

2025 ANNUAL REPORTS



“A Community of Faith, Growing Together, Sharing the Love of Christ”

**Willow Creek Presbyterian
Church of Argyle**

**7300 Belvidere Road
Caledonia, IL 61011
(815) 885-3455**

www.willowcreekpc.org
office@willowcreekpc.org

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Cover Image: Painting by Katie Monroe

Dear Willow Creek Church Family,

For the last 180 years, our church has gathered in this place for worship, celebration of the sacraments, caring for one another, and serving our community. Over nearly two centuries so much has changed, and yet, much remains the same.

Through your generosity in 2025 we made a local family's Christmas merry and bright, collected bedding and built beds for children and youth in need, provided food to a local pantry, and put together care packages for the Haven Network.

We offered hospitality to our community in a variety of ways throughout the year, including our Respite Tent at the Boone County Fair and the first annual Ag Day in Argyle. The folks who first gathered to worship here in 1844 would probably have been amused to watch us enjoy horse drawn wagon rides, adorable animals, and tractors and other farm equipment. This wonderful event was possible through our partnerships with the Beaver Valley Clippers 4H Club, our neighbors at Paulson's Agricultural Museum of Argyle and the Beaver Valley Grange.

Another highlight from 2025 was worshipping outside at Scottish Argyle Cemetery on Labor Day weekend. This service has become a favorite tradition, where we can celebrate communion outside, remembering those who have come before us and focusing on our hope in the resurrection.

Our hope in the resurrection is something we hold in common with the first worshippers at the First Scotch Church, as they initially called Willow Creek, and with all of those who will someday worship here. 2025 was another year of generous giving and faithful stewardship, enabling us to not only care for our church here and now, but to also plan for the future. One way we are preparing for the future is through a building project that includes transforming the room off of the kitchen into a "Fireside Room" or church living room. That room now has an interior wall of exposed brick, giving us a chance to see the same old brick differently. As the light spills through the stained glass, it's easy to wish those walls could talk and tell the secrets and hopes of those who came before and labored so our sanctuary could stand tall and serve as a beacon of light across the fields for generations. It's comforting to know that while much was different in their day to day lives, their hopes were the same as ours - a hope in the God of resurrection and a longing to love and serve our neighbors. Whatever else may change, these three remain: faith, hope and love.

In Christ,


Rev. Lauren Patrus-Betz

Nominating Committee

This year's Nominating Committee members were: Sandy Bell (congregation-at-large), Ron Muzzarelli (Deacon), Matthew Ralston (congregation-at-large), Molly Shipton (Elder) and Pastor Lauren. Per our denomination's polity, individuals are allowed (but not required) to serve two consecutive three-year terms as either an Elder or a Deacon. In a rare occurrence, every single one of our class of 2025 Elders and Deacons were eligible to serve a second term. In an even rarer occurrence, they all said they wanted to. For each of these five officers of the church, their "yes" to another term was because they remain excited and energized for the ordered ministry they have been called to. This kind of stability on our Session and Diaconate is an unusual gift and we are excited to see how God works through it in the coming year. This of course made the work of the Nominating Committee easier than usual. Indeed, we only made one phone call, and that was just for fun. We do find our Committee's work the most fun. It's exciting to talk with church members about how they are being called into (and out of!) particular service in our congregation. We are grateful to be able to have these conversations each year. The congregation unanimously voted to approve the slate at the November 23rd Congregational Meeting.

2025 Slate of Officers:

ELDERS class of 2028 Jeff Cummings, Rebekah Landi and Katherine Ralston

DEACONS class of 2028 Mary Beth Gratz and David Perez-Fernandez

NOMINATING COMMITTEE Bryan Ambrose and Dianne Londo

CO-FINANCIAL SECRETARIES Matt Ralston and Ed Rottman

BEREAVEMENT COORDINATORS Katie Monroe and Kylie Monroe

PRESIDENT of the CORPORATION Maren Reid

Respectfully submitted,

Molly Shipton, Chair

Session

The elected elders who served the congregation in 2025 were:

Class of 2025	Class of 2026	Class of 2027
Jeff Cummings	Lon Clark	Tom Andrew
Rebekah Landi	Karli Rankin	Cindy Nelson
Katherine Ralston	Molly Shipton	Pat Nortch

The Session of Willow Creek Presbyterian Church had a busy year doing the work of the church for the congregation and the glory of God. Throughout 2025, we discerned how Willow Creek Presbyterian Church can more fully become a sanctuary for all people and a beacon of God’s love, expressed through hospitality in our church and our community.

The following are some highlights of the Session’s work for 2025:

- Approved participation in four denominational offerings: One Great Hour of Sharing, Pentecost, Peace and Global Witness, and the Christmas Joy offering
- Welcomed 4 new members to our congregation
- Created a task force for continued work with redesigning spaces within our building
- Welcomed Lindsey Clark as our new Office Administrator
- Supported the Finance and Personnel Committee in moving money to different types of accounts to earn more interest
- Hosted a CPR class led by a local fire fighter
- Supported the Youth Group in attending the Presbyterian Youth Triennium
- Approved Memorial Fund expenditures to cover the cost of laptops for the Church Office and Argyle Preschool, Memorial Garden plants, sanctuary plant stand, sandbox, and red carnations for Memorial Day
- Engaged in community outreach through the Respite Tent at the Boone County Fair
- Supported Vacation Bible School
- Hosted the community event, Ag Day in Argyle, with support from Paulson’s Agricultural Museum and Beaver Valley Clippers 4-H club

- Approved and helped with the bed build on September 6, where we made 30 beds for local children who are in need of a bed. A mission drive to collect bedding for these beds was also completed
- Supported Pastor Lauren in her Presbytery work and her teaching CLR classes (Center for Learning in Retirement) at Rock Valley College
- Granted approval for the Haven Network to use WCPC at a meeting place for families if needed
- Approved dispersal of Family in Need funds to local families
- With the generosity from members of the congregation, we collected gifts for a local family's Christmas
- Supported the All Church Gingerbread party

I am grateful to Pastor Lauren and the entire Session for their good works and cheerful hearts, as well as the entire congregation for their support.

