids join in a large group where the topic/story of the day is introduced through a fun video. We also have small group time, which has games and activities that connect to what we are talking about.

The 6th grade and up group has fun with videos, discussion and activities about topics that connect to issues they are dealing with as teens.

Thank you to our dedicated Small Group Leaders: Sandy Graves, Leah Sneller, Tami Sivy, Kylee Woodward, and Melissa Woodward. And thank you to Pam Johnston and Nicole Rezler for filling in on occasion.



CHILDREN'S CHURCH

In the spring of 2019 during Children's Church, we focused on a unit on worship, allowing the children to learn more about how and why we worship and the opportunity to put it into practice. In the fall, we mixed things up even more by inviting the children to join in regular worship twice a month. On the first Sunday of

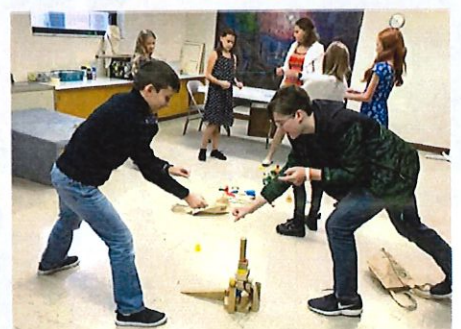
the month, we are able to celebrate communion with the whole WPC family. On the third Sunday of the month, the children were given opportunities to participate in worship in a variety of ways including helping to lead Children's Sabbath in October and the Christmas Program in December. Our desire is to help children become life-long worshippers of Jesus!



Wednesdays @ Westminster

The kids and youth look forward each week to a time of fun, fellowship, learning...and often popcorn on Wednesday nights! There is time for music rehearsals built into the schedule. The Chime Choir, Junior Bells, and Junior Choir all practice, and there are two separate times for youth groups. Club 345 (the 3rd through 5th

graders) meet from 5:30-6:30. We generally look at the same story/topic that we focused on Sunday, and sometimes we mix things up with a different activity. Sometimes we throw in some tag or sardines because these kids like to move! The middle schoolers have their own time for fellowship and fun, which usually includes activities, discussion, Bible readings, etc.



YOUTH ACTIVITIES

Youth Retreat

In the winter, the 6th through 12th graders had the opportunity to go to SpringHill Camps in Ewart, MI. There is always a great speaker to challenge them to grow in their faith, a fun band to lead in worship, and lots and lots and lots of fun activities that young people love: tubing, broom-ball, escape rooms, high ropes, crafts, paintball, horses, and so on.



SpringHill!

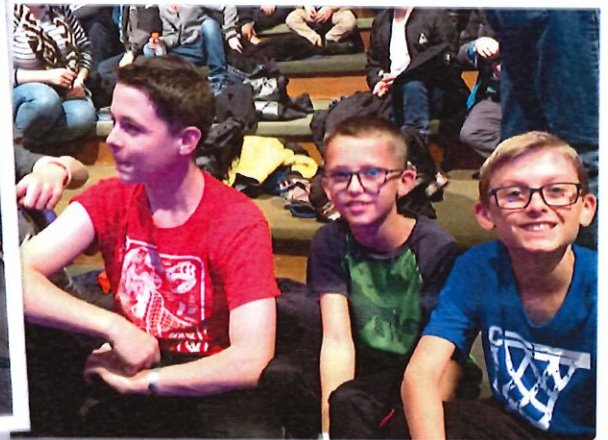


OUTSIDE THE LINES



456 Retreat

In the fall, the 4th through 6th graders attended SpringHill for a similar weekend geared just for them! While there isn't tubing (because, hopefully, there is not snow), there are other options like the giant swing, zip-lines, horseback riding, campfires, etc. The youth are given an opportunity to get to know each other better as well as learn more about God!



YOUTH ACTIVITIES

Vacation Bible School

We hosted "Roar: Life is Wild, God is Good" Vacation Bible School June 17-21. During this amazing, fun-filled week we met Mack, the rhino who taught us that *When life is unfair... God is good!* We heard the story of the Israelites as slaves in Egypt.

On Tuesday Hooper hoopoe bird taught us that *When life is scary... God is good!* And we heard the story of how God sent the plagues to Egypt.

