Annual Report for the Year 2025

Westminster Presbyterian Church

presented at

The Annual Meeting of the Congregation and Corporation

February 22, 2026

The Annual Report
for the Year 2025
Westminster Presbyterian Church

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Westminster Presbyterian Church
Statistical Report
Membership Statistics for 2025

Total Communicant Membership as reported December 31, 2024 **135**

Additions during 2023

	Male		Female		Total
By Certificate	1		0		1
Reaffirmation	5		5		0
Profession	0		0		0
Confirmation	0		0		0
Other	0		0		0
TOTAL	6		5		11

Losses during 2023

By Death	2		2		4
By Certificate	0		0		0
Other	2		2		4
TOTAL	4		4		8

Total Communicant Membership as reported December 31, 2025 **138**

Affiliate Members Male: 1 Female: 1 Total: 2

Into the Church Triumphant
Members Elsie Harp, Cliff Moss, Barbara Sousa,
Howard Sprout and Carol Hamilton *(former long-time member)*

Child Baptisms 0
Adult Baptisms 0
Marriages 0

Attendance Figures

2025 Hybrid Attendance*
Average in-person attendance: 53.1
Average online attendance: 9.4

Average Total attendance: 62.3

**Does not include attendance at First Presbyterian Church in July 2025*

Easter 2025 (Hybrid)
In-Person attendance: 122
Online attendance: 9

Total attendance: 131

Christmas Eve 2025 (Hybrid)
In-Person attendance: 101
Online attendance: 7

Total attendance: 108

Overall average attendance for 2025: 62.3 (53.1 in-person and 9.4 online)

Report of the Clerk of Session
Liz Doering, Clerk

Members of the Session

Class of 2026	Class of 2027	Class of 2028
Peter Benner	Steve Frazzini	Lesley Morrey
Greg Hammond	Linda Geisler	Sheila Huddleston
Janet Wade-Utay		Liz Doering, Clerk

- Care: Linda Geisler
- Engage: *Open*
- Flourish: Peter Benner
- Serve: Lesley Morrey
- Sustain:
    - ◊ Building & Grounds: Stephen Frazzini
    - ◊ Finance: Greg Hammond
    - ◊ MR&P: Janet Wade-Utay
- Worship: Sheila Huddleston

Moderator: The Reverend Julie Emery

Some highlights from 2025:

- Following the work and recommendations of the Vandersall Group in November of 2024, three working groups were organized to research these options.
    - ◊ Housing Development Team (Led by Peter Benner)
        - ♦ Researching the repurposing and/or selling all or part of our building/grounds to achieve missions supported by Westminster.
    - ◊ Rental Partner Team (Led by Steve Frazzini & Greg Hammond)
        - ♦ Researching ways to generate income needed to support our property.
- Partnership with First Pres Hartford (Led by Janet Wade-Utay)
    - ◊ Researching the possibility of combining congregations, resources and/or buildings with First Presbyterian Church of Hartford.
- During the months of July and August, our congregation met jointly with First Presbyterian Church of Hartford. In July, we worshipped at First Presbyterian Church and in August, members of First Presbyterian joined us in West Hartford for worship.
- Staff were furloughed for the month of July and the building was mostly closed during July.
- Session approved fund raising as part of the celebration of Westminster's 75th anniversary. It approved that 20% of money raised would go to support the Serve team's activities.
- The session approved a budget for 2026 which includes a deficit (will be covered by loan from endowment) and which includes creating a new position to oversee rentals of the building.
- We have seen a slight overall attendance from 2024 (62.3 compared to 59) and net gain of 3 members.

The Rev. Julie Emery
Pastor/Head of Staff

"O sing to the Lord a new song, for God has done marvelous things!" Psalm 98:1

The year 2025 marked the seventy-fifth year of ministry for Westminster Presbyterian Church, inviting us to celebrate all of the marvelous things that God has done in our community throughout the years. As we celebrated our history, we also found ourselves looking forward and imagining what God might be doing with us in the current age. These two actions, looking to our history and imagining our future, developed into our 75th anniversary theme: Deep Roots & High Hopes.

We explored our Deep Roots in various ways throughout the year. We shared stories from the earliest days of Westminster, the small group of faithful members of the First Presbyterian Church of Hartford who were commissioned to start a church in West Hartford in 1950. We celebrated the continued connection with our sibling church downtown and joined our congregations for summer worship for the second time.

We shared the story of our congregation's relationship to the property where our church currently stands: How Westminster began as an itinerant group of worshippers, gathering in different places around West Hartford. And then the efforts the early congregation took to secure funds, attain zoning approvals, and make the Pitkin House ready for worship, and then the development of our current building, all of which help us appreciate the gift that has been entrusted to us in this place and space.

We honored our continued love and appreciation of music, taking the opportunity on our annual Music Sunday to celebrate our history as well as to commission a brand new piece of music for our choir, written by one of our Choral Scholars, Zac Burns. While the way we share music has evolved over the years, we continue to strengthen a vibrant and joyful music ministry which uplifts and sustains our worship.

As we prepared for a more robust season of celebration in the fall, we reaffirmed our congregation's commitment to justice and care for our neighbor. We set a fundraising goal and chose, even in a season when our finances are challenging as a church, to set aside 20% of the funds raised for mission and service. Recognizing the ways our community has changed, we invited former members and pastors back to celebrate with us, hosting a worship service and luncheon.

Joyfully, we reaffirmed our commitment to be a place of welcome and inclusivity for all people. A profound moment in our celebration was the reading of a letter from the Presbytery of Southern New England which acknowledged the struggles Westminster leaders and pastors went through in the late 1990's to stand up for our LBGTQ siblings in faith, even when that fight caused a rift between our church and the Presbytery. The Presbytery noted our early advocacy and role as a "trailblazing congregation" in the movement for justice and inclusivity, despite the consequences, and named our prophetic ministry as a testament to our faith in the God of Justice and Peace. All who were present felt the impact of those words as an important step in reconciliation and renewal.

Grounded in deep gratitude of our history, we continue to have high hopes for our future. We welcomed eleven new members in 2025, each a gift to our community and bringing with them enthusiasm and new gifts to share. We continue to ask profound questions about the best and most faithful use for our property, seeking to be good stewards of the gifts that God has given us through those who came before us.

We continue to care deeply for our neighbors in need, working for justice through our relationship with the Greater Hartford Interfaith Action Alliance, as well as strengthening our partnerships with organizations who serve and support those who are struggling with food and housing insecurity.

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We continue to be a place of welcome and community support, strengthening our connection with a variety of organizations who use our building. On any given week our building is filled with beautiful music, the laughter of multiple bustling Scout troops, diverse cultural gatherings, a retired men's philanthropic group, writing classes and all manner of support groups. We are grateful for our deepening relationship with the West Hartford YMCA, and look forward to how that relationship might grow in the future.

Despite the division and strife that seem to be plaguing our country, despite the challenges we face in our increasingly secular world, we continue to share a sense of hopefulness and connection in this place. While our celebratory year has concluded, with deep roots and high hopes, Westminster continues to faithfully follow where God is leading us, sharing the love and justice of Christ with our community and world.

In Faith,

Rev. Julie

75th Anniversary Celebration
Linda Geisler and Barbara Rihiimaki, Co-Chairs

2025 marked the 75th anniversary of Westminster Presbyterian Church. This special milestone was celebrated in myriad ways throughout the year, culminating in Celebration 75 - Worship Service and Luncheon on All Saints Sunday, November 2, 2025.

WPC History Articles in Weekly Newsletter (May/June & Oct/Nov)

Rev. Julie Emery wrote a series of articles in the weekly email newsletter chronicling some of the stories of Westminster's beginnings. Later in October, Becky Kimberly compiled the writings of Westminster's first historian, Mrs. Alice Evans Dannreuther, and shared them with the congregation by email in the week leading up to Celebration 75 Sunday Worship and Luncheon.

Commissioned Music – "Pray"

The Westminster Choir debuted a specially commissioned composition on Music Appreciation Sunday, May 18, 2025, in honor of the congregation's 75th year of worship and music. "Pray," composed by Tilton Scholar Zac Burns with lyrics by Minister of Music Callie Boone, was inspired by Westminster's journey from its founding and into the future. The choral work is described as a conversation both with God and within our church community, expressing a commitment to our core values of deepening faith, building relationships, and pursuing justice.

Boulevard Music Fest

The Tilton Music Scholar's fundraiser was held on Saturday, October 18, 2025. In celebration of the anniversary, free cupcakes were offered at the Westminster booth for anyone who signed our giant anniversary card. Visitors could also get their picture taken (with or without costumes/props) in front of the Celebration 75 banner or by a fall-themed scene of potted mums and a bale of hay.

75th Anniversary Fund

Session approved a limited-time fundraiser in honor of the anniversary which would give 20% of funds raised to Westminster mission partners allocated by the Serve Team. The remainder went into the endowment. A goal of $75,000 was set and a small group of donors committed to matching gifts up to $25,000. Current and former members were invited to contribute. At last count, 46 donors contributed over $53,000. A formal thank you letter from the Co-Chairs was included in a notecard with a handwritten note to people who contributed to the 75th Anniversary Fund. Each donor also received a glass ornament with the 75th Anniversary logo printed on it.

Historical Donations, Pop-Up Museum & Scavenger Hunt

Donations made to the church over the last 75 years were gathered (some unearthed from depths of closets) and their stories researched and documented by Barbara Riihimaki. A document was created entitled, "Westminster Presbyterian Church ~ Historical Donations" to capture the details of the donated items and with the hope that it can be updated as other donations are received in the future. Didactic labels were created for each piece and posted with the item for members to explore at their leisure. Portable items were displayed in the Covenant Room and other items remained where they are still used throughout the church as a temporary "Pop-Up Museum". A scavenger hunt was created for a fun and interactive experience. The Pop-Up Museum and Scavenger Hunt opened on October 26, 2025.

Bulletin Boards

- Photo Walls Bulletin Boards: Photos from the archives were labeled and displayed into 25-year increments (1950-1975, 1976-2000, 2001-2025) on the bulletin boards in the hallway wall closest to the sanctuary outside of the office.

- Serve Team Bulletin Boards: In anticipation of Celebration 75 Sunday, the Serve Team updated the bulletin boards with meaningful information about the organizations Westminster supports and the work that they do. Two boards were created. One displayed the service organizations we work with, their logo and a brief description of their mission. The other elaborated on GHIAA (Greater Hartford Interfaith Action Alliance): its history, accomplishments, and goals. These bulletin boards serve to educate our members and visitors on how we act on the core values of the church.