Respectively Submitted,

Rebekah Landi
Clerk of Session

Willow Creek Presbyterian Church of Argyle Tabulation Report

Beginning Membership – January 1, 2025 - 110

Received by Reaffirmation of Faith - 4

Received by Affirmation of Faith - 0

Total
Additions 4

Removed from Active Roll - 0

Removed by Transfer to Another Church - 0

Deaths - 4

Donald Rogers February 20, 2025

Frank Lyford March 3, 2025

Douglas Williams May 2, 2025

Richard Londo May 27, 2025

Total
Subtractions 4

Total Membership – December 31, 2025 - 110

Child/Adult Baptisms - 0

Marriages - 0

Argyle Preschool Board

The 2025 Argyle Preschool year has certainly had its challenges but God has been with us and opened doors, and a few windows!

We began the Winter/Spring semester of 2025 with Miss Katie as our Director/Teacher. Miss Katie taught almost to the end of the year, then took maternity leave for the last couple months of the 2024/2025 year to welcome a beautiful baby boy into her family. Although we hated to see her go, it's what she and her family needed at this time.

We were blessed to find a wonderful long term substitute preschool teacher with a lot of experience, Miss Delica. Miss Katie and Miss Delicia team taught for a few weeks to make for a gentle transition for children and teachers alike. Miss Delica then took over and finished out the year. Our class of 10 preschool children ended the year working on number and letter recognition, letter sounds, writing and spelling their names by tracing, verbally repeating, and through art projects as well as continued work on social skills through play.

Fall 2025 we began our preschool year with 2 returning students and 8 new students ages 3, 4, and 5, and a new teacher, Miss Sarah. Miss Sarah is a warm and loving preschool teacher with day care experience, a lot of energy and many creative ideas. She did many fun art projects with the children. Miss Sarah let the preschool Board know that she was expecting her third child and didn't feel she could continue to teach. The Board accepted her resignation. Miss Sarah taught until Thanksgiving break, giving the Board a chance to find a long term substitute to get us through the holidays. The Board approved a fee reduction for our preschool families for the month of December for the inconvenience.

Miss Katie stepped up and helped re-organize the preschool room and get supplies labeled and in order before a new teacher came in. The school was blessed to find Miss Megan through our connection with Miss Delica. Miss Megan is a mom and an experienced Preschool teacher that enjoys filling long term substitute preschool positions keeping her schedule flexible for her family. She stepped in December 2025 and created a calm, warm learning environment and our preschoolers thrived under her care and guidance.

The Board had good luck again in hiring our new preschool teacher Miss Natalie who will begin in January 2026. Miss Katie has agreed to help as we move into the second 1/2 of the school year as a mentor for Miss Natalie helping her to navigate all there is to learn about running a preschool.

The Church Office Administrator plays an important supportive role in the Preschool. We began 2025 with Miss Shannon, and then we welcomed Miss Lindsey in February 2025. With all of the transitions in the Director/Teacher position, the consistency Miss Lindsey has provided children and families this year has been invaluable.

We have been blessed to find some wonderful temporary teachers, and although we have had less consistency than would be ideal for small children, the families have been amazingly understanding and the children have adjusted very quickly. In no small part, it is due to the care and concern of the individuals that have stepped in to help us complete our school year. Our subs and teachers have worked well with each other to keep a familiar schedule for the children and they did some transitional team teaching to give the children a chance to feel comfortable with a new person. Our teaching team has gently nudged our little flock of 3, 4, and 5 year old preschoolers in the direction of good social behaviors, learning how to be good friends to each-other, working on following directions to keep everyone safe, along with some pointed reminders when friends aren't being nice or polite. All teachers have also offered constant learning opportunities through play and art.

The Board is so grateful for the families that have chosen Argyle and for the sounds of children laughing and learning filling our church building. We are thankful for the hard work of all of our wonderful teachers and the support of the Church Office Staff. While 2025 had its challenges, with the commitment of so many wonderful folks, Argyle Preschool's legacy of excellent preschool education persists.

Respectfully Submitted,

Karli Rankin, Argyle Preschool Chair

Bereavement

Willow Creek hosted the following funeral receptions in our Fellowship Hall during 2025:

- February 28, 2025 for Don Rogers. Service from 12:00-3 pm, at which we served bottled water, coffee, brownies, and coffee cake. Family members provided the sandwiches and sides, we provided the desserts, and Willow Creek provided refreshments.

-May 31, 2025 for Rich Londo.

Coffee and bottled water were set out for the 11 am service. After the 11am service, a luncheon was offered, including sandwiches and sides provided by the family, desserts provided by the congregation, and refreshments by Willow Creek.

We are grateful for the generous help of congregation members who provided desserts and helped with setup and cleanup.