On Wednesday Marge the Cape buffalo reminded us

that *When life changes... God is Good!* And we heard the story of the Israelites in the wilderness.

On Thursday Zion the Lion reminded us that *When life is sad... God is good!* We talked about the story of how Jesus died, and came back to life.

On Friday we concluded the week with Savanna who taught us that *When life is good... God is good!* Our story was about the Israelites building a memorial to remember God's goodness.

It was a wonderful week of celebrating how God is good!



FAMILY & FELLOWSHIP

Members: Karen Brown-Fackler, Jack Gustafson, Nikelle Johnson, Dawn Reszke, and Nicole Rezler

Mission: The Family and Fellowship Committee's mission is to support the ministry of Christian education of youth and to nurture fellowship among all members of the congregation.

The Family and Fellowship meets monthly except in July to plan events and activities that help draw us closer as a church family. We also discuss, support, and make recommendations related to Christian education.

The events and activities planned include putting up and taking down the church Christmas decorations, organizing the Souper Bowl of Caring in February, Easter Breakfast, the Volunteer Picnic, and the Ice Cream Social. This past year, the committee also organized refreshments after the Hanging of the Greens and after the Christmas Concert. In the new year, the committee will organize the Loons Game outing. The committee hosts the coffee and donut fellowship hour in the Fellowship Hall prior to church on Sundays.

Christian Education includes Sunday School before church, Children's Church held during the church service, Wednesdays at Westminster, which includes practice time for those who sing in the choir or play bells, special events such as retreats and the Christmas program, and Vacation Bible School. High School Fellowship meets monthly or when an agreed upon date can be found.

Children's Church has been changed to being held two Sundays per month so that children may attend church with their family and participate in the service. Participation in children's activities has been down each of the past two years, and the committee is exploring ways to recruit and retain youth in Christian Education activities. Related to Christian Education but broader in scope, the committee plans to update the Child Protection Policy this year. The new policy will address safety for all vulnerable individuals and the policies to safeguard all.

The committee is looking for new members who would enjoy helping with any of our many activities. If you are interested, please contact one of us.



Souper Bowl of Caring



Ice Cream Social



Volunteer Appreciation Picnic

STEWARDSHIP MINISTRY

Members: Karen Schoeppach, Julie Kelly, Sally Calvo, Phil Reagh, Heather Heidtman, Ewen Holmes

Continuing the "year-round" concept for stewardship at Westminster, our committee focused on "Blessings" this year. Blessings given and received, not only by individual members of the Westminster family, but also by Westminster Presbyterian Church as a whole.

We felt it was important to show the congregation our appreciation for their support during this past year of change and, at times, a feeling of uncertainty. The committee decided a light luncheon after worship on Commitment Sunday would be a great way to thank the people of Westminster. We held a salad and dessert luncheon on October 27. Our "Saladbration" was success.

As a way of bringing "Blessings" into the forefront, we developed a blessings form for our Westminster family of all ages to use to write down blessings given and received by them and our church. Sally Calvo created our Blessings Boxes to be placed in different areas of the church with forms available by each. The cover article of the October Log spoke to our Blessings focus and a blessings form was printed in the Log to be cut out, completed and placed in a Blessings Box. With assistance from Lilly Graves and Harold Miller, a "Blessings Tree" was created and hung on the wall in the Fellowship Hall. Blessings forms were placed on the tree and we intend to continue this practice over the next years. Several Bible verses that speak to us of blessings have been and will be used occasionally in the Log, on the monitors in the sanctuary, and in bulletins.

As I write this report, our financial campaign has been completed and most of the pledge cards have been received. Our treasurer, Heather Heidtman, feels that our finances are and will be enough to support all the programs and basic needs of Westminster Presbyterian Church.

Again, thank you Westminster family for sharing all your gifts and being the biggest blessing Westminster Presbyterian Church receives!

Submitted by Karen Schoeppach

Stewardship meets at 7:00 p.m. on the second Monday of each month.



Thank you Lilly Graves for painting our Blessings Tree!



Blessings Sunday

MUSIC MINISTRY

The music ministry at Westminster Presbyterian Church is an integral part of the worship life of the congregation. It seeks to express the love and glory of God and enhance the worship experience through inspiring and artistic expression of praise.

