

Wauwatosa Presbyterian Church

Community Through Christ and In Christ

2025 ANNUAL REPORT



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ANNUAL STATISTICAL REPORT FOR 2024

Members on Active Roll on December 31, 2024 (as reported to the Presbytery) 294

Member Gains 2025:

By Affirmation of Faith.....	7
By Reaffirmation of Faith.....	6
By Letter of Transfer	2
Total Gains	15

Member Losses 2025:

Transferred	0
Death	7
Requested removal	1
Recommended removal (approved by Session)	0
Total Losses	8

Members on Active Roll on December 31, 2025 **301**

PASTOR AND HEAD OF STAFF

Over the course of 2025, I found myself returning often to a line from the Apostle Paul's Letter to the Romans. In chapter 8, Paul poses a simple but searching question: *"What then are we to say about these things?"* It is a question I found myself asking often as I reflected on our life together - on the role of Wauwatosa Presbyterian Church in our community and the wider world, and on what it means to serve this beautiful congregation of faith.

Paul, as he so often does, answers his own question with another: *"If God is for us, who is against us?"* His conclusion is striking. In the end, it does not matter. Or, stated more provocatively - as Paul is sometimes inclined to do - the real answer to who might stand against us, when God stands with us, is simply: *who cares?* This is not to deny that challenges are real or that opposition can be serious. Rather, Paul insists that in comparison to the truth that God is *for us*, whatever is against us ultimately will not prevail.

That conviction has long been echoed in the church's song, including Martin Luther's hymn *A Mighty Fortress Is Our God*:

*And though this world, with devils filled,
should threaten to undo us,
we will not fear, for God hath willed
his truth to triumph through us.
The Prince of Darkness grim,
we tremble not for him.
His rage we can endure,
for lo, his doom is sure.
One little word shall fell him.*

So what, then, should we say about all the *"things"* of 2025? As your pastor, I have sought to answer that question by attending closely to Paul, to Luther, and most especially to you - the members and friends of this congregation. Through both the large and small moments of the past year, you have shown time and again that faithfulness as a response to the world around us - both good and bad - is the real bellwether of our community of faith.

I have witnessed your deep commitments and steady communal zeal. I have watched you step forward to ensure that the smallest details are tended - candles lit, doors opened - and that the larger moments of our shared life, including Christmas Eve worship, are carried out with care and devotion. I have stood alongside the Session as you spoke candidly and faithfully about financial realities and spiritual responsibilities, always grounded in the conviction that, in both certainty and uncertainty, God is and will always be *for us*.

For all of this and abundantly more, I count myself deeply grateful to serve this community of faith and to call Wauwatosa Presbyterian Church my home. I look forward with hope and confidence to the year that lies ahead.

Serving the Church: Work as Pastor At-A-Glance 2025

Since July 2024, I have been using a web-based time tracking program called *Toggl Track* that allows me to document my working hours and designate every WPC specific task to a "Project."

Below you can find the project-assigned breakdown representing my day-to-day work at the Pastor and Head of Staff of Wauwatosa Presbyterian Church. According to *Toggl Track*, my 2025 was as follows:

40% Worship (ex. Lord's Day Service, Sermon writing, Planning services)
32% Head of Staff (ex. Staff Meetings, Committee Meetings, Correspondence/Emails)
13% Bible Study (ex. Preparing and Teaching Wednesday Bible Studies and Sunday Morning)
5% Pastoral Care (ex. Visiting, Calling Members, Emergencies and Requested/Planned)
3% Funerals (ex. Planning Service, Officiating Funeral/Memorial and Graveside)
2% Presbytery Service (ex. Commission Meetings, Presbytery Meetings)
1% Fellowship (ex. Attending events, participating in social life of church)
< 1% Community (ex. Engaging Community Members, Volunteering for Events)
< 1% Service to the Larger Church (ex. Attending Installation Services, Interfaith Work)
< 1% Continuing Education (ex. Opportunities not including multi-day events)

**rounded up to whole percentage*

Notes & Takeaways on *Toggl Track* Data:

- A comparison of data contained in the 2024 Annual Report indicates that my day-to-day work as Pastor and Head of Staff **did not change significantly** in regard to time spent working on specific tasks. For instance, in 2024 40% of my time was classified as "Worship" and the same holds true for 2025. 2024 Head of Staff totals represented 35% and in 2025 the totals are 32%.
- A total of **122.5 hours** were spent in 2025 working on my days off (Friday and Saturday)
- As per my Terms of Call, **I have 4 weeks of vacation and 2 weeks of Continuing Education to be used per year.** The above percentages reflect the use of both vacation, and continued education.
- According to my records, I wrote and preached **47 sermons**, led **53 worship services**, officiated **6 funerals/memorials**, performed no weddings, performed **3 baptisms** (2 child, 1 adult), taught **109 sessions of adult bible study**, and **moderated every gathering** of our Session.

Updates on *Forward 2025: Pastoral Discernment of Vision for WPC*

During the February 2025 Annual Meeting, I shared with the congregation an outline of vision discernment I had undertaken as your pastor, independent of the work of Session. This process of reflection and prayer came to be known as *Forward 2025*. In naming and shaping this vision, I sought to identify opportunities for Wauwatosa Presbyterian Church during a year of transition following the departure of our Designated Associate Pastor, the Rev. Lisa Lynne Kirkpatrick.