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(75th Anniversary report continued…)

1950-2025 Timeline

A giant 35.5' long interactive timeline was created to highlight significant events in the history of the church for each year since its 1950 inception. Important world and country events were also separately noted. And space was reserved for parishioners to add significant memories and photos of their life at Westminster. The timeline was erected along the education wing hall across from the bathrooms in time for the Nov. 2 celebration and remained hanging until the end of 2025.

Memorabilia Table Display

A sampling of directories over the past seven and a half decades were displayed for folks to peruse and marvel over all the changes in the property, building, clothing and hair styles. Commemorative plaques, old bulletins, and a binder of notes received in recognition of this important milestone were also included on the Memorabilia Table which will remain on display through February 2026.

Labyrinth Restoration & History

The labyrinth on the lawn outside of the Fellowship Hall, which was originally built as an Eagle Scout project by Westminster member Adam Bender, was cleaned up and restored for the 75th anniversary festivities. Wanda and Dan Bender created a booklet documenting its history that was on display during the events.

Celebration Sunday Worship Service & Luncheon

Westminster's 75th anniversary was commemorated on All Saints Sunday, November 2, 2025, with a special worship service and luncheon. Former members and clergy joined current congregants with over 100 people in attendance. Rev. Julie Emery was joined in leading worship by former head of staff Rev. Graham Robinson, Rev. John Merz, and Rev. Jinny Smanik. Music included hymns that were sung at the inaugural service in 1950. Barbara Riihimaki offered the Moment for Generosity highlighting the special displays and the 75th Anniversary Fund.

Left to right: Rev. Jinny Smanik, Rev. John Merz, Rev. Graham Robinson, Rev. Julie Emery and Rev. Laura Opsahl.

A highlight of the service were messages delivered from the pulpit by Mildred McNeill, Co-Moderator of Roundtable for the Presbytery of Southern New England (PSNE) and a member of First Presbyterian Church of Hartford. Mildred read messages of congratulations from both communities, recognizing Westminster Presbyterian Church as a leader of justice and inclusion for all God's children. These letters will be framed and hung in the Covenant Room.

The Celebration Luncheon menu included fried chicken and was accompanied by recipes from the *Westminster 50th Anniversary Cookbook* that were prepared by volunteers, some of which were adapted to be gluten, dairy, egg and/or meat-free. Funeral "Reception Punch," as prepared for many years by former members Carol Hamilton and Elsie Harp among others, was served alongside coffee, tea and water. Desserts featured a sheet cake from Costco and an allergy friendly "Amazon Cake" from the cookbook. The cakes were cut by the two earliest Westminster members in attendance, Dick Stafford and Lynn Wadhams.

Dick Stafford and Lynn Wadham, earliest Westminster members, cut the cakes.

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During the reception, Julie Emery welcomed guests and offered personal reflections. Barbara Riihimaki acknowledged everyone who worked on the anniversary celebrations. Linda Geisler read notes received by clergy associated with Westminster who were not present: Rev. Ann Beams (Interim Pastor, 1998), Rev. Susan Power Trucksess (Interim Pastor, 1998), Rev. Dr. Charlie Berthoud (Baptized, 1964; confirmed, 1979; ordained 1991), Rev. gretchen Sausville (Associate Pastor, 2007-2017). Then clergy in attendance were invited to offer reflections followed by several congregants in attendance.

New Member Class

A group of 11 new members were received on November 9, 2025, the week following Westminster's Celebration 75. Initial thoughts to receive new members during the anniversary celebration worship service were changed to keep the Celebration 75 worship service to a reasonable time limit. In the end, receiving new members the week after All Saints Day when we remembered the members who passed during the previous year had a nice symbolic balance.

History of Westminster Church

Elder Karen Wagner's summary of Westminster's history as gleaned from the minutes of Session meetings and committee reports from 2001-2025 will be added to the current summary of history from 1950-2000. This document will be made available to members and will be given to new member class participants in the future.

Communications, Promotion & Logos

75th Anniversary Artwork

- Callie Boone created a work of digital art specifically for the bulletin cover on Music Appreciation Sunday in May 2025. It was a beautiful layering of a photo of one of the church's quilts, musical notes, a pen and ink rendering of the church building (previously used as a logo), the current logo and a large "75" in the lower right corner (*see image to the right*).

- The special graphic was used throughout the 75th celebrations: It was printed on a 6'x6' fabric banner and used as decoration at Boulevard Music Fest and in the sanctuary on Celebration 75 Sunday; it was used on the cover of the bulletin again for Celebration 75 Sunday; it was used on the Thank You notes for those who donated to the anniversary fund (see image to the right).

- **75th Anniversary Mailing**
  A letter from the committee co-chairs was mailed to current members, a curated list of former members, and to former clergy and staff inviting them to join in the Celebration 75 activities.

- **75th Anniversary Logo**
  A special version of the Westminster logo was created incorporating the years and important guiding tenants of our congregation-faith, community & justice (*see cover of the annual report*).

- **Promotion**
  Regular announcements in the weekly newsletter, lawn signs on the perimeter of the church property and Moments of Generosity were used to promote awareness of the anniversary and events.

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(75th Anniversary report continued…)

Committee Members
The familiar adage "many hands make light work" rang true once again in celebrating Westminster's 75th anniversary. We are heartened by all the contributions made. We are especially thankful to the following people for their efforts.

- **Staff**: Rev. Julie Emery*, Becky Kimberly*, Callie Boone*, Karen Hammond*
- **Co-Chairs:** Linda Geisler* & Barbara Riihimaki*
- **Commissioned Choir Music-"Pray":** Zac Burns, Tilton Scholar; lyrics by Callie Boone
- **Bulletin Boards-Serve Team:** Abbey Downing*, Lesley Morrey*, Diane Smith*, Bill Starkowski*
- **Bulletin Boards-Photo Walls:** Janet and Richard Stafford
- **Pop-up Museum & Scavenger Hunt:** Lindsay Reif*, Lucas Nickerson, John Rhine
- **Labyrinth Restoration & History:** Wanda & Dan Bender
- **Luncheon Coordinator:** Nicole Aronson
- **Luncheon Contributors:** Cindy Buckley, Maeleah Carlisle, Janis Carlson, Eliza Cleaveland, Liz Doering, Greg Hammond, Sheila Huddleston, Christina Garrison, Carol Schramm, Jean Summers
- **Written History:** Karen Wagner

* also contributed to the luncheon

Expenses
Approximately $1,800 was spent on supplies, gifts and food for anniversary activities. Framing of the clergy photo and the letters from First Presbyterian Church of Hartford and the Presbytery of Southern New England will be complete in the Spring of 2026.

Westminster is grateful for the leadership of the 75th Anniversary Co-chairs Linda Geisler (left) and Barbara Riihimaki (right).

Callie Boone
Minister of Music

Psalm 133:1 *How wonderful it is, how pleasant, for God's people to live together in harmony!*
Good News Translation - GNT

In 2025, the focus of the Music Ministry shifted from asking "What brings you joy?" at the end of June to "Noticing the joy of being together" in September. Inspired by Psalm 133:1, we committed ourselves to reflecting upon how we, as a music family, can be an example of the power of community both in and outside of the church. Our intention was (and will continue to be in the first half of 2026) expanding the reach of the Music Ministry by Growing with Grace.

Our first goal is to **empower** through invitation. With all ages, stages, and abilities welcome, we have our attention on welcoming any and all who would like to take part in any music group, in any capacity. The result has been an increase in our Chancel Choir members, a refresh in our Handbell Choir members, the addition of three new A/V technicians to our roster, and the largest Christmas Eve Choir since the beginning of the initiative in 2022.

We also had the gift of Danielle O'Neil shifting from choir member to Organist/Accompanist in January 2025. This transition has been an embodiment of **love**, the second vehicle for growth with grace. Love, in this way, is driven by the work of meeting ourselves where we are, knowing that is exactly where we need to be. As such, when Dani started, she was filling an interim position and did not know how to play the organ. With months of dedication and diligence, Dani has not only become an incredible organist, but she has also transitioned into a permanent role as of December 2025. She gives freely of her time, talents, and encouragement as a constant reminder of what is possible with faith and leaning into the love of our music community to foster personal growth. Her presence in our midst is truly a blessing.

And finally, with the broader community in mind, we have worked to **expand** through generating connections with musical groups outside of the church. This created opportunities to

- Collaborate with First Presbyterian Church of Hartford over the summer
- Commission a choral piece by Zac Burns, Tilton Scholar, for Music Appreciation Sunday in celebration of our 75th anniversary
- Offer multiple, successful fundraiser concerts for the Tilton Scholars (Community in Concert featuring the Lillibridge Ensemble, International Music Festival, Boulevard Music Festival, Taige Wang in concert)
- Install updated A/V equipment in the Fellowship Hall, funded by the generosity of the Old Guard, supported by CMI Sound Systems, and utilized for several church and rental group events
- Receive the gift of handcrafted storage for equipment behind the Chancel and for rhythm instruments in the Choir Room from Jacob LaPointe, Eagle Scout
- Enjoy special music in worship (Han Hu, Jenifer Combs, Katalin Viszmeg, Elliott Davis, Talcott Singers, Thread City Brass, Concora musicians)
- Generate performance opportunities for groups in our space (Friendship Service Center Benefit Concert, Simsbury High School Tri-M Coffee House, Heather Tusch Recital)
- Welcome back regular rental groups like VP Vocal Studio and the Hartford Musical Club, who continue to be incredibly supportive of our ministry through the use of our space.

It is with deep gratitude that the threads of joy and connection have spurred us towards such growth in 2025. I am thrilled to bear witness to the continuation of this work for our music family in 2026.

Please know that if you are ever interested in the opportunity to take part in the Music Ministry, we are here for you. All ages, stages, and abilities are welcome. Contact music@westpresby.org to learn more!

Ministry Areas

Worship
Sheila Huddleston, Elder

The Worship team supports our pastor in offering creative and vital worship that invites and engages people of all ages and backgrounds, welcoming the people of God into praise, lament, singing, and prayer in the communal worship of God.

