



WESTMINSTER
PRESBYTERIAN
CHURCH

YOU MAKE KNOWN TO ME **THE PATH OF LIFE.**

Psalm
16:11

2025 ANNUAL
REPORT



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Cover Image: The Labyrinth in Sacred Grounds on Westminster's side lawn



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OUR VISION

Westminster seeks to embody God's boundless love by embracing, liberating, and empowering people – whoever they are and wherever they may be on their faith journeys – to realize the transforming power of Christ in our congregation, community, and the world beyond.

OUR MISSION

Guided and renewed by the Holy Spirit, we at Westminster Presbyterian Church strive to build and strengthen a community of believers that:

- Welcomes all people,
- Celebrates, teaches, demonstrates, and shares the love of God made known in Jesus Christ,
- Encourages the discovery and enrichment of a personal Christian faith,
- Reaches out to serve others as a church without walls, and
- Works for God's justice in the world.



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THE REPORT OF OUR SENIOR PASTOR

The Rev. Dr. Gregory Knox Jones, *Senior Pastor/Head of Staff*

If forced to choose words to describe Westminster in 2025, I would opt for JOYFUL GROWTH. While many congregations are experiencing decline, we experienced growth in several key areas. We saw an increase in new members, worship attendance, internal ministries, and external missions.

During the year, we received 23 new adult members (some with young children who will one day become full members), and several of them have already become involved in ministries beyond attending worship. As a result, we are a richer community of faith!

You have no doubt noticed that the Westminster Choir, Handbell Choir, and Joyful Noise choir all had more active musicians. Worship attendance is up and if you do not arrive by 9:20 a.m., you may have difficulty finding a parking place. (Remember that you can park in the lot across from our front lawn at 1508 Pennsylvania Avenue).

While COVID was raging, most churches scrambled to establish an online presence. Since we could not gather together in our pews, we videotaped weekly worship services and posted them on the internet. Once it became safe for all of us to return to the sanctuary and worship together, a number of congregations discontinued their online option, believing that would force people back to the pews.

We chose a different route. Knowing that we had a number of members who are homebound, in assisted living facilities, traveling for work or leisure, and even living overseas, we continued to broadcast our service and kept upgrading our equipment in order to produce a high-quality experience. It has paid off. Not only is it a vital outreach to our homebound members, but over the past two years, several of our new members said they found us online while church shopping. They watched a few worship services to get a sense of Westminster and then decided to experience worship in person. Once here, they were hooked and decided to join our church family! Our online worship routinely has more than 200 views (no telling how many individuals that represents) and some services top 400. An added benefit is that we have faithful watchers in numerous states, not to mention in Spain, England, Saudi Arabia, altogether 20 countries.

As you read through the pages of this report, you will find that a number of our ministries and missions are booming. New Life Furnishings (our ministry to help people furnish their homes) witnessed a substantial increase in the number of people who received furniture (more than 100 beds!) and household goods. This vital local ministry also had a healthy increase in the number of Westminster members volunteering to help. Read more about this amazing ministry in the Urban Mission Report on page 26.

In 2025, we also saw a couple of wonderful additions to our church grounds. We created a labyrinth on our Sacred Grounds (the Clayton Street side of our building) for walking meditation and spiritual contemplation. Read the Earth Care Report on page 32 for more details. And in recognition of our congregation's commitment to peace and justice here and overseas, we were awarded a Peace Pole which we placed on our front lawn as a witness to those who drive by on Pennsylvania Avenue.



We grew in the number of concerts and the number of people from the community attending them. We experienced growth in our Christian education program with new initiatives – Fun & Faith, and Trunk or Treat. We saw a nice increase in the number of Kilo-watt hours generated by our solar panels. I could continue rattling off the areas in which we experienced growth, but I am reluctant to steal the thunder of the other reports.

I hope you will read through this document so that you can appreciate all of the marvelous ministry that occurred in 2025. You will surely conclude that Westminster is a thriving and robust community of faith.

One last thing. In 2025, I thoroughly enjoyed doing an in-depth plunge into our remarkable stained glass windows. These extraordinary works of art are not only beautiful and spiritually edifying, but they are packed with meaning. From grand figures to modest symbols, our windows proclaim our faith and challenge us to become committed followers of Jesus. My hope is that you will see our windows as you never have before and ponder the messages they proclaim.

As I have counseled in the past, our Annual Report is best digested not cover to cover, but savored one story at a time. May this report spur you to begin seizing opportunities that will help to create next year's report!

How honored I am to serve our amazing church family!

Blessings,



Gregory Knox Jones



LEADERSHIP + MINISTRY AREAS



NOMINATING

Nominees for Church Officers

Elders

Class of 2028

Jen Barrington
Sara Dubberly
Dave Gaz
Chris Hickey
Laura Holmes
Brock Jobe
Jan Patrick
Ted Pennock

Board of Deacons

Class of 2027

Lauren Czech
Tara Hoopes

Class of 2028

Liz Bacon
Lisa Bianchi
Kyle Carrick
Beatty Chadwick
Mike Clement
Sara Gavenonis
Vivian Gaz
Arun Loptes
Kirk Manning
Bob Moore
Carol Pennock
Dan Weintraub

Matthew Hoopes, Grace Wermus
(youth apprentices)

Board of Trustees

Class of 2028

John Gavenonis
Sandy King
Bob Ridout
Craig Stabler

2026 Nominating Committee At-Large Members

Michael Enderle
Mary-beth Howard
Sandie Reinicker
Carrie Saathoff

2025 Nominating Committee | Chip Pfleeger, *Convener* | Jen Blackford, Lou Hering, Cathy Higgins, Laura Holmes, Todd Piercy, Teresa Wemhoff | Greg Jones, *staff liaison*

ANNUAL MEETING

Sunday, January 25, 2026 • 10:40 a.m.
Walton Community Hall

SESSION

Westminster's Elders were quite active in 2025. There were 11 Stated Session meetings and four Special Session meetings. The Special meetings were all held for the purpose of receiving new members either by reaffirmation of faith or letter of transfer. Our Elders joined member candidates in reaffirming their faith in Jesus Christ, reaffirming the commitments made in Baptism, and declaring their intent to participate actively and responsibly in the worship, life, governance, and mission of the church. All told, Session approved 23 new adult members in 2025! The Session meetings, like most church meetings, were always opened by prayer. So many of the opening prayers were ornate, beautiful, and self-composed. Offering gratitude to the Lord for our opportunities is the purest way to initiate any group discussion.

An item included in each Session docket is time for “celebrations” where Session members can share something meaningful and/or positive during the past month. There were many, and here are some to highlight:

- Dr. Jones's sermon series on the Seven Psalms
- Successful 180 Youth Ministry
- The Rev. Dr. Randall Clayton lauded for his service and contributions as our Bridge Associate Pastor; Dr. Clayton thanked Session for “being able to return to such a joyous place” as WPC.
- Easter service with a brass ensemble and real donkey
- Labyrinth in the Sacred Grounds, spearheaded by Elder Roger Reinicker and installed by a few other members of the Phix-It Corps crew
- Dr. John Philip Newell offering thought-provoking and inspirational messages as our 2025 Distinguished Speaker
- Celebrating the 20-year relationship with our Sister Parish in the Democratic Republic of Congo
- Peace Pole dedication on the church lawn
- Dr. Jones's sermon series on the stained glass windows in the Sanctuary, featuring photography by church member Gary Bryde
- Fall Festival
- Dr. Jones's inventive and meaningful *Time with Our Children* in each Sunday worship service
- WPC Christmas Choral Concert

Throughout the year, numerous accolades were given to Dr. Jones, Dr. F. Anthony Thurman, Director of Music/Organist, the Reverend Jill Getty, Pastoral Care Assistant, and Kathleen Kennan, Director of Christian Education and Youth Ministry, for all their work and effort with Sunday worship services as well as for a multitude of events, festivals, celebrations, and concerts that were exceptionally conducted.

Significant updates and proposals for consideration during Session meetings included:

- WPC Mission Study (289 pages)
- Affirmation of Earth Care Pledge
- Vision 2030 statement, activities, and future plans
- Viewership report for 2024
- Peace and Justice Work Group
- Farmer's Market feasibility
- Plans for improvements in the Memorial Garden



Elders gather for one of their monthly Session meetings both in person and on Zoom

Excluding approvals of each Session docket and the previous meeting’s minutes, there were 31 Motions approved.

Highlights included:

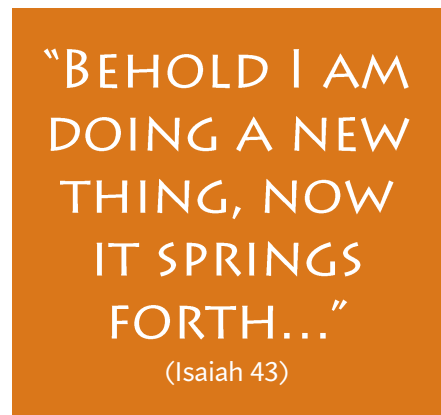
- Grant of \$11,000 from the Matthew 25 Fund for Easter and Christmas postcard mailings
- Mission Study in order to move forward with Associate Pastor Nominating Committee
- Authorize the use of WPC parking lot for the assembly of Pro-Democracy rallies
- Charge admission to WPC-sponsored concerts in Sanctuary, excluding Christmas and Spring choir concerts
- Placement of Peace Pole on grounds of WPC
- Submission of grant application for IGNITE funding of \$16,000 to support Syrian agricultural project
- Modify Ministry Discernment Profile to increase salary range for Associate Pastor position
- Christmas Eve offering designations

Notably, there was extensive discussion on two Motions in particular – the Pro-Democracy Rally and the Demand for Action on the Comprehensive Peace Plan. Session was able to engage in respectful disagreement throughout both discussions, adhering to Christ-like principles of understanding, empathy, and caring.

Vision 2030

The Vision 2030 team members – Jennifer Barrington, Michelle Butler, Daniel Malzhan, Pattie Morgan Miller, Roger Reinicker, Laura Scanlan, and Janet Steinwedel – have been convening for two years. Forming this team was the result of insights from several bodies of work informing us of being in an emergent and transformational period as a church and a society.

The Vision 2030 team started the year by clarifying a vision: *Vision 2030 seeks to empower and equip the congregation to strengthen our beloved spiritual community through innovation, engagement, belonging, and by further enhancing internal and external partnerships.* Anchoring our work in the “three E’s”—Engage, Equip, and Empower—the team focused on providing tools and information that would further enhance church vitality.



Spring efforts began with sharing a presentation on Christian Nationalism by Amanda Tyler, Executive Director of the Baptist Joint Committee for Religious Liberty. Attendees noted their appreciation for a better understanding of the dangers of Christian Nationalism, including the fusion of national and religious identities and goals. In May, the Vision 20030 team partnered in the hosting of John Philip Newell, who preached about a time of birthing—challenging us to *stretch* and *push* along the edges. His vision resonated with our efforts to open the boundaries we often place on sacredness and spirituality—to be a faith community that invites others to grow in healthy and meaningful ways. The scripture from Isaiah above was our prelude to summer discussions. These three open sessions were an opportunity to learn how emergent ideas were being received and how they were impacting faith and relationship, internally and beyond.

You might have noticed “Vision 2030 Spotlight: Did you Know?” in the *Weekly Word*. These were short notifications to alert you to new things that are happening that support the Vision 2030 journey. They demonstrate the many ways WPC is implementing fresh ideas.

And, finally, Vision 2030 provided three prayer meetings as part of our fall Adult Education class lineup. This effort was meant to open us to prayer formats that are less familiar, including Lectio Divina, Centering Prayer, and contemplative practices.

Session | The Rev. Dr. Gregory Knox Jones, *Moderator* | Daniel Weintraub, *Clerk* | Class of 2025: Michelle Butler, Bob Cox, Sara Dubberly, Chris Hickey, Laura Holmes, Carla Krupanski, Chip Pfleeger, Dan Weintraub | Class of 2026: Sally Buttner, John Carpenter, Clark Collins, Daniel Malzhan, Susan McPheeters, KC Morrison, Carol Neff, Roger Reinicker | Class of 2027: Brud Bacon, Brenda Bilous, Adam Blackford, Mike Gnade, Jr., Tara Lee, Jen Máthé, Dave McBride, Helen Zumsteg

Vision 2030 Team | Jen Barrington, Michelle Butler, Daniel Malzhan, Pattie Morgan Miller, Roger Reinicker, Laura Scanlan, Janet Steinwedel

BOARD OF DEACONS

Innovative Ideas and Transformations in 2025

The Deacon Board demonstrated remarkable creativity and forward thinking throughout 2025, introducing several impactful initiatives that enriched our community. Their first full-day strategic planning meeting was held in March to review existing programs, brainstorm new opportunities, and prioritize goals based on importance and feasibility. Key strategic goals discussed included congressional care, outreach to members and friends unable to attend services and events, and the community-at-large (care and outreach beyond our WPC family). They developed timelines, measurable objectives, detailed actions, and ways to track progress. The retreat energized the Deacon Board and provided a roadmap for the balance of the year. The new and creative initiatives that came forward from that meeting were:

- **College Care Packages** for the college students in our church family
- **Summer Farmers Market** – Researching this concept laid a foundation for future consideration as it was apparent it would not be initiated in 2025 or 2026.
- **Holy Toastlings** – A cooperative effort with the Christian Education Committee as a fun addition for children at the Holy Toast Café on the second Sunday of each month starting in the fall of 2025.
- **Advent Devotional Booklets** – To be included with the poinsettias that Deacons deliver, which went into effect in December 2025. Additional booklets were placed on the literature table.
- **Christmas Eve Treat Baskets** for Daughtry, Burton, and Clark Houses – Deacons baked fresh treats to be delivered on Christmas Eve to each of the houses to share as a community on Christmas morning.

The Deacons received a note from one of the college students who received a care package saying that she appreciated the care package so much as she was missing home. It really lifted her spirits to receive the care package.

All existing Deacon hosted events were re-evaluated for participation, effectiveness, and alignment with WPC vision and with Vision 2030.

Concepts that were developed in 2025 that will be implemented in early 2026 are:

- **Birthday Buddies** – Initiative to connect our members with each other celebrating shared birthdays
- **Dinner for 8** – Building community and living out Westminster's mission of connection and care, Dinner for 8 brings together groups of eight people four times a year for fellowship and conversation over a meal.
- **Updating the Home Communion Liturgy**, which will start being used in 2026.

The Deacons are excited to continue offering programs and events that bring our church members and friends closer together as well as opening our doors to our neighbors and local community.