In keeping with the rich tradition and heritage of musical excellence at Westminster, the music ministry endeavors to offer learning opportunities for all of its participants. There is a place in the music ministry at Westminster for anyone who wishes to learn, grow, serve, and praise God in song. Come make a joyful noise unto the Lord!

Happy Ringers (Kindergarten – First Grade) - These young musicians are discovering and learning how to make music as a group. The ensemble practices every Sunday and plays the Introit during Sunday's worship service about every six weeks.

Chime Choir (Second – Fourth Grade) - Practicing every Wednesday evening, these musicians are learning notes on the music staff and counting rhythms to make music. The Chime Choir plays the Introit during Sunday's worship about every six weeks.

Beginning Bells (Fifth Grade and older) - This youth ensemble has "graduated" to using the "real" bells. Practicing every Wednesday evening, the musicians are learning the job of ringing the bells on the right note, counting, and playing harmonies together.

Adult Bells - In existence since 1995, this ensemble practices every Sunday morning and performs every six weeks during the worship service.

Children's Choir (Third Grade and older) - This youth ensemble practices every Wednesday evening and sings during the worship service every few weeks.

Adult Chancel Choir - Practicing every Wednesday evening, the Chancel Choir is an important part of most Sunday worship services.



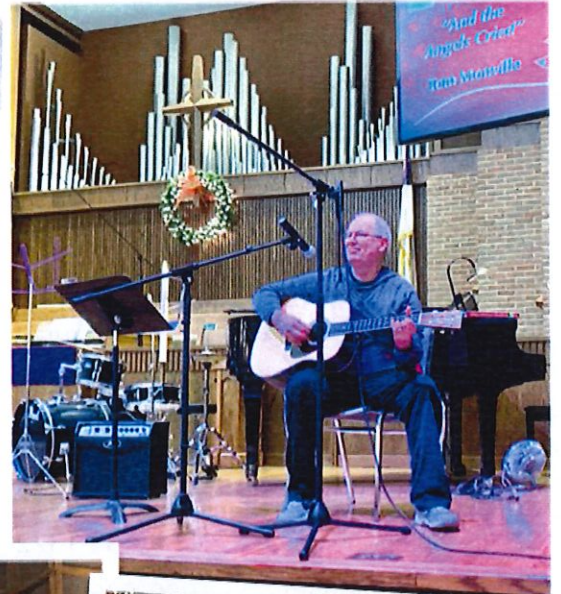
Alma College Choir
February 10, 2019



PRELUDE TO CHRISTMAS

A Night of Music

Thursday, December 5, 2019



PRESBYTERIAN WOMEN

In keeping with the Presbyterian Women's Association's purpose, Westminster's Women's Association carried through with many worthwhile activities, enhancing women's faith and love of Jesus.

In 2019, the Westminster Women's Association began its year providing the annual Gift of Women's Sunday, a Sunday service conducted entirely by women. The Women's Association sponsored the following activities throughout 2019:

- Funeral lunches;
- Lunch to the Alma College Choir, who provided music during one of our February worship services;
- Two rummage sales;
- Mother's Day Baby Shower, which distributed infant diapers and clothing to three local non-profits. Knitted caps, sweaters, booties, and blankets were provided by Westminster's Hearts & Hands knitters;
- Two speaker programs open to our entire membership;
- Annual Green Tree Celebration which honored two women recipients with lifetime membership in the national Women's Association for their hours and dedication of volunteerism to Westminster.

As we enter the new decade, the Women's Association faces a common problem across women's church organizations: the decreasing number of volunteers. As a result, the Women's Association is in urgent need of volunteers. Please consider contacting board members:

Kathy Elzinga	989-686-8005
Bonnie Marsh	989-460-7108
Joy Thompson	989-686-2734
Pam Monville	989-225-8259
Joyce Hegenauer	989-895-8029
Barb Tolles	989-545-6240
Irene Esckilsen	989-892-2830
Alma Watton	989-894-4496
Betty Lungner	989-892-4630
Sheryl Petroff	989-686-8132
Karen Schoeppach	989-684-1322
Marilyn Lapham	989-686-1605
Donna Gould	989-601-3987



Jan Witucki and Pam Monville received the Women's Association Honorary Lifetime Membership award during the Green Tree celebration on December 12, 2019.