Forward 2025 focused on using the year intentionally to move WPC toward a more forward-facing posture—one grounded in community engagement, clarified leadership structures, and a deeper articulation of our identity as a faith community. The initiative encouraged Session to approach this season of change not merely as an interim period, but as an opportunity for discernment and growth. Three highlights from *Forward 2025* illustrate this work:

- Discernment regarding the possibility of calling an Associate Pastor led to congregational listening sessions, the engagement of consultant and denominational leader the Rev. Vicky Curtis, and multiple Session retreats and gatherings devoted to clarifying WPC's identity and sense of call for the future.

- WPC began to identify a niche in its outward-facing engagement with the community by sharing our sanctuary - particularly its exceptional acoustics - with a variety of musical organizations for rehearsals and performances. These relationships have continued to grow, and WPC now regularly hosts concerts and musical events in our space.
- Session made the intentional decision to leave the Membership Elder position vacant and to revise the Session structure by transitioning toward a Community Engagement Elder position and corresponding committee. This new role and committee will support building use, promote meeting and concert opportunities, and help WPC discern faithful ways to model inclusive and welcoming love within the wider Wauwatosa community.

As we now move into a new year of mission and ministry, I am working to update *Forward 2025* into *Forward 2026*. This next phase of discernment will be undertaken in closer partnership with Session as we continue to seek where the Holy Spirit is leading our congregation in the year ahead and beyond. Several goals first articulated in *Forward 2025* will be brought forward in the coming months, and I look forward to sharing this continuing work with the congregation.

A Word about Our WPC Staff

We are deeply blessed by the remarkable staff who serve Wauwatosa Presbyterian Church with such dedication, creativity, and care. Day by day, their faithful work sustains our worship, strengthens our ministries, and extends Christ's welcome into our community. We give special thanks for the arrival of Organist Jayne Latva, whose musical gifts are already enriching our worship and lifting our praise, and Office Assistant Micha Gibbons, whose steady presence and thoughtful attention bring clarity, warmth, and grace to the life of our church. Together, our staff embodies a spirit of collaboration, generosity, and deep commitment that continues to shape WPC as a place of welcome, faith, and hope.

A handwritten signature in black ink, appearing to read "Brett", followed by a long horizontal line extending to the right.

CLERK OF SESSION

In 2025, Wauwatosa Presbyterian was ably represented by the following Elders and pastoral staff serving on Session:

Session Members

Scott Bentley, Treasurer; Kristen Crump, Mission; Denise Fried, Stewardship; Jennifer Good, Memorial; Brian Hakes, Finance; Mike Harvey, Buildings and Grounds; Heidi Hudson-Mairet, Worship; Stephen Hudson-Mairet, Clerk of Session; Mary Pluta, Christian Education; Sharon Polakowski, Fellowship; Vince Racioppo, Finance; Kevin Sjostrom, Nominating; Steve Trower, Buildings and Grounds; Don Weinberg, Personnel.

Staff

Brett Swanson, Pastor

Session activities

The Session met monthly, with a few additionally scheduled Session meetings. In addition to the normal activities of Session including committee reports, budget updates, approval of weddings, baptisms, and funerals, electing WPC representatives to Presbytery meetings, pastoral reports and other governance activities for the good of Wauwatosa Presbyterian Church.

Session continued the attention on budgetary matters including paying off the PILP loan in 2025. This includes revisions to the Wauwatosa Presbyterian Investment Policy.

Session continued the discernment regarding various staffing options for 2025 and beyond to best serve the congregation. This included a number of listening sessions with the congregation and Session reflection retreats led by Rev. Vicky Curtiss, Program Director from the Siena Retreat Center. This process has been a main focus of Session activities and is anticipated to continue through much of 2026.

A few other notable accomplishments from Session

- ◆ Session agreed to support Kairos Collective with a one-time gift of \$10,000 towards the operations of the Collective.
- ◆ Session approved the formation of a task force to develop a disaster response plan. The task force was later constituted as the Safety and Security committee, with a wide range of constituents represented.
- ◆ Session approved Contingency funding to help renovate the Heaven Room into useable space for the Curiosity Corner activities.
- ◆ Session began exploring a task force or committee to engage visitors with conversation, information, listening and connecting them to current members and various aspects of church life.

Summary respectfully submitted by Stephen Hudson-Mairet, Clerk of Session.

DIRECTOR OF MUSIC

This past year has been filled with wonderful music from our Chancel Choir, Chancel Ringers, Praise Team, soloists, and small ensembles. Our church is blessed with exceptionally talented instrumentalists and singers who add beauty and depth to each service.

Two services this year were led by our Chancel Choir. In March, they performed Requiem by Gabriel Fauré, with the assistance of organist Martha Brown. In December, they presented the Gospel Magnificat by Patti Drennan, joined by Jim Guckenberger on drums, Jayne Latva on piano, and Mark Weisser on guitar. These two works were stylistically very different and presented their own unique challenges, but through the choir members' extra dedication and effort, both performances exceeded expectations.

