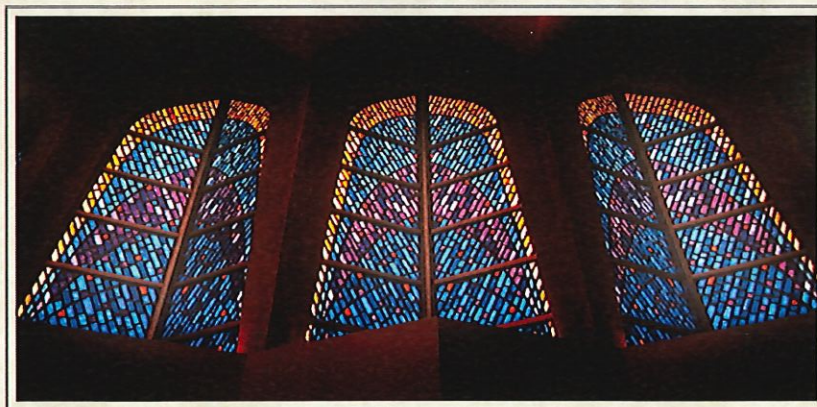
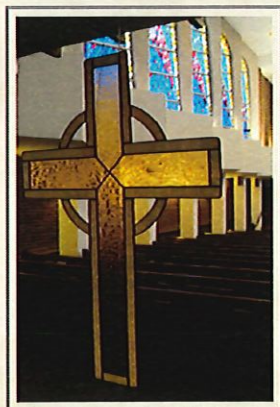
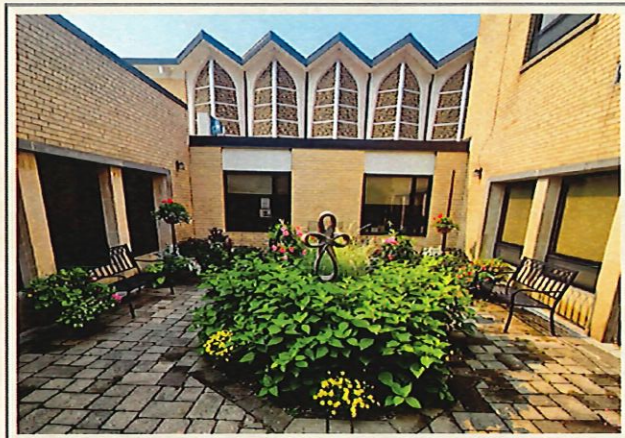
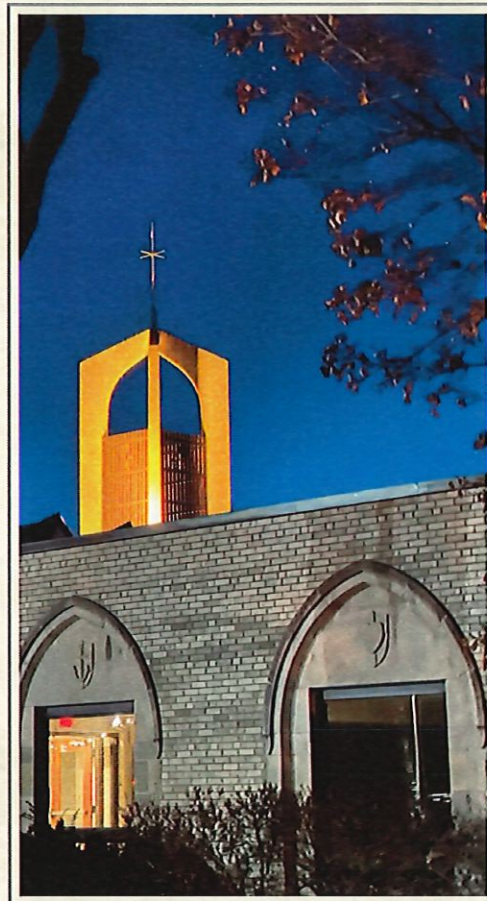
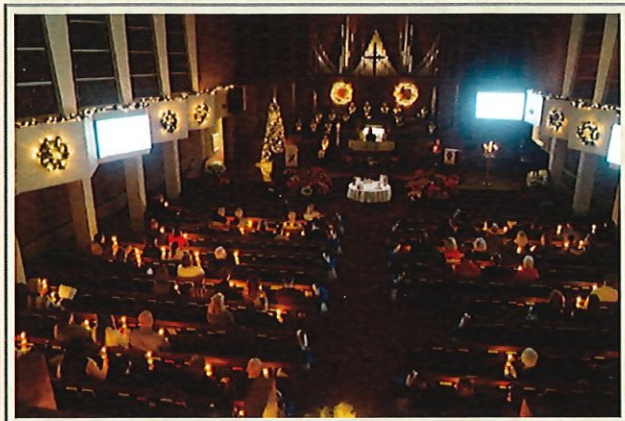


# Westminster

## PRESBYTERIAN CHURCH

2023 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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# CHURCH LEADERSHIP

## 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 2024

Collin Heidtman  
Bonnie Marsh  
Aaron Morse

### CLASS OF 2025

Bill Shelt  
Christine Thurman

### CLASS OF 2026

Pat Duggan  
Gary Eagle  
Tami Sivy  
Faith Sneller

## DEACONS

Moderator: Janelle Ballard  
Vice Moderator: Irene Eskilsen  
Secretary: Sally Calvo  
Treasurer: Kathy Elzinga

### CLASS OF 2024

Marilyn Bechtel  
Sally Calvo  
Kevin Robinson

### CLASS OF 2025

Janelle Ballard  
Nancy Berta  
Irene Eskilsen  
Karen Mitchell  
Len Petroff

### CLASS OF 2026

Kathy Elzinga  
Jason Hildebrant  
Jim Majchrzak  
Amy Weatherwax

## CHURCH NOMINATING COMMITTEE

Brian Graves  
Patti Wesenick  
Judy Harrelson

Tom Majchrzak  
Melissa Woodward

Bonnie Marsh-Session Representative  
Faith Sneller- Session Representative  
Irene Eskilsen-Deacon Representative

## STAFF

Rev. Jamie Milton, Pastor / Head of Staff  
Rev. Linda Williams, Parish Associate  
Elaine Edwards, Nursery Supervisor  
Dawn Auger, Choir Director  
Heather Heidtman, Treasurer/Secretary

Harold Miller, Facilities Manager  
Brandi Higgins, Director of Youth Ministries  
& Church Bell Choir Director  
Seth Cunningham, Organist  
Rachel Webb, Pianist  
Margaret Hanson, Interim Bell Choir Director

# SESSION COMMITTEE LEADERS

## SPIRITUAL GROWTH & FAITH FORMATION

Tami Sivy  
Faith Sneller

## MISSION PARTNERSHIPS

Bonnie Marsh  
The late John Tapley

## FINANCE/ADMINISTRATION

The late David Fenske  
Brandi Higgins  
Gary Eagle  
Bill Shelt  
Pat Duggan

## WORSHIP

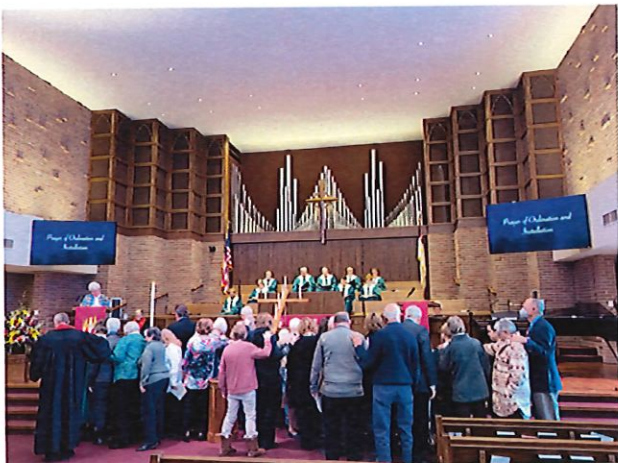
Chris Thurman

## FELLOWSHIP AND OUTREACH

Sandy Graves  
The late David Fenske  
Brandi Higgins

## MULTI-MEDIA

Aaron Morse  
Collin Heidtman





# PASTOR'S REPORT

Beloved Partners in Ministry,

Each year, the church's annual report gives leaders and committees the opportunity to reflect on the year that has come to an end. As we look back, we find things to celebrate, to modify or change, to grieve, and places to mourn. All along the way, we see glimpses of God's presence and grace, as we work together to build God's kingdom.

Colossians 3 helps us define our life as a church, a community of disciples, and emphasizes our Matthew 25 mission.