Guiding Scripture: Psalm 100*, Make a joyful noise to the Lord all the lands! Serve the Lord with gladness! Come into his presence with singing!*

Worship Elders: Ma'Lynn Feingold (through August 2025); Sheila Huddleston (current)

Team Members: Rev. Julie Emery, Wanda Bender, Callie Boone, Karen Hammond, Liza Cleaveland, Janet Wade-Utay

Music Ministry Staff*:* Callie Boone—Minister of Music, Danielle O'Neil—Organist/Accompanist

Choral Scholars: Ryan Mancini, Vanessa Pare, Makenna Fowler, Zac Burns
A/V Tech: Gisselle Santa, Sienna James, Styx Hatch, William MacDermott, Jacob LaPointe

Chancel Choir: Grace Ahlstrand, Eliza Cleaveland, Lee Ann Conover, Anna Garrison, Ava Garrison, Merrill Hoelzel, Sheila Huddleston, Lorelei FrazziniKendrick, Christina Lanergan, Marilyn Pekor, Joan Prokopowicz, Sydney Rekow, Barbara Riihimaki, Heather Tusch, Janet Wade-Utay, Sam Warshauer

Hand Bell Choir: Nicole Aronson, Maeleah Carlisle, Lee Ann Conover, Liz Doering, Sheila Huddleston, Barbara Riihimaki, Carol Schramm, Janet Wade-Utay

Communion Coordinators: Liz Doering, Wanda Bender, Janet Wade-Utay
Banner Coordinator: Janet Wade-Utay

Thanks to the amazing creativity of our staff with support from the Worship Team, we continued to offer meaningful hybrid worship experiences throughout the year. In addition to Sunday services, Rev. Julie Emery was available throughout the day of Ash Wednesday to share reflections and offer ashes. During Holy Week, First Presbyterian Church of Hartford (FPCH) joined us on Maundy Thursday for a shared service and meal. On Good Friday, Rev. Julie Emery led a Taize service of readings and hymns at noon.

We worshiped jointly with FPCH during the months of July and August. FPCH hosted worship in July and Westminster hosted worship in August. The combined worship was well received by both congregations and gave us a chance to experience the connectional nature of being Presbyterian. All services were offered in a hybrid format throughout the summer.

In May, we said farewell to Elaine Song, who had been with us since September 2024 as our Yale Divinity School intern.

At a special service on November 2, we celebrated the 75th anniversary of Westminster's founding. Former members and ministers were present for the service and the luncheon that followed. We are so grateful for the hundreds of hours of work by dedicated members who made that day so special.

On December 21, the fourth Sunday in Advent, we celebrated the Paper Bag Pageant in our morning service to recall the Christmas Story of Christ's birth. That evening, we hosted an interfaith Longest Night service to bring comfort and community to those for whom the holidays are difficult. On Christmas Eve we celebrated with one service, opened by Thread City Brass at 7:45 p.m. The service retold the Christmas story through Scripture readings and carols. The Christmas Eve choir included the chancel choir, other

(continued…)

(Worship Team Report continued…)

We continued to enjoy the musical talents of our music scholars throughout the year. Makenna Fowler (soprano), Vanessa Paré (mezzo soprano), Zac Burns (tenor), and Ryan Mancini (bass) gave strength to our choir and shared solo talents, blessing worship in many ways. We were also treated to special concerts by our music scholars, which offered an opportunity to appreciate the varied talents of our music scholars while raising funds for the music scholar program.

In addition to the music of our chancel choir, the Westminster bell choir enhanced worship with music at Easter and several other times during the year. We are thankful for their commitment and the music ensemble they create.

We were also blessed with several special guest musicians who shared their amazing talents with us.

We want to thank all the many wonderful volunteers and staff who work tirelessly to make our worship and musical experiences a blessing to all. This includes the audio-visual technicians, Zoom hosts, bell ringers, choristers, communion planners and servers, flower donors and arrangers, welcome team, Elders, liturgists, guest musicians, pastors and lay preachers, our minister of music, church administrator, sanctuary decorators, instrumental soloists and all other volunteers who enhance our worship.

As we look forward to 2026, we have continued opportunities to support the meaningful and creative services that bring a worshipful experience to in-person and virtual worshipers. If you love worship, we invite you to join us in big or small ways to make it happen.

Flourish Team
Peter Benner, Elder

Flourish supports and encourages ALL people as they grow on their faith journey through community, Bible study, prayer, practice and service.

Guiding Scripture: Deuteronomy 6:5-7, *You shall love the Lord your God with all your heart, and with all your soul, and with all your might. Keep these words that I am commanding you today in your heart. Recite them to your children and talk about them when you are at home and when you are away, when you lie down and when you rise.*

Greetings from the world of Faith Formation at Westminster! If these greetings were being sent as a postcard or letter, it would collect many postmarks. Faith Formation is something that is a part of all areas of our church life. You will find Faith Formation (for all ages) happening during Sunday morning worship services, at fellowship events, while we are serving our neighbors, and in many other places. Below are just a few of the places where Faith Formation has been active in 2025:

- Each Sunday morning our Sanctuary houses stations that are set up to be an active way to participate in worship. The stations change each week to be aligned with our liturgy and scripture for the day. Activities range from coloring pages to a library of books to active "hands on" activities that extend the learning of each service. Stations are available to and participated in by worshipers of many ages.
- In addition, each Sunday morning worship services incorporate a "Time for Children" when children of all ages are invited to join Karen Hammond to hear about a special connection to the scripture for the day.
- In January, Karen Hammond attended the APCE (Association of Partners in Christian Education) Annual Conference in Memphis, TN. This week of connection, worship and idea gathering also included the opportunity to lead a workshop (along with the Rev. Jinny Smanik) sharing information about our Paper Bag Christmas Pageant with about 40 participants from around the United States and Canada.
- In February we had a wonderfully fun Family Pizza Party evening at the church.
- There was a Lenten learning event hosted on a Sunday evening in April that was attended by several families with children.
- We held an adult book study in the spring using Robin Wall Kimmerer's book "The Serviceberry". The sessions were well-received and well-attended.
- Our Annual Community Easter Egg Hunt was held on April 19th with close to 200 members of the community attending to enjoy crafts, snack, and egg hunt and lots of fun. Our biggest Easter Egg Hunt to date!

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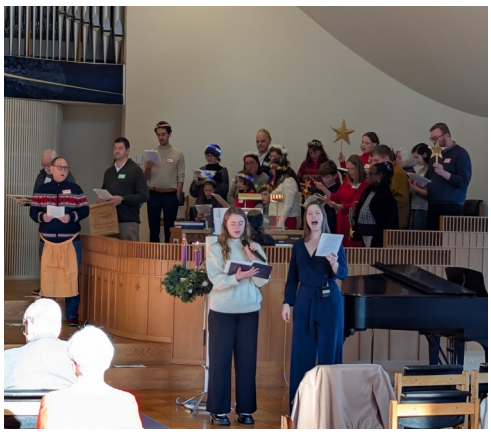
(Flourish Team report continued….)

- In the fall we welcomed everyone back to Westminster with a special “Welcome Back” service on Sunday, September 7th.
- In September we initiated "Our Front Porch" on Sunday before the worship service; an informal gathering to foster connection and personal relationships. The program has enjoyed strong participation and a growing sense of community as we respond to questions and discuss topics that help enrich our faith. Leadership has expanded as we head into 2026
- Families with children received a weekly email during Advent highlighting our Advent focus for the week as well as several ideas for ways to celebrate the season at home.
- Our Paper Bag Christmas Pageant was held on Sunday, December 21st (the 4th Sunday in Advent). It was a well attended joy-filled worship experience with all ages participating in our pageant and retelling the Christmas story.

Thank you for being partners in spiritual growth as we continue to form our faith together!

Karen Hammond, Director of Faith Formation



Engage Team

The Engage Team strives to have all members involved in the ministry of Westminster through the offering of their God-given time, talents, and treasures. We are committed to spreading our Christian message by making meaningful connections with the broader community.

Guiding Scripture: Romans 12:4-8, *For as in one body we have many members, and all the members do not have the same function, so we, through many, are one body in Christ, and individually members one of another.*

The Engage team is currently inactive and lacking an Elder to head the team. Its work has been picked up by other teams in regards to engaging the church community. A special thank you to Greg Hammond who has provided assistance with church communications and coordinated the Stewardship campaign as the Elder on the Finance Team.

A new member class was led by the Rev. Julie Emery and 11 new members were welcomed in worship on November 9, 2025.

Nominating Committee

The Nominating Committee did not have an Elder to lead it in 2025. The Rev. Julie Emery worked with the members of the Nominating Committee (Eliza Cleaveland and Alice Cruikshank) to nominate the following slate of Elders:

Liz Doering for a term of 3 years
Sheila Huddleston for a term of 3 years
Lesley Morrey for a term of 3 years
Janet Wade-Utay for a term of 1 year

The congregation voted in these new Elders at a congregational meeting held on August 31, 2025.

Serve Team
Lesley Morrey, Elder

The Serve Team is the "mission arm" of our church, engaging in charity, mission, and pursuing justice locally and beyond.

Serve Team Elders and Deacons: Abbey Downing, Lesley Morrey, and Bill Starkowski

Westminster supports a variety of local non-profit charitable organizations, many of which have had a relationship with our congregation for many years. As part of the 75th anniversary celebration, a compelling bulletin board was created outside the Fellowship Hall highlighting the missions of each organization we support to further reinforce this connection.

These deserving organizations received financial assistance in 2025: Foodshare, Integrated Refugee and Immigrant Services (IRIS), My Sister's Place, Prudence Crandall Center for Women, Habitat for Humanity, Hillcrest Area Neighborhood Outreach Center (HANOC), Hands on Hartford, Hour of Giving for Presbyterian Ministries, and More Light Presbyterians.

Westminster also embraces organizations with our collective time and talent plus funding. Here's a snapshot of these activities:

Greater Hartford Interfaith Action Alliance (GHIAA): In addition to our financial support of this impactful regional organization, Westminster was a host site for a GHIAA House Meeting in November on the subject of housing affordability.