We are never lacking in musical talent at this church and have featured a wide variety of soloists and ensembles, both with our choirs and alongside our organist, Jayne Latva. I am especially looking forward to another recital on March 1 featuring Martha Brown, Laura Holveck, Kevin Sjostrom, Beth Wilkinson, and myself.

I am truly grateful for the support and encouragement of this congregation. Your enthusiasm for music at Tosa Pres motivates us to keep striving for excellence and to share meaningful music in worship.

Respectfully submitted,
Nicole McCarty

CURIOSITY CORNER PRESCHOOL

Kids at Work! is our 2025-2026 school theme and exactly what happens each and every day at Curiosity Corner Preschool. In addition to the children, the teachers, families and WPC members are at work enriching the Curiosity Corner community too! 2025 has brought further growth and change to our program.

Over the summer, the upstairs room nicknamed "Heaven" was renovated into a beautiful classroom/meeting space thanks to wonderful WPC volunteers and additional WPC financial support. It is an area offering extended play opportunities for the preschoolers. The new classroom space, the outdoor classroom and the additional five days a week enrollment option are just a few examples of recent changes enriching the Curiosity Corner program. This year we are also hosting a parent workshop series. One evening a month a parent/child topic is presented by Firefly Counseling and Tosa Psych.



Where we really shine is our staff. It truly is the teachers who make Curiosity Corner an outstanding preschool program. All the staff from the 2024-25 school year returned for the 2025-26 school year. Due to our enrollment growth, we hired two additional teachers. Courtney Bolle is teaching M/W in the Rainbow Room with Jane Pfaff. Emily Schieve also joined us this year and teaches with Sue Hoff on Fridays in the Rainbow Room. And after 20+ years in the Sun Room, Jenny Collins joined the Rainbow Room. She is now teaching Tu/Thurs with

Sue Hoff. Thank you, teachers!

Megan Miller continues as the financial advisor for Curiosity Corner Preschool. Her calm, steady guidance with the financial side of our program is essential. Megan is a welcomed steward to ensure our program is financially stable. Thank you, Megan!

Curiosity Corner Preschool offers our community a high quality preschool thanks to the support of Wauwatosa Presbyterian Church. Being a mission of WPC, Curiosity Corner can provide the children and their families well maintained classrooms and access to additional spaces for large motor, events and outdoor activities. Truly the support of everyone at WPC helps keep us operating. A special thank you to Pastor Brett, Gary Hodel, Cindy Thomas, and Micha Gibbons for all their assistance and guidance. Many WPC members assist all year long as well with administrative/financial guidance and remodeling/repair/building needs. We would like to highlight Jim Halverson who recorded our Christmas Programs again this year and Steve Trower, Kevin Sjostrom, Leigh Anne Fraley, and Jeff Smith who coordinated the major Heaven project.

Thank you, WPC!



Enrollment is an exciting topic for us this year. We currently have full enrollment at CC! There are 36 children attending each day (Monday-Friday). Enrollment for the 2026-2027 school year is off to a great start. We have received enrollment from a number of current families, many tours with new potential families are occurring and our Open House is scheduled for Tuesday, February 24th from 5-7pm. Thanks again to Megan for her assistance with determining an appropriate tuition increase to keep our program successful and viable while remaining comparable to other



preschool programs. Word of mouth (verbally & digitally) continues to be our best form of advertising. Our website continues to be an important platform to provide prospective parents current information about our school. We also advertise in the local neighborhood association newsletters, online at sites like Milwaukee Mom and our lawn signs have been very effective too.

We are grateful to be part of the WPC community and grateful to offer a nurturing, supportive preschool program to the greater community,

Respectfully submitted,
Jane Pfaff, Administrator

Curiosity Corner Nursery School**School Year 24-25 Actual and Budgeted Income Statement****as of June 30, 2025**

Income:	2024-2025		2024-2025	
	Actual		Budget	Difference
Tuition	113,374.82		125,940.00	(12,565.18)
WI Dept of Admin	2,836.00		2,000.00	836.00
Fundraisers (net)	\$ 1,652.10		\$2,000.00	(347.90)
Donations	\$ 337.44			337.44
	118,200.36		129,940.00	(11,739.64)
Expenses:				
Salaries	\$ 105,884.74		108,000.00	(2,115.26)
School Supplies	\$ 4,767.80		\$ 6,000.00	(1,232.20)
Advertising	\$ 1,554.00		\$ 2,750.00	(1,196.00)
Continuing Education	\$ 860.41		\$ 1,500.00	(639.59)
Administrative Items	\$ 3,129.43		\$ 3,500.00	(370.57)
Major Purchases				
Heaven Renovation				
	\$ 116,196.38		121,750.00	(5,553.62)
Net Income	2,003.98		8,190.00	

WI Dept of Admin was allocation of COVID relief funds for early childhood education providers that must be used for staffing. Given as bonus to staff in December and May and reflected in salary expense.