*"Christ is in all things and in all people. Therefore, as God's choice, holy and loved, put on compassion, kindness, humility, gentleness, and patience. And over all these things put on love, which is the perfect bond of unity. Whatever you do, whether in speech or in action, do it all in the name of the Lord Jesus and give thanks to God through him."*

Colossians 3:11-17 (selected verses)

The report you are reading is full of pictures and stories of the ways we worked together to share Christ's love with one another and the community around us.

Early in the year, our youth and their leadership took a huge leap of faith and began planning an End-of-School block party. The goal was to open our church to our neighborhood children for a fun event, while also connecting their families with organizations and resources specifically aimed at our young people. We handed out over 700 flyers at our local schools. We had a bounce house, face painting and button making, lots to giveaway, plenty of food, and representatives from six different family-oriented non-profits. In addition to the youth, so many of you helped in various ways to make this event a success. A

grant from one of the denominational offices helped make all this possible, and a donation from Gephart's allowed us to raffle off two bicycles!

This joy filled day inspired us to begin planning our next community event. In 2021, we learned about an event in Tallahassee called the "Longest Table." In 2022, we held our own version in the fellowship hall. In 2023, we pitched the idea to the Midland Street Management Board and began working on what we called the "Welcome Table" with area businesses and restaurants. On a sunny, September afternoon, we closed a block of Midland Street and set up tables to welcome our Bay City neighbors to free food, activities, and music, with our church members welcoming friends, new and old, to their tables for conversation with God's words of love and welcome on their lips.

On All Saint's Sunday, we gathered in worship to remember and celebrate the many friends that we said goodbye to during the year. The support and love of this church community is especially evident in moments like these. As your pastor, it is an honor and a privilege to walk with you in through all these seasons, of joy and sorrow, of grief and gratitude.



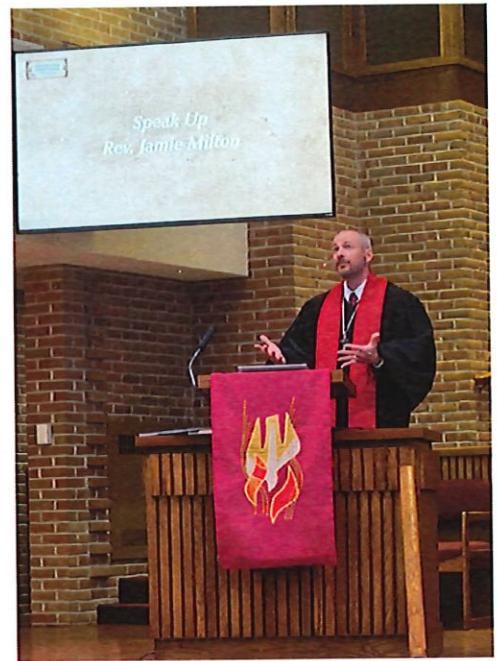


# PASTOR'S REPORT

I hope that you will spend some time looking over the pages included in this Annual Report. They speak to the ministry that we have done together over the past year. At the same time, remember that only so much can be conveyed in a written document such as this. The real stories, the life giving and life changing work that God accomplished through our work can truly be found in conversations with those who participated and benefited from that work. I encourage you to ask questions, to listen, and to learn of the ways in which God worked in and through the congregation of Westminster Presbyterian in 2023. Thank you all for being a part of that work in one way or another and considering how you might continue to serve God as a part of this faith community! I look forward to seeing what God will do in our midst throughout 2024 as we look for Christ in our neighbor and serve God in word and deed, giving thanks for our many blessings.

Blessings and peace,

Rev. Jamie Milton





## PARISH ASSOCIATE'S REPORT

As I write this, the new year – 2024 – is just beginning. By the time you read this, we will already be one month into 2024. Another year has passed, the church annual meeting is upon us, and once again you have the opportunity to read the church's annual report. Now for some that means just skimming through the approximately 40+ pages. That's the routine. But for others it means taking the time to thoroughly read and give thanks for all the opportunities for ministry and the ways in which God has been working in and through this faith community – Westminster Presbyterian Church - through both good days and bad.

By definition, routine is any repeated behavior, something done regularly, like skimming through the Annual Report. But repeated actions, can also become ritual - actions that have spiritual or religious significance. Actions that help anchor us in faith and the awareness of God's presence and goodness in life. Actions that give life meaning, or remind us of life's meaning.

It was my privilege to lead in worship and preach the last Sunday of 2023. The Gospel lesson for that Sunday was the story of Jesus' presentation at the Temple by his parents 40 days after his birth. Mary and Joseph made their way to the Temple as was the ritual of every good Jewish parent.

I believe it is true that many times it is out of just habit and routine that we come into church and make our way to the same pew week-in-and-week-out. But then, last summer when I was out of state and at a memorial service being held in a church, when the time came in the service for family and friends to speak, the brother of the one who had died, stood up during the service to share his memories. He moved to the pew where his family had always sat, and tearfully shared his memories of his brother and his family sitting there together and worshipping from that same pew. It was an anchor in their faith journey as a family and as individuals. A ritual of groundedness and meaning in both happy times and grieving times. And now that pew - that morning - was an anchor, a reminder that even in death, all will be well. Ritual. Not just routine, but ritual.



*Rev. Linda Williams*

On that last day of 2023, that last Sunday of 2023 here at Westminster, we affirmed our faith using these words from Sanctified Arts, reminding me of how the rituals of our Christian faith can help anchor us in the goodness and love of God.

*We believe that faith is a journey marked by rituals and rhythms. We come to worship.*

*We confess our sins. We pass the peace. We offer grace. We hear the Word.*

*We baptize children. We break bread. And we tell the story of a loving God.*

*And through these sacred rituals, we are reminded... we are not alone.*

*God is near, and we have work to do.*

*May this belief shape the rhythm of our lives.*



# CLERK OF SESSION'S REPORT

## GAINS

### Affirmation of Faith

Emerson Nicholas Chambers  
Grace Patricia Rezler  
Maddox Allen Schmidt  
Max Richard Weathewax

### Reaffirmation of Faith

Sharon Eileen Costello

### Letters of Transfer

Gerald E. Bruce  
Carl Anne Campbell  
Donald James Clough  
Janet Lynn Smiley  
Jack Wayne Smiley

## BAPTISMS

Forrest Jack Noonan

## LOSSES

### Deaths

Ronald Otto Deuscher  
Gerald Edwin Pavlawk  
Mary Kay Prudden  
Sandra Lee Thibo  
Lucille Rose Newcomb  
David Michael Fenske  
Bonnie J. Scheddel  
Marcia A. Andrews  
Irwin Glenn Hignite  
John Charles Tapley  
Danile Foster Gould  
Russel Alfred Marvin

### Certificate

Jacob Bennett  
Neil Harrelson

### Other

Andrew Beattie  
Mitch Kusterer  
Nathan LaFave  
Susan Lauria  
Mark Quade  
Cheryl Quade  
Nicholas Quade  
Barbara Timm



New Members



# WORSHIP COMMITTEE

The Worship Ministry is responsible for the activities of the congregation related to the regular Sunday worship experience, along with the music program, such as bell choirs, children's choir, youth choir, chancel choir, and organist. Other areas include baptisms, special events, and services. We invite liturgists, communion servers, and Westminster At Work presenters to participate in the Sunday services.

Each of our worship services continues to be streamed live to the church website and Facebook, and is available the following day on YouTube.

For the majority of the year, our weekly worship services continued to use the "Follow Me" curriculum which encourages the church to practice our faith as we walk with Jesus. This coordinated the theme of worship each week with what our Christian education classes were also studying. This year's themes included *Honor Sabbath*, *Sing a New Song*, *Love God*, *Neighbor*, *Enemy*, *Pray*, *Do Justice*, *Celebrate Communion*, *Cross Borders*, and *Lament*.

Special elements are included in many of our weekly services to inspire a deeper connection with God through various spiritual practices. On the first Sunday of the year worshipers received a "star word" written on a wooden cutout. This word is intended to be a guiding word for the year, reminding people to look for God's presence and guidance as they read or have an experience with their word.

Our Holy Week celebration this year began with a special Palm Sunday pageant, including a special chorus, many of our children and youth, and several actors reciting monologues from biblical characters describing their experiences with Jesus. Our Easter Vigil, held on the Saturday of Holy Week, helped worshipers prepare themselves and the sanctuary for Sunday morning's celebration of

the resurrection by lifting up some of the symbols used in our decorations. On Easter morning, the chancel choir was accompanied by the adult handbells, the organ, and David Weemhoff on trumpet.

Over the summer, worship focused around a series entitled "The Great Church Chill Out" which inspired laid back services, a service focused on laughter, and lots of special music and celebration.