Covenant to Care: Augmenting our twice annual financial assistance in the form of gift cards for client needs, Westminster supported Department of Children and Families social worker Nadia Pelaez with three special collections:

- **Back to School** - 18(!) back packs filled with age-appropriate school supplies (Value $1800)
- **Thanksgiving** - 10 baskets of non perishable holiday foods including $50 gift cards per basket to Walmart
- Perishable food or other needed items (Value $1000)
- **Christmas** - Gifts for 11 children plus $250 in gift cards (Value $800)

Jessie's Garden: The garden located on the corner of Ridgewood and Boulevard grows organic produce - tomatoes, eggplant, peppers, squash, beans, and herbs. During the harvest season, vegetables are delivered to Loaves and Fishes one to two times a week. Loaves and Fishes serves lunch and dinner five days a week to the food insecure. Westminster also supports the Loaves and Fishes mission with a financial donation.

South Park Inn: Complementing our financial support, church members cooked, delivered, and served a hot meal once per month to South Park Inn clients. In January 2025, Westminster members also donated several shopping bags of winter necessities (toiletries, socks, hats, gloves, hoodies, long underwear etc.).

West Hartford Food Pantry: We continue to accept and deliver donations of nonperishable foods to this local food bank. The Serve team started in Fall 2025 a routine effort to promote food collection on Communion Sundays, which has proven very successful in increasing food donations. Food is also collected at special events such as the Community Easter Egg Hunt.

Troops 163 and 1163: Beyond the support of the troops with meeting and storage space, five Scouts were gifted a $25 gift card in celebration of achieving the rank of Eagle Scout, including the first female Eagle Scout from Troop 1163.

(continued…)

(Serve Team report continued….)

In support of our wider community, in June, Westminster joined our sister congregation First Presbyterian on a service and learning trip to La Casona de Monteflores in San Juan, Puerto Rico. Volunteers cleaned, conducted grounds maintenance, and reorganized Proyectos Alegria, a local social services agency. The trip was under the auspices of Presbyterian Disaster Assistance.

The church also supports many local non profit organizations with space either for low cost or no cost, including Al-Anon, AA, National Alliance on Mental Illness (NAMI), Overeaters Anonymous, and Families Anonymous.

The total of Westminster's financial support for community-based organizations was $12,642.44, not including special collections direct from members, donations specifically earmarked for the Puerto Rico Mission Trip, or in kind donations.

Julie Emery and Alyssa Mansolf at a work site in Puerto Rico.

Westminster Mental Health Community Hub

The Westminster Mental Health Community Hub Task Force consists of Peter Benner, Larry Carr, Julie Emery, Molly Gavin, Merrill Hoelzel, Cindy Buckley, Laura Opsahl, Diane Smith, Janet Wade-Utay, Tom Buckley

The Westminster Mental Health Community Hub Mission Statement:
Westminster Presbyterian Church's Mental Health Hub works to connect youth, families, and the community to resources, guidance, and a safe space to explore, learn and discuss mental health concerns.

The Hub Task Force delineated how best to use the grants received specifically for the development of the community hub, primarily focusing on mental health. Programming options were formulated into three categories: (1) education/awareness presentations to a large, community audience; (2) trainings on specific topics for smaller audiences; (3) certification programs that may require pre-work and in-person training.

We had two community presentations in 2025, and both were author presentations discussing their book with book signings. On June 29 we presented *Weathering the Storm: Simple Strategies for Being Peaceful and Prepared*, featuring author and chaplain Rev. Dr. Tracy Mehr-Muska. On October 14 we partnered with the Farmington Valley chapter of NAMI-CT to present *ReConnect: A new framework for helping parents protect their child from anxiety and depression fueled by digital addiction,* with the co-authors Personality Type expert Paul Tieger and psychologist Michael Shelby. Both programs were very well-received and had a total of 88 attendees.

The Community Hub submitted four grant applications in 2025, unfortunately only one proposal was accepted and funded. The following three grant proposals were not accepted: the West Hartford Community Development Block Grant ($220,000), the West Hartford Greater Together Community Fund ($10,000), and the Creative Ministries Offering Committee of Presbyterian Women ($149,407).

Thanks to the work of Diane Smith, we did have our application for the West Hartford Prevention Council accepted for $5,000. The grant project title is: *Addressing Root Causes and Solutions: The Science and Psychology of Opioid Misuse and Prevention.* The project will implement a two-part educational series focused on the science, psychology, and the role that Adverse Childhood Experiences play and link to substance misuse, including opioid dependency. The goal is to provide parents, caregivers, and youth-serving community volunteers/mentors in West Hartford with the knowledge and tools to identify the impacts of trauma and actively build resilience in youth.

The Hub Task Force continues in conversation to strengthen our partnership with Beth El Temple as they explore and develop a potential Clubhouse International site at Westminster.

Care Team
Linda Geisler, Elder

Team Members: Nicole Aronson (Deacon), Janis Carlson (Deacon), Liz Doering, The Rev. Julie Emery, Linda Geisler (Elder), Sheila Huddleson, Rev. Laura Opsahl, Jean Summers (Deacon)

Guiding Scripture: Galatians 6:2, *Carry each other's burdens, and in this way you will fulfill the law of Christ.*

Westminster's Care Team continues to be guided by this impactful scripture in our pursuit of caring for Westminster's members and friends. It urges us to remember that when we care for others, we are fulfilling Christ's teachings. The Westminster Care Team seeks to nourish the body and soul by bringing "living proof of a loving God" to our congregation through one-on-one and communal acts of care. We strive to show each other that we are remembered, prayed for, thanked, supported and loved.

2025 has been a year of reflection and embracing our future at Westminster. The Care Team has been involved in supporting these efforts in myriad ways throughout the year.

Receptions & Coffee Hours
Gathering in fellowship helps strengthen the ties that bind us. Whether the offerings include just lemonade and pretzels or elaborate buffets, communing over food and drink gives people the chance to get to know each other and make meaningful connections. We are grateful to the ROMEO group (led by John Rhine) for hosting Coffee Hour on the first Sunday of each month. Additionally, the Care Team hosted or co-hosted the following gatherings (list may not be complete):

- Annual Meeting Luncheon: 2/23
- Covenant Room Dedication Coffee Hour: 3/16
- Cliff Moss Memorial Reception: 3/28
- Music Appreciation Sunday Coffee Hour: 5/18
- Elsie Harp Memorial Reception: 8/18
- Coffee Hour with 1st Pres: 8/24
- Congregational Meeting Coffee Hour: 9/7
- Tilton Scholarship Benefit Concert - International Music Festival Lillibridge Ensemble Reception: 9/30
- Carol Hamilton Memorial Reception: 10/13
- 75th Anniversary Luncheon: 11/2
- New Members Reception: 11/9
- 1st Sunday of Advent Coffee Hour: 11/30
- Paper Bag Pageant Sunday Coffee Hour: 12/21

The Care Team received a financial gift from the Harp family following Elsie's memorial service. The funds were used to purchase silk flowers and woven placemats for table centerpieces in Elsie's memory. The new centerpieces were used for the first time at the 75th Anniversary Luncheon on November 2 (*see photo at right*).

(continued ...)

(Care Team Report continued…)

Community Prayer Hour
A time for connection and prayer was held weekly during a weekday lunch hour which was open to all members and friends and attended by a small group of four to seven. The practice of intentionally taking time out of busy days to informally reflect on our faith, share personal concerns, and lift prayers for our community and world has offered a special form of fellowship. After a time of chatting, Rev. Julie Emery leads in prayer, often sharing prayers and poetry excerpts from books that she is reading.

During Advent 2025, Rev. Julie Emery and Rev. Laura Opsahl offered the congregation opportunities for individual prayer sessions following Sunday worship services.

@Home Worshippers
The Care Team keeps in touch with members and friends who are unable to attend church in person or who are experiencing recent grief or life events. Phone calls, notes, visits, meals and childcare are coordinated as needed. We are especially grateful for the ministry of Rev. Laura Opsahl and Elder Nicole Aronson who spend many hours visiting our @Home Worshippers.

Before Easter, spring flowers were delivered to our @Home Worshippers. And at Christmastime, the Care Team invited the congregation to help assemble gifts of potpourri jars which were then delivered to these friends (*see photos on right*).

Prayer Shawl Ministry
During the winter and spring, crafters met monthly to tie and knit together in community. Westminster's prayer shawl and blankets monthly gatherings were on hiatus during the Fall of 2025 due to anniversary and other activities. Four shawls were given to friends in need this year.

Memorial & Meditation Garden

The Memorial and Meditation Garden was dedicated in 1986 and continues to be a resting place for the ashes of our members and friends. The location and landscaping provide a special place for reflection and thanksgiving for the lives of those remembered.

This past year, Elsie Harp (July 25, 2025), joined other members and friends in the Garden. We also mourned the deaths of beloved Westminster members and friends including Carol Hamilton (August 31, 2025), Cliff Moss (March 8, 2025), Barbara Sousa (July 2, 2025) and Howard Sprout (February 6, 2025).

Each spring on the Sunday before Memorial Day, following our church service, a special service is held in the Garden as a reflection of the love and care from their families and friends. We welcome all to the service.

Sustain Team

The Sustain Team supports Westminster's congregation and leadership teams by coordinating, managing, and leading Westminster's facilities, employee support, and finances for today's and tomorrow's needs.

Guiding Scripture: Matthew 6:2-4, 19-21, *But when you give alms, do not let your left hand know what your right hand is doing so that your alms may be in secret; and your Father who sees in secret will reward you.*

Leadership: Elder Steve Frazinni (Buildings & Grounds), Elder Greg Hammond (Finance) and Janet Wade-Utay (Ministerial Relations & Personnel)

Buildings & Grounds Committee: John Rhine and Alan Zapata

Building and Grounds Committee
Steve Frazzini, Elder

The Building and Grounds Committee consists of Steve Frazzini, Chair, and Alan Zapata and John Rhine. Our Sexton is Mike McElroy.

We always welcome additional members to the team so if you are handy or just want to help preserve our beautiful facility, please contact one of our team members and we would welcome your assistance. Since the team is responsible for the stewardship of all of our buildings and over 2 ½ acres of lawn and gardens, there is always something that requires attention. The past year was no exception. We had grounds clean-up in the spring and fall. Last year we also tried to address problems with the steam pipes, and that was ongoing

One recurring B & G task was to deal with the sanctuary fan that was damaged by a balloon and string brought into the sanctuary during a rental event by a child. The fan simply stopped working. Our Minister of Music told us that the working fans were important for long-term preservation of the organ and we thus decided we could not leave the fan in disrepair. An electrician verified that the problem wasn't with the controller unit, and the plan initially was to replace the fan. After one company backed out partially through the process, we finally got to the day to install a new fan, which had to be ordered. It was also going to need to be painted in order to try to match the other two sanctuary fans. Installation would be a two-day project, the first for the electrician to bring in equipment to enable up-close inspection of the fan. Not having the equipment ourselves to get high enough for a close inspection of the fan, we were still hoping that possibly the broken fan could be fixed. After inspection, the plan was to paint the replacement fan, wait overnight for the paint to dry, and install it the second day. During inspection on the first day the electrician found remnants of the balloon and string inside the fan, and removing them enabled the fan to work again. No new fan needed!

