



WESTMINSTER REFORMED

★ PRESBYTERIAN CHURCH ★

Congregational Report 2026

Membership - Communicant: 22; Baptized: 3; Total: 25 (+3)

Average Worship Attendance – 21 (23 AM, 19 PM)

Professions - New Converts: 0; Covenant Children: 0; Total: 0.

Baptisms - Adult: 0; Children: 0; Total: 0

Other Actions - Transfers (in): 3; Transfers (out): 0; Dismissals: 0

Dear Fathers and Brethren,

Westminster Reformed Presbyterian Church continues to carry out an active, hopeful, and joyful ministry in the north suburbs of Chicago. The RPCNA has maintained a witness to the Chicago area for over a century, and we trust that God will continue to use us to proclaim Christ and uphold the Reformed faith in this region. We are about the business of proclaiming the Gospel to a needy and wanting world. We first equip the saints and send them into the world. Our intention is to prepare our members of Westminster, so they are ready to proclaim the love of Christ.

Membership

In 2025, we added three new members to the congregation. Two of them came as singles and were married during the year.

Which leads me to marriages of which we had two, which is a first for this congregation which has previously had at the most one wedding in a year. We praise God for these new families getting started.

During 2025, a young lady who was a daughter and sister of some of our members passed away. She had been battling lung cancer for several years and appeared to be in remission but as the year progressed her cancer suddenly took a turn and in September she perished. This necessitated quite a bit of ministry work as well as financial obligation to help this family with their funeral expenses and other items. As so often happened in the past, the congregation and friends of the congregation came through with generous contributions to help this family with these untimely expenses, allowing them to grieve the loss of their daughter and sister with peace. Most significantly this young lady who for years while sensitive to the gospel had still pushed it away. She committed her life to Christ seeking his forgiveness and repenting of her sins in the few days before she died. For this we rejoice as we will once again be united.

Worship

We have been able to meet each Lord's Day for corporate worship, proclaiming the Word of God. We continued with our afternoon worship service at 2:30 following a fellowship lunch. We enjoy an in-person prayer service on Wednesday evenings during the quarterly communion season.

Ordained Leadership

Session met in constituted court 17 times during 2025. These meetings usually were conducted in person at the church. We also had one congregational meeting in February of 2025 which was the regular business meeting of the church.

Fellowship

Recognizing the church as the “communion of the saints,” we gave a significant emphasis to fellowship. Beyond our Lord’s Day worship, we sat down each Lord’s Day after morning worship for meals together. Each Sunday we have carry-in dinners. People continue bringing casseroles, salads, and desserts to share. Many people drive long distances to attend Westminster and would like to eat a meal before they head home. This helps to accommodate them with an enjoyable time of fellowship. Thus, on average we are together each Lord’s Day from 9:30 am to 4:00 pm. with groups often staying longer and having dinner at the manse.

Education

Our educational ministries continue to thrive. We currently have one adult class that meets each Lord’s Day morning. We began the year completing the study in “The Sum of Saving Knowledge” which concluded in early February. Following that, Bob Koch started teaching a class going through the book of 1 Samuel, working through chapter 16. In November, we started a series from the Reformed Forum going through the first two books of Calvin’s Institutes.

We also continue with our Zoom prayer meeting on Wednesday evenings. This continues to work well, and we have been seeing an increase in the number of people enjoying the time of fellowship and prayer. We meet via Zoom, and it is attended by six to as many as twelve people. For devotion at this prayer time, we are going through “Prayers of the Bible” by Gordon Keddie

Outreach

In 2025, we continued to do organized outreach activities. These have been held in a local park and downtown Libertyville. We also have been going door to door in the communities around the church, we continue to figure out the best way to utilize those events for outreach.

Property and Facilities

We are extremely thankful to God for the property we enjoy in Prairie View, Illinois. It provides us with a significant presence within the community. Both structures are sound and attractive, though not without maintenance challenges. The major issue we had this year was the pipe that brings water from the manse to the church broke. It was original galvanized pipe, so it most likely was over 100 years old. This was replaced on an emergency basis. Unfortunately we had flooding in part of the basement and the basement furnace shut down which all needed to be taken care of. In God’s providence we had funds contributed which took care of this unexpected expense.

Please pray with us for additional families and individuals to join with us, we are healthy but small right now. We are praying for five new families to join with us.

Finances

In 2025, our income exceeded our budget by approximately \$3000. In addition, we collected \$7500 special giving to help cover the water line breakage and repairs. In 2025 we also received special funds to aid a family's funeral expenses. Our expenses for the year also came in under budget with things like electricity exceeding the budget and gas being less than the budget. So overall we ended the well strong financially and in better shape than we were last year.

Challenges

Like all local congregations, we are not without our trials, by which God keeps us humble, prayerful, and conscious of our utter dependence upon Him.

Conclusion

These are our major challenges, but this report began with a reference to Westminster as an active, hopeful, and joyful ministry, and that certainly bears repeating. Our witness to Christ is clear, our fellowship is deep, and our expectation for the blessing of God is high. We face uncertainties but know that Christ is King and Head of His church and that He bears all power and authority. We pray that He will stir us by His Spirit, prosper us in His grace, and use us in a mighty way for His kingdom and glory. Please support and pray for us to this end. Thank you!