In October we served communion on five consecutive Sundays to correspond with a series focusing on the Lord's Supper.

On the Sunday before Thanksgiving we held a "Hanging of the Greens" service. During this uplifting service the church sanctuary was decorated for the Advent and Christmas seasons as we heard the history and legends behind the symbols used to adorn our buildings and homes during the holidays.

Our children and youth shared the story of Jesus and John from Luke's gospel during this year's Christmas pageant titled, "A Very Special Child."

Dawn Auger, Chancel Choir Director, led our adult choir, and organized the special music for church musical performances. In December we performed our cantata "And Glory Shown Around".

Westminster continued its long tradition of handbell choirs enhancing our worship experiences, including children, youth, and adults of all ages. These choirs were directed by Brandi Higgins and Peggy Hanson.



# WORSHIP COMMITTEE

Following the death of our beloved longtime organist Wendy Tally, Rachel Webb provided piano music for our worship services and accompanied the choir. Over the summer, Seth Cunningham was hired as our full-time organist and accompanist.

The continued dedication of the technology team in recording the worship services and special music during the year is appreciated. We are also grateful for Heather Heidtman who weekly edits and organizes the slides and other elements of the program for display during our church services.

We welcome anyone interested in joining our ministry to do so and share your ideas to enhance the worship experience at Westminster.

Ministry members: Christine Thurman (Elder), Seth Cunningham, Dawn Auger, Carolyn Eichhorn, and Rev. Jamie Milton. Special recognition to Marilyn Bechtel for arranging liturgists, and to Marie Capp for managing the flowers used in worship.





# SPIRITUAL GROWTH & FAITH FORMATION

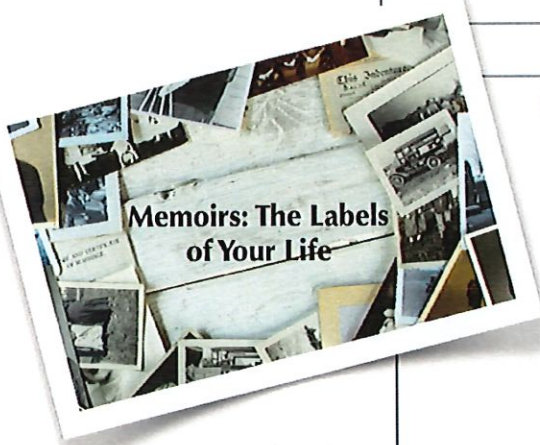
This has been an active year with many opportunities to connect with God and with each other, which is really what this Committee is all about. Please see the Children's Ministry "show and tell" pages in this year's Annual Report. As they say, a picture is worth a thousand words.

Which is true not only for opportunities with children, but also with adults. A few highlights from this year...

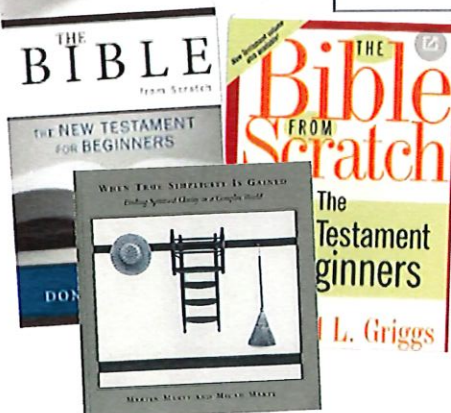
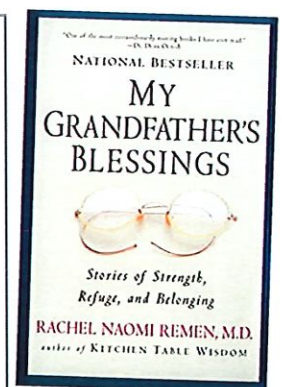
January Series – three weeks of hearing challenging and informative speakers as we joined in Calvin University's via the internet. A small but faithful group watched the series together in the Session Room, meeting each day from 12:30-1:30. Others also took advantage of the opportunity to watch from home and then joined in on the Thursday gathering where we took time to discuss the week's speakers.



Lunch & Learn Series continued this year with a variety of speakers and topics. Speakers focused on being good environmental citizens here and at home; learning more about Jewish faith and practices; services in the community for those coping with memory loss and those ministering to women in prison. That's just a sampling of this year's programs.



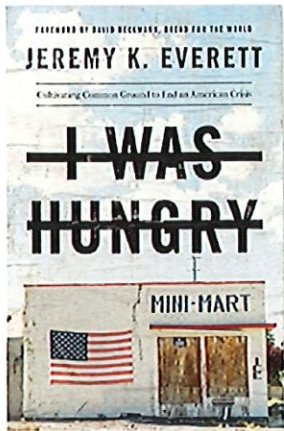
FYI Happenings continued this year with books read and movies watched. In keeping with Westminster's commitment to move outside our walls, one book discussion group was held at Sheffield Bay, inviting their residents to participate as well. We also added a writing series - Memoirs: The Labels of Your Life - that met for three months; lead by Judy Hudson, herself a published author.



Bible study opportunities expanded this year with one group meeting on Sunday mornings that focused on a particular book of the Bible study and then another group met on Thursday evenings via Zoom to continue our Follow Me/Jesus series. We also provided focused Lent and Advent studies.



# SPIRITUAL GROWTH & FAITH FORMATION



Summer Book and Brunch series continued with this year's focus on *I Was Hungry*; this book prompted us to consider as a church how we might better help addressing food insecurity in our own community of Bay City. This discussion continued into the Fall when Mission Partnership hosted a Presbytery-wide gathering in Fellowship Hall. See the Mission Partnership page to learn more about how we hope to partner with others in the community.

This summer we held an "Anne of Green Gables" event – sharing a light supper in keeping with the foods that Anne would have eaten and then watching the movie together.

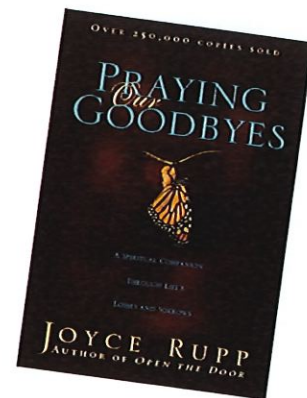
Annual Fall Retreat – Drawn In: Live the Creative Life with God at Bay Shores Camp Ground (see page 21 for pictures!)



Promise and Possibility – a four class study with First Presbyterian and Westminster. This is a dialogue with scripture and current trend about emerging adult, commonly referred to as Gen Z, in hopes of greater awareness of how as churches we can be open and supportive to and with young adults.



Grief Support- Westminster has experienced a significant number of deaths this past year with the passing of parents, spouses, and friends. In preparation for the holidays, a two-part educational/support group was held in November and December. *Praying Our Goodbyes*, a book by Joyce Rupp, was the frame for our gatherings, which led to other more informal conversations over coffee. This will continue into the 2024.



MEMBERS: Karen Schoeppach, Secretary; Faith Sneller, Elder; Tami Sivy, Elder; Janet Beattie, member-at-large; Brandi Higgins, Elder; Rev. Linda Williams, staff; Pastor Jamie Milton, staff.



# MISSION PARTNERSHIPS

Your 2023 Mission Partnerships resources at work:

- Violence, abuse and sexual assault against women, children and the elderly are fought by the Bay County Women's Shelter
- A haven for the hungry and homeless men, women and families is found at the Good Samaritan Rescue Mission
- Financial support ensures the missionary support for Cathy Chang and Isaac Chung
- Court Appointed Special Advocates (CASA) are available for abused children through the Child Abuse and Neglect Council
- 76 duffle bags filled with personal items and a toy by the Department of Health and Human Services are given to children when taken from their families and placed in foster homes
- 100 Christmas gifts brightened the holiday for the less fortunate through the Angel Tree Partnership with the Salvation Army
- 100 Thanksgiving baskets fed needy families
- Hundreds of food bags were shared with the hungry through the church food pantry
- Homes are built for the homeless through Habitat for Humanity
- Children found hope and healing after losing a loved one through the Children's Grief Center
- Lutheran Child and Family Services provides resources for the needy through donations made to the Economy Center Thrift Shop
- Food is redirected to the needy rather than thrown out through the work of Hidden Harvest

- Apartments are furnished in a special program helping families transition out of emergency shelter through the Impact Design program of Good Samaritan Rescue Mission
- Bibles are provided to inmates at the Bay County Jail through the Reach the Forgotten Ministry
- Food of Faith fed hundreds of meals to the hungry in partnership with Messiah Lutheran Church

Dozens of volunteers within the church helped with many of these programs and other projects such as the Matthew 25 Food Distribution program at the Salvation Army and beautifying a garden at Nate Doan Park. On-going financial support through the Mission Partnership Committee was also given to the Presbytery and General Assembly.