Other highlights in 2025 included:

- **Holy Toast Café** – The new format continued to grow attendance, with more than 50 café visitors each Sunday and 118 volunteer slots being filled by Deacons. The summer included new offerings of ice cream sandwiches, mini nutty buddies, coffee, and hot tea. In September, Holy Toastlings was launched as a fun part of the café once a month where a special table is set up for children with activities and their favorite foods at the buffet.
- **Chili Luncheon** – Deacons provided 18 crockpots of chili along with various salads and dessert to enhance fellowship and engagement at the annual meeting.
- **Easter Breakfast** – The event spaces were stunningly decorated to celebrate this most holy day, and the Deacons collaborated with the Earth Care Task Force to add ice breaker tent cards to each table. A new menu included more savory casseroles made by the Deacons, and delicious fruit and fresh biscuits and pastries were beautifully displayed. One Deacon made special treats for both kids and adults, and another made vegan casseroles and condiments for those needing a vegan option. The Deacons did a great job accommodating various food diets for this event which many visitors attend.
- **Summer Brunch** – Deacons made 18 breakfast casseroles along with salads and desserts for this much-loved summer social where people enjoy reconnecting. There was also a cupcake decorating table for children.
- **Ice Cream Social** – Four favorite flavors of ice cream were served for this fun event where the sounds of children playing games filled the space while adults enjoyed conversation. A new outreach initiative was inviting the residents of Daughtry, Burton, and Clark Houses to this event.
- **Fall Festival** – Successfully held outside on the front lawn once again, this event coincided with the placement of the Peace Pole on the front lawn and the sounds of children playing steel drums. Pumpkin painting, face painting, and a bounce house were just a few of the many fun children's activities. The Deacons provided an amazing assortment of fall treats which were all devoured. Several neighborhood families joined our church family for this successful event.
- **Christmas Caroling** – In collaboration with Tony Thurman, the Westminster Choir, and the Deacon Board, we had a successful Christmas caroling event at four local retirement facilities. The volunteers enjoyed a pizza luncheon with fruit, salad, and cookies. Four teams of 50 volunteers went out to share the joy of Christmas through songs with more than 100 participants from the facilities.
- **Card Ministry** – 1,500 cards (Easter, Fall, and Christmas) were sent to congregants by the Deacons in 2025.
- **Flower Delivery** – Deacons delivered approximately 135 flower arrangements on Sundays throughout the year, 110 Easter lilies in April, and 132 poinsettias (with devotionals) in December. Many people are grateful to receive flowers, and it is a wonderful way to remember our members who might not be able to attend church in person.
- **Home Communion** – 30 home communion teams, which included 60 Deacon volunteers, were sent out to deliver communion to various congregants throughout the year.

Approximately

1,500
CARDS

sent to members in 2025

More Than

375
FLOWERS

*delivered to our church
family in 2025*

Board of Deacons | Sarah Mentzer, *Moderator* | David Cole, *Vice Moderator* | Class of 2025: Liz Bacon, Susan Baddorf, Lisa Bianchi, Russ Butler, Beatty Chadwick, Diane Chandler, Sara Gavenonis, Rachel Psaros, Patti Ridout, Robin Rosser, Sandra Wermus, Kathy Wissner | Class of 2026: David Cole, Tammy Daley, Erin Downing, Beth Emmons, Jamie Hickey, Charlie Ingersoll, Pattie Miller, Gathoni Murugi-Jenkins, Lynne Perkins, Claudia Van Lenten, Barbara Welch, Linda Williams | Class of 2026: Ellie Furry, Rick Holmes, Barbara Jobe, Elaine Lunardi, Sarah Mentzer, David Robertson (deceased), Carrie Saathoff, Robin Shaeffer, Zora Stevens, Carol Tatnall, Sue Weissinger, Jill Zehner, Grace Wermus (youth apprentice) | Jill Getty, *staff liaison*

CARE + SUPPORT

Stephen Ministry

Stephen Ministers are adult church members who have been extensively trained in listening and in providing compassionate emotional and spiritual care through a 50-hour course, plus ongoing continuing education and small peer group supervision. They provide confidential, non-judgmental, one-on-one Christian care to those in our community who are experiencing difficulties, including health circumstances, family challenges, financial struggles, life transitions, and grief and loss. They support and encourage their care receivers for as long as the need is there. Anyone experiencing a difficult time can request a Stephen Minister.

Approximately

850

HOURS

*of caregiving provided by
Stephen Ministers in 2025*

Each Stephen Minister is assigned one or two care receivers. These caring relationships can last for months or even years depending on the life situation of the care receiver. Care receivers report feeling supported and comforted during their crisis situations and appreciate a Stephen Minister listening non-judgmentally to their circumstances and walking with them in their individual healing journeys.

Continuing Education aims to equip Stephen Ministers with more knowledge and skills. Topics in 2025 included:

- An education series with case studies
- Discussion of “The War on Empathy” and how to recreate empathy in our culture
- Four in-depth discussion sessions of the new book from Stephen Ministry National: *Caring Assertiveness: Relating Directly, Honestly, and with Respect* by Kenneth Haugk, Joel Bretscher, and Robert Musser

Accomplishments in 2025:

- Our five Stephen Leaders led weekly training classes covering many topics from September through December, which included three Saturday morning training sessions with breakfast.
- Eight people completed the 50-hour training class to become Stephen Ministers – six from Westminster (Sarah Mayland, Dave McBride, Charlie McDowell, Kathy McGarvey, Wheeler Neff, and Jan Patrick), who will be commissioned in January 2026, and two from St. Phillips Luthern Church (Mike Rosen and Kelly Sparrow).
- Stephen Ministry held 12 meetings with approximately 10-12 hours of continuing education.
- Stephen Leaders Sue Weissinger wrote 12 “Care Tips” for the *Weekly Word* e-newsletter.

Better Days Grief Support Group

The *Better Days Grief Support Group*, an offspring of Stephen Ministry, met for eight weeks in the fall for those who have lost loved ones or friends. Participants seeking support can confidentially and freely, without judgment, express their feelings, thoughts, and experiences within a small group setting. The deeper discussions often provide enlightenment, release, and clarity in the midst of the difficulties that grief brings.

Members of the group are given a resource bag with grief booklets, a guided journal, handouts, and other supportive items that aides in personal reflection and group discussion. Participants have remarked that the group helped them process many feelings that otherwise would have remained buried inside. We will offer this group again in the fall of 2026 (our seventh year!), and it is open to anyone experiencing grief due to the death of a family member or friend.

“Better Days Support Group was so impactful and instrumental in guiding me through my grief. It was something I looked forward to each week – a space where I felt heard, relatable, and comfortable to express my authentic feelings.”

Prayer Ministry Team

The Prayer Ministry Team is a confidential prayer ministry group that receives a weekly updated prayer list and covenants to pray for the needs of the church including but not limited to the church’s various ministries; the leadership of the church; health and stress concerns; those in hospice; those who are grieving; community and world concerns; and victims of natural disasters and wars. Prayer requests can be submitted directly to Jill Getty or online at wpc.org/care-support.

Close Knit Prayer Shawl Ministry

The “Close Knit” Prayer Shawl Ministry group meets every first and third Monday of the month at the church. The group knits together, and on their own, to produce beautiful shawls that are given to people who are going through difficult life issues. These shawls are a source of solace and comfort for those who receive them as well as being a symbol of support from our church. Each shawl has a label that says the shawl is knitted with love and prayers from Westminster. Close Knit welcomed five new knitters in 2025, and together all 19 participants knitted more than 85 shawls within the past three years (25 shawls were given in 2025). The group has been very generous with their time and talents to make this many shawls.



Sometimes notes of gratitude are written from those who have received a prayer shawl. One person wrote that the shawl given to them has meant so much to them as they heal from an illness.

Sometimes notes of gratitude are written from those who have received a prayer shawl. One person wrote that the shawl given to them has meant so much to them as they heal from an illness.

Meal Train Ministry

The Meal Train Ministry can help a person or family during a time while they are going through a difficult situation, such as a health crisis. Groups and individuals in the church are asked to help supply the meals which are usually two to three times per week. A dedicated website is used to establish the sign-ups. Recipients of the meals express that it is very helpful during a crisis when life is chaotic and overwhelming. Twenty-six meals were provided in 2025.

Women’s Online Community Group

The Women’s Online Community Group was established by Jill Getty as a means to provide a place to share, pray, and have guided fellowship time. The group meets on Zoom on the second and fourth Thursdays of each month. A set of questions covering a variety of thoughts and topics are emailed to the group to aide in guided discussion. The group also shares prayer requests and has prayer time. The Women’s Online Community Group is open to anyone who wants this time of sharing and fellowship. Participants have appreciated being able to share their concerns with each other and have enjoyed the meaningful conversations and deep connections.

In 2025, the group took two trips to a restaurant for lunch and fellowship. Also, three group members attended the Evelyn Hayes Symposium at the University of Delaware in October 2025. The topic was “Resilience,” and the group used that theme for discussion at a few of their Zoom meetings in the fall.

Please contact the Rev. Jill Getty, Pastoral Care Assistant, at jgetty@wpc.org for more information on any these opportunities to offer or request support.

Stephen Leaders: Ellie Furry, Jill Getty (staff liaison), Jerry Spilecki, Janet Steinwedel, Sue Weissinger | **Stephen Ministers:** Karen Asenavage, Susan Baddorf, Jen Barrington, Beatty Chadwick, Diane Chandler, Eadie Churchill, Don Furry, Ellie Furry, Ross Getty, Dick Jolly, Tara Lee, Bill Nace, Jerry Spilecki, Melissa Stabler, Janet Steinwedel, Sue Weissinger | **Stephen Ministry Peer Partners:** Jenn Blackford, Anne Gunn, Tony Thurman

Better Days Grief Support Group Leaders: Jill Getty (staff liaison), Tara Lee, Jerry Spilecki

Close Knit Staff Liaison: Jill Getty | **Close Knit Leaders:** Mary Field, Sue Weissinger | **Group Knitters:** Elizabeth Anderson, Liz Bacon, Charlotte Bispham, Sue DiGiacomo, Barbara Fedeler, Mary Field, Ellie Furry, Shelley Gnade, Stacey Heggan, Katy Hoess, Becky Huzar, Sue Linderman, Sarah Mentzer, Kris Qualls, Carol Shelly, Meredith Sobus, Laura Sparrow-Hood, Sue Weissinger, Pam White

Meal Train Ministry Coordinator and Staff Liaison: Jill Getty | **Meal Train Group Volunteers:** Board of Deacons, Stephen Ministers, Prayer Ministry Team, Women’s Online Community Group, Westminster Choir, Handbell Choir, Westminster Staff, and other caring individuals

Women’s Online Community Group Leader and Staff Liaison: Jill Getty | **Discussion Leader:** Kitty Knox

BOARD OF TRUSTEES

In 2025, the Trustees continued to employ hybrid meetings. While in-person attendance was encouraged, the Trustees wanted to accommodate Trustees and staff who could not attend in person because of travel or other issues, but could participate remotely. This approach worked quite well with broad participation at all meetings. We also welcomed Matt Fischer, Dave Brinkley, and Laura Scanlan to the Board and thanked Kris Qualls, Robert Love, and Brock Jobe for their service.

A few 2025 highlights of our Trustee committees and Trustee engagement with joint Session and other committees:

- At the February meeting, Janet Steinwedel gave the Board an update on the **Vision 2030** project encompassing three streams of work focused on sustaining the vitality of Westminster through transformational times: (1) Financial Assessment: relevant financials, statistics, and goals; (2) Community Engagement: a listening and engagement plan for learning about, and raising the WPC profile with, our external community; and (3) Internal Engagement: creating more awareness and opportunity to engage more of our membership (and regular guests) in the activities at Westminster for personal well-being and in support of the Matthew 25 movement. Janet invited the Trustees to coordinate with her going forward in Vision 2030 and Laura Scanlan was designated as the Board liaison to the project.
- After completing an in-depth review of past investment performance of the endowment, the **Investment Committee** recommended to the Trustees in June that the current annual draw rate (6%) be maintained for the upcoming budget year of 2025. The draw rate is not applied to the current value of the WPC endowment, but rather is applied to the average balance of the WPC endowment from the prior 20 quarters. After carefully considering the balance between preserving the endowment and providing for the operational needs and mission opportunities of the church, the Trustees approved the Investment Committee's recommendation. As part of longer-range planning, the objective continues to be strengthening the endowment with additional funds and continuing to closely monitor the annual draw rate.
- A special team, led by Bob Ridout, continued its work with the Presbyterian Foundation, staff, and others during 2025 in connection with its **Strategic Financial Study**. The team has reviewed multiple aspects of Westminster's operations, attendance, giving, and financial statements and presented its findings to the Board at its May meeting. The objective of the team continues to be to examine the short- and long-term outlook for Westminster and develop plans to enhance its strengths and rectify its deficiencies over time – the goal being to ensure that Westminster “thrives for another 100 years.”

In addition to the activities noted above, certain Trustees also participated in the important work of other committees including Security, Audit, Insurance, Nominating, Personnel, and Stewardship.

Property

In 2025, the most visible change on the Westminster property occurred in the community garden area along Clayton Street. After 15 years of use, the original **wooden garden boxes** had deteriorated and needed to be replaced. The church turned to a local non-profit, Eco Plastic Products of Delaware, for 20 boxes made of recycled plastic. Further garden improvements are slated for early 2026, resulting in an area that will accommodate more gardeners and extend Westminster's community outreach.



Among the other accomplishments, five stand out:

- **New doors for the 13th Street entrance.** After the installation of four stunning doors in the Pavilion in 2024, the Property Committee commissioned the maker, Baut Studios, a Pennsylvania firm specializing in church doors and windows, to create equally beautiful doors for the entrance to the church at 1502 West 13th Street.
- **Mechanical system repairs.** Westminster's extensive physical plant requires annual ongoing maintenance. In 2025, these repairs included the replacement of three sections of the building's primary boiler, a new condenser for the air-conditioning system, two hot-water heaters, and enhanced software to better manage the entire HVAC system within the church.



Membership class in the newly renovated Ruth Christie Room

- **Ruth Christie Room improvements.** Over the past three years, Wendy Hatch, with the assistance of Camilla Jones, Mary Lou McDowell, and Janet Krapels, has transformed the room into a warm, more welcoming space. In 2025, a final round of improvements was carried out, and the two hallways leading into the room were renovated.
- **New lighting in Rodney Chapel.** As the number of musical programs in Rodney Chapel increased, the need for improved lighting in the piano and performance area grew. Under Tony Thurman’s direction, electricians completed the installation of spotlights in the ceiling during the summer.
- **Wi-Fi upgrade.** Internet provider DCANet enhanced the “Guest” internet capability within the church, resulting in a far faster and more productive system.
- **Daughtry House repairs.** The renovation of two bathrooms enhanced their accessibility, convenience, and usefulness. The house’s heating system benefited from the installation of a new boiler.

*When Paul Crothamel joined the church staff as Director of Facilities and Security in 2014, he inherited a small but dedicated group of volunteers known as the **Phix-It Corps**. Over time that group has grown to more than a dozen individuals who gather every other week to work on projects at Westminster and the adjacent church-owned Burton, Daughtry, and Clark Houses. Paul develops a “to-do” list for each session in consultation with Roger Reinicker. The crew then splits into smaller teams to tackle various jobs. This group deserves our deepest thanks for the many projects they take on, from hanging banners on the lawn to pressure-washing awnings and cleaning out roof drains, and so much more. By Paul’s estimate, the dedicated efforts of the **Phix-It Corps** saved the church upwards of \$70,000 in 2025! Hats off to Phix-It—they truly make a difference!*



*By Paul’s estimate, the dedicated efforts of the **Phix-It Corps** saved the church upwards of \$70,000 in 2025! Hats off to Phix-It—they truly make a difference!*

Board of Trustees | Lou Hering, *President* | Gary Bryde, *Vice President* | Nancy Fleming, *Secretary* | Class of 2025: Tom Brooks, John Gavenonis, Sue Linderman, Craig Stabler | Class of 2026: Rich Albert, Gary Bryde, Laura Scanlan, Stan Stevenson | Class of 2027: Dave Brinkley, Matt Fischer, Nancy Fleming, Lou Hering | Paul Crothamel, Doug Gerdts, Greg Jones, *staff liaisons*

Property Committee | Rich Albert and Bob Ridout, *Co-conveners* | Gary Bryde, Jim Carter, Nancy Fleming, Denison Hatch, Wendy Hatch, Brock Jobe, Bob Chagnon (consulting member), Bill Nace (consulting member) | Paul Crothamel, *staff liaison*

Phix-It Corps | Rich Albert, Steve Brackin, Erik Bryde, Gary Bryde, Russ Butler, Jim Carter, Paul Crothamel (staff), Mike Enderle, Mac Gardner, Ron Hoess, Tom Hogue, Steve Johnson, John Jordan, Jeff Lippincott, Mark Mosher, Roger Reinicker, Wayne Sparling, Craig Wemmers, Rich Williams

WORSHIP + MUSIC

The Worship and Music Committee is extremely grateful for the abundance of talent in our worship and music program and the generosity with which it is shared! Below are the top highlights of 2025.