Katie Monroe and Kylie Monroe

Buildings & Grounds

The members of the Buildings and Grounds committee are Bryan Ambrose, Lon Clark, Curt Greenlee, Don Greenlee, Gary Greenlee, Steve Picken and John Reid. The following items were completed this year:

- We removed the cabinets and closet from the room west of the kitchen. We took the plaster and lathe off the south wall exposing the brick. We had the wall tuck pointed and sealed and hired Tom Shattuck to trim around the windows in the corners.
- We repaired and replaced the Willow Creek Church sign that is in Argyle.
- The sanctuary carpet was restretched in a few areas to eliminate the ripples that had developed.
- The large evergrown bushes were removed, with the help from the Beaver Valley Clippers 4-H Club, from the front of the church and the educational wing.
- A new sandbox was placed in the playground.
- A new "Heartsine 350P" AED was put in the sanctuary to replace the old outdated AED.
- The educational hallway floor was stripped and waxed by Mike Whittaker.
- A second handicap parking space was added to the east side of the educational wing.
- Mathew Cummings mowed and trimmed the lawn around the church and manse this year.

There were many other routine maintenance projects that the committee members completed this year. All the work that the committee members do is greatly appreciated.

Many thanks to all the volunteers who help keep our church and grounds beautiful!!!

Respectfully submitted,

John Reid, Chairman

Christian Education

Members: Rebekah Landi, Maren Reid, April Rottman, and Pastor Lauren

SUNDAY SCHOOL:

During the school year, a children's Sunday School class was held in person 3 weeks per month at 10:30 (after the children's sermon). Rebekah Landi, Karli Rankin, Shannon Reagan, and Molly Shipton taught these classes using the Growing in Grace and Gratitude curriculum.

On December 7th, the children and youth group members participated in a Christmas Program. They sang and acted out "We Are the Shepherds". After the worship service, Santa visited and brought presents for all of the children.

GINGERBREAD PARTY:

On December 6th the Christian Education Committee hosted a Gingerbread party at church. There were gingerbread houses to decorate, ornaments and other crafts to make, Christmas cards to prepare, and Christmas cookies to frost. About 30 Willow Creek friends and family of all ages participated in the fun.

YOUTH GROUP:

Pastor Lauren, Maren Reid, and Lucas Greenlee coordinated activities and lessons for youth in grades 6 through 12. Youth continued to meet after church for two hours about twice a month for games, lessons, and lunch. Many thanks to those in our congregation who provided lunch for us! A few of the highlights for this year included: running the coat closet at the Burns Banquet in January, participating in various "Rent-a-Youth" opportunities to raise money for PYT, attending PYT in Louisville in July, and trap shooting this fall.

VACATION BIBLE SCHOOL:

Our committee decided to lead our own VBS again this year. On June 23-26, from 9:00-12:00, we had children in grades preschool through 6th participate in Bible study, games, crafts, songs and science projects. They spent the week exploring whether God is a farmer. The week concluded by participating in Ag Day in Argyle on June 27th and leading worship on June 29th. Thanks to the many volunteers who led the activities and the wonderful children who participated!

ADULT CHRISTIAN EDUCATION:

Pastor Lauren led the Lenten soup study on *Being Mortal* by Atul Gawande. Each Wednesday participants discussed a few chapters in the book and read scripture related to the topics.

A women's Bible study group met once a month on Friday evenings. Attendees took turns hosting and leading the discussion on a variety of topics.

Adult Christian Education classes were held in the fall of 2025 at different times. Topics included: the prophet Jeremiah, Lesser Known Stories of Scripture, Theology and Artificial Intelligence, Psalms, and a focused study on Isaiah 9:6 and the names of God for Advent.

A huge thank you to the members of this committee as well as the many volunteers from the congregation for their dedication of time and talents in supporting the Christian Education programs at Willow Creek.

Respectfully submitted,

Rebekah Landi, CEC chair

Diaconate

Deacons at December 2025:

Members for 2025

David Perez Fernandez

Mary Beth Gratz ~ Chairperson

Ron Muzzarelli

Renee O'Dell

Annie Picken

Shannon Reagan

Deacons welcomed new members Annie Picken and Shannon Reagan for a 3 year term. It was voted that Renee would remain on as Secretary and Mary Beth would continue as Chairperson for 2025. The group met nine times for official meetings and then enjoyed a December dinner with Session to celebrate the year. Those Deacons whose terms were ending all stayed for a second term. Remarkably, Session, too, retained all members for another 3 years. We are grateful for the service of both committees as they care for our church and community.

As in other years, we organized many potlucks, made visits, calls, sent cards and took flowers to shut-ins. Our church family seems to enjoy the visits and flowers a great deal. Shannon and Annie took on the daunting task of creating a Willow Creek Presbyterian Church Cookbook. We will continue that into the spring. Next year, we hope to work a bit more outside of the church with additional groups such as Bravehearts Therapeutic Riding and Educational Center who have facilities in Harvard and Poplar Grove. Pastor Tanya and David went to bless the horses, volunteers, staff and facilities and we will plan to do that again. In our October meeting, we discussed what activities or projects we might expand to and The Special Olympics was suggested. We look forward to finding ways to make a difference within our church family and our community in 2026.

Respectfully submitted,

Mary Beth Gratz

Diaconate Chair

Endowment

The Endowment Committee met two times this year. The members of the Endowment Committee in 2025 were Brianne Ambrose, Lon Clark, Michael Landi, Beth Monroe, Pat Nortch and Steve Picken. Beth Monroe was the Chair and Mike Landi was the Secretary for 2025.