Do you have ideas for partnerships within our community? Come join us for a meeting or contact one of the talented volunteers currently serving your church. Janet Beattie, Carol Campbell, Irene Eskilsen, Richard Frontjes, Darlene Kusterer, Bonnie Marsh, Len Petroff, Janet Smylie, Judy Randall.



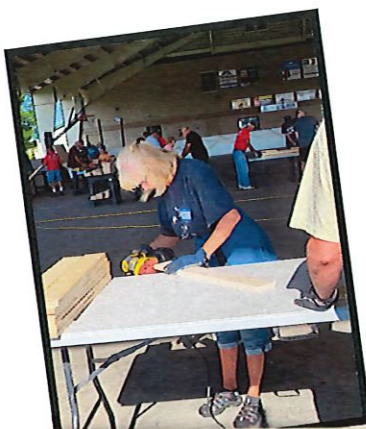
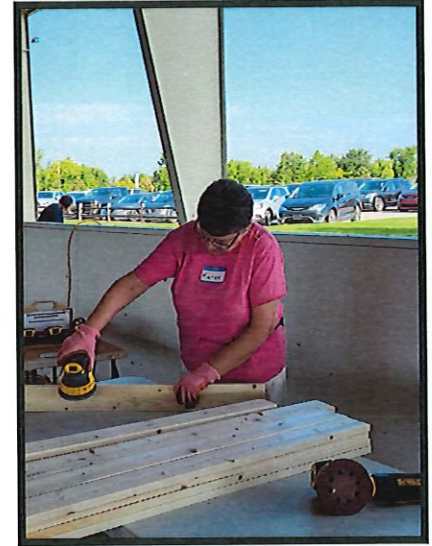
Food of Faith



# MISSION PARTNERSHIPS

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

<b>Mission Partnerships 2023</b>	<b>\$29,000.00</b>
<b><u>Local Mission</u></b>	<b><u>\$14,700.00</u></b>
Good Samaritan Rescue Mission	\$ 3,500.00
Food of Faith	\$ 3,437.67
Bay Area Women's Center	\$ 1,000.00
\$ 3,648.59 Duffel bags for HHS Foster program	\$ 988.00
Children's Grief Center	\$ 1,600.00
Economy Center Thrift Store	
\$ 180.00 (helps Foster kids)	\$ 1,000.00
\$ 417.62 Hidden Harvest	\$ 1,000.00
\$ 11.96 Habitat for Humanity	\$ 1,038.34
\$ 251.20 Party Pals (balloons for shut-ins)	\$ 480.00
\$ 422.91 Recovery Bibles for Prisoners	\$ 242.36
Coats, Hats, Gloves for Family in Need	\$ 313.63
\$ 1,283.69 Lunch and Learn Speaker	\$ 100.00
<b>\$ 4,871.48</b>	
<b><u>Presbyterian Mission Co-Worker Support</u></b>	<b><u>\$ 2,000.00</u></b>
<b>\$4,871.48</b> Antioch Partners (Chung Family)	<b>\$ 1,000.00</b>
Cathy Chang	\$ 1,000.00
<b><u>Presbyterian Mission 2021</u></b>	<b><u>\$12,300.00</u></b>
PCUSA General Assembly	\$ 4,800.00
Presbytery of Lake Huron	\$ 7,200.00
Theological Education Fund	\$ 300.00



Sleep in Heavenly Peace Bed Build





# FELLOWSHIP & OUTREACH

Mission Statement: *To nurture fellowship among all members of Westminster Presbyterian Church and to introduce WPC to the community through outreach events; utilizing social media, the church website, and other advertising methods.*

The first Fellowship event of 2023 was the annual soup luncheon and bake sale organized with the youth of the church. This lunch was held on January 29<sup>th</sup> following the Annual Congregational Meeting.

In mid-February we celebrated Stewardship Sunday with an outstanding Pasta Bar. A large variety of pastas, sauces, meats, and breads was served as we helped the Stewardship Ministry and Session thank the congregation for sharing their gifts with Westminster.

No Westminster Easter celebration would be complete without gathering for breakfast, and this year was no different as many hands pitched in to serve a mouthwatering breakfast between our two worship Easter morning worship services.

On Pentecost Sunday as we celebrated the birth of the church, we also celebrated YOU, all the volunteers who make the ministry of Westminster possible. Following worship on this day we feasted on tacos and nachos.

A new event in 2023 that involved many different ministries was an End of School Block Party, organized and planned by our youth

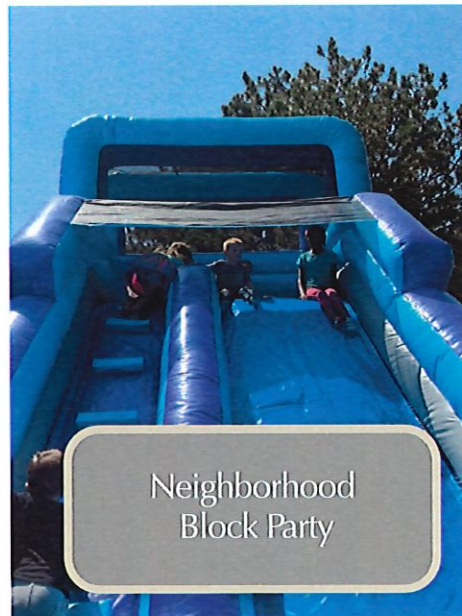
group. With the help of a grant from the Presbyterian Youth Triennium, the youth planned games, food, and activities for our neighborhood elementary and middle school children. We also invited community partners and non-profits whose work specializes in helping youth and their families.

In September, we kicked off the Sunday School year with our annual Ice Cream Social, and we ended October with the highly anticipated harvest party and chili cook-off.

At the beginning of Advent, we once again gathered in worship to decorate our sanctuary and lift up the symbols we use to adorn our church building. Our Advent Dinner and Workshop offered us another excuse to gather around our tables eating and enjoying one another's company. And on the final Sunday of the year, we gathered before worship in our PJs for a pancake breakfast.

The year was full of FOOD, FELLOWSHIP, and FUN! Thank you to everyone who set-up and cooked for, participated in, or cleaned up after one (or many of) these wonderful events that bring us together as God's family here at Westminster! See you around the table in 2024!

Committee Members: Nancy Berta, Pricilla Cramer, Chris Elzinga, Joyce Hegenauer, Dawn Reszke, Kevin Robinson, Martha Tapley, and Ruling Elders Brandi Higgins and the late David Fenske.





# FELLOWSHIP & OUTREACH





# PROPERTY COMMITTEE

The Property Committee meets the second Monday of each month to discuss the ongoing maintenance of the church. Any building projects that arise are developed, reviewed, and approved by the Property Committee, or recommended to session for approval. The Property Committee takes special care in the beautification of both the inside and outside of our building. They also take an active role when it comes to the security of the church.

Committee Members: Randy Thibo (Chairperson), Brandi Higgins (Secretary), Gregg Higgins, Harold Miller, Phil Reagh, Bill Shelt, Julie Kelly, Gary Eagle and Pastor Jamie Milton

Upgrades, Activities, and Repairs to the Church:

- Helped support VBS with materials & design
- Continued to include boiler system in budget
- Continued to landscape the courtyard
- Continued to have flowers planted in the flowerpots at the Wenona & DeWitt Street entrances
- Utilized Begick's for salting and snow plowing of the parking lots
- Cleaned all carpets throughout the church
- moved and updated the Nursery
- purchased new lawn tractor with bag.
- New concrete for the Wenona street entrance
- Boy Scout and Eagle Scout Sign and Landscaping project
- Added window tinting to first floor windows
- Added Ring Camera to Nursery
- Changed the lights on the bell tower for Advent
- Stripped and waxed floors throughout church
- Updated the plaque with the names of all Pastors.
- Installed a new sprinkler system in the courtyard
- Replaced outdated fire extinguishers



# PROPERTY COMMITTEE

Beyond the church committees that use our building 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 the appropriate insurance riders in place. We also review requests by members and other individuals that would like to use the church for various personal reasons. We also ensure that they follow the appropriate policies. Below is a list of involved organizations and activities.