Marketing and Outreach

Marketing and outreach increased through direct mail brochures for Easter, Christmas, and the concert series to more than 11,000 households in our surrounding neighborhoods. We believe the increased participation is a result of this effort, which was supported by the Matthew 25 Fund.

The sanctuary livestream contributes significantly to our congregational vitality by allowing members and visitors, both nearby and around the globe, to participate in worship services, select educational offerings, concerts, and memorial services when they are unable to physically travel to Westminster. Dr. Jones touches more on this in his letter on page 4 of this Annual Report. The investment in livestreaming has paid many dividends, and many have commented that WPC's livestream is the most professional they viewed. Our YouTube channel now has more than 1.26K subscribers,

In 2025, using support from the Matthew 25 Fund, steps were taken to address the audio and video dropouts on the livestream. Its operating programs and network switch were upgraded, and vibration dampeners were installed on the balcony cameras. In addition, our videography team was expanded to include a second paid position. We are extremely grateful for Chip Pfleeger's leadership and for all of the talented members of the videography team.

Westminster Choirs

Extraordinary growth was experienced in Westminster's musical ensembles. Under the direction of Marji Eldreth and her assistant Cameron Green, our **Joyful Noise Children's Choir** has grown to 16 regular participants. They are improving their skills in singing and playing percussion instruments including steel drums. The young people receive weekly music instruction in a faith-based environment and shared their gifts in worship on Palm Sunday, Mother's Day, Thanksgiving, and Christmas.

The **Westminster Handbell Choir** now has 14 faithful members who rehearse weekly. The group plays five octaves of bells and shared their gifts in worship during Lent, Easter, Thanksgiving, and Christmas. They have enjoyed taking on more difficult selections as their skills have improved.

The **Westminster Choir** has grown to 35 faithful members who rehearse weekly and led music in worship January–June, and September–December. The group gave two concerts as part of our concert series. In the spring, the Brahms *Requiem* was performed with four-hand piano accompaniment by Gayle Martin and Ted W. Barr, joined by Marcus DeLoach, baritone, and Aubry Ballard, soprano. The centerpiece of the choir's annual Christmas Concert was Alice Parker's *Seven Carols for Christmas*, which were commissioned by the Robert Shaw Chorale.



Concert Series

We believe that music is a gift from God and that musical expression is a powerful spiritual experience, especially when presented in the beautiful spaces Westminster has to offer. Some of our newest members have found their church home at Westminster after having first experienced one of our concerts.

The 2024–25 **Sanctuary Concert Series** continued in February with Bryan Anderson, first prize winner of the 2023 Longwood Gardens International Organ Competition, giving a solo organ recital, co-sponsored by the Delaware Chapter of the American Guild of Organists. We were honored to have Bryan participate in worship on the day of his recital. The Copeland String Quartet presented concerts in March and June and opened our 2025–26 sanctuary concert series in the fall. Comprised of members from the Delaware Symphony Orchestra, the Quartet is supported by the generosity of Tatiana Copeland, Delaware philanthropist and arts lover. The Beaux Arts Piano Duo, pianists Catherine Lan and Tao Lin, joined the 2025–26 concert series in November with a program for four-hand piano. The congregation was honored to have the Duo play in worship on the day of their concert. The Wilmington Handbell Ensemble, Wilmington’s extraordinary 16-member community handbell ensemble under the direction of Kerry Dietz, presented a Christmas concert in December and was joined by Tony Thurman at the organ. A pre-concert Tower Chime recital by Susan Spilecki put everyone in the Christmas spirit.

The 2024–25 **Rodney Chapel Concert Series** continued in February with the Michael Hunter Jazz Trio for an evening of cool jazz. Due to an abrupt neighborhood-wide power disruption affecting the chapel, the concert was moved to the sanctuary. In March, concert pianist Nathan Carterette gave the final sold-out concert of the chapel series performing Bach’s *Goldberg Variations*. The 2025–26 chapel series opened with the *Romance of the Violin* featuring internationally acclaimed violinist and Delaware native Andrew Sords, who was joined by Elizabeth DeMio. The chapel series continued in October with *An English Song Recital* by Marcus DeLoach, baritone, and Grant Loehnig, piano, which included original settings of American poetry composed especially for them and a world premiere of a new song cycle by DeLoach.

The **Delaware Symphony Orchestra (DSO) Musicians’ Series** enjoyed its second season at Westminster. This series offers a chance to experience the talents of the DSO’s smaller ensembles and individual musicians with more intimate concerts. Tickets are handled by the DSO with Westminster members offered discounted tickets. The February concert showcased the DSO Brass featuring a diverse array of musical styles ranging from Bach to New Orleans Jazz and Latin American Samba. The October concert featured DSO strings and winds alongside artists from Delaware Shakespeare reading from literary greats like Shakespeare and Poe. This unique performance was a celebration of artistic expression, an immersive experience that captivated music lovers and literary enthusiasts alike.



Beaux Arts
Piano Duo
concert



Andrew Sords
concert

“Thank you for another wonderful concert at Westminster...even my daughters (ages 7 and 9) were enthralled and completely speechless during the performance. We will definitely be back, it is well worth the drive from Newark for us, and a great service to the community. Your church truly contributes to arts and culture in the mid-Atlantic region.”

– Sujata B. from Newark, DE



© Gary Bryde Photography

Maudy Thursday storytellers



“I’m scarcely able to bring words to describe the impact [the Maudy Thursday] service had on me. It was one of the most meaningful in every way.” – WPC member

Piffaro, the Renaissance Band of Philadelphia, was also enjoyed a second season at Westminster. At Christmas they were joined by Tenet Vocal Artists from New York City for *Ein Kind Geborn: A German Christmas*. This sold-out concert featured music as it would have been heard in 16th-century churches. Westminster members were offered discounted tickets.

Communion and Unique Worship Opportunities

Monthly communion was offered on the first Sunday of each month, as well as on Maundy Thursday and during the 5:30 and 8 p.m. services on Christmas Eve. The Worship and Music Committee continued to host the Ash Wednesday Soup Dinner following a service with the imposition of ashes. More than 60 attendees enjoyed 15 different homemade soups and chilies. All Saints Sunday was commemorated with more than a hundred photographs of deceased loved ones displayed throughout the sanctuary. The Westminster Choir sang from the balcony to give worshipers the opportunity of imagining a heavenly choir singing from above.

Sermon Series

In early 2025, Dr. Jones preached a poignant sermon series on seven psalms that covered topics such as declaring trust, lamenting hardship, pleading with God, grappling with mortality, voicing doubt, and expressing gratitude. In the fall, Dr. Jones preached a sermon series on the sanctuary windows, prepared for by him reading more than 100 letters of correspondence between the church and the stained glass manufacturers and studying the subject matter, biblical stories, and the spiritual messages that each of the nine windows convey. An introduction to the history of our church and windows was followed by twelve inspiring and poignant sermons. Photography by Gary Bryde was used to demonstrate artistic and theological elements of the windows. Increased church attendance is attributed to the popularity of this enlightening sermon series. The sermons and photographs will be published in a book and available for purchase in 2026.

The Organ

Westminster’s Austin pipe organ will be 60 years old in 2026. Plans are being developed to address mechanical repairs and tonal improvements that will bring the organ up to modern standards and ensure its continued long-term usability. Tom Preston and Tony Thurman have assembled a task force that will be making recommendations to the Trustees and Session in the new year.

Ushering

The ushering team, led by Jon McPheeters, ensured that every service and concert had a positive and welcoming atmosphere. By the numbers, they filled more than 344 slots for regular worship services, including Ash Wednesday, Maundy Thursday, the two services on Easter, the Longest Night Service, and the three services on Christmas Eve. Additionally, all the concerts were staffed by our faithful and dedicated ushers. We are very grateful for their work ensuring that our services and concerts run smoothly.

Worship & Music Committee | Carla Krupanski, *Convener* | Brenda Bilous, Bob Cox, Sara Dubberly, Tom Hogue, Jen Máthé, Jon McPheeters (*Usher Coordinator*), Sandie Reinicker, Dan Weintraub | Greg Jones, Tony Thurman, *staff liaisons*

Sanctuary Squad | Dave Brinkley, Dianne Browne, Lisa Jennings, Camila Jones, Carla Krupanski, Kathy McGarvey, Bob Moore, Linda Watson

Our Digital Outreach



@WPCwilmingtonDE

Top Videos of 2025 by Category

As of 12/31/2025

Worship

Oct. 26 Worship Service	487 Views
Dec. 14 Worship Service	487 Views
Sep. 28 Worship Service	447 Views

Concerts

May 18 Spring Choral Concert	384 Views
Dec. 14 Christmas Choral Concert	283 Views
Feb. 23 Bryan Anderson Concert	237 Views

Other

Feb. 5 "Fly, Eagles, Fly" by WPC Choir	1,871 Views
Dec. 5 Jaelyn Daley Memorial Service	333 Views

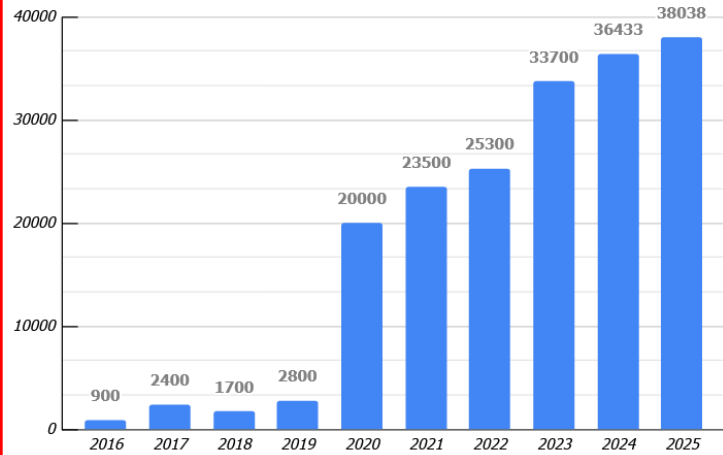
Top Three Videos of All Time

Jun. 25 Worship Service (2023)	17,546 Views
Matthew Fox Sermon (2016)	8,597 Views
Sep. 10 Worship Service (2023)	2,424 Views

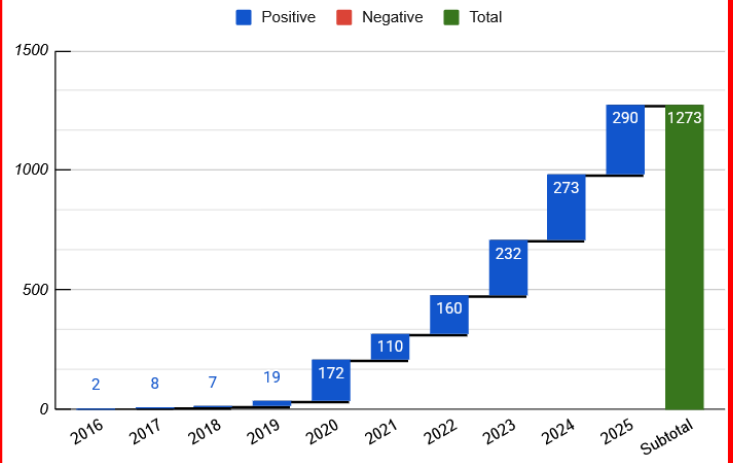
2025 Worldwide Audience

United States, Canada, Spain, Scotland, England, Australia, Saudi Arabia, Borneo, Brazil, Italy, Singapore, Poland, Argentina, Indonesia, India

Total Views per Year



New Subscribers per Year



@wpcdelaware

2025 Insights

Content Views*	54,752
Content Interactions**	2,390 ↑13.5%†
Total Page Followers	784 ↑66.6%†
Top Post ("Fly, Eagles, Fly")	4,965 Views

*The number of times our content was played/displayed on the screens of Facebook users. Since this is a new metric that replaces "impressions," a comparison to 2024 is not available. **The number of likes, reactions, saves, comments, shares, and replies on our content (formerly "engagement").

†Compared to 2024



"I have recently been watching broadcasts of your worship services on YouTube. I am 82 years of age and a Presbyterian elder, also have been a church musician for 71 years and still officiate sometimes. I have found minister's preaching most challenging and the organ and choir's offerings of much excellence. I pray God's grace will continue to attend you and would like to send my best wishes to all the saints in your beautiful congregation."

– Bill F. from Australia

CHRISTIAN EDUCATION

The Christian education program remains devoted to introducing our youngest children to the Bible and to learning about God and core Christian teachings, while our youth program continues to foster personal growth, exploration, and meaningful connections within our faith community. Westminster is blessed to have the resources and dedicated church members who faithfully support the efforts of the Christian Education Committee.

We are excited to reflect on the growth of our existing programs and the launch of several new initiatives in 2025.

Trunk or Treat – A Family-Friendly Community Outreach

Our first Trunk or Treat brought church members together to decorate trunks and invite the community, especially families with children, to participate in treats, games, and prize-winning activities. We plan to offer this event again in 2026 to continue strengthening our community ties and outreach.

Fun & Faith for Kindergarten–Fifth Grade

In 2025, we implemented a comprehensive reshaping of our Sunday morning program for children in kindergarten through fifth grade titled **Fun & Faith**. The first hour of this new restructured program includes Discovering God's Amazing Stories, a 15-minute Bible storytelling segment, and a 30-minute music class with singing, steel drums, and worship activities. The second hour includes a rotation of Youth Service Corps service projects, Holy Toast Café visits, and a mix of age-appropriate sports, games, art and crafts, science projects, acting, and more. The restructuring was designed to improve retention during the second hour—a time that previously suffered from busy families not being able to stay the full morning—with engaging, practical skill-building experiences beyond Bible teaching. Early indicators show a strong impact: for the fall of 2025, retention has risen to approximately 80% of attendees for the second hour, compared to less than 50% in 2024. The overarching goal is to help children discover their gifts and develop Christian virtues such as forgiveness, kindness, compassion, and determination.



180 Youth Ministry – Stronger Student Engagement and New Leadership

The 180 Youth Ministry continues to flourish. We're thrilled to announce a fully staffed team, with Cameron Green joining as a 180 Youth Leader alongside Ava Herring and Sasha Latina stepping in as Associate Director of Youth Ministry effective January 1, 2026. This strengthened leadership will support the needs of our youth throughout the year. In 2025, we offered impactful service projects—such as the Hanover Food Collection and Clark House Food Project Dinner—and we attended the Montreat Youth Conference, all of which helped deepen engagement. Our program is seeing more individual students grow into leaders of the church. The year culminated in a very well-attended Christmas party, underscoring a hopeful, energized 180 Youth Ministry. We also are currently guiding a four-student Confirmation Class, supported by six teachers and assistants, with Confirmation Sunday planned in April 2026.