At our first meeting in January of 2025 we decided that we will have two Endowment Committee meetings a year and possible emergency meetings if necessary. We saw no need to transfer funds out of the endowments at the time.

At our second Endowment Committee meeting in July of 2025 we saw no need to pull out any money.

We had a special meeting in November of 2025. We felt the rising volatility of the markets warranted earnings being pulled out. We pulled out 1,392 shares of earnings. The total amount of money split three ways was \$29,988.00 to the mission, buildings and grounds accounts.

Overall the Endowment accounts look good. We will keep an eye on the investments and monitor the church's needs for funds.

Prepared by Michael Landi

Finance & Personnel

The members of the Finance and Personnel committee in 2025 were Brianne Ambrose, Lon Clark, Michael Landi, Beth Monroe, Pat Nortch and Steve Picken. Beth Monroe was the Chair and Lon Clark was the Secretary for 2025. The Willow Creek Presbyterian Church Finance and Personnel Committee met 11 times in 2025.

We reviewed the income and expenses for the church each month. We looked at ways for saving money and continued to find ways to cut costs. Our goal is to keep expenses down to match the giving by the congregation.

The church financial audit conducted in April by Steve P., Kathy C. and Lon C. They found no discrepancies in the finances of the church in 2024.

In June of 2025 we moved \$101,000.00 to Rockford Community Bank. We started 2 CDs, \$50,000.00 each, to start earning money to use to offset rising costs.

In December of 2025 we moved all of Memorial, the rest of the Gifts and Bequests, most of Missions/B & G account money over to Rockford Community Bank to earn more interest. The total moved was \$106,434.46.

The pastor will receive a 3% increase to her salary. We decided to increase the pay for the book keeper by \$0.50 an hour and raised the pay of the secretary by \$0.50 an hour. The nursery attendant pay increased to \$16.25 a session. The office staff is working at high levels of efficiency. There have been no complaints or grievances from either party.

We had an amazing year financially in 2025. We saw growth in the giving of our current members. In the year of 2025 the church was \$7,102.14 in the red. Our community outreach and positive outlook are leading the way to a fiscally stable Willow Creek Presbyterian Church.

Prepared by Michael Landi

Media

The members of the Media Committee in 2025 were Steve Picken, Annie Picken, David Perez and Mike Landi. Mike Landi was the Chair and Secretary for 2025. The Willow Creek Presbyterian Church Media Committee did not have any formal meetings in 2025. All of our communication happened over email due to member availability.

We installed a new piece of equipment to help improve the live streaming and sound system for worship services in the media booth. We also have been tweaking the sound levels in the sanctuary to provide better sound quality for worship services overall.

The committee started work on a Media Tech Training program to grow the number of people in the congregation that can run the equipment in the sound booth.

The committee was able to work with Music and Worship to coordinate the Memorial Day service at the Scottish Cemetery. Allowing sound and recording to be made and posted on Youtube and Facebook.

Through our community outreach and social media presence we are leading the way to growing Willow Creek Presbyterian Church. The more we can connect to the community through broadcasting our worship services we can have a greater impact on those in need.

Prepared by Michael Landi

Worship & Music

Worship and Music Committee Members: Tom Andrew, Brianne Ambrose, Brenda Benning (Chair), Kathy Clark, Renee O'Dell, Elizabeth O'Leary, Katherine Ralston, Matt Ralston and Pastor Lauren Patrus-Betzel. In the fall, Renee resigned from our committee due to health concerns. Kathy graciously stepped up to take our meeting minutes and become the new secretary for our committee. We thank Renee for all her hard work over the years. Our committee meets once a month, but will call special meetings when necessary. This year we met a total of 10 times, skipping the months of June and December.

One of our committee's most important functions is to prepare Communion for the congregation. We prepared communion by traditional method and also by intinction in 2025. We provide individually filled cups of juice and cubes of bread for those who may not be comfortable with the intinction method. We also provide gluten free rice cake pieces for those who may have gluten sensitivity issues. Pastor Lauren continues to bring communion to those who are unable to get to church when she visits them.

In 2025, there were a total of 52 regular services and three special services which were Ash Wednesday, Maundy Thursday and Christmas Eve. The Ash Wednesday service was not well attended due to the weather. We had four worship services that included special programming: Worship in the Park in July, Kirkin O' the Tartans in September, World Communion in October and All Saints' Day in November. We also had a service on Labor Day weekend which was held in the chapel at the Scottish cemetery. We served communion a total of 19 times in 2025.

Preparation of Communion is completed by the members of this committee. We rotate this responsibility between members, purchasing and donating the supplies as needed. We offer a gluten free option by providing rice cake pieces for those with gluten sensitivities. There were four special offerings collected this past year, One Great Hour of Sharing, Pentecost, Peace and Global Witness and Christmas Joy. During 2025, there were no Baptisms, 0 Affirmations of Faith, 4 Reaffirmations of Faith and no Weddings. Our congregation was served by Pulpit Supply seven times during 2025. Commissioned Pastor Tanya Muzzarelli provided pulpit supply six Sundays and often helped with worship leadership during other services as well.