ISD Career Training

Titus Youth Theatre

TOPS

Lions Club

Boy Scouts/Cub Scouts

Hearts and Hands Knitting Group



Landscaping  
Project and Courtyard



Boy Scout Troop 150





# VERNON F. AND RUTH SHORT EDUCATION ENDOWMENT FUND

2023 saw little change in how we distribute funds from the interest earned from the Short Endowment. Funds were distributed in 2023 as follows:

Vacation Bible School: \$4,434.56

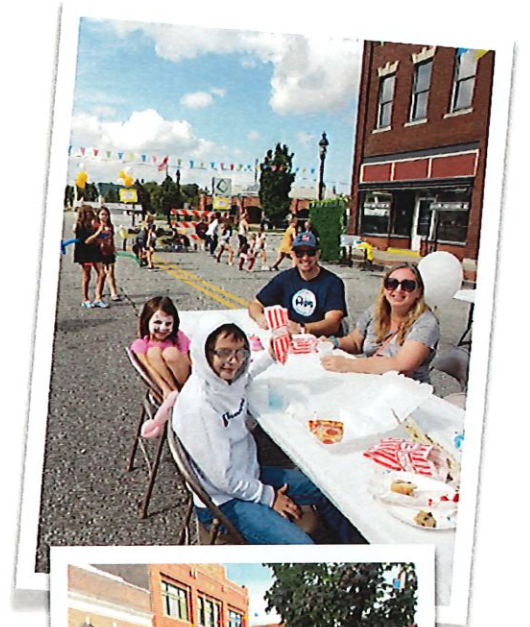
Spiritual Growth & Faith Formation: \$6,195.54

(for curriculum, Adult Faith Formation, confirmation, Sunday School, and Christian Education expenses)

Other distributions: \$460.82

Members of the Short Endowment Committee:

Karen Schoepach	Jim Rowley
Heather Heidtman	The late David Fenske
Julie Kelly	Pastor Jamie Milton
Phil Reagh	



Bay City's Welcome Table



# PERSONNEL COMMITTEE

The Personnel Committee is a Session sub-committee that is accountable to the Session of the Church, serving in an advisory capacity for all matters pertaining to personnel administration. The membership consists of session members as well as members of the congregation that are committee members on the various other committees. The Church's Pastor is also an ex-officio member of the committee. Our responsibilities include, but are not limited to, creating and recommending job descriptions for all staff, recommend and review compensation and benefit packages for all staff, recommend personnel policies, encourage professional growth and development for all staff, provide a yearly review of all staff and position descriptions, act as a support group for the Pastors and all staff members, and confer with the Pastor on any important issues of concern. The committee meets regularly on 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 2023.
- Attended the bi-weekly staff meetings on a rotating basis.
- Changed Harold's title and job description to Facilities Manager
- Hired Seth Cunningham as our full time organist
- Added 3 days of Bereavement Pay per year to all staff's Memorandums in the case of death of an immediate family member.
- Added 2 personal days and 2 sick days per year for full time staff to their Memorandums
- Started the process of reviewing and updating all Church policies.
- Accepted Brandi Higgins resignation effective October 26, 2023.
- Began our search for a Youth Director/Sunday School Superintendent.
- Began our search for a Bell Choir Director for adults and youth.
- Completed annual review of all staff members.
- Hired a firm to process our payroll and file all tax forms for us.
- Finalized the 2024 Budget for Personnel.

Current membership of the Personnel Committee: Phil Reagh, Moderator, Julie Kelly, Chris Elzinga, Karen Schoeppach, the late John Tapley and Pat Duggan.



Packing Thanksgiving Baskets and the Angel Tree



# STATISTICAL REPORT 2023

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: 316

Adjusted Membership:

**Gains**

Certificate: 5  
 Youth Professions: 4  
 Professions &  
 Reaffirmations: 1  
**Total Gains: 10**

**Losses**

Certificate: 2  
 Deaths: 12  
 Deleted for any  
 Other Reason: 8  
**Total Losses: 22**

**Total Active Members: 304**

Female Members: 177

**Average Attendance:** 125  
 Friends of the Congregation 5

**Baptisms**

Presented by Others: 1

**Age Distribution of Active Members**

17 and under 14  
 18-25 14  
 26-40 31  
 41-55 42  
 56-70 69  
 Over 70 134  
**Total: 304**



**Officers**

Ruling Elders: 9  
 Do we have Deacons? Yes





# STATISTICAL REPORT 2023

## People with Disabilities

Hearing	30
Sight	20
Mobility	40
Other	0

## Gender Distribution

Male	121
Female	177
Non-binary	6

## Youth in Congregation

4 and under	6
Elementary School (K-5)	16
Middle School (6-8)	6
High School (9-12)	15
<b>Total:</b>	<b>43</b>

## Racial Ethnic Breakdown

### Membership

Asian/Pacific Islander/South Asian	2
Black/African American/African	0
Middle Eastern/North African	0
Hispanic/Latino-a	5
Native American/Alaska Native/ Indigenous	0
White	295
Multiracial	2

**Totals** **304**

**Budgeted Income: \$551,300**

**Budgeted Expense: \$551,300**

### Receipts:

**Regular Contributions: \$422,959**

**Investment Income: \$21,014**

**Capital and Building Funds: \$74,340**

**Bequests: \$9,069**

**Subsidy or Aid: \$0.00**

**Other Income: \$3,235**

### Expenditures:

**Local Program: \$424,958**

**Local Mission: \$21,007**

**Capital Expenditures: \$103,490**

**Investment Expense: \$11,741**

**Per Capita: 9,556**

**Other Mission: \$17,230**



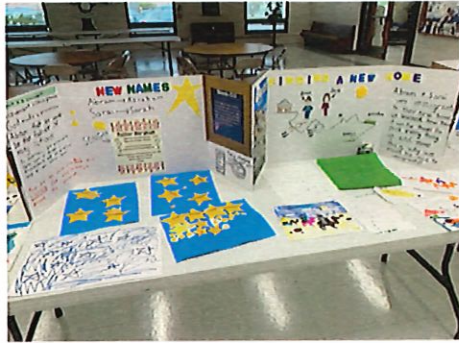
Retreat at Bay Shore Camp



# CHILDREN'S MINISTRY

## Combustion Council

Combustion Council held a banquet on Thursday May 18th to celebrate the completion of their study on the book of Genesis. This was a wonderful time of fellowship and recognition of their hard work over the program year with parents, teachers and members of the congregation in attendance.



## Confirmation

This year we welcomed 4 new members, as Emerson Chambers, Grace Rezler, Maddox Schmidt, and Max Weatherwax, completed confirmation classes, made their profession of faith and made the choice to become active members of Westminster Presbyterian Church.



## "We See You" Neighborhood Block Party

An event for the children and youth in our area, planned and hosted by the Youth at Westminster. It was a wonderful day—beautiful weather, great food, games and most importantly fellowship, as we hosted a Block Party for over 300 hundred attendees.



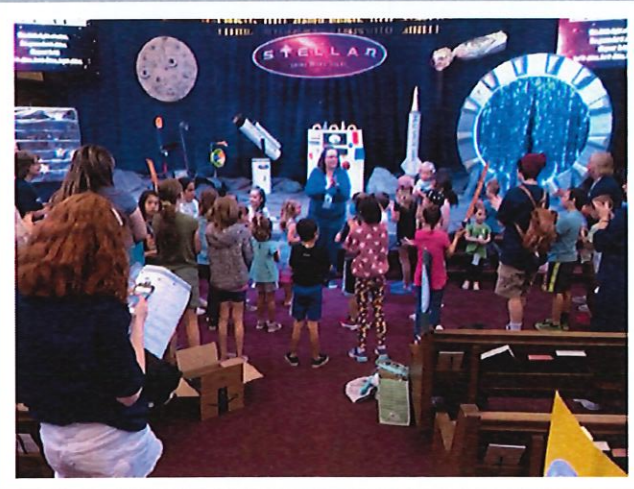
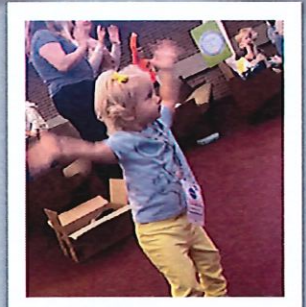
# CHILDREN'S MINISTRY

## Vacation Bible School

In June we kicked off a "STELLAR" week with Vacation Bible School as we learned we can "Shine Jesus' Light" in our every day lives. Westminster was transformed into a space galaxy where we sang songs, played games, heard Bible stories and had some tasty out-of this-world treats. It was a wonderful week reconnecting with old and new friends!



VACATION BIBLE SCHOOL  
June 12-16, 2023





# CHILDREN'S MINISTRY

## Sunday School Kickoff

On September 10th, we kicked off our program year by commissioning our teaching volunteers to help in our Sunday School programs and Youth group. After the service we enjoyed an ice cream social.



## Fanning the Flame



## Fall Harvest Party

Our annual Harvest Party is always a great time at Westminster. Lots of games, chili, prizes and fun!