The second B&G task has been to work with the rental work group created by Session to explore possible new sources of income. Session formed a second team to work on exploring possible development for much-needed affordable housing. ***Please see reports on page 22 for more information.***

Rental Work Group
Steve Fazzini, Chair

Members: Barbara Riihimaki, Sandy Fry, Cindy Buckley, Linda Geisler, Benjamin Myers, Pam Rekow, Greg Hammond.

The work group has met virtually during the fall and early winter.

Two possible new rental partnerships were explored last year:

One was Sunday use of the Fireside Circle by another worshipping community, but that possibility did not come to fruition after discussion between the two groups. The second possibility was to explore again using the building and grounds for a YMCA summer day camp. That had been discussed between the two organizations in 2024 but those discussions never progressed beyond that. This year, a new chief executive officer for the YMCA of Greater Hartford expressed his desire to partner with WPC as part of the Y's return to a West Hartford presence.

There were numerous meetings and walk-throughs with the Y and by the end of the fall the church had a working agreement with the Y on how to proceed. In December we met with town zoning officials. By year's end, the church had submitted an application for a Supplemental Use Permit that would be considered by the town's Planning and Zoning Commission in 2026. We are grateful to the many members of our church community who worked very hard on this project.

Housing Development Team
Peter Benner and Will Hoelzel, Co-Chairs

Members: Pam Torsiello, Nicole Aronson, Alyssa Mansolf, Jinny and Bob Smanik, Carol Scramm.

As part of our discernment process initiated in 2024, the Session created a Housing Development Team to explore the potential options and feasibility of developing much-needed affordable housing to add to Westminster's mission. The team was active and met regularly throughout 2025, conducting background research and consulting experts in the field.

In the fall, we became aware of the opportunity and applied for a grant from the Housing Ministries of New England. The grant would enable the hiring of a housing consultant and an architect, who could perform a detailed assessment, identify options and evaluate feasibility for the team. These results would then be used to make an informed report to the Session and the congregation. The application was accepted and Westminster was awarded the $25,000 grant. In January 2026, the Housing Team hired a consultant and architect whose work will be entirely funded by the grant. They will present a report that will propose ways Westminster's facility could be used for housing projects. This feasibility study, which should be completed by June 2026, is for informational purposes only to be used in our discernment process moving forward.

Ministerial Relations and Personnel (MR&P)
Janet Wade-Utay, Chair

Committee: Janet Wade-Utay, Chair, Molly Gavin, Steve Fazinni, and Rev. Julie Emery

The MR&P Team functions as the human resources arm of the Session, advising it on the care, supervision, and compensation of all church employees.

Highlights from our work in 2025 include:

- **We welcomed Danielle O'Neil as our interim accompanist.** Danielle did an amazing job accompanying the choir and soloists, presenting worshipful and beautiful special music during worship. In December we were pleased to offer Danielle the position as permanent accompanist which she accepted.
- **Employee benefits/ Health Plan Offering** – MR&P continued to look at employee benefits offered both by the Presbyterian Board of Pensions (BOP) and through Advanced Benefit Strategies to offer the best possible benefits to our staff. The added benefits through Advanced Benefit Strategies for staff members were continued in 2025 with the exception of the ICHRA eligible to employees who purchase health insurance on the open exchange and the Westminster match for the retirement savings plan..
- **Board of Pensions Pastoral Benefits** – The medical insurance premiums continue to increase for the pastor benefits plan within the Board of Pensions.
- **After evaluating the benefits and challenges** of the staff furloughs and other cost reductions, MR&P decided to eliminate the furlough for 2026 and recommend a 3% cost of living for staff.
- **MR&P prepared the staff budget** and proposed Pastor Terms of Call. The MR&P budget for 2026 is a budget for growth that includes a new part-time staff position that will support and build on current relationships with organizations renting space at the church. It will also promote and develop new relationships to increase the rental revenue. The new position will consolidate the many tasks of managing and hosting renters at Westminster, freeing up time, focus and energy currently being performed by other staff members rather than supporting Westminster's ministries.

The MR&P Team is deeply appreciative of all our staff members, their gifts, talents, and commitment to Westminster are inspiring. We are thankful for the continued support of the congregation for the staff and programs at Westminster.

Minutes of the Annual Meeting of the Congregation
Westminster Presbyterian Church
February 23, 2025

Moderator Julie Emery called the meeting to order at 11:30 am with an opening prayer.

Moderator Emery declared that there was a quorum of at least 25. Actual attendance was 39, including online participants. The moderator read the call for the meeting. Notice had been given on at least two preceding Sundays.

The congregation **VOTED** to approve the agenda.

The congregation **VOTED** to approve the consensus motion, including receiving the minutes of the Annual Meeting of the Congregation of February 25, 2024; the minutes of the Congregational Meeting of June 23, 2024; the statistical report of the membership; the Pastor Report from Rev. Julie Emery; and the Clerk of Session Reports.

Appearing on video, Greg Hammond, on behalf of the finance team, gave an overview of 2024 Year End Financials and the 2025 Operating Budget. He pointed out that the Finance Committee had reduced the operating deficit to less than $100K.

It was **MOVED, SECONDED, and VOTED** to receive the 2025 budget.

Moderator Emery presented a PowerPoint on the report of the Vandersall Collective, which PSNE Trustees had hired last summer. The consultants' charge was (1) to help PSNE develop a theology of land and property; and (2) to work with Westminster, First Presbyterian Church of Hartford, and MLK Jr. Community Presbyterian Church of Springfield to see what might be possible with their property.

Moderator Emery presented the Vandersall consultants' work with Westminster.

- They reviewed the five focus areas of the Session and expressed some concerns about the ability to succeed as currently presented and then presented alternatives aligned with their charge from the PSNE trustees.
- Increase the use of the building significantly to generate revenues that offset building costs.
- Sell/ develop the property for alternative use such as affordable housing
- Explore partnerships with First Presbyterian Church Hartford and Martin Luther King Community Presbyterian Church in Springfield to understand how our ministries could flourish with closer collaboration.

The Chair of the Ministerial Relations and Personnel Committee, Janet Wade-Utay, for the Session, presented the Pastor/Head of Staff's terms of call for 2025.

It was **MOVED, SECONDED,** and **VOTED** by a secret ballot with 30 in favor and none against. In-person and on-line members cast their votes. Due to the length of the meeting, nine people left before the terms of call were discussed.

The Pastor's terms of call for 2025 as voted are:

2025 Pastor Terms of Call				
	Year 2024 APPROVED Terms of Call		Year 2025 PROPOSED Terms of Call	
Cash Compensation	$ 72,466.92		$ 72,466.92	
Housing Allowance (actual to be set by Senior Pastor)	30,000.00		30,000.00	
Effective Salary	$ 102,466.92		$ 102,466.92	
Medical (33% of effective salary)	29,715.41	*	33,814.08	
Pastor share of Medical Increase (50% of 4% increase)	-		(2,049.34)	1
Pension (8.5% of effective salary)	8,709.69		8,709.69	
Death & Disability (1.5% of effective salary)	1,537.00		1,537.00	
Medical Deductible Reimbursement (1.5% of effective salary)	1,537.00		-	2
Dental & Vision Plans (Actual Cost)	1,844.64		-	2
Social Security - Employer (7.65% of effective salary)	7,838.72		7,838.72	
403(b) Employer Match	1,537.00		-	3
Vouchered Allowances:				
Business Expense Allowance	3,000.00		3,000.00	4
Education Allowance	3,000.00		3,000.00	4
Total Compensation	$ 161,186.38		$ 158,317.07	

NOTES:

The Pastor's Terms of Call are voted on and approved by the Congregation at it's Annual Meeting in February 2025.

* Medical was 29% of Effective Salary in 2024. Beginning in 2025, a higher premium is being charged for family coverage.

1 - 50% of the 4% increase in Medical expense will be shared by the Pastor to cover her family.

2 - Cost of Medical Deductible & Dental/Vision Plans will shift to the Pastor.

3 - The Westminster 403(b) Employer Match will be discontinued for 2025.

4 - The Business Expense Allowance & Education Allowance will be funded by Transfers from Senger Christian Education Fund

It was **MOVED, SECONDED, and VOTED** to recess the Annual Meeting of the Congregation at 1:15 pm to convene the Annual Meeting of the Corporation.

The congregational meeting resumed at 1:25 PM.

Written questions on the Vandersall report were invited. The congregation was also invited to join the discernment team to reflect on next steps for the congregation.

There was no other business to come before the congregation.

Moderator Julie Emery closed the meeting at 1:35 pm with prayer. It was **MOVED, SECONDED, and VOTED** to adjourn at 1:35pm.

Moderator Julie Emery's prayer included a recognition of the following congregation members who joined the Church Triumphant in 2024: Dorothy Elsner, Melissa Hall, El Harp, Art Riihimaki, and Eloise Schipke.

Respectfully submitted,

William Hoelzel,
Clerk

The Reverend Julie Emery,
Moderator

Minutes of the Corporation of
Westminster Presbyterian Church
February 23, 2025

The meeting was called to order by the Rev Julie Emery at 1:15 PM, due to the death of our president, Arthur Riihimaki.

It was **MOVED, SECONDED, and VOTED** to approve Janet Wade-Utay as the president pro tem of the corporation.

It was **MOVED, SECONDED, and VOTED** to approve the nomination of Greg Hammond as president of the Corporation.

It was **MOVED, SECONDED, and VOTED** to approve the minutes of the Annual Meeting of the Corporation of February 25, 2024 with the correction on the spelling of Art Riihimaki's last name.

Statement of indebtedness: The corporation has no loans with outside third parties.

No other business was brought before the Corporation.

It was **MOVED, SECONDED,** and **VOTED** to adjourn. The meeting was adjourned at 1:22 pm.