Second Annual Outdoor Living Nativity

We offered an outdoor Living Nativity on the church lawn for a second year. With live animals, a brass ensemble, cookies, and hot chocolate, it provided a heartwarming, joyful community outreach event that brought the Christmas story to life in a welcoming, immersive setting. Over 35 volunteers and staff, including two narrators, contributed their time and talents to make the event memorable for all who attended. Visitors of all ages attended this family-friendly event.

We continued our regular programming in 2025, which included:

- Comprehensive Sunday offerings: Nursery, Preschool Sunday School (ages 3 and 4), the Joyful Noise Children's Choir (K-5th grade), Confirmation Class (grades 8-12), and 180 Youth Nights (grades 6-12), all creating a welcoming and faith-filled start to the week
- Vacation Bible School in July, directed by Robin Rosser, bringing together children and volunteers for a week of creative learning and spiritual growth
- Seasonal events of celebration and connection, including Easter activities, an egg hunt, a graduate reception, an Advent workshop, and a Jerusalem Marketplace, each designed to foster joy and hospitality within our broader community

- Coordinating closely with the music and pastoral staff to organize the live donkey in worship on Palm Sunday and the 4 p.m. Children’s Pageant on Christmas Eve, ensuring a memorable experience for families and children alike

At the heart of this work was our commitment to creating an inclusive and engaging environment for all ages. We are blessed to have dedicated teachers and staff who, together with the Christian Education Committee, lead with care and purpose. Their collaborative leadership inspires and uplifts our community, and we look forward to another enriching year of Christian education.

Adult Education

Westminster’s adult education program flourished in 2025 by offering a diverse array of learning experiences that engaged our community in meaningful discussions and personal growth. Throughout the year, we maintained a steady average attendance of 45 to 55 adults per week, reflecting a strong commitment to spiritual growth, community participation, and thoughtful dialogue. We successfully offered between one and three classes each week from September through December, ensuring a consistent and enriching educational experience for attendees.

A significant highlight was our 2025 Distinguished Speaker **John Philip Newell**, whose engagement with attendees drew on wisdom teaching and the sharing of spiritual practices. Newell encouraged us to be mindful of the sacredness of the Earth and to recognize that every human being holds the key to transformation and healing in our lives and in our world. The weekend event—which included a well-attended retreat on Saturday afternoon, John Philip giving the Sunday sermon, and a conversation session during the Sunday education hour—centered on the main themes from his award-winning book, *Sacred Earth, Sacred Soul: Celtic Wisdom for Reawakening to What Our Souls Know and Healing the World*.



Greg Jones and John Philip Newell

Although this is not an exhaustive list, our adult education offerings addressed a wide range of modern topics including:

- **Peace and Justice** – Presentations included the ongoing challenges in Palestine and the humanitarian crisis faced by communities in Gaza and the West Bank; a report of the pilgrimage to Montgomery and Selma, Alabama, by members of Westminster and the New Castle Presbytery; the role of churches in Christian advocacy to bring justice to those facing violence, poverty, and discrimination (Housing Alliance Delaware); and how Christian Zionism is a threat to the First Amendment to the Constitution.
- **Human Services and Outreach** – Collaborating with our mission partners, presentations covered the state of affordable housing (Habitat for Humanity), the life-changing programs of Friendship House, supporting young Guatemalan mothers-to-be (YoungMoms), healthy equity and how “food is medicine” (Lutheran Community Services), providing furniture and housewares to those in need (New Life Furnishings), the transformative work being done in Syria and Guatemala to empower communities, shaping the future of Delaware teens (Delaware Futures), and a Congo Moyo Jubilee intergenerational event to celebrate our 20-year partnership with our sister parish Kamulumba in the DRC.
- **Environmental Stewardship** – Two presentations revisited the climate crisis and discussed what has changed with science and law from one administration to the next. We heard from American Rivers about the health of our local waterways. And Phung Luu and his exotic birds joined us for a fun interactive, intergenerational event on Palm Sunday.
- **Biblical Studies and Faith Formation** – Class topics included how modern death research supports the teachings of Jesus, *Walking in the Footsteps of Jesus* by Adam Hamilton, the Book of Genesis, the Book of Psalms, women in the Bible, paths to belief, John Foxe’s Book of Martyrs, church transformation and prayer practices, and a sermon small group discussion. These classes offered engaging explorations of biblical texts that connect to contemporary life.

Together, these offerings continue to reinforce Westminster’s commitment to reflective and transformative adult education. By combining varied classes, compelling speakers, and supportive community-building activities, we provided spaces where participants could deepen their spiritual understanding, connect with one another, and carry these insights into their daily lives.

Christian Education Committee | Clark Collins, *Convener* | Brenda Bilous, Kara Francis, Mike Gnade, Jr., Jen Máthé, Robert Moore | Kathleen Kennan, Stephanie Burris-White, *staff liaisons*

Adult Education Subcommittee | Chip Pfleeger, *Convener* | Karen Asenavage, Clark Collins, Bob Cox, Sue Linderman, Dave McBride, Roger Reinicker, Rich Williams | Kathleen Kennan, *staff liaison*

MEMBERSHIP + EVANGELISM

Homecoming Celebration

What an exciting and hope-filled year it has been for Westminster! In 2025, we welcomed 23 new members—a remarkable sign of growth and connection.

“The best homecoming ever!” was the Membership and Evangelism Committee’s (M&E) most received compliment following the **Homecoming Celebration** on September 7. After worship, Walton Community Hall buzzed as more than 150 members, visitors, and new friends gathered for food, fellowship, and conversation. The Omelette King served made-to-order breakfast while ministry tables highlighted volunteer opportunities across Westminster’s many programs. Families enjoyed the lively youth area, and the morning reaffirmed Westminster’s commitment to faith, service, and community. The spirit of connection and belonging was visible.

In July, 70 members and guests gathered at **Braeloch Brewing** in Kennett Square for an evening of conversation in a relaxed off-site setting. In collaboration with the Stewardship Committee, and help from Carrie Saathoff, M&E again co-sponsored and funded hors d’oeuvres for this fun event. This event continues to provide an opportunity for fellowship and connection beyond our walls.

During the month of June, we again displayed **rainbow flags** on Westminster’s front lawn to show our support and inclusiveness of all people, especially our LGBTQ+ community.

M&E expanded its role in seeking and encouraging new members by fully managing the **new member engagement and outreach** process while the church continued its search for an Associate Pastor. More than 150 emails were sent, welcoming visitors to weekly services, inviting visitors to attend Membership Exploration Classes, answering questions, and following up.



Our commitment to hospitality and inclusion also shaped practical initiatives.

The **name tag stations** were upgraded (pictured on the left) to make it easier for members and visitors to “know and be known.” This small yet meaningful practice strengthens warmth, conversation, and belonging throughout our church.

Guided walking tours were re-launched, helping newcomers feel at home in our building and find pathways into ministry and fellowship.

Parish Partners were provided for our new members to answer questions and facilitate their inclusion in church activities and programs.

M&E coordinated **Sunday morning greeters**, which plays a crucial role in welcoming everyone to Westminster.

2024 Active Church Membership*	804
Member Deaths	15
Member Transfers (to other churches)	2
Members Removed from Active Roll	6
Total Losses	23
Members Received	23
Total Gains	23
<i>Net</i>	<i>0</i>
2025 Active Church Membership*	804

**Membership number includes adult members and confirmed youth members.*

Together, these efforts reflect the goals of **Vision 2030** to “engage, equip and empower” and our desire to nurture a vibrant and engaged church community. Our membership growth this year reflects adults and families who were drawn to Westminster through worship, service, and genuine belonging.

Whether you’ve been with Westminster for 5 minutes or 50 years, there is a place for you in our church community.



Social event at BraeLoch Brewing

Membership & Evangelism Committee | Carol Neff, *Convener* | Lisa Bianchi, Brud Bacon, Chris Hickey, Tara Lee, Daniel Malzhan, Jason Wolff | Nicole Hughes and Mary Clark, *staff liaisons*

STEWARDSHIP

The work of the Stewardship Committee and its focus throughout the year is vital to the financial health of the church. The annual stewardship campaign provides the funds required to support the operating budget and offers an opportunity for all members to contribute to the infrastructure and ministries of Westminster. Our worship, music, and educational offerings and mission outreach programs are all a direct reflection of the ways that our financial gifts show our commitment to God and the church community. Every pledge makes a difference to remain active and vibrant followers of Christ.

The stewardship campaign for fiscal year 2025 began in late spring of 2024. The effort was launched in the fall, culminating in January 2025. The theme “Inspired Generosity” was carried over from the previous year.

The total amount pledged for 2025 was \$1,058,299.50 (270 pledging units).

We are grateful for Robert Gooderham, Convener, Fletcher King, 2025 Campaign Chair, and committee members John Carpenter, Sara Dubberly, and Nancy Fleming, for their thoughtful commitment to the campaign and efforts to help Westminster reach its budgetary goals. Our staff liaisons, the Rev. Dr. Gregory Knox Jones, Senior Pastor/Head of Staff, Colleen Falasco, then Director of Financial Operations, and Nicole Hughes, Director of Marketing and Communications, provided much-needed information and support.

Westminster’s vision, and Westminster’s light of hope, shines brightest when we work together to make a faithful and meaningful gift of support. You may pledge online at wpc.org/donate (click the “Pledge Online” button). Thank you for your generosity!



Stewardship Committee | Rob Gooderham, *Convener* | Fletcher King, *2025 Campaign Chair* | John Carpenter, Sara Dubberly, Nancy Fleming | Greg Jones, Nicole Hughes, Colleen Falasco, Doug Gerds, *staff liaisons*

PERSONNEL

The Personnel Committee is a standing committee of the Session that supports the work of the Session and provides guidance to the Westminster staff. This year, one key staff member retired, and Doug Gerdts has performed many of the responsibilities of that staff member and performing his existing duties. That retirement has prompted the Personnel Committee to create a sub-committee to undertake a comprehensive review of the existing staff positions and their responsibilities. The Personnel Committee recommended that all staff receive a full cost-of-living increase for 2026. The Committee also adjusted the bonus structure for staff employment anniversaries, beginning in 2026, at five-year intervals to reflect inflation since the bonuses were last set. Those adjustments were long overdue and much needed. These changes were in recognition of the demanding work the staff has performed in 2025 and in past years in executing both ongoing administrative and programmatic responsibilities while also embracing new challenges in support of the congregation.

The personnel highlights and important milestones of 2025 included:

- Presenting the 2025 terms of call to the Rev. Dr. Gregory Knox Jones. Greg has served since May without an Associate or Bridge Pastor, which is a tremendous undertaking for a church as large and active as Westminster.
- Celebrating the 15th anniversary of the Rev. Jill Getty as Pastoral Care Assistant, the 10th anniversary of Paul Crouthamel as Director of Facilities and Security, the 5th anniversary of Dr. F. Anthony Thurman as Director of Music/Organist, and we hired Beth Bouchelle as Administrative Assistant.
- Approving a Mission Study Report, prepared by Bridge Pastor the Rev. Dr. Randall T. Clayton and Personnel Committee member Laura Scanlan with input from a broad cross section of staff and church leadership, which served as the foundation for the search and selection process for a new Associate Pastor.
- Approving the establishment of the Associate Pastor Nominating Committee that began its work in May consisting of: Beatty Chadwick (Moderator), Rose Gnade (Secretary), Erin Edwards Downing, Dan McAllister, Jennifer Barrington, Jenn Blackford, Christine Carpenter, and Meredith Sobus.
- Acknowledging the retirement of Colleen Falasco, Director of Financial Operations, in March, and approved an updated position description for her replacement. The search for this position was later suspended pending completion of a comprehensive review of the existing staff positions and their respective responsibilities.



- Celebrating the Rev. Dr. Randall T. Clayton's tenure and many contributions as our Bridge Associate Pastor during a reception following the service on the last Sunday in April.
- Recommending to the Joint Finance Committee in July that staff compensation be increased in 2026 by 2.56% (based on CPI-W information released quarterly by the Federal government).
- Dave Brinkley, a member of our congregation, assumed the position of Administrative Assistant on a temporary basis. He evaluated the function of that position, the time needed to fulfill the requirements, and determined whether efficiencies could be incorporated. He completed his analysis, tested his hypotheses by executing the duties of the Administrative Assistant and submitted his recommendations to the Committee. The Personnel Committee is most grateful to Dave for his commitment and insights.
- Establishing a Personnel sub-committee consisting of Sue Linderman (convenor), Laura Scanlan, Helen Zumsteg, and Dave Brinkley, with assistance from Doug Gerdts, to review all staff position descriptions to ensure that they accurately reflect the work currently being done. Sub-committee members met individually with staff and are reviewing and updating the position descriptions in preparation for submitting them for Session approval in 2026.

The Personnel Committee is proud to work alongside Westminster's exceptional staff, both clergy and lay persons. We are deeply grateful for their dedication and contributions that have helped make Westminster a welcoming, well-run organization offering enriching spiritual, musical, and educational opportunities for all ages. We thank each and every staff member for their hard work and commitment throughout 2025.

Pastoral Staff

The Rev. Dr. Gregory Knox Jones, *Senior Pastor/Head of Staff*
 The Rev. Dr. Randall T. Clayton, *Bridge Associate Pastor* (through April 30, 2025)
 The Rev. Jill Getty, *Pastoral Care Assistant*

Music Staff

Dr. F. Anthony Thurman, *Director of Music/Organist*
 Marjorie Eldreth, *Director of Music for Children and Youth*
 Madelyn Testa, *Choral Assistant for Children and Youth* (through May 2025)
 Cameron Green, *Choral Assistant for Children and Youth* (effective September 7, 2025)
Section Leaders: Teddy Austin, Rebecca Hughes, Margaret Mezzacappa, Amanda O'Toole (effective Sept. 7, 2025), Jerry Polman

Education Staff

Kathleen Kennan, *Director of Christian Education and Youth Ministry*
 Stephanie Burris-White, *Director of Preschool Ministries*
180 Youth Leaders: Sasha Latina, Ava Herring (both effective March 2, 2025), Cameron Green (effective October 5, 2025)

Support Staff

Susan Alexander, *Reception Area Supervisor*
 Beth Bouchelle, *Administrative Assistant* (effective January 13, 2025)
 Dave Brinkley, *Administrative Assistant* (through September 15, 2025)
 Mary Clark, *Administrative Assistant*
 Paul Crothamel, *Director of Facilities and Security*
 Colleen Falasco, *Director of Financial Operations* (through March 31, 2025)
 Doug Gerdts, *Manager of Accounting and Reporting*
 Nicole Hughes, *Director of Marketing and Communications*
Videographers: Deanna Sparling (lead) and Ryan Clare (effective June 8, 2025)
Sextons: James Chege, Delilah Gainey, John Jordan, Robert King, Joan Truitt
Nursery: Beatrice Taylor, Ava Herring
Security: Craig Checkel

URBAN MISSION

It's no secret that 2025 proved to be a year of food and housing insecurity across the nation. Declining federal resources and lingering questions about their continuance trickled down to our small state. Although big steps were taken in Delaware to offset many of these losses, an immediate result was a higher demand for the services Westminster provides and the support we deliver to our many local mission partners. A prime example is **New Life Furnishings (NLF)**, our home-grown ministry, located in our parking lot garages.