## Children's Sabbath

Children's Sabbath was observed on October 15, with the theme "And a little child shall lead them". We raised over \$850.00 to help children displaced by war and violence in the middle east.

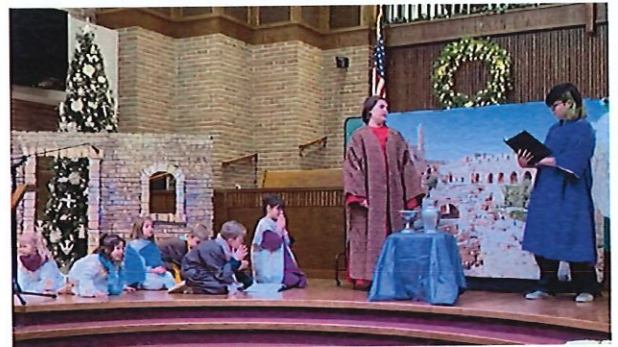
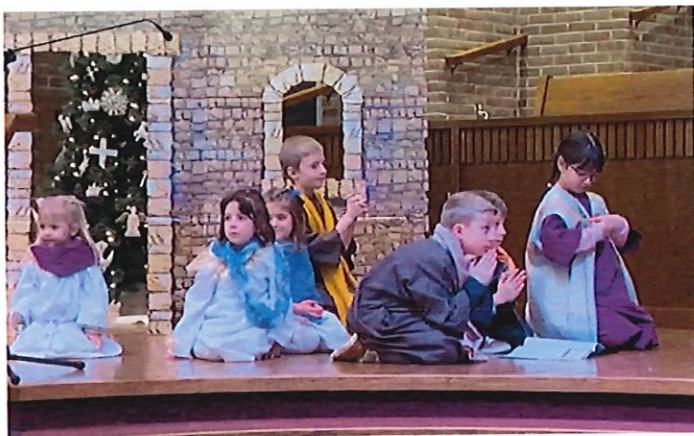




# CHILDREN'S MINISTRY

## Christmas Pageant

On December 10 our children and youth presented their annual Christmas pageant, "A Very Special Child" telling the story of Mary and Elizabeth. While both women were shocked and scared to learn they were pregnant, they were also able to find the joy in these gifts God had given to them—gifts that God has given to all of us.



## Christmas Caroling

Our children, youth and several adults spread more joy as we went out caroling to some of our "members to remember." It was a wonderful way to get into the Christmas Spirit.



## Parents Night Out

We hosted Parents Night again this year, as our kiddos enjoyed a night of pizza, games, crafts and a movie!





# DEACONS

Moderator: Janelle Ballard  
Secretary: Sally Calvo

Vice Moderator: Irene Eskilsen  
Treasurer: Kathy Elzinga

<u>Class of 2024</u>	<u>Class of 2025</u>	<u>Class of 2026</u>
Marilyn Bechtel	Janelle Ballard	Kathy Elzinga
Sally Calvo	Nancy Berta	Jason Hildebrand
Kevin Robinson	Irene Eskilsen	Jim Majchrzak
	Karen Mitchell	Amy Weatherwax
	Len Petroff	

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:** (Marilyn Bechtel, Chairperson)

Cards are mailed to church members and their families for birthdays, hospitalizations, weddings, anniversaries, baby congratulations, sympathies, and to commemorate 50-year members at Westminster. Thinking of you and thank you notes are frequently sent to church members. Cards are also given to new members of the church family welcoming them into God's ministry at Westminster.

**Communion:** (Nancy Berta and Amy Weatherwax, Chairpersons)

The Deacons are responsible for setup and cleanup for every communion service as well as stocking necessary elements and supplies. Each Deacon typically serves communion two or three times a year as directed by the Session's Worship Ministry. Deacons also provide communion to homebound members immediately following Communion Sunday worship. This is intended to create a feeling of inclusion in the entire Westminster family on Communion Sunday. With the onset of the COVID-19 pandemic, changes have been made to promote infection-control practices. Recently, we have transitioned from packaged elements to served elements utilizing fresh bread and juice served at the table in the front of the sanctuary.

**Mission Partnerships:** (Len Petroff and Irene Eskilsen, Chairpersons)

The Deacons support the Mission Partnerships (formerly Crisis Committee) financially, and have at least one active member 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, and assistance with housing and transportation. Our food pantry is used and provides a bag of groceries to those who walk in asking for assistance. In addition, Thanksgiving baskets are delivered to families in need, and the Giving Tree provides support to under-privileged children at Christmas.



# DEACONS

Hospital Calls: (Irene Eskilsen, Chairperson)

The Deacons coordinate hospital callers for those of our church family who require hospitalization. Hospital callers provide concern, empathy, and prayer. Hospital Calls of Westminster is for Deacons to personally visit, but there are many volunteers from the congregation who assist with these visits. Deacons who are comfortable visiting in person will do so on a voluntary basis.

Memorial Bibles and Candles: (Jason Hildebrandt, Chairperson)

Memorial Bibles or candles are personally presented to families of church members recently deceased. The love and compassion provided by this ministry assists families through their grief journey.

Nominating Committee: (Irene Eskilsen, Representative)

The Deacons send one representative to the Nominating Committee Meetings, which are shared by the Session. This committee is responsible for selecting and approaching members to ask them to prayerfully consider a position as a Deacon or Elder for a 3-year term.

## **Congratulations 50-Year Members!**

September 24, 2023



Congratulations to this year's 50-year members: Janet Beattie and Irene Eskilsen  
Thank you to the Deacons for hosting the 50-year member luncheon.



# DEACONS & DEACONS TREASURER REPORT

Members to Remember; formerly called Special Concerns: (Sally Calvo & Kathy Elzinga, Chairpersons)  
 Westminster actively maintains a list of members unable to attend worship service. Each member is assigned to a Deacon that keeps regular contact through personal visits, phone calls or cards. Their birthdays are observed, and throughout the year they receive greeting cards. Members are encouraged to participate in worship service where possible over the internet. There is a team (Sally Calvo, Kevin Robinson, and Anne Remington) that provides and mails a weekly synopsis of the sermon and bulletin for those members who do not have internet access. A summer luncheon is held in fellowship hall for members and their guests. In addition, each member receives either a poinsettia, fruit basket, or homemade cookies at Christmas time. Active military members, both stateside and overseas, receive a Christmas gift as well.

Welcoming Host: (Kevin Robinson, Chairperson)  
 Refreshments (coffee and donuts) are presented in fellowship hall prior to and after the worship service. Ushers welcome church members and visitors at the Dewitt and Wenona Street entrances with a warm smile, handshake and a copy of the worship service bulletin.

Wings of Prayer: (Karen Mitchell, Chairperson)  
 In place for over 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 arrangement with word quickly getting out to over two dozen people dedicated to the power of prayer for our members, their family and friends.

50 Year Member Recognition: (Marilyn Bechtel, Irene Eskilsen, Chairpersons)  
 The Deacons organize, prepare and serve a beautiful and delicious luncheon for the "50 Year Members' Recognition Sunday", honoring the dedication and support of those members. All members are invited to attend this celebration in Fellowship Hall.

<b><u>Deacon Treasurer Report</u></b>	
<b><u>INCOME</u></b>	
Offerings and Memorial Gifts	\$3,648.59
<b><u>EXPENSES</u></b>	
Crisis Committee	\$ 180.00
Special Concerns	\$ 417.62
Stephen Ministry	\$ 11.96
Fifty Year Members	\$ 251.20
Other Deacon's Expense	\$ 422.91
<b>TOTAL EXPENSES</b>	<b>\$1,283.69</b>
<b>MAIN CHECKING ACCOUNT BALANCE</b>	<b>\$4,871.48</b>
December 31, 2023	
<b><u>TOTAL ASSETS</u></b>	<b>\$4,871.48</b>