ADULT ENRICHMENT

In 2025 our initial meeting focused on identifying topics relevant and of interest to members of our congregation. We identified a couple possible avenues to pursue, most notably a presentation by Mr. Richard Galaviz from the Milwaukee LGBTQ+ Center. This event was conceptualized by our committee members with the guidance of Mr. Galaviz as a sort of LGBTQ+ 101, providing education about inclusive language, use of pronouns and terminology. By inviting Mr. Galaviz, the members of the Adult Enrichment Committee hope to provide an opportunity to enrich the ways we offer a sense of community for all who seek to worship at Wauwatosa Presbyterian Church. This event is scheduled for February 15, 2026, due to the availability of Mr. Galaviz and to avoid possible conflicts with any sporting events (such as the Super Bowl) if the Packers had a winning season.

There were several other topics that were in the works but at this point it is uncertain where these are in the process of development/planning.

As many of you know, our committee chair, Barbara Racioppo, passed away in December of 2025. Throughout the past year she had battled issues with her health leading to her resignation as the chair of the Adult Enrichment Committee in September. Barb and her husband Vince were only members of our congregation for a short time before jumping in and making themselves an important part of the workings of our church. Barb's career as a psychologist equipped her with the gifts of deep understanding of human experience, a curiosity that instantly invites others to share their thoughts and the desire to warmly welcome individuals from all walks of life. I believe the Adult Enrichment committee benefited from these gifts that Barb freely shared and her leadership and guidance is profoundly missed.

Respectfully,

Deborah VanderKinter
Committee Member

BUILDING AND GROUNDS

During 2025 the Buildings and Grounds (B&G) team worked tirelessly to maintain and improve the church building and facilities. The following is a summary of the projects undertaken by B&G volunteers.

Heaven Renovation

This project was the major project undertaken in 2025 and used a combination of church volunteer labor and contracted services. Curiosity Corner (CC) approached B&G with a request for additional space that could be used to support a growing enrollment and additional programming needs. Since the bell choir had vacated Heaven, it was selected to be used to meet this need. Initially the project was thought to primarily be painting and ceiling tile repairs. As B&G investigated further, it became apparent that the roof framing needed repaired and insulation and lighting systems needed to be upgraded. The project became a much larger undertaking than originally expected. The work was scheduled during the summer school vacation and needed to be finished before the start of school in September. B&G contracted for demolition, the installation of new ceiling headers above the room and for new drywall installation. Once that work was completed the painting, electrical, and finishing work was performed by B&G volunteers. Carpet and stair tread cover installation was also contracted out. With the additional structural work and stair treads on backorder, the renovation work was completed about two weeks late. Curiosity Corner staff has transformed the room into a new space that they call the Treehouse.



The project cost a total of approximately \$20,000. CC donated \$5000 which covered the carpet, stair treads and their installation. A big thanks to all the volunteers who made this project a success. Please take the time to visit the renovated room.

Energy Efficiency Upgrades - Empowering Faith Communities Pilot Program

The Empowering Faith Communities for Energy Efficiency Pilot Program is designed to foster participation in energy efficiency initiatives among Houses of Worship and community-based organizations. This pilot program aims to expand the Focus customer base by partnering with places of worship. The initiative involves conducting energy assessments at places of worship and the community-based organizations they partner with to provide enhanced incentives for the recommended energy efficiency upgrades. In addition, the team will host energy efficiency educational workshops and events to connect with the congregation's membership base.

During the summer of 2025, an energy savings project proposal was submitted to Focus on Energy by WPC. The application was approved, the upgrades are currently being bid to contractors and will be implemented in 2026. The primary elements of the project are converting lighting throughout the church to LED fixtures and adding insulation to the attic areas that do not have proper levels of insulation. The estimated project total is approximately \$35,000. The grant will pay for about \$22,700 or 65% while WPC will pay about \$12,300 or 35%. WPC included the insulation of the attic above the Treehouse room and WPC has already received grant money (\$1385) to offset what was spent.

Five Year Capital Plan

In cooperation with the Finance Committee, a five-year capital plan was developed by B&G to help guide investments and fund-raising activities. The plan identifies anticipated large financial capital investments for the next five years. These currently include the replacement of the roofs, audio and lighting upgrades in the sanctuary, and modernization of the elevator controls. Early in 2026 the plan will be presented to the Session for consideration and approval.

Elevator Repairs

As with much of the church's infrastructure, the elevator is aging. Many of the elevator controls components are no longer available making repairs challenging. B&G is concerned about the potential for a long unanticipated outage of the elevator should a controls component fail. Consequently B&G is currently investigating the cost of the upgrades and discussing the project with several contractors. B&G is recommending that the repairs be completed in 2026 at a planned time to limit the disruption as much as possible.

Masonry Restoration

The exterior masonry was showing signs of deterioration in a number of places. A lot of this is due to the application of salt on walkways in the winter. The salting is important for safe access to the buildings but unfortunately a side effect is the chemical deterioration of the masonry. B&G determined that we needed to be proactive, and repairs were made during by a contractor during the fall. This work will be an ongoing expense, but we do not need to repeat for another 7-10 years.

Security Improvements

Several church members, including B&G committee members, attended a seminar focused on church security issues. As a result of the attendance, the formation of an ad hoc committee called the Safety and Security Committee was approved by Session. The mission of the committee is to review all aspects of church security. These aspects include: physical upgrades inside and outside of the church, signage throughout the facility, and technology upgrades.