2025 End of Year Financials

Category	Budget	Actual	2026 Budget
Income			\$76,112.50
Tithes & Offerings	\$78,600	\$87,662.07	\$76,112.50
		(\$9,062.07)	
Pastoral Support			\$25,982.50
Pastor's Salary	\$34,400	\$34,400	\$19,720
Pension	\$6,700	\$6,750	\$5,437.50
Pastor's Expenses	\$500	-	\$275
Pastoral Development	\$500	-	\$275
Pastor's Book Allowance	\$1,000	\$185.33	\$275
		(\$1,764.67)	
Church Ministry			\$16,460
Christian Education	\$200	\$180.10	\$200
Fellowship Activities	\$200	-	\$200
Pastor's Ministry Expenses	\$850	\$706.25	\$460
Guest Ministry	\$3,000	\$2,691.52	\$14,400
Conference	\$500	\$757.46	\$1,000
Other	\$200	-	\$200
		(\$614.67)	
Administration			\$300
Church Office Expenses	\$200	-	\$200
Other	\$100	-	\$100
Worker's Comp Insurance	\$400	\$432.68	-
		(\$267.32)	
Denomination			\$2,550

Presbytery Assessments	\$350	\$350	\$350
Synod Assessments	\$1,600	\$1,636	\$1,600
Presby & Synod Delegates	\$700	\$584	\$600
		(\$80)	
Church Building			\$26,120
Mortgage	\$6,000	\$6,000	\$3,000
Insurance	\$5,400	\$5,612.50	\$5,700
Cleaning	\$100	-	\$100
Maintenance	\$4,000	\$9,131.11	\$8,000
Security	\$1,000	\$1,002	\$1,000
Internet	\$1,000	\$1,379.62	\$1,500
Utilities	\$5,500	\$5,463	\$5,500
Other	\$300	-	\$300
Church Equipment	\$500	\$894.45	\$500
		(\$6,202.68)	
Parsonage			\$5,200
Maintenance	\$1,000	\$71.70	\$1,000
Utilities	\$4,000	\$4,146.22	\$4,200
		(\$782.08)	
Mercy Ministry			
Income	\$1,600	\$12,555	\$500
Expenses		\$15,455	
		(\$4,500)	

Assets/Debts

Start of Year Cash Balance	Chase Bank Checking 2415	\$37,482.13
-----------------------------------	--------------------------	-------------

End of Year Cash Balance	Chase Bank Checking 2415	\$39,350.26
Debt Owed	Synod Loan	\$2,952.04

**REFORMED PRESBYTERIAN CHURCH
SUGGESTED INTERNAL REVIEW GUIDELINES
FOR CONGREGATIONS AND MISSION CHURCHES
AS REQUIRED BY SYNOD**

Purpose: The purpose of an internal review is to ascertain the reliability and accuracy of financial statements prepared and records maintained by the congregational treasurer. It is also intended to provide constructive suggestions toward improvement of procedures, record keeping and reporting.

Who should perform the review: The congregation should appoint a review committee, preferably comprised of 2 to 3 independent people. These people should preferably be unrelated to the treasurer.

Frequency: A review should be performed annually and a copy of the committee report should be sent to the presbytery clerk.

Procedures:

- ✓ 1. All financial records for the year should be gathered. This should include bank statements, cancelled checks, deposit slips, paid bills and treasurer's books.
- ✓ 2. Two months picked at random in the cash receipts and cash disbursements journals should be footed and cross-footed (added down and across). A few of these totals should then be traced into the general ledger (if one is maintained).
- ✓ 3. Trace the ending bank balance of two different months to the appropriate bank reconciliation. The bank reconciliation should be footed and agree to the books.
- ✓ 4. Select two checks from each month and trace to the source document (i.e. invoice, employment agreement, congregational minutes, deacon board minutes, etc.). Check the amount of the check to the source document and review for proper endorsement.
- ✓ 5. Trace the amounts on the year-end financial statements to the general ledger or other workpapers summarizing the monthly activity.
- ✓ 6. Determine that the cash balance at the beginning of the year plus receipts minus disbursements equals the ending reconciled cash balance.

- ✓ 7. Verify the existence of assets other than cash in checking (i.e. stock certificates, savings accounts, brokerage accounts, etc.). Review the earnings from investments to the amount of the assets for reasonableness.
- ✓ 8. Trace balances of notes payables and other liabilities to supporting documents.
- ✓ 9. Compare the income and expenses of the current year to those of the prior year for any significant fluctuations.
- ✓ 10. Review procedures for counting and handling of funds. This should be done by someone other than the treasurer.

We have examined the financial records of the WRPC Congregation and have found the following:

- ✓ 1. No problems or questions were noted.
- _____ 2. The following error(s) or problem(s) were found and were resolved as follows:

Finding

Resolution

Congregation WESTMINSTER RPC Date FEB 1, 2026

Review Committee Members:

[Handwritten signatures]

Please send two copies of this report to your Clerk of Session to be submitted to your presbytery clerk along with your congregational reports.