Those transitioning from houselessness to their first homes queued up in record numbers, looking for our help to shape a comfortable home and build a better future. With a small army of devoted volunteers (more are always welcome!), NLF managed this robust growth (**168 people served**—a 27% increase) with its signature efficiency and enthusiasm. Volunteers processed referral requests from **58 different case workers, handled 98 donations, and were open 36 Sundays.** Always seeking ways to better manage demand and growth, partnerships with other congregations were fostered, and a new relationship was established with Habitat for Humanity, giving NLF a big lift. Any donations made in WPC's name to the Habitat ReStore can be credited to our New Life Furnishings account, enabling us to use these credits to "purchase" items needed for the garage. For example, donate a large dining room suite to Habitat—an item our clients cannot use—and we'll be able to shop for items more typically needed in a small apartment. More plans for inter-agency partnerships are on the horizon, and we hope 2026 brings news of added connections and success.

Fighting Hunger

The Urban Mission (UM) Committee is steadfast in its commitment to help those in our community impacted by poverty and homelessness, and the hunger that often follows. An exponential



Gratitude from our NLF Clients

"I want to deep heartedly say thank you to your [volunteers], and for all you do. My son was sleeping on the floor and my daughter was sleeping on an air mattress. With bedding being so expensive, we just couldn't afford new ones anytime soon. So we all are so grateful for your help."

"We just wanted to say thank you so much for the items we received and for helping me get it delivered. This truly was a blessing and thank you for what you are doing."

increase in costs coupled with the retreat of important federal funds and individual benefits meant our support was more important than ever. We are pleased that at year's end we were able to provide additional resources to our partners in the community who fight hunger and homelessness on a daily basis. A snapshot:

- Volunteers from UM and the congregation collected food items and delivered them to **Hanover Food Pantry** one Sunday of each month during the calendar year. Often times, two cars are needed to ferry the generous contributions of members.
- Once each month, a team of WPC volunteers serve lunch at **Emmanuel Dining Room**, a critical ministry for the poorest of the poor and a humbling opportunity to offer grace to the stranger. A large contingent from WPC (32 volunteers) joined others from more than 100 local churches, synagogues, and business and civic groups in this effort.
- **The Warehouse Fed-Up Food Pantry** typically served 50 clients a month; in October, it served 472. Our support helps to sustain this vital ministry.



- For 15 weeks from July through October, the Warehouse/Reach Riverside/Kingswood (WRK) team collected fresh produce to supplement the “Planting to Feed” **Community Refrigerator** located at the Warehouse on Wilmington’s Northeast side. Each Sunday, teams delivered fresh vegetables and fruits to stock often empty fridges in this impoverished community.

Lutheran Community Services persevered through a year of intense food insecurity by hosting additional food drives and cutting the ribbon on its expansive 6,000 square foot warehouse and food hub. Our annual support and a late-year gift helped LCS to stock multiple food pantries and ensure the food hub shelves remained full. An increased client base in the “Food as Medicine” program served nearly 100,000 health-oriented meals in 2025, indicating evidence of improved health outcomes for clients with hypertension and diabetes.

Rebuilding Lives

Westminster was a founding member of **Friendship House** (FH) decades ago. Their portfolio of programs is a beacon of hope, empowering those transitioning from homelessness, incarceration, or personal recoveries to build better lives. WPC’s significant financial and volunteer support is longstanding and continues as FH shapes programs that meet today’s challenges. In 2025:

- Friendship House engaged in a strategic partnership with Limen Recovery + Wellness to better address addiction issues that are often at the root of poverty and homelessness.
- Three transitional housing spaces owned by WPC and in our parking lot—Burton House, Daughtry House, and Clark House—continued to provide transitional housing for men, all case-managed by FH.
- **68** WPC volunteers provided dinners and fellowship at Epiphany House (transitional housing for women) and Clark House.
- **1,800** mittens and gloves were collected and distributed, supporting the FH Clothing Bank, and also this year, students in Syria.
- Westminster Walkers participated in the Highmark Walk in May (pictured bottom left), supporting FH through generous team sponsorships totaling **\$5,000**.
- Many members participated in a Code Purple cooking event during the Christian education hour in December (pictured bottom right), preparing sandwiches and soup frozen and ready to share when needed. WPC volunteers participated in several of FH’s Code Orange (hot weather) and Code Purple (cold weather) events throughout the year to support the houseless/homeless.

Donating fresh produce to the Community Refrigerator



“We are deeply grateful for your partnership.”
 – Kim Eppehimer,
 Executive Director,
 Friendship House



Supporting Children and Families

- **\$9,290** was collected from generous members supporting Westminster's Annual **Backpack Project**. More than **30** enthusiastic volunteers joined during two days of backpack-packing and more than **500** backpacks were delivered to local schools: East Side Charter, Joseph Johnson, Lewis, and Claymont Elementary. The Church in the World Committee joined in this project and provided school supplies for children at the Wi'am Center in Bethlehem, Palestine.
- WPC provided a donation of **\$7,500** in support of the **Kingswood Community Center Christmas Toy and Coat Drive** held in December. Demand was greater this year, and hundreds of coats and toys were distributed to **300** children in Riverside and the surrounding area.
- Our popular **Christmas Bag Project** enlists support from WPC members in many ways. Your financial contributions, nearly **\$10,000** in 2025, funded the project from start to finish. Christmas "elves" worked with local service agencies to identify recipient families, shopped for contents, organized a potluck dinner/packing party, and arranged delivery of the bags. Members created holiday cards during Advent to include in the bags, and an intergenerational crew of eager packers, including the Youth Service Corps, gathered to fill the bags. We provided **60** families and **18** men at Clark and Daughtry Houses with Christmas bags filled with gift cards, gifts, and holiday treats.

2025 Christmas Bag Project by the Numbers

262 individuals served	118 young children received a toy
78 shopping bags packed	1,252 cookies baked
80 Christmas cards made	60 attendees at the potluck/party

Unexpected Treasure

In late 2024, the family of a late member donated a significant gift—\$30,000—with the caveat it be used to support local community efforts for “education, job training, giving gardens, and urban beautification opportunities.” After research and deliberation, in 2025 the Committee voted to disperse the funds equally among three local initiatives that met the donor's wishes and were consistent with WPC's broad mission of enhancing urban lives.

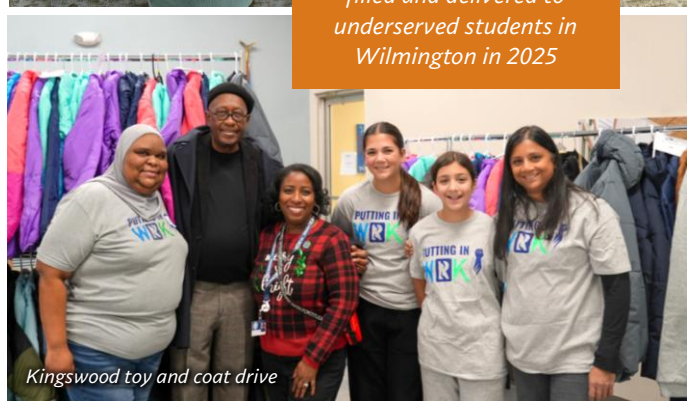
- **Branches to Chances:** Established in 2009 by the Delaware Center for Horticulture, this annual return-to-work program assists unemployed, underemployed, and previously incarcerated individuals with a job-training program in horticulture. UM helped to underwrite the costs of participation of the seven men who completed the 2025 class.
- **Habitat for Humanity/Rock the Block:** Resources were provided for urban beautification projects in recently constructed and renewed communities, integrating environmental integrity into economically stressed neighborhoods in Wilmington.
- **Friendship House Creating Excellent Outcomes:** This job training program at the Clothing Bank is yet another element of the Friendship House portfolio, enlisting formerly incarcerated women in their return to the workforce.

Representatives from local schools accept filled backpacks from WPC



500+
BACKPACKS

filled and delivered to
underserved students in
Wilmington in 2025



Kingswood toy and coat drive



LCS picks up Christmas bags donated by Westminster



DCH Branches to Chances



Youth Service Corps (YSC)

The Youth Service Corps, which launched in 2024, remained strong for the second year in a row. Kids in kindergarten through 8th grade participated in hands-on service activities collaboratively with Westminster’s existing mission and outreach groups and with local and global mission partners. These experiences created meaningful service opportunities for our young people. Service projects in 2025 included preparing care bags for the unhoused, sorting clothing at the Friendship House Clothing Bank, constructing bee boxes for home gardens, packing backpacks for underserved local students, assembling care packages for college students, decorating foot braces for African children, creating art for the Pacem in Terris Peace Art project, and filling Christmas bags for the neighbors in need.

Other Highlights in 2025

- Supported **Family Promise**, a non-profit dedicated to assisting families experiencing homelessness regain independence by securing permanent housing and developing tools for sustainability. **Forty-three** Westminster volunteers coordinated four host weeks, providing meals and supplementary assistance for **28** families and **125** individuals at the Family Promise campus on Milltown Road. An August groundbreaking for the new Family Promise community building will double housing available for families to 16. UM previously provided a gift for partial funding of the facility.
- Shared leadership of monthly **First Friday Peace Walks** in downtown Wilmington with The Episcopal Church of Sts. Andrew & Matthew.
- Members continue to be generous through our **ECHO Giving** program; nearly **\$9,000** was collected during spring and fall campaigns, all delivered directly to our mission partners.
- The annual **Souper Bowl of Caring**, led by our youth, raised **\$1,200** for local food pantries.
- Urban Mission hosted **adult education offerings** nearly every month to help our congregation and visitors learn more about the many mission partners we support.



Souper Bowl of Caring collection by our youth

Looking Ahead

The Urban Mission Committee is committed to being good stewards of the resources the WPC family so generously provides. To that end, we are constantly reviewing our partnerships to make sure they meet the most urgent needs of our community and align with our values. New relationships have been developed and mission partners added for 2026 including 1in7B Foundation, The Healing Tree, and The Kitchen Collective. We are inspired to be Christ’s hands and feet in the world!

“We are so grateful for the funding for FED UP...and that the church would be a lead sponsor for our annual Holiday Coat & Toy drive at Kingswood.” – Logan Herring, CEO, Reach Riverside



PEACE + JUSTICE

God's fundamental call to us as Christians is to love one another and to work together for justice and peace in our world. The mission of Westminster's **Peace & Justice Work Group** is to "engage Westminster Presbyterian Church in an ongoing leadership role to meet the urgent need to identify and address issues of injustice in our community and beyond, seeking collaborative solutions that heal, bridge divides and make progress toward peace in our broken world." We focused on educating our congregation and community on key issues of criminal justice system reform, educational equity, voting rights, affordable housing, environmental justice, combating antisemitism and Christian Nationalism, and seeking peace in Palestine/Israel, among others. We then built on that education to encourage people to advocate for productive change, via public comment in legislative and school district sessions, strengthening our partnerships with community organizations through financial support and volunteer efforts, communicating regularly with elected officials, and issuing public statements of support or opposition. YOU are invited to join us in this work!

Our weekly Thursday evening education events via Zoom continue to draw more people from outside our walls to hear and discuss presentations and videos, increasing our awareness of the work that is essential to creating a more peaceful and just society, with an emphasis on the ways in which each of us can get involved. For a full list of these programs, see the [Google spreadsheet](#) available from the [Work for Justice + Peace](#) page of the Westminster website; recordings of most of these programs are available on Westminster's [YouTube Channel](#).

Accomplishments in 2025

- Updated our Work Group mission statement to reflect our broadened scope of activities (see above)
- As a key part of Faith & Housing Justice Week, hosted a program open to the community on obstacles to the production of affordable housing in Delaware that featured Sonya Starr, Policy Director of Housing Alliance Delaware, and J. Michael Reimann, President of the Delaware Homebuilder's Association.
- With our partner The Episcopal Church of Saints Andrew & Matthew (SsAM), continued to lead a visible witness to our commitment to justice and peace via 11 monthly First Friday Walks in downtown Wilmington (one was cancelled due to weather). As we walk, we receive frequent affirmation from pedestrians and car honks from drivers. Please join us in the months ahead!
- Extended our involvement with Peace Week Delaware by holding our dedication of the Peace Pole presented to Westminster (see full story on the next page) and by co-sponsoring Peace of Pizza night with neighboring St. Stephen's Lutheran Church.
- In concert with other New Castle Presbytery participants, presented a Sunday adult education program on the 2024 Civil Rights Pilgrimage and its impact.

46

ZOOM CLASSES

*hosted by the Peace & Justice
Work Group in 2025*

11

WALKS FOR JUSTICE & PEACE

*in 2025
(1 cancelled due to weather)*



- Offered the six-week class series “Racism in America – The History We Didn’t Learn in School” to 1) St. Martha’s Episcopal Church in Bethany Beach, DE; 2) Community Lutheran Church in Frankford, DE; 3) Osher Lifelong Learning Institute at the University of Delaware – one via Zoom, one in person; 4) Main Line School Night in Radnor, PA. The response to these classes has been heartening, as those who attend come to understand a pivotal perspective of our history that informs virtually every aspect of our society today.
- Advocated for a number of bills considered by Delaware’s 153rd General Assembly, including:
 - Restrict local partnerships with ICE – one bill signed into law
 - Probation reform, first step – one bill signed into law
 - Prohibit the death penalty – first leg of constitutional amendment passed the 153rd General Assembly in June (the 154th General Assembly must pass this for it to become part of the Constitution)
 - Voting rights – four bills progressed out of committee
 - Postconviction remedies – two bills progressed out of committee
 - Fines and Fees reform (advocacy led by Campaign to End Debtors’ Prison) – two bills progressed out of committee
- Supported several on-site, outdoor pro-democracy rallies organized by neighborhood community organizations.



Peace Week Delaware marked its 10th anniversary by gifting 10 Peace Poles, symbols of hope and unity, to groups in our state who are actively seeking to promote peace in our communities, our country, and our world. Westminster’s Peace & Justice Work Group was grateful for this recognition and support of our ongoing commitment to justice and peace. The Peace Pole Project began in Japan with the first planting of a Peace Pole in Hiroshima in 1976. Today there are more than 200,000 Peace Poles located on sites in every country in the world.

The essential message of this project is “May Peace Prevail On Earth,” a reminder that peace is both a prayer and a commitment that transcends borders, languages, and cultures. In addition to English, we selected the languages in which that declaration would be inscribed on each of the four sides of our pole: Lenape, recognizing the indigenous people who occupied our land; Tshiluba, marking our bond with the people of the Democratic Republic of Congo; Spanish, acknowledging our

long-time partnership with CEDEPCA and our active involvement in Guatemala; Arabic, representing our commitment to stand with those seeking justice and reconciliation in the Middle East.

May this Peace Pole stand in our church grounds as a visible witness to God’s call for peace everywhere, and as a daily invitation to us all: to pray, to act, and to live as peacemakers.