During 2025 B&G implemented some simple security upgrades. Cameras were installed at the main entrances and a number of inoperable door locks were replaced. Once the recommendations of the committee are approved by Session, B&G will be available to assist with the implementation of the recommendations.

Planning for Sanctuary Audio/Visual Improvements

The control systems for the lighting and the audio in the sanctuary have reached the end of their lives and need modernization. Parts for the systems are no longer available. A failure of either would seriously impact the functionality of the sanctuary. During 2025 both systems have been investigated and proposals requested for replacement of the systems. B&G has recently concluded these evaluations and will be making a recommendation to Session at the January 2026 meeting to move ahead with implementing the improvements. Here is what can be expected because of the improvements.

The existing audio control board (it is in the balcony) along with sanctuary speakers will be replaced. The new system will have far greater functionality impacting the audio in the sanctuary and online broadcasting of services. The contractor which will be recommended to undertake the improvements is aware of the audio issues in the sanctuary that have been reported by members and has planned the improvements to help address these concerns.

The lighting system control upgrades are a replacement of the current controls to insure continuous operation of the system.

Miscellaneous smaller projects

During 2025 B&G has also tackled a number of smaller projects.

- ◆ Water issues

We had several episodes with water in Fellowship Hall. They turned out to be due to several contributing sources. One was a broken roof drain line that was allowing water to infiltrate the basement walls from outside of the basement. The other was a leaking line connected to the basement hot water heating system.

- ◆ Garage LED and garage door in workshop

The lighting in the workshop was upgraded to LED fixtures and an automatic opener installed to make operation of the garage door easier.

- ◆ Critter control

Critter control around and in the building is an ongoing project.

- ◆ Electrical circuit identification and repairs

A current ongoing project is the identification, labeling and tagging of existing electrical lines.

- ◆ Roof annual inspection and spot repairs

We continued with an annual inspection of all the roofs and spot repairs to maintain them. The most recent inspection report predicts the roof will need to be replaced in 2028.

- ◆ Relamping fixtures in sanctuary

A number of bulbs had burned out in the sanctuary fixtures. B&G evaluated options to replace the bulbs and was able to self-perform the replacement of many of the burned-out bulbs.



CHRISTIAN EDUCATION

Christian Education: By the Numbers

2 vibrant classes for Tosa Pres kids, weekly Sunday School for our elementary-aged children, *and* the joyful return of **Second Sundays** - a once-a-month gathering just for tweens and teens
2 meaningful opportunities for teens to serve at **St. Ben's**, putting faith into action
5 Bibles lovingly given to our third graders, personally inscribed by Jeff Homar
7 teenagers confirmed and welcomed as new members of **Wauwatosa Presbyterian Church**
11 bags of food donated to the **Tosa Community Food Pantry** during Vacation Bible School
15 tins of cookies decorated by our high school students and mailed with love to college students
20+ dedicated volunteers who made Vacation Bible School possible
40 enthusiastic kids participating in Vacation Bible School
44 stockings filled by our Elementary School class and sent to **TOSA Cares**
179 pounds of food donated by elementary school children during **Mission Blitz** in October
700 Easter eggs joyfully hidden - and found - at the Palm Sunday Easter Egg Hunt
\$746 donated to **St. Ben's** through the **Souper Bowl of Caring**

With Grateful Thanks to Our Volunteers

Christian Education thrives because of the faithful, generous people who give their time and hearts to our children and youth. A heartfelt thanks to:

Jordan Acker Anderson, Oscar Anderson, Lucia Bravo-Bakemeyer, Elizabeth Bargren, Kim Christianson, Anne Coulling, Kathy Flanders, Denise Fried, Jane and Grant Geyer, Chris Halverson, Leo Hanlon, Laura Holveck, Jeff Homar, Petra Kolo, Kim and Brian Lukehart, Bridget Lovell, Heidi Hudson-Mairet, Audrey Paxton, Emmy Peaslee, Sharon Polakowski, Kai Vibhakar, Dave and Kathy Weinberg-Kinsey, and Liam Zamzow.

Thank you for helping nurture faith, build community, and share God's love.

Respectfully submitted,
Mary Pluta, CE Chair



DEACONS

I am pleased to present the Annual Report for the Deacon Team at *Wauwatosa Presbyterian Church*, highlighting our ongoing ministry of care, hospitality, and service within our congregation.

Team Members and Growth

We are grateful for the dedication of our current Deacons, including:

Kim Christianson, Anne Coulling, Barb Guyer, Joyce Hakes, Bob Krick, Andrew Luke, Olivia Luke, Anthony Madison, Diane Melrose, Marc Raygoza, Kristen Shaw, Ann Trower, Mark VanderKinter, Sue Westby, and Beth Wilkinson.

Their faithful service exemplifies the spirit of compassion and care at the heart of our ministry.

Welcoming Worship and Congregational Support

Throughout the year, the Deacons have been integral to creating a warm and welcoming environment for worship. Our Sunday responsibilities continue to include greeting attendees, distributing bulletins, guiding seating, and offering hospitality that reflects a spirit of openness and care. These tasks support our church's mission of welcome and inclusion "*to all persons...*" as we gather in Christ's name.