Members to Remember Worship Service



# PRESBYTERIAN WOMEN TREASURER REPORT

## Revenue

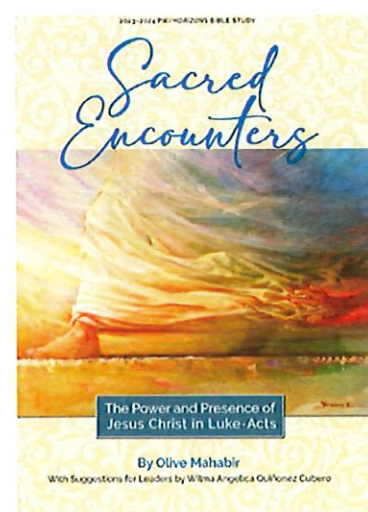
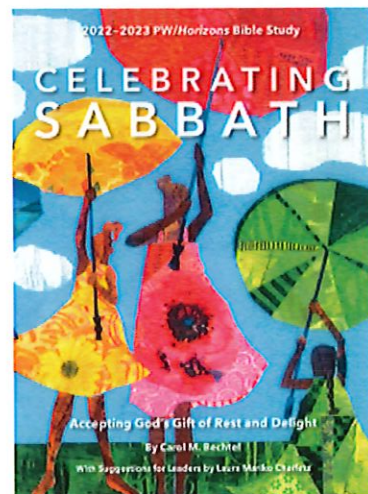
Circle Offering	\$ 70.00
Funeral Dinners	\$ 2000.00
Least Coin Offering	\$ 4.90
Rummage Sale	\$ 3734.30
<b>Total Revenue</b>	<b>\$ 5809.20</b>

## Expenses

Literature and Library	\$ 165.00
Funeral Dinners	\$ 3045.79
Support Crisis Committee	\$ 180.00
Support Food Faith	\$ 2500.00
Other PW Expense	\$ 335.00
<b>Total Expenses</b>	<b>\$ 6225.79</b>

Checking Account Balance as of December 31, 2023:  
**\$5317.75**

*The Presbyterian Women currently have 2 active circles that meet each month and a large group that continues to prepare and serve Funeral dinners, host a Mother's Day baby item drive and Rummage Sales 2 times a year. They use their funds to cover expenses from the funeral dinners, purchase Bible Study materials, and support Crisis needs and Food of Faith.*



Mother's Day "Baby Shower"

PW Bible Studies



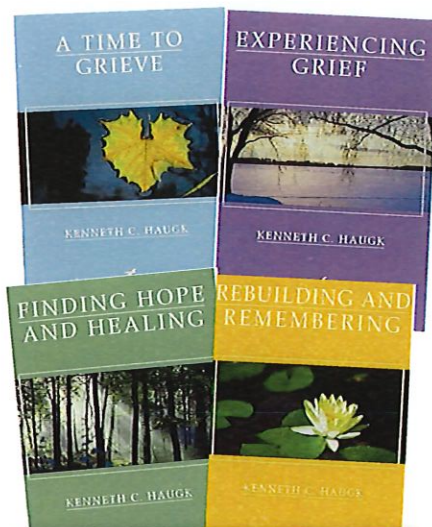
# STEPHEN MINISTRY

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.

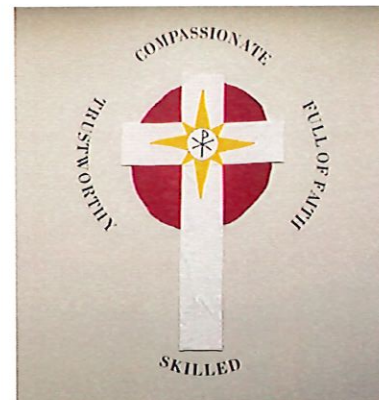
Stephen Ministers: Marilyn Bechtel, Irene Eskilsen, Nancy Harrelson, Linda Johnroe, Pam Monville, Judy Randall, Leonor Robinson, Randy Thibo, Rev. Linda Williams and Jan Witucki.



Longest Night Service



Journey Through Grief Books





# STEWARDSHIP MINISTRY

In 2023, we made a change in the timing of the sending out and receiving of estimate of giving or pledge cards. Session approved the 2023 budget before receiving the amount of financial support to which the members of Westminster had made a commitment. Your financial support and the gifts of your time and talents have helped Westminster meet obligations, participate in and offer outreach events, and allowed us to support the spiritual growth and faith formation of our Westminster family.

Thank you!

Member of the Stewardship Ministry:

Karen Schoeppach

Julie Kelly

Sally Calvo

Heather Heidtman

Phil Reagh

Pastor Jamie Milton



Holy Week Services



# MINUTES OF THE ANNUAL MEETING OF THE CONGREGATION 2023

Clerk Jan Witucki was invited to come forward and remember those members who joined the Church Triumphant.

## Remembering the Saints

Jerome Bechtel  
Howard Schmidt  
Marilyn Lewis  
Arthur Oettmeier  
George Sivertson  
Doris Bibbee

R. Dale Grigg  
Arlene Oettmeier  
Dianne Grabke  
Gerald Wachowiak  
Sherry Tucker  
Mary Lou Higgins  
Wendy Tally

## PRESENTATION OF THE 2023 Budget – Finance

### Committee:

Corporation President, Julie Kelly and Treasurer, Heather Heidtman were invited to speak on the 2023 Budget and answer any questions. There were no questions.

### Amendments to the By-Laws:

“These by-laws 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. These by-laws 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.)”

Session has approved these by-laws. **Motion** was made, seconded and approved by the congregation of these by-laws as written. Motion carried.

**Approval of 2023 Terms of Call for Rev. Jamie Milton:** **Motion** was made, seconded and approved for Rev. Jamie Milton’s Terms of Call. Motion carried.

### 2023 Terms of Call Rev. Jamie Milton

#### Pastor/Head of Staff

Cash \$51,561.83  
Housing Allowance \$24,000.00  
SECA \$5,903.57

#### Accountable Reimbursements

Professional Expenses \$1,200.00  
Continuing Education \$1,500.00  
Travel (IRS rate) \$1,200.00

#### Additional Costs for the pastor include:

4 weeks vacation (including 4 Sundays), 2 weeks Continuing Education (including 2 Sundays), PC(U.S.A.) Board of Pensions and Medical Insurance Dues, Dental Insurance.

Other Business or Concerns: There were none.

### Adjournment

**Motion** was made, seconded and approved to adjourn the Congregational Annual Meeting. Motion carried. The Moderator, Pastor Jamie Milton closed the meeting with prayer at 11:55 am.



# MINUTES OF THE ANNUAL MEETING OF THE CONGREGATION 2023

This year's Annual Meeting was blended with the Worship service. The Session has called for the Annual Congregational meeting to be held during Worship. Notices were in both the bulletins and Log, two weeks before the January 29<sup>th</sup> date. The proposed changes to the by-laws have also been available for review. Therefore, the call for this meeting is in order. At 10:30 am, the meeting was opened with prayer by the Moderator, Pastor Jamie Milton. A quorum was present.

**Motion** was made, seconded and approved for the Docket. Motion to refer minutes of this meeting to Session for their approval on February 21, 2023. Motion carried.

**Ways We Share in God's Love and Peace:** Throughout this combined annual meeting/worship, we heard from different elders and deacons who came forward to explain what their responsibilities were in 2022 and their goals in 2023. Joyce Hegenauer represented Fellowship and Outreach. Deacon, Tim Rutzen represented the Board of Deacons.

**Ways We Proclaim God's Word:** Elder Brandi Higgins spoke about Spiritual Growth and Faith Formation. Chancel Choir Director, Dawn Auger, spoke on the choirs, accompaniment on organ/piano.

Next, we heard from Elder Phil Reagh, **Personnel** as well as Elder Aaron Morse on **Technology**.

**Ways We Respond to God's Gifts:** Elder Randy Thibo represented the **Property Committee** and Elder Karen Schoepach spoke on **Stewardship Committee**.

**Ways We Respond to God's Call:** Elder Darlene Kusterer spoke on what **Mission Partnerships Committee** does at Westminster and the Bay City area.

Elder John Tapley explained what the work of the **Nominating Committee** did. For those being nominated as Ruling Elders for the Class of 2026: Faith Sneller, Pat Duggan, Tami Sivy, Gary Eagle; and Collin Heidtman to be nominated to serve a one-year term as a Ruling Elder for Class of 2024.

For those being nominated as Deacons for the Class of 2026: Kathy Elzinga, Jim Majchrzak, Jason Hildebrandt and Amy Weatherwax.

Hearing no more names nominated from the floor, nominations were closed. **Motion** was made, seconded and approved for the following Ruling Elders for the Class of 2026: Faith Sneller, Pat Duggan, Tami Sivy, Gary Eagle; and Collin Heidtman who was elected for a one-year term as a Ruling Elder for Class of 2024. Hearing no more names for office of Deacon, nominations were closed. **Motion** was made, seconded and approved for the following Deacons for the Class of 2026: Kathy Elzinga, Jim Majchrzak, Jason Hildebrandt and Amy Weatherwax. Motion carried.

Names were also placed by the Nominating Committee to be nominated to serve as at-large from congregational members on the 2023 Officer Nominating Committee: Patti Wesenick, Brian Graves, Judy Harrelson, Tom Majchrzak and Melissa Woodward. Hearing no other names, nominations were closed and **motion** was made, seconded and approved for Patti Wesenick, Brian Graves, Judy Harrelson, Tom Majchrzak and Melissa Woodward be elected to serve on the 2023 Officer Nominating Committee. Session and Board of Deacons will elect representatives from their respective offices to complete the 2023 Nominating Committee.