Our committee generally meets on the third Tuesday of every month. Occasionally, we do move this meeting date or time if enough members have a conflict. During our meetings, we try to plan at least 4 weeks of worship services. We plan for special music, changing paraments/color (as needed), assigning the preparation of Communion, changing floral arrangements for occasions such as Baptisms, Memorial Day, etc., reviewing our committee budget and also planning special services. Several tasks that are completed yearly or as needed throughout the year are: order special flowers (Palms, Easter Lilies, Poinsettias, red Carnations for Memorial Day, etc.) order Advent candles, clean and organize the music/worship storage room, order Communion supplies, authorize envelopes and flyers for the special offerings and coordinate the Christmas decorating and un-decorating of Fellowship Hall and the Sanctuary. We prepare the budget for the next year in September and October. Our church secretary, Lindsey Clark prepared the usher/liturgist list using Stewardship Sunday volunteer forms. Our committee is also responsible for the cleaning of the Communion cloths, choir robes and choir folders. We also take responsibility for the maintenance of the Sanctuary piano, clavinova, bells, organ and sound equipment.

The Handbell Choir performed a total of five times in the past year. Dianne Londo led the choir, and then Cindy Nelson became the director. We are grateful for Dianne's service and for Cindy's willingness to continue providing this service to our congregation. We are also very thankful for Tom Andrew's continued service to our church. He volunteers his services as an organist and pianist. Elizabeth O'Leary continues to be our music director. She recruits members of our congregation to provide music and also finds people within our community to perform. We are so fortunate to have so many talented people within our church and our community who are willing to share their musical talents with us.

On behalf of our committee, I would like to thank everyone who has helped us during this past year. Our committee would not be successful if we did not have the support of the office staff, members of the congregation, Pastor Lauren and Pastor Tanya. I am very grateful for the other members of this committee and all they do to make things go smoothly in our church. We really make a great team!

Respectfully submitted,

Brenda Benning, Worship and Music Chair

Audit Committee

Willow Creek Presbyterian Church of Argyle
Annual Financial Report
Audit Committee

We the members of the audit committee have examined the books and records of Willow Creek Presbyterian Church for the year 2024 and have found them to be in accordance with the church's established policies and procedures.

Auditors:

Jan Clark

Date February 5, 2026

Kathleen Burke Clark

Date February 5, 2026

[Signature]

Date Feb 6 2026

WILLOW CREEK PRESBYTERIAN CHURCH
Committee Investments Summary
31-Dec-25

Solutions Bank Money Markey as of January 1, 2025 \$184,590.16

Restricted: Finance Committee (B&G) \$29,950.12
 Memorial Committee \$16,897.52
 Missions \$26,122.73
 Unrestricted:
 Session Fund \$101,619.79

Receipts

Transfers:	
Memorials	23,455.79
Missions	10,114.39
Gifts & Bequests	1,172.73
Building & Repair Activity	<u>20,114.13</u>
	54,857.04
Total Receipts	54,857.04

Expenditures

Transfers:	
Memorials	2,219.84
Missions	3,600.00
Gifts & Bequests	101,000.00
Building & Repair Activity	<u>11,450.80</u>
	118,270.64
Total Expenses	118,270.64

Solutions Bank MM/Rockford Community Bank as of December 31, 2025 \$ 121,176.56

Restricted:
 Finance Committee (B&G) \$38,613.08
 Memorial Committee \$48,119.92
 Missions \$32,650.32
 Unrestricted:
 Session Fund \$1,793.24

Virtus Fund as of January 1, 2025, 3898.123 shs @ \$10.55 \$ 41,125.20

Earnings reinvested 948.62
 Market fluctuation 1,819.63

Virtus Fund as of December 31, 2025, 4520.438 shs @ \$9.71 \$43,893.45

Activity:

Date	Dollar amount	Share Price	Shs purchased	Total Shares
Balance 1/1/25		10.55		3898.123
03/20/25 Income dividend .02711	105.76	10.56	10.015	3908.138
06/18/25 Income dividend .05430	212.23	10.99	19.311	3927.449
09/18/25 Income dividend .05251	206.39	11.3	18.265	3945.714
12/18/25 Income dividend .10751	424.24	9.66	43.917	3989.631
12/18/25 Capital Gain 1.299536	5127.60	9.66	530.807	4520.438
12/18/25 L-T Capital Gain 1.2756	5034.11	9.66		4520.438
Balance 12/31/25		9.71		4520.438

Edwards Jones	Start Date	Maturity Date	Principle	Yield	Earnings
T-Bill	1-31-25	1-31-26	\$17,000.00	4.250%	722.50
T-Bill	3-31-25	3-31-26	\$17,000.00	4.500%	765.00
T-Bill	6-30-25	6-30-26	\$17,000.00	4.150%	705.50
T-Bill	9-30-25	9-30-26	<u>\$17,000.00</u>	3.666%	<u>623.22</u>
			\$68,000.00	\$	2,816.22
					\$ 70,816.22

Rockford Community Bank	Start Date	Maturity Date	Principle	Yield	Earnings
6 Month CD	6-17-25	1-17-26	\$50,000.00	4.12%	\$ 1,030.25
12 Month CD	6-17-25	6-17-26	<u>\$50,000.00</u>	4.31%	<u>\$ 2,157.00</u>
			\$100,000.00	\$	3,187.25
					\$ 103,187.25

Mass Mutual - Life Insurance

Policy Cash Value	
Basic Policy Value	\$7,431.10
2023 Paid Up Additional Value	\$786.38
Prior Years Paid Up Value	<u>\$14,060.87</u>
Total	\$22,278.35

TOTAL NET WORTH OF COMMITTEE INVESTMENTS \$ 361,351.83

Willow Creek Presbyterian Church
Church Financial Report
For The Year Ended December 31, 2025