Respectfully submitted,

Will Hoelzel
Secretary

Janet Wade-Utay
President, pro-tempore

Minutes of the Congregational Meeting
Westminster Presbyterian Church
August 31, 2025

Moderator Julie Emery called the meeting to order at 10:05AM with an opening prayer.

Moderator Julie Emery declared that there was a quorum of at least 25. Actual attendance was 31 including online participants. Moderator Emery noted that we needed to elect a Clerk pro-tempore as the Clerk was unable to attend. Janet Wade-Utay volunteered to be Clerk Pro-tempore. The motion was **MOVED, SECONDED, and VOTED** by voice vote.

The Clerk read the call for the meeting. The purpose of the meeting was to elect Elders. Notice had been given on at least two preceding Sundays.

Moderator Julie Emery recognized the nominating committee of Eliza Cleaveland and Alice Cruikshank for their prayerful discernment in this work.

Moderator Emery presented the following motion for elders.

The Nominating Committee moves to elect the following as Elders:
Liz Doering for a term of 3 years
Sheila Huddleston for a term of 3 years
Lesley Morrey for a term of 3 years
Janet Wade-Utay for a term of 1 year

Nominations were requested from the floor noting that we still have an open spot for the Elders. As there were none, the nominations were closed. The slate was passed unanimously on a voice vote

Rev. Emery asked if there was any other business to come before the congregation. No new business was noted. The meeting adjourned in prayer by Rev. Emery at 10:25AM and the congregation began regular worship services.

Respectfully submitted,

Janet Wade-Utay
Clerk Pro-tempore

The Reverend Julie Emery,
Moderator

Finance Committee Report
For Year Ended December 31, 2025

The Finance Committee is responsible for overseeing the financial functions of the church with the various members responsible for different functions including bookkeeping, financial reporting and controls, treasury functions and development of the annual budget. The members of the committee included Liz Doering, Julie Emery (Pastor), Steve Frazzini, Greg Hammond (Chair), Glenn Johnson, Alyssa Mansolf, Kevin Morrison (Treasurer), Eric Ouellette (Bookkeeper), and Janet Wade-Utay.

Our Endowment Funds and some restricted funds are invested with Charles Schwab and New Covenant Trust Company. For 2025, Liz Doering, Steve Frazzini, and Eric Ouellette are signers on the Schwab Funds and Kevin Morrison and Eric Ouellette are signers on the New Covenant Funds. The Finance Team manages the investments, and the Endowment Committee is responsible for overseeing the funds.

We would like to take this opportunity to thank our counters who work in teams to ensure all contributions are recorded properly and deposited weekly: Liza Cleaveland, Abbey Downing, Liz Doering (team leader), Steve Frazzini, Sandy Fry, Sheila Huddleston, Jean Summers, and Rick Thibodeau.

We would also like to thank Westminster's bookkeeper, Eric Ouellette, for the care, grace, and patience he brings to maintaining our financial records. We greatly appreciate Eric's ongoing contributions and support.

In 2025, the Finance Team worked with Eric to revamp Westminster's chart of accounts to better facilitate the ability to produce the monthly financial statements directly from QuickBooks. The Finance Team also revised the expense voucher and created written procedures for submitting disbursement and reimbursement requests.

FINANCIAL OVERVIEW FOR 2025

Statement of Financial Activity

The 2025 financial results reflect a year of both faithful support and real financial pressure. Westminster Presbyterian Church concluded the year with a **Net Operating Deficit of $83,982**, underscoring the gap between recurring operating income and the true cost of sustaining our ministries, staff, and facilities.

Total Operating Receipts of $376,286 consisted primarily of **$265,958 in Pledged Contributions.** While meaningful, this amount was below both the prior year and budget expectations. The decline reflects natural membership transitions, including households relocating and the loss of several long-standing members, whose faithful support has meant so much to Westminster over the years.

Building Use continued to be a significant and encouraging source of income at **$50,036**, exceeding the budget and demonstrating the value of expanded use of our facilities. Special gifts and grants, including **$38,000 in special gifts** and a **$10,000 grant** from the Roosa Foundation, also provided important support for Westminster's ministries.

To support core operations, the church relied on **$70,793 in fund transfers** from endowment and restricted funds. While these transfers were within approved policy and donor intent, they highlight the extent to which operating needs continue to exceed operating income. **Total Operating Income, including transfers, was $447,079**, which was only $173 below the budgeted amount for 2025 but remained insufficient to fully cover expenses.

Total Disbursements were $531,061, driven largely by **staff expenses of $340,831** and **church building costs of $113,807**. These costs represent largely fixed investments in the people, programs, and facilities that sustain Westminster's ministries.

(continued ...)

During the year, several one-time infrastructure needs also contributed to expenses exceeding budget, including much-needed upgrades to staff computers and equipment and timely parking lot repairs completed at a reduced cost for materials only. While not fully anticipated, these improvements were prudent investments that support safe and effective operations and help prevent larger costs in the future.

During 2025, Session implemented several temporary cost-saving measures in an effort to reduce operating expenses. Building on our summer worship partnership with First Presbyterian Church in Hartford, the church building was closed for the month of July, which lowered utility usage and allowed for two weeks of furlough for the Church Administrator and Sexton, with the remaining time covered by scheduled vacation. The Director of Faith Formation position was reduced from twelve months to ten months, and a portion of increased medical and healthcare costs for the pastor and her family was shifted to the pastor.

While these steps were projected to save approximately $25,000, not all anticipated savings were realized. In addition, reduced staff presence and building availability during the summer affected ministry activities and contributed to some lost rental income. These experiences provided valuable insight as we continue working to balance careful cost management with sustaining the level of staffing, building use, and ministry engagement that our congregation expects.

Staff expenses exceeded the budget primarily due to two factors. First, due to an administrative oversight, matching 403(b) contributions continued for the first ten months of the year before being discontinued as planned. Once identified, the match was promptly stopped. Second, higher-than-anticipated healthcare costs for the pastor and her family contributed to the variance. Together, these items account for most of the increase in staff-related expenses.

It is important to note that the operating deficit was partially offset at the total church level by **strong non-operating results**. Restricted funds generated **net positive activity of $61,054**, and **investment performance contributed $96,440** in net investment income. As a result, the church ended the year with **Net Revenue of $73,512**, reinforcing Westminster's overall financial stability despite operating challenges.

Statement of Financial Position

Westminster's overall financial position at the close of 2025 reflects both the realities of operating with a deficit and the strength of the church's long-term assets, disciplined oversight, and thoughtful planning for the future.

In 2024, the Finance Team recommended and the Session approved a **$150,000 internal loan from the Endowment funds** to support ongoing operating needs while the church works through a period of structural deficits. Because the loan is internal, there is no interest or set repayment schedule, though it remains the clear intention that these funds will be repaid to the Endowment as future financial stability allows.

Recognizing that sustainable solutions require more than short-term adjustments, Session launched **three work groups during 2025** to explore longer-term opportunities. These groups are focused on expanding rental and building use, evaluating the potential use or sale of portions of the property for affordable housing, and exploring deeper partnership opportunities with First Presbyterian Church in Hartford. While these initiatives will take time to develop, they are intended to strengthen recurring revenue, reduce financial pressure, and create a clearer path toward repaying the Endowment loan. Depending on timing and implementation, additional temporary borrowing may be needed as the church invests in these future-oriented strategies.

Despite transfers from Endowment and restricted funds to support operations, **investment performance during the year exceeded these withdrawals**, resulting in an overall increase in total assets. This strong investment performance continues to provide important stability and flexibility for Westminster's long-term ministry.

(continued ...)

The church also celebrated its **75th anniversary in 2025**, which became both a time of gratitude and generosity. After expenses, the anniversary efforts generated **$48,221 in net contributions**. In keeping with a forward-looking spirit, Session designated **80% to the Endowment Fund** to strengthen Westminster's future and **20% to the Westminster Fund for Mission** to support local community organizations. As of year-end, the Westminster Fund for Mission held a balance of **$9,644**, enabling continued outreach beyond our walls.

In summary, 2025 was a year that required careful stewardship, honest assessment, and thoughtful adjustments. While operating income did not fully meet expenses, Westminster continues to benefit from strong long-term assets, positive investment performance, and intentional planning to strengthen sustainability. The work now underway to expand building use, explore partnerships, and align expenses with recurring income positions the church to move forward with confidence. With faithful support, prudent management, and a clear focus on mission, Westminster remains well-equipped to sustain and grow its ministries in the years ahead.