# MINUTES OF THE ANNUAL MEETING OF THE CONGREGATION 2023

## ANNUAL MEETING OF THE CORPORATION JULIE KELLY, PRESIDENT, BOARD OF TRUSTEES

The meeting was called to order with an opening prayer by President of the Corporation, Julie Kelly. **Motion** was made, seconded and approved on the Adoptions and actions of the Congregation's Annual Meeting and were agreed upon by the Meeting of the Corporation.

**Motion** was made, seconded and approved to close this Corporation meeting. The Moderator, Pastor Jamie Milton closed the meeting with prayer at 12:00 pm.

## FINANCE COMMITTEE

As we look back on 2023, there are some good things to report about Westminster's finances. Pledged giving increased by over 5% from 2022 to 2023, but as we mentioned last year, costs have continued to rise, resulting in another deficit in the Operating Fund at the end of year. We continue to use Investment income to help make up the shortfall.

Our loan with the Presbyterian Investment and Loan Program (PILP) ends the year with a balance of \$152,543.52. In addition to our regular monthly loan payments, we were able to pay down an additional \$40,000 in principal entirely from pledges and donations from the congregation. As I mentioned previously, during the early stages of the loan period, we worked to get our monthly loan payments down to a manageable amount. That has been achieved and we are now working to shorten the life of the loan. If pledged gifts and giving to the Capital Campaign continue as they have been, I anticipate us paying off the loan in just 3 more years!

A review of Westminster's financials was completed for 2022 by Quast Janke Accounting Firm in April 2023 and everything was found to be in order. The review of our 2023 financials is beginning right now.

The market value of the WPC Endowment as of 09/30/2023 was \$273,379.81. Session has voted to earmark the interest earned for the PILP loan. 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 09/30/2023 was \$195,673.77. We received \$7,703.24 in interest from this Endowment in 2023. The interest is invested in an account with New Covenant Funds. The investment account had gains of \$7,894.80 in 2023. This brought the Short Investment Fund to \$35,777.09. In keeping with the wishes of Mr. and Mrs. Short, this interest can only be used for educational and leadership purposes. Please see page 18 for a report on how the funds were disbursed in 2023.

The Church is also the beneficiary recipient of funds held at the Bay Area Community Foundation. The balance of the funds as of June 30, 2023, is \$210,552.34. We received a disbursement of \$9,544.00 in 2023 as spendable interest. This money was put towards PILP loan.

In addition to our Endowments, Westminster has investments with New Covenant Funds. The Investment Fund had overall gains of \$18,914.83, bringing the balance as of 12/31/2023, to \$149,510.71. The Birthday Investment Fund had gains of \$305.04, ending the year at \$2908.88. The Pastoral Housing Investment Fund ended the year at \$68,993.57, with unrealized gains of \$7,332.09.

Committee members are:

Julie Kelly, Chair

Gary Eagle

Heather Heidtman, Treasurer

Rev. Jamie Milton

Randy Thibo

Phil Reagh

Karen Schoepach

Jeff Rogers

Bill Shelt



WESTMINSTER PRESBYTERIAN CHURCH  
STATEMENT OF FINANCIAL POSITION (UNAUDITED)

<u>ASSETS</u>	<u>2022</u>	<u>2023</u>
Main Checking Account	\$29,217.09	\$65,818.63
Imprest Checking Account	2000.19	2000.77
Savings Account	86,778.70	66,786.78
Investment Fund	175,595.88	149,510.71
Short Leadership Endowment Interest	30,085.22	35,777.09
Birthday Investment	2,603.84	2,908.88
Pastoral Housing Investment	66,661.48	68,993.57
 <u>PERMANENTLY RESTRICTED ASSETS</u>		
Short Endowment	185,554.99	195,673.77
WPC Endowment	261,832.90	273,379.81
<b>TOTAL ASSETS</b>	<b>\$840,330.29</b>	<b>\$860,850.01</b>
 <u>LIABILITIES</u>		
Payroll		\$1,300.12
PILP Loan	\$203,615.09	152,543.52
<b>TOTAL LIABILITIES</b>	<b>\$203,615.09</b>	<b>\$153,843.64</b>
<b>TOTAL FUND BALANCES (SEE NEXT PAGE)</b>	<b>\$636,715.20</b>	<b>\$707,006.37</b>
<b>TOTAL LIABILITIES AND FUND BALANCES</b>	<b>\$840,330.29</b>	<b>\$860,850.01</b>



WESTMINSTER PRESBYTERIAN CHURCH  
STATEMENT OF FINANCIAL POSITION (UNAUDITED)

<u>DESCRIPTION</u>	<u>2022</u>	<u>2023</u>
WPC Endowment	\$261,832.90	\$273,379.81
Short Endowment	185,554.99	195,673.77
Short Leadership Endowment Interest	35,190.20	35,791.15
Prepaid Offerings	34,400.00	34,000.00
Per Capita Apportionments	58.00	0.00
Designated Benevolence	35.00	325.00
Deacon's Fund	4,506.58	6,871.48
Presbyterian Women	5,734.34	5,317.75
Youth Fellowships	1,262.73	3,004.04
Birthday Fund	4,127.34	3,912.59
Pastoral Housing Fund	66,661.48	68,993.57
Capital Campaign Fund	-203,590.12	-113,406.76
Equipment Purchases	6,338.58	3,107.29
Ministry Development	5,677.25	5,677.83
Building Improvement Fund	20,118.00	11,725.17
Major Repairs Fund	58,439.59	40,820.28
Pastor Continuing Education	2,674.87	1,035.15
Organ Fund	32,446.29	32,147.84
Music Ministry Fund	7,163.51	11,335.18
Pending Memorials	1,665.00	3,130.00
Spiritual Growth	3,272.00	392.25
Fellowship and Outreach	913.92	863.21
Worship	3,394.52	5,984.27
Bequests	4,323.34	4,323.78
Bell Choir Fund	1,681.48	1,106.62
Memorial Gifts	2,324.66	5,747.16
Mission Partnerships	6,976.59	8,971.53
General Operating Fund	-41,783.24	-50,670.58
Reserve Fund	85,315.40	67,446.99
Set Aside by Session	40,000.00	40,000.00
	<b>\$636,715.20</b>	<b>\$707,006.37</b>



# INDEPENDENT ACCOUNTANT'S REVIEW REPORT



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**CERTIFIED PUBLIC ACCOUNTANTS**

*Partners:*  
*Timothy J. Quast, C.P.A.*  
*David G. Gritzsh, C.P.A.*  
*Robert E. Friske, C.P.A.*

*Members:*  
*American Institute of C.P.A.'s*  
*Michigan Association of C.P.A.'s*

## INDEPENDENT ACCOUNTANTS' REVIEW REPORT

Session of Westminster Presbyterian Church  
Westminster Presbyterian Church  
Bay City, Michigan

We have reviewed the accompanying financial statements of Westminster Presbyterian Church, which comprise the statement of assets, liabilities, and net assets – cash basis as of December 31, 2022, and the related statements 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 entity 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.

### **Accountant's 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.

### **Accountant's Conclusion**

Based on our review, 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.

### **Basis of Accounting**

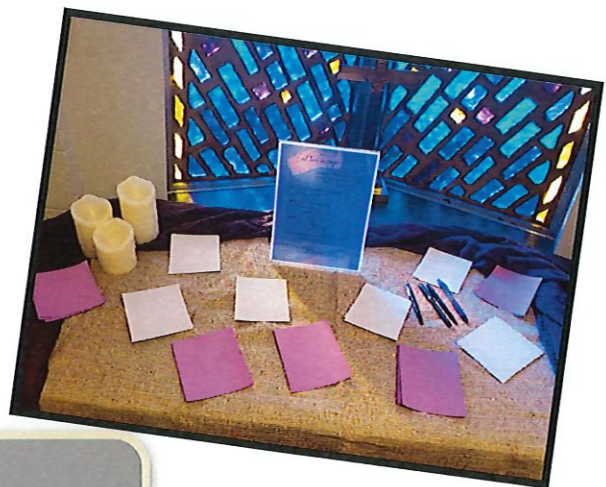
We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements are prepared in accordance with the cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our conclusion is not modified with respect to this matter.

Very Truly Yours,  
Quast, Janke and Company  
April 12, 2023



# 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.



Lenten Prayer Stations



# 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. 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





WESTMINSTER PRESBYTERIAN CHURCH

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