INCOME

	Budget 2025	Actual 2025	Approved Budget 2026
Contributions/Offerings			
General Offerings	158,000	158,413.00	155,000
Initial Offerings	100	65.00	100
Loose Offerings	2,000	2,109.25	2,000
Designated Mission of the Month	750	490.00	750
One Great Hour of Sharing	145	10.00	145
Birthday Offerings		-	
Pentecost	150	-	150
Pentecost - Local 40%		-	
Global Peacemaking	100	3.00	100
Global Peacemaking - Local 25%		-	
Thanksgiving Offering		-	
Joy Offering	200	-	200
Kemmerer Village	100	70.00	100
Contributions/Special			
Ash Wednesday	50	-	50
Maunder Thursday	25	35.00	25
Christmas Eve & Christmas	1,000	125.00	1,000
Easter Sunrise		-	
Other Income			
Per Capita	1,600	1,145.00	1,600
Building Use Fees	3,000	2,239.50	3,000
Interest	125	147.85	125
Investment Interest Income	250	3,935.54	5,000
Transaction Fee Donation		22.00	
Building Use - Weddings	500	-	500
Endowment Income			
Missions	3,600	3,600.00	3,600
B&G - Major Maint	-	2,500.00	-
B&G - Cap Improv	-	8,950.80	-
School & Event			
Sunday School	-	-	-
Stronghold Daycamp	250	239.50	250

INCOME

	Budget 2025	Actual 2025	Approved Budget 2026
Youth Group Income			
Mission Trip	-	-	-
Fund Raisers	-	-	-
Donations	-	-	-
Family Nights	-	-	-
Total Income	171,945	184,100.44	173,605

EXPENSE

Personnel/Admin - Salaries			
Pastor	32,301	32,301.10	33,270

Willow Creek Presbyterian Church
Church Financial Report
For The Year Ended December 31, 2025

INCOME			
	Budget 2025	Actual 2025	Approved Budget 2026
Contributions/Offerings			
General Offerings	158,000	158,413.00	155,000
Infant Offerings	100	65.00	100
Loose Offerings	2,000	2,109.25	2,000
Designated Mission of the Month	750	490.00	750
One Great Hour of Sharing	145	10.00	145
Birthday Offerings		-	
Pentecost	150	-	150
Pentecost - Local 40%		-	
Global Peace-making	100	3.00	100
Global Peace-making - Local 25%		-	
Thanksgiving Offering		-	
Joy Offering	200	-	200
Kammerer Village	100	70.00	100
Contributions/Special			
Ash Wednesday	50	-	50
Maundy Thursday	25	35.00	25
Christmas Eve & Christmas	1,000	125.00	1,000
Easter Sunrise		-	
Other Income			
Per Capita	1,600	1,145.00	1,600
Building Use Fees	3,000	2,239.50	3,000
Interest	125	147.85	125
Investment Interest Income	250	3,935.54	5,000
Transaction Fee Donation		22.00	
Building Use - Weddings	500	-	500
Endowment Income			
Missions	3,600	3,600.00	3,600
B&G - Major Maint	-	2,500.00	-
B&G - Cap Improv	-	8,950.80	-
School & Event			
Sunday School	-	-	-
Stronghold Daycamp	250	239.50	250

INCOME			
	Budget 2025	Actual 2025	Approved Budget 2026
Youth Group Income			
Mission Trip	-	-	-
Fund Raisers	-	-	-
Donations	-	-	-
Family Nights	-	-	-
Total Income	171,945	184,100.44	173,695

EXPENSE			
Personnel/Admin - Salaries			
Pastor	32,301	32,301.10	33,270

Secretary	21,665	18,688.30	18,135
Bookkeeper	13,708	11,879.85	12,870
Organist		-	
Music Director	4,025	4,024.80	4,148
Bell Choir Director		-	
Choir Accompanist		-	
Nursery Atd	1,014	544.00	845.00
Youth & Family Director			
Staff Temps			
Total	72,713	67,438.05	70,025
Personnel/Admin - Staff Support, Clergy			
Major Medical/Pension	19,978	19,329.24	23,123
Study Leave	1,500	1,635.00	1,500
Prof Expense & Travel	3,600	3,547.93	3,600
Pastor's SS Allowance	3,587	3,586.96	3,699
Mease Utilities	3,600	3,850.06	3,800
Church Contribution (403b)	1,200	1,200.00	1,200
Pastor Hlth. Reimb. Acct	2,588	738.06	2,673
Dental Insurance Premiums		-	
Pastor's Housing Allowance	1,000	999.96	1,000
Total	37,063	34,887.21	40,595
Personnel/Admin - Staff Support, Admin			
Staff - SS/Medicare	3,300	3,640.80	3,500
Bonus		-	
Total	3,300	3,640.80	3,500

EXPENSE

	Budget 2025	Actual 2025	Approved Budget 2026
Personnel/Admin - Administration			
Paper Supply	1,000	756.90	1,000
Postage & Stamps	400	365.00	400
Bulk Postage	-	-	-
Computer Supplies	-	-	-
Computer Programs & Fees	1,100	1,288.31	1,100
Telephones & Internet	4,000	2,977.89	4,000
Office Equipment Supply	500	441.57	500
Office Equipment Service	2,500	2,334.21	2,600
Office Equipment Repair	100	-	100
Vanco Fees	150	213.20	200
Church Paypal Fees		-	
Mileage	400	350.15	500
Other		-	
Total	10,210	8,734.03	10,300
Personnel/Admin - Wedding Expenses			
Honors Pastor		-	
Honors Organist	300.00	-	300.00
Sound System	300.00	-	300.00
Wedding Coordinator	300.00	-	300.00
Wedding Cleaning		-	
Refund - Wedding Fee		-	
Total	900.00	-	900.00
Christian Ed & Youth - Education			
Sunday School K-12	100	-	100
Sunday School Adult	100	-	100
Vacatin Bible School	500	167.55	500
Bibles (Gift)	150	-	150
Christmas Gifts	100	-	100