PRESBYTERIAN WOMEN

TREASURER REPORT

Revenue

Green Tree Offering	\$ 1,838.00
Circle Offering	\$ 272.00
Birthday Offering	\$ 7.00
Least Coin Offering	\$ 39.79
Funeral Dinners	\$ 4,165.00
Rummage Sale	\$ 4,081.35
Miscellaneous Income	\$ 145.00
Memorial Gifts	\$ 2,024.50
Total Revenue	\$12,572.64

Expenses

Alma College	\$ 200.00
General Assembly Mission	\$ 1,000.00
Presbyterian Cont. Fund	\$ 100.00
Birthday Offering	\$ 7.00
Honorary Membership	\$ 190.00
Least Coin Offering	\$ 39.79
Good Samaritan Rescue Miss.	\$ 1,000.00
Bay County Women's Center	\$ 500.00
Salvation Army	\$ 500.00
Literature and Library	\$ 311.82
Funeral Dinners	\$ 2,358.15
Other Events/Fundraising	\$ 159.96
Kitchen Supplies	\$ 116.95
Yearbook Expense	\$ 75.00
PW Miscellaneous Expenses	\$ 328.00
Donation to Crisis Committee	\$ 500.00
Total Expenses	\$ 7,386.67

Checking Account Balance as of December 31, 2019: \$6,661.79



Rummage & Bake Sale

MINUTES OF THE ANNUAL MEETING OF THE CONGREGATION 2019

The Annual Meeting of the Congregation of Westminster Presbyterian Church of Bay City, MI, was held in Fellowship Hall following morning Worship on February 3, 2019. Notices of the meeting were given in the bulletins and Log for the past two weeks. The Moderator, Pastor Ted McCulloch, opened the meeting with prayer at 11:50 am. Certification of a quorum was given by the Clerk. The meeting was combined with the Souper Bowl of Caring.

Motion was made, seconded and approved for the Docket.

The Clerk was called upon to read the names of those members, who entered the Church Triumphant in 2018:

Ronald F. Witucki
Margy K. Schulz
Stanley R. Ziaya
Patricia G. LaLonde
Richard V. Van Nostrand
Debra G. Duggan
Florie E. Wright
Ermal S. Oswald

Others were invited to name loved ones who passed away in 2017. A memorial moment and prayer were given.

Motion was made and seconded to refer the minutes of this meeting to Session's next meeting (Feb. 28, 2019) for their approval.

A presentation and reception of printed reports were given. There were no questions.



Christmas Eve Worship

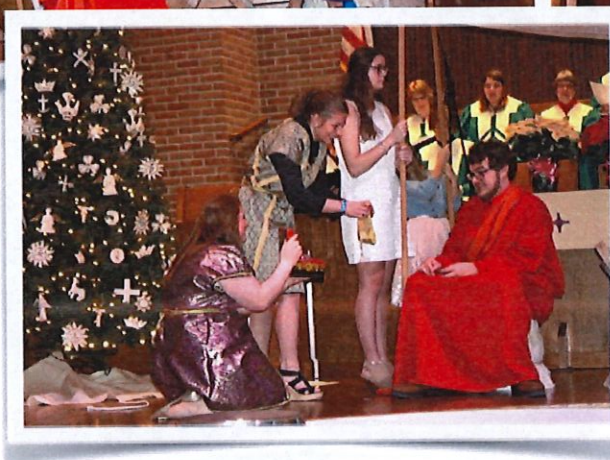
MINUTES OF THE ANNUAL MEETING OF THE CONGREGATION 2019