In addition to our ongoing presence during worship, Deacons have assisted with sanctuary care, facilitated orderly collection of offerings, and ensured that the physical worship space is cared for with respect and attention.

Sacramental Outreach

The Deacon Team continues to prepare communion on designated Sundays, offering this sacred sacrament with reverence and support to our pastors and congregation alike. Special gratitude for the time and baking skills of **Kristen Shaw** who prepares gluten free bread so that all may participate.

Seasonal Ministries and Personal Visits

Our traditional seasonal ministries were again a meaningful highlight this year. The Deacons coordinated **Easter flower deliveries** and **Poinsettia deliveries** to at-home friends and congregational members, offering not only floral gifts but also prayerful visits and compassionate fellowship. These moments of connection reinforce our community's care and presence for those who might otherwise feel isolated.

Support and Collaboration

We extend our heartfelt appreciation to **our custodian, Gary Hodel**, for his invaluable and consistent support. In addition to his regular workload, Gary's work, from preparing coffee and hot water before worship to maintaining our supplies, ensures that fellowship and hospitality are offered with excellence each week. His presence significantly enriches the daily life and ministry of our church.

We also extend gratitude to Hospitality for the allocation of new coffee pots that will be specifically reserved for the Deacon Team. This ensures that we have the necessary tools to provide a warm beverage to augment and enliven our Sunday morning fellowship.

Looking Ahead

As we reflect on this past year, we celebrate the commitment of all who serve as Deacons. We are thankful for returning members and welcome the promise of continued growth and service in the year ahead.

Our mission remains steadfast: to extend compassion, to support our congregation's spiritual life, and to help make Wauwatosa Presbyterian Church a place where all experience care, welcome, and Christ's love in action.

With Gratitude

Thank you to everyone who has supported the Deacon Team. Your partnership, collaboration and willingness to provide your time and talents in service and prayer enriches our community and strengthens our shared ministry.

Respectfully,
Jen Knapp, Deacon Moderator

FELLOWSHIP

Committee Members: Elizabeth Bargren, Anne Coulling, Jean Dregne, Cindy Harvey, Laura Holveck, Joannie Weinberg, and Sharon Polakowski (chair)

In 2025, Fellowship Ministry, along with the incredibly talented head chef, Ben Anderson, coordinated and/or organized the following:

- Luncheon for the annual congregational meeting on February 2
- Meal for the Winter Farmers Market on February 16
- Three Lenten Lunches (new this year!)
- Easter brunch
- Church picnic in June
- Group to see *Joseph and the Amazing Technicolor Dreamcoat* at the Sunset Playhouse in August
- Rally Day in September
- Packer viewing party with pizza in November
- Three Thursday Night Live sessions during Advent



All of these activities would not be possible without the many volunteers from the WPC congregation. Whether you provided a dish to serve, helped in the kitchen, or helped with set up or clean up, please know how much you are appreciated! Many hands truly make light work, and lending a helping hand is certainly a wonderful way to get to know other WPC members.

We are always looking for new ways to help members make connections and provide opportunities for fun and socializing at WPC. If you have any ideas for activities you think a group would enjoy, either at church or outside of it, please let us know that too!

I would like to thank the committee members, Ben Anderson, Pastor Brett and WPC staff, and all of the many volunteers who have helped with the events listed here. None of these events would happen without the hard work and dedication of so many people.



Respectfully submitted,
Sharon Polakowski

OVER 55'S

As a subgroup of the Fellowship Committee, Over 55's mission is to provide daytime fellowship and entertainment to those 55 and older. We usually meet on a non-Quilter's Quest Thursday afternoon. In past years, we have had an occasional event on a Sunday afternoon to attract more attendees and to cover the cost of entertainment.

In 2025, we had two quality events. The first was a February Valentine's Party with a sandwich/dessert luncheon; we had 18 guests and charged \$8 per person. The second was an October magician/luncheon at which we entertained 20 guests and charged \$10 per person.



Although we charge for our events, much of the food, favors and table centerpieces are donated. Many thanks to our volunteers Lorraine Jung, Heatherlee Muehlius, Pam Weisser, Barb Homar, Bev Muehlius, Rose Mary Muller, Jean Dregne, Brian and Diane Lukecart. They made party games, desserts, shopped and plated food, provided centerpieces and favors, brewed coffee, set up sound equipment or helped with clean-up.



Also, special thanks to our custodian, Gary Hodel, for accommodating our room setup requests.

Respectfully submitted,

Diane Lukecart
Heatherlee Muehlius
Pam Weisser



MEMORIAL

Committee Members: Jennifer Good (Chair), Kim Christiansen, Dee Krugler, Beth Wilkinson

The Memorial Committee oversees monetary gifts given to Wauwatosa Presbyterian in remembrance of loved ones. The committee works to make sure that these gifts are used appropriately and wisely to enhance worship and education at WPC. A main responsibility of the Memorial Committee is to solicit applications for college scholarships, review the applications and to seek Session approval to award scholarships to those who meet the criteria. All gifts given to Memorial ministry this year were added to the Memorial fund, the scholarship fund or to other purposes in accordance with the donors' wishes.