Youth & Family Director	-	-	-
Total	950	167.55	950
Christian Ed & Youth - Youth & Confirmation			
Youth Group	500	-	500
Confirmation	300	-	300
Mission Trip Chaperons	1,000	-	1,000
Fund Raisers	100	-	100
Family Nights	100	-	100
Mission Trip	-	-	-
Total	2,000	-	2,000

EXPENSE

	Budget 2025	Actual 2025	Approved Budget 2026
Music & Worship - Music			
Instrument Care	250	100.00	250
Chance! Choir Music	100	-	100
Children's Choir	25	-	25
Copyright License	550	554.00	550
Choir Robes		-	
Bell Choir	200	-	200
Bell Cleaning/Serviceing	1,500	252.00	1,500
Special Music		1,125.00	
Continuing Ed	250	-	250
Other	-	-	-
Total	2,875	2,031.00	2,875
Music & Worship - Worship			
Pulpit Supply	1,450	756.44	1,450
Organ/Choir Dir. Supply	300	-	300
Devotional Booklets	400	370.09	400
Communion & Candles	200	31.85	300
Other	300	-	300
Total	2,650	1,158.18	2,750
Membership & Stewardship - Membership			
Membership Promotion	300	186.65	300
New Member Classes		-	
Fellowship Supplies	300	206.68	300
Miscellaneous	-	-	-
Total	600	393.23	600
Media Committee			
Equipment Supplies	300	-	300
Hardware - Audio	600	319.00	600
Hardware - Video	600	-	600
Software	24	-	24
Total	1,524	319.00	1,524
Membership & Stewardship - Stewardship			
Offering Envelopes	300	224.05	325
Total	300	224.05	325

EXPENSE

	Budget 2025	Actual 2025	Approved Budget 2026
Building & Grounds			
Natural Gas	10,000	6,419.54	10,000
Electric	5,500	3,818.99	7,000

Insurance	14,601	15,637.94	17,265
Upkeep & Repair	10,500	11,019.73	10,500
Janitorial	12,500	11,860.00	13,000
Security System	700	2,740.94	2,734
Grounds Maintenance	300	-	300
Elevator Inspection	300	1,205.75	-
B&G - Major Maint		2,500.00	-
B&G - Cap Improv		9,493.28	-
Fire Alarm Inspection	825	525.00	800
Total	55,226	65,221.17	61,599

Session			
Per Capita	1,600	1,145.00	1,600
Session Endorsed Items	800	798.25	600
Bereavement	-	-	-
Pastor Nominating Committee	-	-	-
Total	2,200	1,943.25	2,200

Board of Deacons			
Postage	-	-	-
Supplies/Gifts/Flowers	200	175.00	200
Total	200	175.00	200

Mission & Benevolence - Denominational			
General Assembly	100	100.00	100
Synod	100	100.00	100
Presbytery Shared Mission	500	500.00	500
Total	700	700.00	700

EXPENSE

	Budget 2025	Actual 2025	Approved Budget 2026
Mission - Local	-	-	-
Endow. Supported Missions	3,600	3,600.00	3,600
Designated Mission of the Month	575	490.00	575
One Great Hour of Sharing	100	10.00	100
Birthday Offering	100	-	100
Pentecost	235	-	235
Global Peacemaking	100	-	100
Thanksgiving Offering	400	-	400
Joy Offering	250	-	250
Kemmerer Village	100	70.00	100
Other Missions - Unbudgeted	100	-	100
Total	5,560	4,170.00	5,560
Total Expense	197,447	191,202.58	206,603
Income less expense	(25,502)	(7,102.14)	(32,908)

Expense/Spending Breakdown:	%	%	%
Staff	63.60	61.62	61.53
Admin/Ops	11.59	7.92	11.92
Buildings & Grounds	21.84	27.91	23.52
Missions	3.17	2.55	3.03
Total	100.00	100.00	100.00

Willow Creek Presbyterian Church

Treasurer's ReportBalance Sheet
31-Dec-25**ASSETS****Current**

General Fund - Checking, Money Market, Petty Cash	89,789.37
Memorial Fund	48,119.92
Mission Fund	32,650.32
Session Fund - Gifts & Bequests	1,793.24

Long-Term

Building & Repair Fund	20,580.34
Capital Improvements	18,032.74

Mutual Funds -	
General - Virtus	43,893.45
Endowment - New Covenant	365,410.88
Other - New Covenant	65,438.28

Treasury Bills	68,000.00
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CDs	100,000.00
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Policies -

Mass Mutual	22,278.35
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Total Assets	<u>875,984.89</u>
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LIABILITIES & EQUITY**Current**

Notes Payable	-
Mortgages Payable	-
Accrued Dedicated Obligations	14,392.51
Accrued Dedicated Missions	9,340.93
Accrued Per Capita	88.00
Accrued Pre-School	5,451.57
Accrued Payroll Taxes	1,235.55