The Moderator invited Heather Heidtman representing the chairperson of Officer Nominating Committee to come forward and give the slate of names for elders and deacons. The following elder nominees for the Class of 2022 were asked to stand: Pam Binder, Jack Gustafson, Dawn Reszke, Judy Randall and Phil Reagh. Nominations by committee are not in need of a second. There were no nominations from the floor. The **Motion** was made and approved to elect the following Elders to the Class of 2022: Pam Binder, Jack Gustafson, Dawn Reszke, Judy Randall and Phil Reagh. Heather Heidtman moved that the following people stand to be nominated for the Deacons Class of 2022: Tim Rutzen, John Hegenauer, Leonor Robinson, Anne Remington and Sheri Young. Hearing no nominations from the floor, **Motion** was made and approved for the following Deacons to be elected to the Class of 2022: Tim Rutzen, John Hegenauer, Leonor Robinson, Anne Remington and Sheri Young. Heather Heidtman moved the nomination for the new Church Officer Nominating Committee to serve at-large, were Joyce Hegenauer, Donna Tetil, Heather Heidtman, Tami Sivy and Darlene Kusterer. Hearing no nominations from the floor, **Motion** was made, seconded and approved to serve on the next Church Officer Nominating Committee.

Presentation of the 2019 budget was shown in the annual report and was approved. No questions were asked on the budget.

Hearing no other order of business, a **Motion** was made, seconded and approved to adjourn at 12:00 Noon.

A closing prayer was given by the Moderator, Pastor Ted McCulloch.



Christmas Eve Worship

FINANCE COMMITTEE

2019 marked a time of transition for Westminster. The Finance Committee continued its role as good stewards, keeping a close eye on the financial health of the church throughout the year; specifically, our loan with the Presbyterian Investment and Loan Program. At the end of 2019, the principal on the loan stands at \$562,216.27. Making extra payments over the past few years has lowered our loan payment by almost \$1,000.00 a month. Members continue to pledge to the campaign that officially ended in 2018. Those pledges, coupled with our endowment income, have provided and will continue to provide enough money to make our loan payments.

The rental unit the church purchased in 2018 was rented for all of 2019. Rental income was used for minor repairs on the home and property taxes. The remaining income was put back into the Pastoral Housing Fund.

A review of Westminster's financials was completed for 2018 by Yeo and Yeo Accounting Firm in January 2019 and everything was found to be in order. Please see the Accountant's Report on page 37. Yeo and Yeo is in the process of completing a review for 2019 as the Annual Report goes to print.

The Church is the beneficiary recipient of funds held at the Bay Area Community Foundation. The balance of the Foundation funds as of June 30, 2019 was \$199,632.30. We will be receiving a

disbursement of \$9,200.00 this year as spendable interest. This money will be put toward the Capital Campaign.

The church is also the beneficiary of funds held at the Presbyterian Foundation. The market value of the WPC Endowment as of 12/31/2019 was \$260,834.30. Session has voted to earmark the interest earned for the Capital Campaign. Once the loan for the Capital Campaign is paid in full, the interest will be reinvested back into the Endowment. In addition to this endowment, the church is also the beneficiary of the Vernon E. and Ruth Short Educational Endowment. The balance as of 12/31/2019 was \$184,846.96. We received \$7,467.18 in interest from this Endowment. The interest is invested in an account with New Covenant Funds. \$973.85 was received in additional gains. This brought the Short Investment Fund to \$25,481.16. In keeping with the wishes of Mr. and Mrs. Short, this interest can only be used for educational purposes. Please see page 18 for a report on how the funds were disbursed in 2019.

In addition to the Endowments, Westminster has investments with New Covenant Funds. The Investment Fund had income and gains of \$9,144.66, bringing the balance as of 12/31/2019 to \$277,128.83. The Birthday Investment Fund had small gains in 2019, ending the year at \$1,480.80. The Pastoral Housing Investment Fund ended the year at \$125,838.61.

Committee members include:

Julie Kelly, Chair
Darrell Darling
Heather Heidtman, Treasurer
Phil Reagh
Randy Thibo
Russel Marvin
Karen Schoepach
Jeff Rogers



WESTMINSTER PRESBYTERIAN CHURCH
STATEMENT OF FINANCIAL POSITION (UNAUDITED)