Our active partnerships include:

- | | | | |
|---|-----------------------------|--|--------------------------|
| • Campaign to End Debtors’ Prison | • Friendship House | • New Castle Presbytery | • Sierra Club Delaware |
| • Delaware Poor People’s Campaign | • H.O.M.E.S. Campaign | • Osher Institute of Lifelong Learning | • Smart Justice Delaware |
| • The Episcopal Church of Saints Andrew and Matthew | • Housing Alliance Delaware | • PC(USA) Office of Public Witness | • YWCA Delaware |
| | • Network Delaware | • Peace Week Delaware | |

Peace & Justice Work Group | Mike Gnade, Lynne Kielhorn, and Sue Linderman, *Conveners* | Craig Brosi, Sally Buttner, Catherine Dean, Nancy Doyle, Bob Emeritz, Marty Emeritz, Kim Eppheimer, Bill Getman, Sue Getman, Dick Haden, Charlie Ingersoll, Dede Johnston, Dick Jolly, Marlys Kerr, David McBride, Judy Moore, Norm Moore, KC Morrison, Carol Mosher, Mark Mosher, Bill Nace, Jane Palmer, Lucy Peebles, Maria Perez, Kris Qualls, Roger Reinicker, Sandie Reinicker, Susan Williamson | Greg Jones, *staff liaison*

EARTH CARE

On June 1, the Reverend Dr. Gregory Knox Jones dedicated our **new labyrinth** in Sacred Grounds (featured on the front cover of this Annual Report). The idea for a labyrinth was planted back in 2022 when Sacred Grounds was established, but the available area seemed too small. Then an Earth Care Task Force member discovered a labyrinth at Winterthur. The design served as inspiration and building blocks were researched and purchased. Because Phix-It Corps cut stones and laid the 329 patio blocks to build the labyrinth, the only expense to Westminster were the cement blocks.

The labyrinth is for use by the congregation and by our neighbors. New signs on Clayton Street and on the fence by Sacred Grounds welcome the community.



Labyrinth dedication in Sacred Grounds

Labyrinths date back at least 2,000 years before the birth of Christ. A labyrinth is for walking meditation and spiritual contemplation. Its purpose is to facilitate a contemplative journey that integrates body, mind, and spirit—fostering calm, insight, and spiritual transformation through a simple yet profound walking meditation. We hope you will try it if you haven't already!

Additional Highlights of 2025

- Caring for God's Creation is a core value of Westminster. The year 2025 was our 15th as a certified **Earth Care Congregation**. The Earth Care Task Force's mission includes educating, equipping, and inspiring our congregation to work for environmental sustainability, resilience, and eco-justice. In support of that mission, the Task Force provided education throughout the year through adult education classes, the *Chimes* newsletter, and Weekly Word e-newsletter.
- Dave McBride and Roger Reinicker continued their series on the **Climate Crisis** with classes updating the science and status of climate change, comparing administrations' climate policies, and how the law is changing. In April, Adam Schellhammer, Mid-Atlantic Regional Director of American Rivers, taught a class on groundwater and the impact of impervious surfaces on increased erosion.
- Aaron Wemhoff contributed well-researched **articles** to each edition of the *Chimes*. In honor of Valentine's Day, the January/February article addressed the high environmental impact of flowers shipped to the United States, the environmental drawbacks of chocolate, and how to mitigate these impacts. Other articles delved into the benefits of home electrification, the environmental impact of A.I., Westminster's Community, Memorial, and Sacred Grounds gardens, WPC's new labyrinth, the impact of beef consumption on the environment, the impact of war, and groundwater pollution and ways we can mitigate our impact on that pollution.



- The Earth Care Task Force developed **Creation Care themes** for each month, beginning in March, and contributed articles to the *Weekly Word* each month in support of that month's theme.
- We are always looking for ways to engage WPC's youth in Creation Care. In April, Roger Reinicker led an activity with the kids of Youth Service Corps, who decorated and filled newly built **bee boxes** with bored holes and hollow plant stems. They learned how native bees use the stems to raise their larvae. Two of the boxes are now in our Community Garden where they will host pollinators.

- The Task Force worked with Deacon David Cole and Nicole Hughes, Director of Marketing and Communications, to create **tent cards** for each table at Easter breakfast. Each card contained a quote from Dr. Jones’s February 23 sermon on Psalm 104 (“For people of faith, caring for God’s creation is an expression of our devotion to God”)—as well as a question to stimulate discussion such as, “What was the most awe-inspiring view you have ever seen?” and “What is your favorite meatless recipe?”

- April rain chased us inside to Walton Community Hall for our **Earth Day Celebration**, where the Task Force served vegan ice cream. To discourage the use of highly polluting gas-powered lawn maintenance equipment, the Task Force displayed electric lawn tools including a handheld chain saw, leaf blower, lawn mower, and more. Kathleen Kennen and Sue Weissinger provided lively activities for youth. One of our members had been interested in an electric lawn mower. She tried one out at our event (as much as one can indoors) and decided to buy one. No more gasoline!

- Thanks to WPC members who brought in **old electronics** as part of the Earth Day celebration, Markevis Gideon, founder of NERDiT NOW, collected over 700 pounds of electronic waste to be refurbished or responsibly disposed.

- At the **Homecoming Celebration**, in support of the use of non-toxic, non-plastic bottling, we gave out samples of earth friendly homemade laundry detergent made by Laura Sparrow-Hood, along with Laura’s recipes for the detergent and other cleaning products. For our children, Sue Weissinger provided a recipe for bubbles and homemade wands. In support of native plants, we gave away native wildflower seeds, seven pin oak trees, and two bottlebrush buckeye shrubs, cleansed of invasive worms and potted by Roger Reinicker. The bottle brush shrubs were sourced from WPC’s Sacred Grounds!

- In 2025, our **solar panels** on Burton and Daughtry Houses and Walton Community Hall generated about 54,000 kilowatt-hours, enough to power about six houses, and \$11,000 in electricity savings. In addition, WPC received about \$1,000 through sale of Solar Renewable Energy Credits (SRECs), which are a tradable attribute created for each mega-watt of electricity generated by solar power.

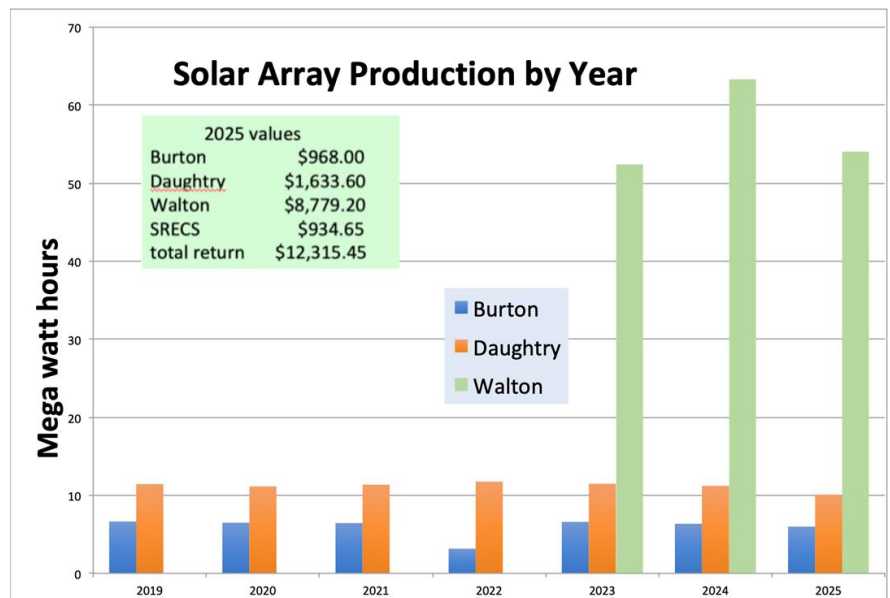


Electronic lawn equipment



Electronics recycling event

700+
POUNDS
of electronic waste was collected at our recycling event with NERDiT NOW



CHURCH IN THE WORLD

As we reflect on 2025, we're filled with gratitude for the compassion, dedication, and generosity of our congregation and Church in the World Committee (CitW) team. When many of our global partners continued to face instability, hardship, and uncertainty, Westminster remained steady in its calling to extend hope and practical support—grounded in prayer, deep relationships, and a commitment to justice. Our shared CitW work has offered relief in crisis, strengthened long-term sustainability, and reminded our partners they are not alone. And as we step beyond our walls, we're reminded that Westminster is truly a Church in the World—present with our neighbors near and far, learning, giving, advocating, and showing up in ways that reflect God's love in real time.

Middle East Region

Palestine

2025 has marked the continuation of an ongoing man-made disaster in Gaza, where prolonged conflict has resulted in the massive *displacement, killing, and suffering* of Palestinians. Since the escalation that began in October 2023, more than 72,000 men, women, and children have been killed, including 206 journalists, and well over 172,000 have been injured. Despite a ceasefire declared in October, the humanitarian crisis has persisted, with a significant portion of Gaza's population displaced multiple times and facing severe food and medical care shortages. Hundreds of thousands continue to endure acute hunger and cold, with more than 75% of the population experiencing critical food shortages and essential services severely disrupted. There is massive destruction of churches, mosques, schools, universities, homes, hospitals, farms, and businesses.

In the *West Bank*, Palestinians continue to experience intensified violence, demolition of their homes, forced evictions, and widespread human rights violations. In light of this ongoing war and humanitarian catastrophe, our church's efforts to support Palestinians have not yielded easy or celebratory outcomes. However, through advocacy, solidarity, education, and financial support, we have helped sustain the *intangible but essential impact of hope* among men, women, and children in Gaza—a hope that underpins their resilience.

- **Education** – We have been active in engaging the congregation and community through hosting two adult education classes, a New Castle Presbytery education hour, and two Peace & Justice Work Group discussions. These sessions addressed:
 - What it is like to live as a Palestinian in the West Bank and Jerusalem where Israel's occupation restricts Palestinian movement, conducts military raids, allows settler expansion and violence, detains children, and demolishes homes, presented by a member who traveled there recently.
 - Christian Zionism, its theological problems, how it undermines peace and justice efforts, and its negative impact on Palestinians.
 - The work of PC(USA)'s Office of Public Witness and its advocacy efforts regarding Israel/Palestine which include: ending ongoing violence, expanding humanitarian relief, suspending U.S. arms sales, upholding international law and human rights, and educating and mobilizing Presbyterians to engage ethically in public policy.
- **Advocacy and Solidarity** – We continued direct advocacy efforts through daily calls and emails, and several zoom meetings with Delaware Representatives and/or their staff.
 - Main asks included: restoration of funding to United Nations Relief and Works Agency (UNRWA), reducing/stopping military aid to Israel, restart/increase humanitarian aid into Gaza, and calling for a permanent ceasefire.
 - Our efforts often included coalition partners Delawareans for Palestinian Human Rights, Churches for Middle East Peace (CMEP), Friends Committee on National Legislation, Delaware Clergy for Middle East Peace, Healthcare Workers of Delaware, and Delaware Muslim Calls. A small success was achieved with Congresswoman McBride signing onto House Res 473, calling for humanitarian aid to enter Gaza.
 - Members attended UNRWA and CMEP Advocacy Summits held in Washington D.C. The first day of each summit was learning advocacy techniques and the second day we put them into practice on Capitol Hill.



More Than
\$23K
 DONATED
 to mission partners
 in the Middle East

- **Direct Impact** – Through a combination of generous donations and budget money, we were able to send over **\$23,000** to our on-the-ground mission partners, Middle East Children’s Alliance, UNRWA, Gaza Soup Kitchen and Wi’am which collectively provided:
 - food relief, clean water, improved sanitation and hygiene conditions in the temporary refugee camps in Gaza;
 - emergency relief, primary health care and medical support, education and psychosocial services for children, and shelter for displaced families; and
 - help for dozens of children in Bethlehem cope with the trauma of ongoing oppression while living in a refugee camp.

By participating in the international “Let Children Live” campaign, all METF members have “adopted” a child in Palestine where we pray and advocate for each by name and ponder how we can personally live into our Christian call to care for the weak and marginalized.

Syria/Lebanon

Building on past successes and through collaborations, Westminster raised **\$40,000** to expand our **agricultural projects** in Syria and promote economic recovery.

After 14 years of continuous conflict, Syria still faces extreme shortages of both food and employment, with 85% of the population being food insecure. Yet, the Syrian lands are fertile and suitable for growing. What is needed are quality seeds and plants, drip irrigation systems, fertilizers, tools, and training for sustainable methods and productivity enhancements. Our new project provides needed assistance to **60** households with the goal being to strengthen the resilience of crisis-affected farmers, and help them rebuild their livelihoods, support their families, and reinvest in their communities so they no longer need to rely on humanitarian aid. Participants will be trained in “best practice” organic methods that enhance the soil, reduce water needs, and improve biodiversity—truly an eco-friendly venture! The products they will be cultivating are wheat, peanuts, anise, and olives.

Our previous agriculture project required \$40,000 of investment and the return in the first season was \$93,000, so it is obvious why we wanted to expand this venture! Beyond the economic impact, there have also been many social benefits, after the people have endured a long period of sustained conflict:

- Community bonds and support networks were created
- Program reduced isolation and promoted healthier relationships
- Morale improved and tensions were reduced
- New job opportunities were created
- Local leadership was empowered
- Understanding of the interconnections between sustainable farming, environmental protection and community was recognized

This year we added a global component to our “Helping Hands” project by collecting more than **800** pair of gloves for Syrian children (ages 5-10) who participate in Sunday School programs. Syria’s infra-structure is in shambles and electricity is a scarcity. Because the climate is similar to ours, the children usually brace themselves against the cold by wearing coats all day long, whether they are at home, at school, or in church. These very special gifts not only warm children’s hands, but they also warm their hearts, knowing that people on the other side of the world have not forgotten their plight and continue to pray for their safety.



Students in Syria wear coats all day long

800+

PAIR OF GLOVES

were collected for Syrian children

Democratic Republic of Congo (DRC)

The DRC connections at WPC spent 2025 leaning into a simple conviction: our monetary support matters very much, but relationship is the mission—and relationship takes intentional care. Early in the year, the DRC Team organized team members with partner liaisons so each relationship would have consistent communication, prayer, and follow-up. The result has deepened friendships and streamlined team time together as a means of sharing news and needs of our partners.

A major highlight this year was celebrating the **Moyo Congo Jubilee** held on October 5—a congregation-facing celebration designed to not only commemorate our 20-year partnership with our sister parish in the DRC, but also to help the wider church “see” our Congo partnerships through tasty food, education, displays, and a hands-on service connection with Hope Walks in partnership with the Youth Service Corps.

For this service project that occurred during the Jubilee, kids and adults alike were invited to learn what clubfoot is, how it affects a child’s daily life, and why treatment matters. Participants then painted orthopedic leather shoes that will be sent to Africa and used in making braces to treat clubfoot—giving our congregation a hands-on way to respond with compassion and prayer for children they will likely never meet but can still bless through WPC mission.

To further mark our 20 years of partnership in the DRC, we presented a special photo exhibition, *Glimpses of Faith*, in the halls of WPC during the month of October. The exhibit featured powerful images and stories from our Congolese sisters and brothers, capturing moments of faith, resilience, and daily life that testifies to God’s work through our long-lasting partnership.



Youth Service Corps paints shoes for African kids



Congo-themed snacks at the Moyo Congo Jubilee

We continued *ECHO Giving* opportunities tied directly to Congo relationships: for the spring ECHO Campaign, we lifted up ConservCongo's recovery work in Mongata with a \$10,000 gift—helping farming families rebuild after the 2022 Mobondo conflict through livestock (goats, pigs, chickens), climate-resilient seeds, water improvements, and hands-on agricultural training. For Advent, we supported the Friends of Butoke's vocational sewing program with \$3,500—where young women will learn practical sewing skills that can help support their families and strengthen their communities.