Long-Term

Notes Payable	-
Mortgages Payable	-
Total Liabilities	<u>30,508.58</u>

Equity

Church Fund	845,476.33
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Total Liabilities & Equity	<u>875,984.89</u>
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WILLOW CREEK PRESBYTERIAN CHURCH
Dedicated Accounts
31-Dec-25

Category/Description	Balance <u>1/1/2025</u>	<u>Receipts</u>	<u>Expenses</u>	Balance <u>12/31/2025</u>
Building Repair -				
Capital Improvements	-			-
General Maintenance	-	-		-
Major Maintenance	-			-
Building Repair Fund	2,401.00	865.07		3,266.07
Deacons -				
Anderson, Mary Shut-In Fund	240.71	-	31.86	208.85
Gifts & Bequests -				
	-			-
Martha Ruth -				
Least Coin Collection	-			-
Martha Ruth General Fund	877.47	-	-	877.47
Memorial -				
Anniversary/Birthday Gift	-			-
Memorial Fund Purchases	-	2,219.84	2,219.84	-
Gifts & Bequests				-
Mark Pickett	100.00		100.00	-
Loren Buffington		550.00	550.00	-
Frank Lyford		3,885.00	3,885.00	-
Don Rogers		35.00	35.00	-
Doug Williams		9,125.00	9,125.00	-
Carolyn Miller		7,000.00	7,000.00	-
Richard Londo		1,585.00	1,585.00	-
Roger Cummings	20.00		20.00	-
Lee Pickett	110.00	1,970.00	2,080.00	-
Frank Lyford Bible		45.00		45.00
Music -				
Handbell Refurbishing	1,113.00	252.00	-	1,365.00
Music	78.06			78.06
New Covenant Endowment Fund -				
Capital Improvements	-	9,996.00	9,996.00	-
Major Maintenance	-	9,996.00	9,996.00	-
Missions	-	9,996.00	9,996.00	-
Scholarships	-	-	-	-
Operations -				
175th Anniversary	1,643.68	25.00	-	1,668.68
Bereavement	841.17	450.00	26.89	1,264.28
Change for Change - (See Missions Recap)	642.23	29.90	-	672.13
Fellowship Coffee Hour	8.22	-		8.22
Flowers - Easter/Christmas	476.70	448.60	553.96	369.34
Interfund Transfers	-	18,292.27	18,292.27	-
Library Fund	449.85	-	-	449.85
Painting Party	-	-	-	-
Pastor Continuing Ed	1,500.00	1,500.00	904.89	2,095.11
Pastor Medical Expenses	-	-	-	-
Pastor Professional Expenses	-	-	-	-
Prepaid Expenses	-	236.00	236.00	-
Reimbursement/Donation	-	-	-	-
Vanco Online Giving	(721.40)	10,000.84	10,465.04	(1,185.80)
Wedding Deposits	-	-	-	-
PNC -				
Pastor Relocation	-	-	-	-
Sunday School (Adult) -				
Donations	24.03	-		24.03

Youth Group -				
PYT	1,673.86	2,425.00	3,241.29	857.67
Youth Fundraisers	-	890.00		890.00
Youth Group Donations	2,238.27	350.00	-	2,588.27
Youth Group Rec Room	46.25	-	-	46.25
Youth/Mission Activity	-	-	-	-
TOTALS	<u>13,763.20</u>			<u>15,588.48</u>

2025 WCPC MISSION

Month	Mission	Balance Forward	Endow. Income	Offering Income	Total	Expensed	Balance
January*	Designated Mission	325.00	300.00	125.00	750.00	-	750.00
February	Designated Mission		300.00	30.00	330.00	100.00	230.00
March	Designated Mission		300.00	30.00	330.00		330.00
April	Designated Mission		300.00	25.00	325.00	-	325.00
May	Designated Mission		300.00	25.00	325.00		325.00
June**	Designated Mission		-	-	-	-	-
July	Designated Mission		300.00	25.00	325.00	-	325.00
August	Designated Mission		300.00	25.00	325.00	-	325.00
Sept.	Designated Mission		300.00	100.00	400.00	-	400.00
October - Peace & Global (see below)							
Nov.	Designated Mission		300.00	25.00	325.00	19.64	305.36
December - Christmas Joy (see below)							
Monthly Missions Totals:		325.00	2,700.00	410.00	3,435.00	119.64	3,315.36
Other Dedicated Mission Accounts							
One Great Hour of Sharing		-	-	10.00	10.00	-	10.00
Pentecost (60%)			180.00	15.00	195.00	195.00	-
Local Pentecost (40%)		352.80	120.00	10.00	482.80	-	482.80
Peace & Global Witness (75%)		18.75	225.00	18.75	262.50	262.50	-
Local Peace & Global Witness (25%)		204.50	75.00	6.25	285.75	-	285.75
Capron School Books		30.00			30.00		30.00
Kemmerer Village		-		70.00	70.00	45.00	25.00
Babies Closet		1,500.75		-	1,500.75	-	1,500.75
Families in Need		1,622.56		1,259.00	2,881.56	200.00	2,681.56
Miscellaneous Mission		138.49	-		138.49	130.91	7.58
Change 4 Change		642.23		29.90	672.13	-	672.13
Christmas Joy - December		410.00	300.00	30.00	740.00	410.00	330.00
Other Dedicated Mission Accounts Total		4,920.08	600.00	1,448.90	7,268.98	1,243.41	6,025.57
Total:		5,245.08	3,300.00	1,858.90	10,703.98	1,363.05	9,340.93

* January \$100 designated to Disaster Assistance California Wildfires expensed in February

** Pentecost was June Mission journaled in August