<u>DESCRIPTION</u>	<u>2018</u>	<u>2019</u>
Short Leadership Endowment Interest	\$23,905.21	\$29,345.99
Prepaid Offerings	27,070.00	31,500.00
Per Capita Apportionments	0.00	0.00
Designated Benevolence	2.50	22.50
Deacon's Fund	4,344.85	5,288.43
Presbyterian Women	1,475.82	6,661.79
Youth Fellowships	1,655.28	1,102.00
Birthday Endowment	1,761.12	1,396.99
Designated Technology Expense-Pastor	950.20	0.00
Pastoral Housing Fund	109,803.18	132,817.91
Capital Campaign Fund	-565,360.26	-530,009.58
Equipment Purchases	567.08	0.00
Ministry Development	5,673.17	5,676.01
Building Improvement Fund	15,967.20	20,180.65
Major Repairs Fund	20,561.00	30,313.40
Pastor Continuing Education	1,560.74	0.00
Organ Fund	13,885.49	20,513.39
DeWitt House	4,353.31	2,400.00
Pending Memorials	0.00	0.00
Spiritual Growth	0.00	0.00
Family and Fellowship	300.68	157.50
Worship	440.00	1,267.44
Bequests	6,012.43	6,015.44
Bell Choir Fund	1,149.14	1,691.66
Memorial Gifts	79.23	1,714.23
Mission Partnerships	5,853.95	6,165.95
General Operating Fund	-11,229.14	-145.75
Reserve Fund	170,905.55	189,501.15
Set Aside by Session	40,000.00	40,000.00
TOTAL FUND BALANCES	\$-118,312.27	\$3,577.10

WESTMINSTER PRESBYTERIAN CHURCH

STATEMENT OF FINANCIAL POSITION (UNAUDITED)

<u>ASSETS</u>	<u>2018</u>	<u>2019</u>
Main Checking Account	\$132,569.67	\$172,172.52
Imprest Checking Account	2,000.00	2,000.00
Savings Account	11,685.60	11,691.45
Investment Fund	198,186.13	227,128.83
Short Leadership Endowment Interest	21,774.23	25,481.16
Birthday Investment	1,292.12	1,480.80
Pastoral Housing Investment	109,803.18	125,838.61
TOTAL ASSETS	\$477,310.93	\$565,793.37
 <u>LIABILITIES</u>	 \$595,623.20	 \$562,216.27
TOTAL LIABILITIES	\$595,623.20	\$562,216.27
 TOTAL FUND BALANCES (SEE PREVIOUS PAGE)	 \$-118,312.27	 \$3,577.10
 TOTAL LIABILITIES AND FUND BALANCES	 \$477,310.93	 \$565,796.37



Vacation Bible School

INDEPENDENT ACCOUNTANT'S REVIEW REPORT



Board of Trustees
Westminster Presbyterian Church
Bay City, Michigan

We have reviewed the accompanying statement of assets, liabilities, and net assets - cash basis of Westminster Presbyterian Church as of December 31, 2018, and the related statement of revenues, expenses, and changes in net assets - cash basis for the year then ended, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of the Organization's management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the cash basis of accounting; this includes determining that the cash basis of accounting is an acceptable basis for the preparation of financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement whether due to fraud or error.

Accountants' Responsibility

Our responsibility is to conduct the review engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with the cash basis of accounting. We believe that the results of our procedures provide a reasonable basis for our conclusion.

Accountants' Conclusion

Based on our review, except for the issue noted in the known departure from the cash basis of accounting paragraph, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with the cash basis of accounting.

Known Departure from the Cash Basis of Accounting

As disclosed in Note 1 to the financial statements, the expenses of Westminster Presbyterian Church are reported by natural classification in the financial statements. The cash basis of accounting requires functional reporting of expenses. The effect on the accompanying financial statements of the failure to report expenses on a functional basis has not been determined.

Furthermore, as disclosed in Note 7 to the financial statements, the statement of assets, liabilities, and net assets - cash basis does not include the investments of the Westminster Presbyterian Church of Bay City Foundation Fund and Vernon F. and Ruth Short Leadership Fund held by Westminster Presbyterian Church. The fair market value of these investments as of December 31, 2018 was \$259,078 and \$183,602, respectively.

Basis of Accounting

We draw attention to Note 1 of the financial statements, which describes the basis of accounting. The financial statements are prepared in accordance with the cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our conclusion is not modified with respect to this matter.

Summarized Comparative Information

We previously reviewed Westminster Presbyterian Church's 2017 financial statements and in our conclusion dated January 28, 2018, stated that based on our review, we were not aware of any material modifications that should be made to the 2017 financial statements in order for them to be in accordance with the cash basis of accounting. We are not aware of any material modifications that should be made to the summarized comparative information presented herein as of and for the year ended December 31, 2017, for it to be consistent with the reviewed financial statements from which it has been derived.