The work our DRC partners are doing on the ground is inspiring, and it continues through the steady support of Westminster's generous congregation. With that support, we were able to:

- Respond to urgent medical needs at IMCK, providing vaccines and medicines to help replace gaps created by USAID budget cuts.
- Provide fresh drinking water for entire communities through Build Congo Springs and the Friends of Butoke.
- Continue support our Sister Parish in Kamulumba, particularly as they installed a new woman pastor in December.
- Host Adams Cassinga, founder and president of ConservCongo, for a three-day visit to Wilmington, where he met with members to share his organization's global impact. His stop at Westminster came amid a packed international schedule, including work with DRC government leaders focused on curbing wildlife trafficking through stronger monitoring and intelligence-sharing while supporting sustainable resource use for local communities.

This was a year of renewed focus for the Congo Team—strengthening relationships, stewarding funds thoughtfully, responding to urgent needs, and inviting the wider congregation into a 20-year partnership story that continues to grow.

Guatemala

The Guatemala Partnership continues to be on a roll, growing every year and welcoming new participants and supporters into the fold. In January, four of our members (Morgan Miller, Ashley Miller, Cathy Higgins, and Carrie Saathoff) joined a group of 11 participants from six different churches in New Castle Presbytery and traveled to Guatemala to visit with the Association of Mam Christian Women for Development and CEDEPCA. Check out our travel blog here: <https://ncpguatemala.com/2025/01/22/grace-upon-grace/>



The work our partners are doing on the ground is impressive and would not be possible without the dedication and support of Westminster and other churches. The [Association](#) continues to improve the lives of indigenous women and their families in the Western Highlands. With our support this year they were able to:

- Plant **15,100** trees
- Purchase **2,040** chickens for **102** women
- Provide revolving funds to **260** women for various projects
- Graduate **93** students from 4 sewing schools
- Sow **100** family vegetable gardens
- Deliver **100** fuel-efficient stoves
- Offer Bible Study class to **28** women
- Start a new Literacy class for **18** adults
- Match **16** prayer partners
- Support part-time employment for **12** people

During Advent, we launched a successful *ECHO Giving* campaign for the [Guatemala Fuel-Efficient Stove Project](#). Members of Westminster, along with many others in New Castle Presbytery and beyond, contributed funds for nearly 100 stoves! This means that the Association will be able to reach its goal of providing 100 additional families with an efficient stove that saves wood, money, and time. This project also employs five workers and supports local businesses. A stove costs \$250 total. The donor contributes \$200 per stove, and the recipient women invests \$50 of her own money. Thank you to everyone who contributed to this project!

Westminster also continued its financial support of [CEDEPCA](#) and Carrie Saathoff is serving her sixth year on the Board of CEDEPCA USA (three years as President).

For a third year in a row, Westminster also sponsored a five-day “field trip” for the youth of the Utz Pan bakery who live in a Guatemala City neighborhood affected by poverty and violence. Carrie traveled with them and the two pastors of their church to visit women of the Association who have successfully started bakeries and restaurants of their own five-hours away in another city. The week was filled with fun, laughter, learning, and reflection, plus two days of adventure hiking a volcano and soaking in natural hot springs. You can read all about this adventure at: ncpguatemala.com/category/utz-pan-trip-2025

Closer to home, we continue our partnership with [YoungMoms](#), a local organization in Kennett Square serving pregnant and parenting women under the age of 21, the majority of whom are indigenous Guatemalans. Westminster members continue to offer in-kind support such as mentoring, driving moms to their appointments, and serving meals at monthly gatherings. Westminster also made a generous donation to Kennett High School’s “Thread Shed” that provides students (many who have just arrived from Guatemala with almost nothing and little support) with basic necessities such as food, clothing, and toiletries.

All in all, 2025 was another year of growth and success for the Guatemala Partnership and we are grateful to each and every one of you at Westminster for your interest, support, and prayers. It is truly a team effort. To learn more about this partnership and how you can get involved, visit ncpguatemala.com.



Utz Pan kids learning new skills at a local restaurant

Church in the World Committee | Michelle Butler, *Convener* | Karen Asenavage, Jenn Blackford, Russ Butler, Cathy Higgins, Daniel Malzhan, Kathy McGarvey, Bill Moore, Mark Mosher, Roger Reinicker, Carrie Saathoff, Kent Smith, Mary Vane, Sue Weissinger | Randy Clayton, *staff liaison*

Middle East Task Force | Cathy Globber, Camilla Jones, Kara Francis, Daniel Malzhan, Kathy McGarvey, Carol Mosher, Mark Mosher, Kent Smith, Bob Stoddard, Judy Stoffer, Mary Vane, Nora Whisnant

Guatemala Team | Cathy Higgins, Carrie Saathoff, *Co-Conveners* | Jenn Blackford, Daniel Malzhan, Morgan Miller, Sue Weissinger

Congo Team | Michelle Butler, *Convener* | Denison Hatch, Bill Moore, and Kent Smith

CHURCH FINANCIALS



TREASURER'S REPORT

Westminster continues to be on solid financial ground.

2025 Preliminary Results

The 2025 budget was approved by Session with a projected deficit of \$17,566. While Westminster experienced strong financial support throughout the year, total pledged and other contributions were \$34,916 below budget.

Each year, the Joint Finance Committee projects pledge revenue based on historical trends. Actual pledge receipts can be affected by factors that are difficult to predict, including member deaths and significant personal or financial circumstances.

Significant savings were realized in salary and benefit expenses, totaling \$142,603, primarily due to the Associate Pastor position remaining unfilled for the full year and only partial-year expense for the Director of Financial Operations position following Colleen Falasco's retirement in March.

These savings were partially offset by expense overages in several areas:

- Occupancy and Maintenance exceeded budget by \$20,724, driven by increased utility rates and higher-than-anticipated building repair costs.
- Worship and Music exceeded budget by \$15,783, reflecting the hiring of a second videographer and the use of additional guest preachers during the absence of an Associate Pastor. The videographer position is essential to maintain the quality of live-streamed worship services.

Benevolence giving was on target. Christian Education expenses were close to budget, and Program and Administrative areas successfully kept expenses under budget. We are grateful to those who worked diligently to manage costs responsibly.

In summary, 2025 operations generated a surplus of \$53,596, which is \$71,162 better than budget, and is primarily due to unfilled staff positions.

During 2025, with Session approval, Matthew 25 Funds supported several special initiatives, including equipment to improve the livestream, materials for the Labyrinth, Easter and Christmas mailings, expanded Sunday morning parking access at 1508 Pennsylvania Avenue, and Trunk or Treat. We are grateful for the availability of these funds to support meaningful ministries.

2026 Budget

In preparing the 2026 budget, Westminster continues to face the challenge of declining pledges. Total revenue for 2026 is budgeted at \$1,756,655, which is consistent with the 2025 budget. Current-year pledges and other contributions are projected at \$1,208,106, which is \$20,084 below the 2025 budget.

We sincerely appreciate all who have completed their pledges for the coming year. For those who have not yet done so, your financial support remains welcome and very much needed. As of December 29, pledged giving totaled \$1,006,498, which is \$9,470 below budget.

Through careful collaboration among all budget areas, the Joint Finance Committee has developed a 2026 budget with a projected deficit of \$33,080, representing 1.8% of total budgeted expenses. Key factors in the 2026 budget include:

- Pay increases for all staff and funding for an Associate Pastor for 11 months
- Communications expenses increasing by \$15,000, reflecting the inclusion of Easter and Christmas mailings previously funded by the Matthew 25 Fund
- Occupancy and Maintenance expenses increasing by \$23,500 due to continued utility rate increases, facility repairs, and security monitoring costs
- Worship and Music expenses increasing by \$21,250, reflecting a full year of the additional videographer position and the inclusion of certain music program costs previously paid from the Music Fund. Contributions to the Music Fund remain vital and are always appreciated.

Total 2026 expenses are projected at \$1,789,735. When combined with projected revenue of \$1,756,655, the result is a \$33,080 deficit.

The Joint Finance Committee extends its sincere thanks to Session committees and staff for their flexibility and sustained efforts to reduce the projected deficit. A special note of appreciation goes to Doug Gerdts, whose expanded role as Director of Financial Operations has been an ongoing source of strength and support. We are deeply grateful for Westminster members' continued financial commitment to our pastoral, educational, music, and local and global mission ministries, which serve so many in need.

Helen Zumsteg, *Treasurer*

FINANCIAL STATEMENT

Westminster Presbyterian Church Summary of Income and Expenses

INCOME	2025 BUDGET	2025	
		PRELIMINARY ACTUAL	2026 BUDGET
Current year pledge payments	\$ 1,055,572	\$ 1,029,746	\$ 1,042,768
Endowed pledges	22,100	23,216	22,100
Prior year pledge payments	18,518	4,595	18,838
Unpledged contributions	133,000	111,717	125,400
Other income	31,100	36,278	42,100
Transfer from Endowment Fund - Unrestricted	411,891	411,888	425,060
Transfer from Endowment Fund - Mission	29,978	29,978	30,774
Transfer from Endowment Fund - Woodhouse	20,668	20,668	21,305
Transfer from Capital Campaign - Mission	23,694	23,694	26,058
Transfer from Unres. Endow. to fund Retirees	2,252	2,252	2,252
TOTAL INCOME	\$ 1,748,773	\$ 1,694,032	\$ 1,756,655
EXPENSES			
Salaries and benefits	1,115,792	973,189	1,068,125
Occupancy and maintenance	207,621	228,346	221,900
Benevolences	192,086	179,495	206,691
Programs	122,160	130,586	141,260
Christian education	21,050	23,961	24,050
Administrative, communication and other	83,300	80,528	103,590
PC(USA) assessment	24,330	24,330	24,120
TOTAL EXPENSES	\$ 1,766,339	\$ 1,640,435	\$ 1,789,736
EXCESS OF INCOME OVER (UNDER) EXPENSES	\$ (17,566)	\$ 53,597	\$ (33,081)
Daughtry and Clark Houses, net of expenses	\$ -	\$ -	\$ -

BALANCE SHEET

Westminster Presbyterian Church Statements of Financial Position

ASSETS

	December 31, 2025 <i>Preliminary</i>	December 31, 2024 <i>Reviewed by Auditors</i>
<u>ASSETS</u>		
Cash and cash equivalents	\$ 379,979	\$ 473,009
Prepaid expenses	15,534	17,102
Investments	14,827,923	13,253,545
Miscellaneous Receivable	2,250	-
Property and equipment, net	<u>4,322,216</u>	<u>4,154,083</u>
 TOTAL ASSETS	 <u>\$ 19,547,902</u>	 <u>\$ 17,897,739</u>

LIABILITIES AND NET ASSETS

<u>LIABILITIES</u>		
Accounts payable and Other	\$ 99,274	\$ 13,528
Finance Lease (copiers)	\$ 66,856	\$ 66,856
Deferred income	<u>133,225</u>	<u>135,973</u>
 TOTAL LIABILITIES	 <u>299,355</u>	 <u>216,357</u>

NET ASSETS

Unrestricted		
Undesignated	\$ 4,234,472	\$ 4,157,770
Board Designated Endowment	7,558,205	6,895,822
Cumulative Operating Surplus (Matthew 25)	394,338	258,174
Speer II	1,723,820	1,576,503
Property Fund	1,200,053	913,197
With donor restrictions - purpose		
Capital Campaign - Property	2,403,129	2,197,239
Capital Campaign - Mission	579,536	524,826
Local Outreach	222,596	203,146
Helen Greene Grant Fund	166,941	152,466
Bennett Fund	79,979	72,977
Designated Department Accounts	186,154	273,111
With donor restrictions - perpetual		
Emily Hodge	97,107	88,621
Woodhouse	<u>402,217</u>	<u>367,530</u>
 TOTAL NET ASSETS	 <u>19,248,547</u>	 <u>17,681,382</u>
 TOTAL LIABILITIES AND NET ASSETS	 <u>\$ 19,547,902</u>	 <u>\$ 17,897,739</u>

INVESTMENT PERFORMANCE

Portfolio Performance Report for 2025

	A	B	C
1	Starting Assets (12/31/2024)		\$13,253,544.60
2	Deposits and other Cash Credits	\$105,964.72	
3	+ Withdrawals and other Debits	(\$581,544.30)	
4	= Net Contributions		(\$475,579.58)
5	Income Reinvested	(\$212,916.32)	
6	+ Change in Value of Investments	\$1,870,943.50	
7	= Capital Appreciation		\$1,658,027.18
8	+ Net Income: Dividends		\$395,895.62
9	+ Net Income: Interest		\$35.10
10	+ Portfolio Management Fees paid from Fund		(\$4,000.00)
11	= Investment Gain-net		\$2,049,957.90
12	Ending Assets (12/31/2025)		\$14,827,922.92
13	2025 Rate of Return		16.07%

Westminster is grateful to have received endowment gifts to support the church's mission by providing sustainable financial resources to the WPC operating budget. A portion of the endowment's value is distributed monthly by transfer from the investment account into the WPC bank account.

The distribution rate is determined annually by the Trustees. For 2025, the rate was 6.0%. However, the distribution rate is not calculated against the current value of the portfolio but rather is multiplied by the rolling average fund balance over the prior twenty (20) quarters to determine the payout. At the end of 3Q2024, the total 2025 payout was set at \$465,560. More than 75 percent of the WPC endowment is "unrestricted." For the remainder, the funds are expended per the donor's specifications (e.g., Urban Mission, Property, etc.). For 2026, the total distribution will be \$505,449.

The church benefits from low manager fees (0.03% annually) and low fund level fees. There are ten (10) funds held in the portfolio – seven (7) equity funds and three (3) fixed income funds. Periodic rebalancing maintains an approximately 70% equities and 30% fixed income mix. As of 12/31/2025, equities were **75.92%** of assets. Rebalancing is recommended when the portfolio is beyond $\pm 5\%$ of its targets, e.g., 75/25 or 65/35 and, thus, a slight rebalancing is expected in early 2026.

The portfolio's Internal Rate of Return-gross (IRR) is computed as (Capital Appreciation+Dividends+Interest) \div (Starting Assets+Net Contributions). For 2025, the IRR was **16.07%**.

For 2025, the total return (including dividends) on the S&P500 index was **17.44%** and the Bloomberg U.S. Aggregate Float Adjusted Index returned **7.21%**. A weighted comparison benchmark consisting of those two indices earned **14.37%** (i.e., $0.7 \times 17.44\% + 0.3 \times 7.21\%$). The overperformance of the WPC portfolio in 2025 is most likely attributed to both (i) a slight overweighting of equity investments in the WPC portfolio; and (ii) WPC's international equity holdings which tended to outperform the U.S equities this year.

OUTGOING BENEVOLENCES

Westminster Presbyterian Church Financial Benevolences

This report reflects the total amount of benevolence (Mission) dollars distributed from Westminster during 2025, reflecting funds expended from the annual operating budget and from designated gifts received.