Memorial Fund

Memorial Funds are available for use in worship, Christian education, sanctuary enhancement and library items as requested. In 2025 no disbursements were made from the Memorial Fund for these purposes.

Scholarships

In April application forms were made available on the WPC website and printed copies were available in the church office for students to apply for post-secondary education scholarship for the Fall 2025 semester. Students and their families were alerted to the opportunity to apply in the April newsletter and weekly announcements.

On the application students are asked to explain their connection to WPC and to provide a 250–300 word typed essay describing "a time when your faith informed or challenged a person decision." We received twelve applications for scholarships and each was accompanied by a sincere, thoughtful essay.

The total amount available for distribution to student applicants is based on a rolling five-year fund balance average assuming a given investment rate of return. In 2025, six scholarships of \$500 each were awarded.

Service of Remembrance

The annual Service of Remembrance celebrates the lives of WPC members, as well as family and friends of members, who died during the previous twelve months. On November 2, 2025, we remembered Mary Bray, Angie DeGroot, Carol Flanders, Susan Schapekahm Gahagan, Marlene J. Gehring, Carol Johnson, Dianne Kavalor, Marta Kramer, Marilyn LaDue, Ilene Marconnet, Perry Patterson, Patricia Ann Suhling, Dorothy Zimmerman Sywassink, and Larry Vaughn.

Respectfully submitted,

Jennifer Good

MISSION

Areas of Focus

Our mission work represents an important aspect of WPC, contributing to the life and vitality of our congregation. The mission work continued this year through numerous activities focused on extending our faith by serving many local initiatives in meaningful ways.

The following sections highlight these efforts and the meaningful connections we cultivated throughout the year, as we focused on various different areas:

Serving Others

Through the annual Undie Sunday drive, we came together to address a commonly overlooked aspect of poverty – basic undergarments. Thanks to the generous donations from the WPC community, we collected over 500 items for the Meta House (for women and children) and the Guest House (for men).

Key Partner Support

We supported Common Ground with \$5,000 in dues and a \$1,500 donation from the Alternative Christmas Market. We also helped Forward Scholars with \$3,485 for their tutoring programs, as well as space at WPC for board meetings and training sessions.

Mission Blitzes, Volunteering

In May, WPC volunteers prepared and delivered meals to Repairers of the Breach, and a second team organized the clothing area at St. Ben's.

In September, the congregation participated in a food drive for the Hunger Task Force, collecting hundreds of pounds in food donations.

In November, with the cuts to SNAP benefits and government shutdown, we donated \$5,000 to the Hunger Task Force and members of the congregation matched that amount with another \$5,769.82!

In this same spirit, WPC added to their standard food donation to Tosa Food Pantry by donating and delivering \$500 worth of food during October, November, and December.

Mission Partner Awareness

To strengthen our connection with Mission partners, we invited and hosted non-profit leaders to share information about their organizations for Moment for Mission. This included Common Ground, Forward Scholars, Souls to the Polls and St. Ben's, in addition to Mission committee members speaking in service about upcoming initiatives.



Alternative Christmas Market

In November, we hosted the annual Alternative Christmas Market, featuring over 20 local organizations. The congregation generously contributed nearly \$10,000, and the Mission Committee added \$28,000 from budgeted funds, the total divided among these organizations based on the giving preferences of the congregation.

Thanks to the office staff for managing the website, totals, promotional materials and donations.

The following individuals serve on the Mission Committee:
Angela Madison, Bev Schwabe, Dean Muller, John Breunissen,
Kristen Crump, Mark Weisser, Petra Kolo, Tom Bergeson-Graham

Respectfully Submitted,

Kristen Crump, Mission Committee Chair



NOMINATING

Committee Members: Anne Coulling, Jen Knapp, Sharon Polakowski, Kevin Sjostrom (chair), Joannie Weinberg; Brett Swanson (advisor).

The Nominating Committee's goal is to help church members find deacon and elder positions that enable them to use and develop their talents and to serve WPC. Every year, the committee confers, makes a list of prospective deacons and elders, and extends invitations to those on the list.

During 2025 the Board of Deacons suggested that the Committee not add deacons. If any members were disappointed when they did not receive invitations to serve as deacons, they can be assured that new deacons will be needed in 2026.

Members who agreed to step into active elder positions were Angela Madison, who agreed to be the mission committee chair; Steve Trower, who agreed to continue as co-chair of Building & Grounds; Susan Kilhefner, who is succeeding Stephen Hudson-Mairet as Clerk of Session; Pam Weisser, who will chair the adult enrichment committee; and Kevin Sjostrom, who will serve a full term and be chair of the nominating committee. We still have open positions for elders who could chair the membership and worship committees. In addition, we are looking for someone, who need not be an active elder, to chair a new safety and security committee.

We offer our gratitude to everyone who considered an invitation to act as deacon or elder. Anyone with an interest in or questions about serving as a deacon or elder or on a committee, please call, e-mail, or grab a committee member. We like to talk about service at WPC.