Yeo & Yeo, P.C.
Saginaw, Michigan
February 1, 2019

BYLAWS OF THE CONGREGATION OF

1. The Westminster Presbyterian Church of Bay City, Michigan, being a particular congregation of the Presbyterian Church (U.S.A.), recognizes that the Constitution of said Church, is in all its provisions, obligatory upon it and its members.
2. There shall be an annual meeting of the congregation in the Church edifice within the first six weeks of the calendar year for the transaction of any business properly coming before such meeting.
3. Special meetings may be called by the session or the presbytery. Such calls shall state clearly the purpose of such special meeting, and no other matter save that specified in the call may be considered.
4. Public notice of the time, place and purpose of all meetings of the congregation shall be publicly announced from the pulpit on two successive Sundays preceding the meeting.
5. One of the pastors shall preside. If the church is vacant, or if the pastors and the ruling elders agree that the subjects to be discussed require it or if the pastors are ill or are otherwise unable to be present, a minister of Lake Huron Presbytery shall be invited by the session to preside. This invitation shall be cleared through the Committee on Ministry of Lake Huron Presbytery.
6. The clerk of the session shall be secretary of the meetings of the congregation. If unable to attend, the session shall designate someone to act as secretary.
7. The members of the Church who are entitled to vote shall be active members in good standing as defined by the usages and rules of the Presbyterian Church (U.S.A.), regardless of age.
8. As required by the laws of the State of Michigan, only members of full age (18) shall be eligible to vote on questions dealing with property and matters that are strictly the business of the corporation. Otherwise, all active members of the church are eligible to vote at all stated and special meetings of the church. Voting by proxy is not allowed.
9. Meetings shall be conducted in accordance with the General Rules of Judicatories adopted by the General Assembly of the Presbyterian Church (U.S.A.), so far as they apply, and when they do not apply, according to usual legislative rules of order.
10. All meetings shall be opened and closed with prayer.



Hanging of the Greens

WESTMINSTER PRESBYTERIAN CHURCH

11. A quorum shall consist of the moderator, clerk of session, those present and voting.
 12. There shall be no less than 12 and no more than 18 ruling elders divided into three classes, one class of whom shall be elected each year for a three-year term, at the annual meeting of the congregation. No ruling elder shall serve on the session for consecutive terms, either full or partial, aggregating more than six years; and shall be ineligible to be elected to a new term until one year has elapsed.
 13. There shall be 15 deacons divided into three classes, one class of whom shall be elected each year for a three-year term, at the annual meeting of the congregation. No deacon shall serve on the board of deacons for consecutive terms, either full or partial, aggregating more than six years; and shall be ineligible to be elected to a new term until one year has elapsed.
 14. Vacancies on the session or board of deacons may be filled at a special meeting of the congregation or at the annual meeting, as the session may determine.
 15. A quorum for session meetings shall be one-third of its membership.
 16. There shall be a representative Nominating Committee chosen in accordance with Rule 17. This committee shall bring to the annual meeting nominations of one eligible person only for each officer to be filled. Additional nominations of qualified persons may be made from the floor by any eligible voter.
 17. The Nominating Committee shall consist of the following:
 - Two (2) elders, one of whom shall chair the Nominating Committee
 - One (1) deacon
 - Between Four (4) and Seven (7) members-at-large
- The elders and the deacons shall be elected by the body they represent. The between four and seven members-at-large may be nominated by the nominating committee or from the floor and elected by popular vote at the annual meeting of the congregation.
18. These bylaws may be amended subject to the charter of the corporation, the laws of the State of Michigan, and the Constitution of the Presbyterian Church (U.S.A.) at any annual meeting or at any special meeting by a two-thirds (2/3) vote of the voters present provided that a full reading of the proposed changes or a printed distribution of the same shall have been made in connection with the call of the meeting.
 19. These bylaws or the charter of this corporation may not be amended contrary to or so as not to include the provisions of the Constitution of the Presbyterian Church (U.S.A.).



NOTES



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WESTMINSTER PRESBYTERIAN CHURCH

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