Respectfully submitted,

Greg Hammond, Finance Team Chair

Statement of Activity—Summary
For the Year Ended December 31, 2025

	Jan - Dec 2025	Jan - Dec 2024	Difference from Prior Year	2025 Operating Budget	Difference from Budget
Receipts:					
Pledged Contributions	$ 265,958.33	$ 278,713.64	$(12,755.31)	$ 275,000.00	$ (9,041.67)
Non-Pledged Contributions	921.31	9,195.00	(8,273.69)	5,000.00	(4,078.69)
Plate Offerings	3,092.00	1,494.50	1,597.50	1,000.00	2,092.00
Per Capita Contributions	3,104.32	3,816.00	(711.68)	4,500.00	(1,395.68)
Building Use	50,036.00	42,471.00	7,565.00	45,000.00	5,036.00
Interest & Investment Income	326.23	253.69	72.54	2,000.00	(1,673.77)
Memorial and Honorary Gifts	3,239.62	12,517.98	(9,278.36)	-	3,239.62
Public-Private Grant	10,000.00	10,000.00	-	10,000.00	-
Special Gifts	38,000.00	35,000.00	3,000.00	30,000.00	8,000.00
Other Gifts and Grants	1,607.79	6,731.90	(5,124.11)	-	1,607.79
Total Operating Receipts	**$ 376,285.60**	**$ 400,193.71**	**$(23,908.11)**	**$ 372,500.00**	**$ 3,785.60**
Fund Transfers:					
Transfer from Endowment & Allen/Willard Funds	$ 24,260.00	$ 22,880.00	$ 1,380.00	$ 24,260.00	$ -
Transfer from Manse Housing Fund	17,040.00	16,560.00	480.00	17,200.00	(160.00)
Transfer from Tilton Music Fund	13,138.12	6,000.00	7,138.12	13,650.00	(511.88)
Transfer from Allen & Willard Fund	4,379.38	12,200.00	(7,820.62)	4,550.00	(170.62)
Transfer from Sabbatical Fund	-	7,250.00	(7,250.00)	-	-
Transfer from Senger Leadership Fund	6,000.00	-	6,000.00	9,000.00	(3,000.00)
Transfer from Murray-Heilig Fund	3,983.80	2,986.20	997.60	4,000.00	(16.20)
Transfer from Organ Improvement Fund	1,800.00	1,800.00	-	1,900.00	(100.00)
Transfer from Prayer Shawl Fund	192.04	-	192.04	192.00	0.04
Total Fund Transfers	**$ 70,793.34**	**$ 69,676.20**	**$ 1,117.14**	**$ 74,752.00**	**$ (3,958.66)**
Total Operating Income	**$ 447,078.94**	**$ 469,869.91**	**$(22,790.97)**	**$ 447,252.00**	**$ (173.06)**
Disbursements:					
Worship	$ 21,715.54	$ 22,244.46	$ (528.92)	$ 22,250.00	$ (534.46)
Flourish	791.38	1,432.71	(641.33)	1,850.00	(1,058.62)
Serve	20,193.22	18,857.60	1,335.62	19,977.00	216.22
Care	697.75	544.25	153.50	519.00	178.75
Engage	1,179.13	1,247.37	(68.24)	2,000.00	(820.87)
Sustain (Office Expense)	31,846.15	25,877.99	5,968.16	23,400.00	8,446.15
Sustain (Church Building)	113,806.81	94,517.31	19,289.50	113,849.00	(42.19)
Staff Expenses	340,831.14	359,671.74	(18,840.60)	339,235.03	1,596.11
Total Disbursements	**$ 531,061.12**	**$ 524,393.43**	**$ 6,667.69**	**$ 523,080.03**	**$ 7,981.09**
Net Operating Surplus (Deficit)	**$ (83,982.18)**	**$ (54,523.52)**	**$(29,458.66)**	**$ (75,828.03)**	**$ (8,154.15)**
Restricted Funds:					
Restricted Fund Receipts	$ 80,357.41	$ 42,953.00	$ 37,404.41		
Restricted Fund Disbursements	19,303.68	53,630.77	(34,327.09)		
Net Restricted Fund Activity	**$ 61,053.73**	**$ (10,677.77)**	**$ 71,731.50**		
Other Revenue:					
Net Investment Activity	$ 96,440.12	$ 78,609.04	$ 17,831.08		
Total Other Revenue	**$ 96,440.12**	**$ 78,609.04**	**$ 17,831.08**		
Net Revenue	**$ 73,511.67**	**$ 13,407.75**	**$ 60,103.92**		

Statement of Activity—Detail
For the Year Ended December 31, 2025

	Jan - Dec 2025	Jan - Dec 2024	Difference from Prior Year	2025 Operating Budget	Difference from Budget
Receipts:					
Pledged Contributions	$ 265,958.33	$ 278,713.64	$(12,755.31)	$ 275,000.00	$ (9,041.67)
Non-Pledged Contributions	921.31	9,195.00	(8,273.69)	5,000.00	(4,078.69)
Plate Offerings	3,092.00	1,494.50	1,597.50	1,000.00	2,092.00
Per Capita Contributions	3,104.32	3,816.00	(711.68)	4,500.00	(1,395.68)
Building Use	50,036.00	42,471.00	7,565.00	45,000.00	5,036.00
Interest & Investment Income	326.23	253.69	72.54	2,000.00	(1,673.77)
Memorial and Honorary Gifts	3,239.62	12,517.98	(9,278.36)	-	3,239.62
Public-Private Grant	10,000.00	10,000.00	-	10,000.00	-
Special Gifts	38,000.00	35,000.00	3,000.00	30,000.00	8,000.00
Other Gifts and Grants	1,607.79	6,731.90	(5,124.11)	-	1,607.79
Total Operating Receipts	**$ 376,285.60**	**$ 400,193.71**	**$(23,908.11)**	**$ 372,500.00**	**$ 3,785.60**
Fund Transfers:					
Transfer from Endowment & Allen/Willard Funds	$ 24,260.00	$ 22,880.00	$ 1,380.00	$ 24,260.00	$ -
Transfer from Manse Housing Fund	17,040.00	16,560.00	480.00	17,200.00	(160.00)
Transfer from Tilton Music Fund	13,138.12	6,000.00	7,138.12	13,650.00	(511.88)
Transfer from Allen/Willard Fund	4,379.38	12,200.00	(7,820.62)	4,550.00	(170.62)
Transfer from Sabbatical Fund	-	7,250.00	(7,250.00)	-	-
Transfer from Senger Leadership Fund	6,000.00	-	6,000.00	9,000.00	(3,000.00)
Transfer from Murray-Heilig Fund	3,983.80	2,986.20	997.60	4,000.00	(16.20)
Transfer from Organ Improvement Fund	1,800.00	1,800.00	-	1,900.00	(100.00)
Transfer from Prayer Shawl Ministry	192.04	-	192.04	192.00	
Total Fund Transfers	**$ 70,793.34**	**$ 69,676.20**	**$ 1,117.14**	**$ 74,752.00**	**$ (3,958.70)**
Total Operating Income	**$ 447,078.94**	**$ 469,869.91**	**$(22,790.97)**	**$ 447,252.00**	**$ (173.10)**
Disbursements:					
Worship					
Music Supplies	$ 844.13	$ 513.50	$ 330.63	$ 400.00	$ 444.13
Instrument Maintenance	2,751.26	3,650.87	(899.61)	2,650.00	101.26
Worship Supplies	496.77	1,379.37	(882.60)	700.00	(203.23)
Music or Choral Works	105.88	320.72	(214.84)	300.00	(194.12)
Scholarship Students	17,517.50	16,380.00	1,137.50	18,200.00	(682.50)
Total Worship	**$ 21,715.54**	**$ 22,244.46**	**$ (528.92)**	**$ 22,250.00**	**$ (534.46)**
Flourish					
Faith Formation Expenses	$ 361.94	$ 871.40	$ (509.46)	$ 1,200.00	$ (838.06)
Worship Stations	150.16	194.32	(44.16)	250.00	(99.84)
Adult Education	-	44.02	(44.02)	-	-
General Supplies	279.28	322.97	(43.69)	400.00	(120.72)
Total Flourish	**$ 791.38**	**$ 1,432.71**	**$ (641.33)**	**$ 1,850.00**	**$ (1,058.62)**
Serve					
Per Capita	$ 7,597.61	$ 7,612.80	$ (15.19)	$ 7,777.00	$ (179.39)
Planned Mission Giving	12,595.61	11,244.80	1,350.81	12,200.00	395.61
Total Serve	**$ 20,193.22**	**$ 18,857.60**	**$ 1,335.62**	**$ 19,977.00**	**$ 216.22**
Care					
Hospitality and Coffee Hour	$ 529.35	$ 402.50	$ 126.85	$ 175.00	$ 354.35
Christian Care	168.40	141.75	26.65	344.00	(175.60)
Total Care	**$ 697.75**	**$ 544.25**	**$ 153.50**	**$ 519.00**	**$ 178.75**

(continued ...)

Statement of Activity—Detail *(continued…)*
For the Year Ended December 31, 2025 and 2024

Engage					
Advertising & Marketing	$ 936.10	$ 623.31	$ 312.79	$ 400.00	$ 536.10
Signage	-	-	-	400.00	(400.00)
Website & Communications	211.19	581.73	(370.54)	600.00	(388.81)
Church Gatherings	-	-	-	500.00	(500.00)
Membership	31.84	42.33	(10.49)	100.00	(68.16)
Total Engage	**$ 1,179.13**	**$ 1,247.37**	**$ (68.24)**	**$ 2,000.00**	**$ (820.87)**
Sustain (Office Expense)					
Financial Fees	$ 2,857.54	$ 2,309.93	$ 547.61	$ 2,000.00	$ 857.54
Legal & Professional Fees	370.00	-	370.00	-	370.00
Office Supplies	2,175.30	1,818.45	356.85	1,500.00	675.30
Office Equipment & Servicing	5,936.12	4,594.14	1,341.98	4,400.00	1,536.12
Postage	1,261.00	795.69	465.31	900.00	361.00
Telephone	5,047.94	5,641.71	(593.77)	5,300.00	(252.06)
Technology	14,198.25	9,833.07	4,365.18	9,300.00	4,898.25
Session Expenses	-	885.00	(885.00)	-	-
Total Sustain (Office Expense)	**$ 31,846.15**	**$ 25,877.99**	**$ 5,968.16**	**$ 23,400.00**	**$ 8,446.15**
Sustain (Church Building)					
Repairs & Maintenance	$ 17,249.53	$ 13,358.40	$ 3,891.13	$ 15,350.00	$ 1,899.53
Cleaning Contractor	7,560.00	7,510.00	50.00	7,440.00	120.00
Church Grounds	16,068.96	12,477.83	3,591.13	14,600.00	1,468.96
Gas	15,513.57	13,623.32	1,890.25	21,583.00	(6,069.43)
Electricity	13,091.69	11,355.97	1,735.72	15,241.00	(2,149.31)
Water	2,188.77	4,321.84	(2,133.07)	2,952.00	(763.23)
Insurance	27,399.10	20,750.80	6,648.30	26,683.00	716.10
Major Repair & Renovations	14,735.19	6,693.84	8,041.35	10,000.00	4,735.19
Total Sustain (Church Building)	**$ 113,806.81**	**$ 90,092.00**	**$ 23,714.81**	**$ 113,849.00**	**$ (42.19)**
Staff Expenses					
Salaries, Wages & Benefits					
Senior Pastor	$ 163,558.90	$ 161,085.86	$ 2,473.04	$ 158,317.07	$ 5,241.83
Director of Faith Formation	21,149.78	28,371.16	(7,221.38)	20,659.20	490.58
Church Administrator	46,172.64	48,180.24	(2,007.60)	46,172.62	0.02
Minister of Music	28,806.31	29,094.96	(288.65)	27,709.44	1,096.87
Accompanyist	11,400.00	7,527.22	3,872.78	11,400.00	-
Sexton	35,165.76	44,134.80	(8,969.04)	35,165.83	(0.07)
AV Technician	2,411.25	2,681.25	(270.00)	2,340.00	71.25
Bookkeeper	6,720.00	8,680.00	(1,960.00)	6,720.00	-
Security	3,533.76	3,533.76	-	3,533.76	-
Total Salaries, Wages & Benefits	$ 318,918.40	$ 333,289.25	$(14,370.85)	$ 312,017.92	$ 6,900.48
Other Staff Expenses					
Payroll Taxes	$ 11,363.76	$ 12,687.56	$ (1,323.80)	$ 11,758.11	$ (394.35)
Payroll Fees	2,603.21	2,503.37	99.84	3,000.00	(396.79)
Staff Professional Development	-	-	-	3,000.00	(3,000.00)
Guest Preachers	850.00	500.00	350.00	2,250.00	(1,400.00)
Guest Organists	1,100.00	2,490.00	(1,390.00)	1,400.00	(300.00)
Pastor Sabbatical	-	7,250.00	(7,250.00)	-	-
Health Insurace & Admin	574.29	951.56	(377.27)	600.00	(25.71)
Workers Compensation Insurance	5,257.70	4,425.31	832.39	4,709.00	548.70
Recruiting Expenses	-	-	-	500.00	(500.00)
Miscellaneous Staff Expenses	163.78	-	163.78	-	163.78
Total Other Staff Expenses	$ 21,912.74	$ 30,807.80	$ (8,895.06)	$ 27,217.11	$ (5,304.37)
Total Staff Expenses	**$ 340,831.14**	**$ 364,097.05**	**$(23,265.91)**	**$ 339,235.03**	**$ 1,596.11**
Total Disbursements	**$ 531,061.12**	**$ 524,393.43**	**$ 6,667.69**	**$ 523,080.03**	**$ 7,981.09**
Net Operating Surplus (Deficit)	**$ (83,982.18)**	**$ (54,523.52)**	**$(29,458.66)**	**$ (75,828.03)**	**$ (8,154.19)**