	2025 Operating Funds Budget	2025 Operating Funds Spent	2025 Additional Funds Spent from Designated Gifts	2025 Total Amount Distributed	2026 Operating Funds Budget	NOTE
Backpacks Project	\$ -	\$ -	\$ 9,766	\$ 9,766	\$ -	
Burton House	\$ 12,000	\$ 12,000	\$ -	\$ 12,000	\$ 12,000	
Christmas Boxes Project	\$ -	\$ -	\$ 10,065	\$ 10,065	\$ -	3
Church In The World	\$ 46,143	\$ 46,143	\$ 54,074	\$ 100,194	\$ 49,499	
Churches for Middle East Peace			\$ 1,200	\$ 1,200	\$ -	
Clark House Interest to Endowment	\$ 14,757	\$ 14,757	\$ -	\$ 14,757	\$ 14,757	
Covenant Network	\$ 500	\$ 500	\$ -	\$ 500	\$ 500	
Delaware Futures	\$ 5,119	\$ 5,119	\$ 30	\$ 5,149	\$ 5,265	
Earth Care Congregation	\$ 500	\$ 500	\$ -	\$ 500	\$ 500	
Christmas Offering Distribution	\$ 12,500	\$ -	\$ -	\$ -	\$ 12,500	
Emmanuel Dining Room	\$ 7,000	\$ 7,000	\$ 535	\$ 7,535	\$ 7,000	
Family Promise	\$ 5,000	\$ 5,000	\$ 2,465	\$ 7,465	\$ 5,000	
Friendship House	\$ 20,000	\$ 20,000	\$ 21,767	\$ 41,767	\$ 20,000	1, 4
Friendship House Financial Assistance	\$ 6,000	\$ 6,000	\$ -	\$ 6,000	\$ 6,000	
Habitat For Humanity/Affordable Housing	\$ 3,000	\$ 3,000	\$ 16,558	\$ 19,558	\$ 3,000	1, 4
Hanover Food Closet	\$ 7,000	\$ 7,000	\$ 1,755	\$ 8,755	\$ 7,000	2
Lutheran Community Services	\$ 10,000	\$ 10,000	\$ 500	\$ 10,500	\$ 10,000	
LCS Food Pantry	\$ 7,000	\$ 7,000	\$ 1,680	\$ 8,680	\$ 7,000	2
NAMI	\$ 2,000	\$ 2,000	\$ 285	\$ 2,285	\$ -	
New Life Furnishings	\$ 8,000	\$ 8,000	\$ 2,809	\$ 10,809	\$ 8,000	1
One Great Hour of Sharing (OGHS)			\$ 7,175	\$ 7,175	\$ -	
Peace & Justice Work Group	\$ 3,000	\$ 2,750	\$ -	\$ 2,750	\$ 3,000	
Presbytery	\$ 2,250	\$ 2,250	\$ -	\$ 2,250	\$ 2,250	
Urban Mission Committee	\$ 127	\$ 196	\$ -	\$ 196	\$ 127	
WRK Group	\$ 9,000	\$ 9,113	\$ -	\$ 9,113	\$ 9,000	
Delaware Center for Horticulture	\$ -	\$ -	\$ 10,000	\$ 10,000		4
1in7B	\$ -	\$ -	\$ 2,762	\$ 2,762	\$ 3,150	1
Healing Tree	\$ -	\$ -	\$ -	\$ -	\$ 3,000	
Kitchen Collective	\$ -	\$ -	\$ -	\$ -	\$ 2,000	
Youth Service Corp	\$ -	\$ -	\$ -	\$ -	\$ 5,000	
Done-in-a-Day	\$ -	\$ -	\$ -	\$ -	\$ 1,000	
Unanticipated Mission Need	\$ -	\$ -	\$ -	\$ -	\$ 10,143	
TOTAL 2025 BENEVOLENCES	\$ 180,896	\$ 168,328	\$ 143,426	\$ 311,731	\$ 206,691	

NOTES:

- (1) 2025 Additional Funds include 2024 Christmas Eve Offering distribution
- (2) Includes Additional Funds From Souper Bowl of Caring
- (3) Includes transfer to Syria Project
- (4) Includes Additional Funds from the Don Gerwig Bequest

INCOMING FUNDRAISING + DESIGNATED GIFTS

2025 Incoming Fundraising and Designated Gifts

Each year, Session approves fundraising efforts for specific purposes. Also, throughout the year, the church receives donations where the donor asks Westminster to use the funds to support a specific benevolence or ministry of the church. This report reflects donations received for specific purposes above and beyond amounts allocated in the annual operating budget. Westminster, and the ministries with whom we partner, are deeply grateful for the generosity of members and friends who support these causes.

	Amount
Bequests	\$ 12,000
Backpacks Project	\$ 9,290
Christmas Boxes Project	\$ 10,315
Christmas Offering	\$ 28,735
Congo	\$ 8,454
Delaware Futures	\$ 550
Donor Advised	\$ 76,422
Emmanuel Dining Room	\$ 835
Family Promise	\$ 1,905
Friendship House	\$ 850
Gaza	\$ 2,130
General Endowment	\$ 12,000
Guatemala	\$ 12,333
Habitat for Humanity	\$ 610
Hanover Food Pantry	\$ 1,755
Holy Toast Cafe	\$ 1,223
LCS Food Pantry	\$ 1,425
Mary Magdalene Group	\$ 160
Memorial Garden	\$ 950
Music Fund	\$ 43,836
National Alliance on Mental Illness (NAMI)	\$ 285
New Life Furnishings	\$ 1,726
One Great Hour of Sharing (OGHS)	\$ 7,175
Palestine	\$ 7,851
Peace Drum Project	\$ 60
Souper Bowl of Caring	\$ 1,289
Syria	\$ 5,455
Urban Mission	\$ 300
WRK Group	\$ 460
Youth Mission Fund	\$ 1,800
Total	\$ 252,179

MEMORAL GIFTS + BEQUESTS

We wish to thank the friends and families of the following who donated to Westminster in memory of, or in honor of, loved ones this past year.

In Memory of:

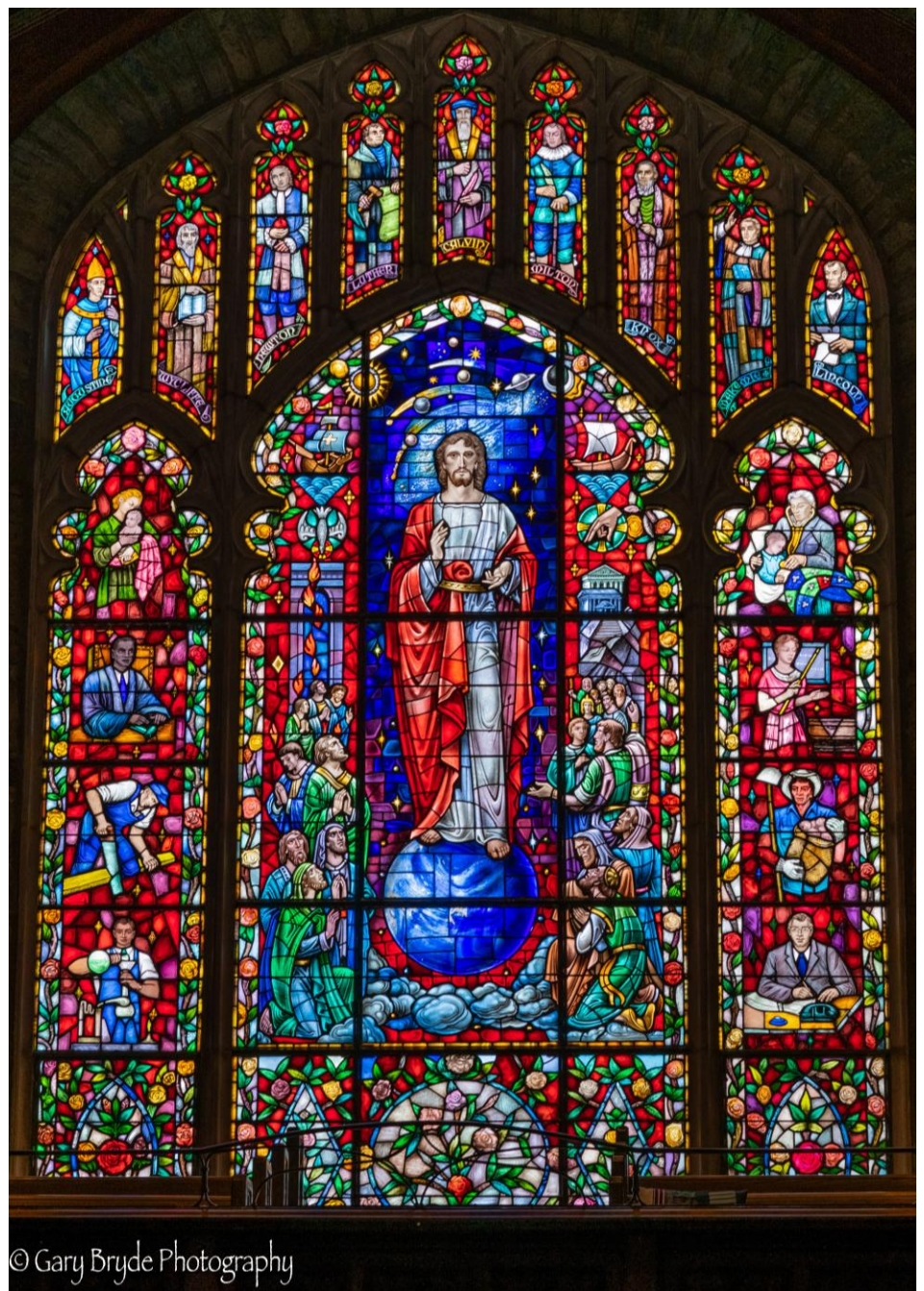
Nancy Boden
Joan Connolly (extended from 2024)
John Doyle
Ells Edwards
Nancy Gemmell
Harvey Gerdts
Ellen Hickmott
Ann Jarrett (extended from 2024)
Betsy Knox
Jean May
Laurence and Pauline McPheeters
Justin Rivera
Lynn Rodden
Charles Enderle
Wayne Sparling
Martha Tatnall
Verne Weidman

Bequest:

Nancy and Charley Shor

In Honor of:

Sue and Ed Harron



© Gary Bryde Photography

2026 BUDGET DETAIL

Description	2026 Budget
Current Year Pledge Payments	1,015,967.76
Current Year Overpaid Pledge	26,800.00
Endowed Pledges	22,100.00
Prior Year Pledge Payments	18,838.00
Total Pledged Contributions	1,083,705.76
Contributions Not Pledged	71,000.00
Loose Plate	10,400.00
Gifts - Memorials, Flowers, etc.	19,000.00
Christmas Offering (only if deficit)	25,000.00
Total Other Contributions	125,400.00
Miscellaneous Income	4,000.00
Parking and Building Use	38,000.00
Weddings	100.00
Total Other Income	42,100.00
Trnsfrs - Endowment Funds	425,060.00
Trnsfrs - Woodhouse	21,305.00
Trnsfrs - Mission Funds	21,179.00
Trnsfrs - Bennett Fund	4,330.00
Trnsfrs - Mission Capital Campaign	26,058.00
Trnsfrs - Unres. To Fund Retirees	2,252.00
Trnsfrs - Hodge (DE Futures)	5,265.00
Total Transfers	505,449.00
Total Revenues	1,756,654.76
Salaries - Ordained Staff	182,951.53
Salaries - Office & Clerical	203,622.22
Salaries - Programs	224,626.24
Housing - Ordained Staff	27,000.00
Salaries - Property	164,452.68
Total Salary Expense	802,652.67
Pastors' Pension/Death/Disability	20,995.15
Lay Staff Death/Disability	4,043.28
Lay Staff Retirement Contribution	19,985.06
Social Security & Medicare	45,341.64
Workers' Comp Insurance	3,000.00
Staff Healthcare Benefits	76,624.82
Pastors' Healthcare Benefits	59,230.28
Mileage and Travel	2,000.00
Benefit Administration	5,500.00
HR Consultant	9,000.00
Professional Dev. - Ordained	5,500.00
Professional Dev. - Non-Ordained	4,000.00
Retiree Pension Payments	2,252.00
Pastor's Discretionary	8,000.00
Total Benefits	265,472.23
Marketing	18,000.00
Chimes/WWW	6,700.00
Web Site	3,000.00
Copier Expenses	2,600.00
Paper	2,200.00
Office Supplies	2,100.00
Computer Maintenance	19,000.00
Telephone & Internet	7,000.00
Online Giving Fees	7,000.00
Postage	7,000.00
Banking & Misc.	2,000.00
Audit	14,250.00
Amortization Expense - finance lease	10,640.00
Interest Expense - lease financing	2,100.00
Total Administrative Expenses	103,590.00
Electric & Gas	48,000.00
Water & Sewer	15,900.00
Safety and Security	15,500.00
Property Insurance	50,000.00
Pest Control & Garbage	4,500.00
Contracted Cleaning Services	3,000.00
Cleaning Supplies	4,000.00
Grounds Maintenance	30,000.00
Offsite Sunday Parking	3,000.00
Total Occupancy	173,900.00

Description	2026 Budget
HVAC Maintenance/Repair	25,000.00
Building Maintenance/Repair	23,000.00
Total Maintenance	48,000.00
Curriculum and Resources	1,800.00
Supplies for CE	2,400.00
Preschool Resources	1,000.00
Vacation Bible School	2,200.00
Adult Education	3,500.00
180 Youth Ministry	11,500.00
Family Events	1,650.00
Total Christian Education	24,050.00
Flowers, Easter, Xmas Decorations	16,000.00
Worship Support	23,100.00
Guest Preachers	700.00
Total Worship	39,800.00
Music - Adult Choral and Instrumental	26,900.00
Music - Professional Choristers	39,000.00
Instrument Maintenance	9,360.00
Youth Choral & Instrumental	1,000.00
Youth Choral Assistants	4,500.00
Total Music	80,760.00
Total Worship and Music	120,560.00
Stephen Ministry	1,200.00
Membership & Evangelism	3,850.00
Stewardship	1,000.00
Legacy Giving	2,500.00
Session Activities	1,000.00
Hospitality	5,500.00
Audio-Visual Aids	500.00
Congregational Life (Deacons)	4,900.00
Congregational Care	250.00
Total Programs	20,700.00
Presbyterian Per Capita Assess	24,120.00
Total Other	24,120.00
Covenant Network	500.00
Presbytery	2,250.00
Family Promise	5,000.00
1 in 7B Lunches	3,150.00
Healing Tree	3,000.00
Kitchen Collective	2,000.00
Lutheran Community Services	10,000.00
Youth Service Corp	5,000.00
Done-in-a-Day	1,000.00
Urban Mission Committee	126.71
Emmanuel Dining Room	7,000.00
Habitat For Humanity/Affordable Housing	3,000.00
Hanover Food Closet	7,000.00
Burton House	12,000.00
LCS Food Pantry	7,000.00
Friendship House	20,000.00
Friendship House Fin. Assist.	6,000.00
WRK Group	9,000.00
Church in the World	49,498.97
New Life Furnishings	8,000.00
Earth Care Congregation	500.00
Peace & Justice Work Group	3,000.00
DE Futures Scholarship	5,265.00
Clark House	14,757.00
Christmas Offering Dist. (only if deficit)	12,500.00
Unanticipated Need	10,142.89
Total Benevolences	206,690.57
Total Expenses	1,789,735.47
Surplus/(Deficit)	(33,080.71)



WESTMINSTER
PRESBYTERIAN CHURCH

Sunday Worship
9:30AM

www.WPC.org