(continued …)

Statement of Activity—Detail *(continued…)*
For the Year Ended December 31, 2025 and 2024

Restricted Funds:			
Restricted Fund Receipts			
Memorial Garden Fund	$ 1,278.44		
75th Anniversary Gifts	48,220.81		
Tilton Music Scholarship Fund	14,579.91		
Service and Learning Trip Fund	11,199.25		
Music Fund	2,850.00		
Synod of the Northeast Grant	1,750.00		
Special Offerings	479.00		
Total Restricted Fund Receipts	**$ 80,357.41**	**$ 42,953.00**	**$ 37,404.41**
Restricted Fund Disbursements			
Memorial Garden Fund	$ 305.52		
Senger Christian Ed Leadership Fund	2,211.78		
Tilton Music Scholarship Fund	215.00		
Scoville Differently Able Fund	50.00		
Organ Improvement Fund	187.50		
Service and Learning Trip Fund	12,854.88		
Music Fund	3,000.00		
Special Offerings	479.00		
Total Restricted Fund Disbursements	**$ 19,303.68**	**$ 53,630.77**	**$(34,327.09)**
Net Restricted Fund Activity	**$ 61,053.73**	**$ (10,677.77)**	**$ 71,731.50**
Other Revenue:			
Net Investment Activity	$ 96,440.12	$ 78,609.04	$ 17,831.08
Total Other Revenue	**$ 96,440.12**	**$ 78,609.04**	**$ 17,831.08**
Net Revenue	**$ 73,511.67**	**$ 13,407.75**	**$ 60,103.92**

Statement of Financial Position
As of December 31, 2025

	As of 12/31/2025	As of 12/31/2024	Change From 12/31/2024
ASSETS			
Bank Accounts			
Webster Bank Checking	$ 39,246.31	$ 150,075.40	$ (110,829.09)
Webster Bank Savings	42,906.90	500.00	42,406.90
Total Bank Accounts	**$ 82,153.21**	**$ 150,575.40**	**$ (68,422.19)**
Charles Schwab & Company			
General Account	$ 17,923.10	$ 8,053.86	$ 9,869.24
Manse Housing Fund	319,062.64	288,412.77	30,649.87
Memorial Garden Fund	17,023.64	13,523.04	3,500.60
Scoville Differently Able Fund	10,869.67	9,364.00	1,505.67
Scoville Scholarship Fund	10,745.81	9,222.54	1,523.27
Todd R. Tilton Music Scholarship Fund	19,151.35	1,111.49	18,039.86
Total Charles Schwab Accounts	**$ 394,776.21**	**$ 329,687.70**	**$ 65,088.51**
New Covenant Trust Company			
L & R Allen and E Willard Fund Endowment Fund	$ 119,167.38	$ 112,916.51	$ 6,250.87
L Senger Christian Ed Leadership Fund	71,396.71	63,695.35	7,701.36
Westminster Endowment Fund	128,176.24	138,154.08	(9,977.84)
Total New Covenant Trust Company Accounts	**$ 318,740.33**	**$ 314,765.94**	**$ 3,974.39**
Other Assets			
Due From Westminster Congregation	$ 150,000.00	$ 150,000.00	$ -
Security Deposit Receivable	1,450.00	1,450.00	-
Loans to Senior Pastor	2,888.84	6,429.08	(3,540.24)
Prepaid Expenses	3,439.92	-	3,439.92
Other Receivable	3,000.00	-	3,000.00
Total Other Assets	**$ 160,778.76**	**$ 157,879.08**	**$ 2,899.68**
TOTAL ASSETS	**$ 956,448.51**	**$ 952,908.12**	**$ 3,540.39**
LIABILITIES AND EQUITY			
LIABILITIES			
Due to Westminster Endowment Funds	$ 150,000.00	$ 150,000.00	$ -
Payroll Liabilities			
Accrued Payroll	$ 3,648.37	$ -	$ 3,648.37
403(b) Deductions	174.13	774.93	(600.80)
FSA - Callie Boone	-	(4,848.22)	4,848.22
FSA - Julie Emery	4,467.03	829.56	3,637.47
Total Payroll Liabilities	$ 8,289.53	$ (3,243.73)	$ 11,533.26
TOTAL LIABILITIES	**$ 158,289.53**	**$ 146,756.27**	**$ 11,533.26**

(continued…)

Statement of Financial Position
As of December 31, 2025 *(continued…)*

EQUITY			
Endowment & Memorial Gift Funds			
Memorial Garden Fund	$ 17,123.64	$ 13,929.45	$ 3,194.19
L & R Allen and E Willard Endowment Fund	189,788.00	190,776.51	(988.51)
Westminster Endowment Fund	250,153.02	206,014.08	44,138.94
L Senger Christian Ed Leadership Fund	65,396.71	64,547.64	849.07
Todd R Tilton Music Scholarship Fund	18,586.61	17,234.71	1,351.90
Scoville Scholarship Fund	10,745.81	9,222.54	1,523.27
Scoville Differently Able Fund	10,869.67	9,364.00	1,505.67
Manse Housing Fund	319,062.64	288,412.77	30,649.87
Total Endowment & Memorial Gift Funds	**$ 881,726.10**	**$ 799,501.70**	**$ 82,224.40**
Restricted Funds			
Westminster Fund for Mission	$ 9,644.16	$ -	$ 9,644.16
Organ Improvement Fund	9,975.57	11,963.07	(1,987.50)
Service and Learning Trip Fund	12,831.43	14,487.06	(1,655.63)
Music Fund	15,259.42	15,409.42	(150.00)
Prayer Shawl Ministry Fund	-	192.04	(192.04)
Pastor Discretionary Fund	125.35	125.35	-
Pastor Sabbatical Fund	9,750.00	9,750.00	-
Synod of the Northeast Grant	5,100.42	3,350.42	1,750.00
John A Berman Bequest Fund	6,978.36	6,978.36	-
Total Restricted Funds	**$ 69,664.71**	**$ 62,255.72**	**$ 7,408.99**
Net Operating Fund	**(70,645.57)**	**845.47**	**(71,491.04)**
Net Restricted Funds Investment Activity	**(95,044.20)**	**(80,536.56)**	**(14,507.64)**
Net Restricted Funds Activity	**(61,053.73)**	**10,677.77**	**(71,731.50)**
Net Revenue	**73,511.67**	**13,407.75**	**60,103.92**
TOTAL EQUITY	**$ 798,158.98**	**$ 806,151.85**	**$ (7,992.87)**
TOTAL LIABILITIES AND EQUITY	**$ 956,448.51**	**$ 952,908.12**	**$ 3,540.39**

Audit Committee Report
Greg Hammond, Finance Team Elder

In 2023, the Finance Team of Westminster Presbyterian Church discontinued its relationship with an outside accounting firm to handle the church's finances. In September 2023, an in-house bookkeeper was hired. Both 2024 and 2025 continued to be years of transition as we carefully reviewed, strengthened, and refined our financial processes and reporting methods.

As a result of these operational changes, formal audits for the years 2022 through 2025 have not yet been completed. Although a formal audit program has not been finalized, all receipts and distributions continue to be closely reviewed as part of the preparation of the monthly financial statements to ensure accuracy, transparency, and proper stewardship of church resources.

During 2026, we will focus on bringing the outstanding audits up to date.

Audit Committee members include Greg Hammond, Chair; Ann Jarrett; Rick Thibodeau; and Alyssa Mansolf.

Respectfully submitted,
Greg Hammond

Westminster Presbyterian Church Vision & Mission Statements

Westminster is a vital, engaging, inclusive family of faith that serves God by: supporting each other on our spiritual journeys, sharing the gifts we have been given, and demonstrating the love and justice of Christ in our community and world.

Westminster offers living proof of a loving God.

Westminster Presbyterian Church Staff

The Rev. Julie Emery, Pastor/Head of Staff
Callie Boone, Minister of Music
Danielle O'Neil, Organist/Accompanist
Karen Hammond, Director of Faith Formation

Becky Kimberly, Church Administrator
Mike McElroy, Church Sexton
Eric Ouellette, Bookkeeper
Wanda Bender, Security Coordinator

Leadership of Westminster Presbyterian Church

Session Elders

Peter Benner, Flourish Team
Liz Doering, Clerk
Stephen Frazzini, Sustain Team (Buildings & Grounds)
Linda Geisler, Care Team
Greg Hammond, Sustain Team (Finance)
Sheila Huddleston, Worship Team
Lesley Morrey, Serve Team
Janet Wade-Utay, Sustain Team
(Ministerial Relations & Personnel Committee)

Deacons

Nicole Aronson
Janis Carlson
Eliza Cleaveland
Erin Doucette
Molly Gavin
Bill Starkowski
Jean Summers
Jean Summers

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