Respectfully submitted,

Kevin Sjostrom

PERSONNEL

Personnel Committee Members: Paul Bargren, Tom Bergeson-Graham, Al Correa (Former Chair), Julie Guckenberger, Jane Martell, Rev. Dr. Brett Swanson, Don Weinberg (Chair)

Church Personnel

Rev. Dr. Brett Swanson (Pastor and Head of Staff)
Micha Gibbons (Office Manager)
Cindy Thomas (Office Associate)
Gary Hodel (Custodian)
Nicole McCarty (Director of Music)
Jayne Latva (Organist)
Jim Halverson (AV Lead Technician)
Jane Pfaff (Curiosity Corner Nursery School Administrator)
Cynthia Gebhart & Amanda Miller (Nursery Care)
Rev. Dr. Debbie Pagels (Visitation Associate)

The Committee has had a very active year! We began 2026 with the hiring of a new Office Assistant, Micha Gibbons. Micha quickly proved to be a very skilled and welcome addition to our staff. Micha has graciously agreed to transition into the Office Manager role effective January 1, 2026, as Cindy Thomas requested reduced responsibilities.

We were sad to accept Martha Brown's request to retire effective June 1, 2025, after many years of dedicated service. A celebration of her ministry was held on 5/25/25. The Committee completed a revision of the Organist Position Description, and we have been fortunate to hire Jayne Latva as Organist. Jayne's experience and skill have been evident since joining us as another welcome addition.

Session determined that WPC should engage in a Discernment process, whose original purpose was to determine how to staff for our future, including the disposition of a generous gift to continue an associate pastor. Session met with Beth Patton, a representative of the Presbytery Committee on Transitional Ministry to discuss how to proceed. It was determined that Rev. Vicky Curtiss should be engaged to work with us through a Discernment process. Vicky led two opportunities for members of the congregation to share their experiences and hopes for WPC. Session had a retreat in November to discuss the input from the congregation, and another on January 18 to continue the process. We have one more scheduled for February 21, 2026. As the discernment process has unfolded, we have found ourselves focusing more and more on what we want our future to be, which will help us understand staffing needs. We want to build a model to recommend to the congregation, hopefully by spring of 2026.

The Committee collected feedback from the congregation regarding the staff, and the results were shared with each member of the staff in an annual review.

A position description was created for a Visitation Associate, and Rev. Dr. Debbie Pagels was hired in July. Unfortunately, Dr. Pagels is currently on medical leave, and we hope to have her back soon.

We are very fortunate to have a very capable staff in place now and we look forward to supporting them in 2026.

Respectfully submitted,
Don Weinberg

TERMS OF CALL FORM - Year 2026**Installed Pastor or Co-Pastor****Presbytery of Milwaukee**Pastor's Name REV. DR. BRETT SWANSONCity & Church WAUWATOSA PRESBYTERIANDate of Congregational Meeting to approve terms of call FEBRUARY 1, 2026Position is: ☒ Full-Time:
Part-Time: Hours / Week _____**COMPENSATION**

Complete all lines, adding a zero or N/A where the specified term/benefit is not provided.
*Compensation will be paid to the Pastor according to annual terms which meet or exceed the Minimum Compensation Standards of Milwaukee Presbytery. Please refer to those Minimum Compensation Standards on the Presbytery website for all items with an asterisk below.

A. EFFECTIVE SALARY

- | | |
|---|------------------|
| 1. Cash Salary (<u>12 month</u> equivalent) | \$ <u>63,793</u> |
| 2. Housing / Utilities Allowance or Manse value | \$ <u>35,844</u> |
| 3. Contributions to PCUSA Fidelity 403b or other retirement | \$ <u>9,137</u> |
| 4. Additional Compensation or Allowances (please specify below) | \$ _____ |

***Total Effective Salary for Board of Pensions (summary of 1-4)** \$ 108,774

B. BENEFITS (Paid by Congregation)

1. *Board of Pensions: Select the BOP coverage option you are using for 2026, either A or B and enter the amount. Enter N/A on the \$ line for the plan you are not choosing.

A. Transitional Pastor's Plan \$ _____

B. Congregational Pastor's Package \$ 39,327

____ Pastor only; ☒ Pastor and children; ____ Pastor and Spouse; ____ Family

2. Supplemental Health (optional) \$ 4,557

3. SECA: Social Security Offset (optional) (50% or less) \$ 8,321

4. Other (specify) _____ \$ _____

5. *Vacation **Minimum** of four weeks including four Sundays
(If greater, please specify here _____)

6. *Continuing Education minimum of 2 weeks
(If greater, please specify here _____)

7. *Paid Sick Leave (up to 10 days for each year of service)

C. PROFESSIONAL REIMBURSABLE EXPENSES (Paid by congregation)

1. Auto Mileage Reimbursement at current IRS rate up to \$ 3,000

2. *Continuing Education \$ 2,675

3. *Professional Expenses \$ 4,557

Salary will be paid (check one) X monthly; _____ twice a month on the _____ and _____; or _____ bi weekly

By signing below, the parties acknowledge that they have read and agree to the Pastoral Personnel Policies, the Ethical Boundaries Policy and the Dissolution Policy of the Presbytery of Milwaukee (all are found on the Presbytery's website under Documents & Resources/Commission on Transitional Ministries; www.pbymilwaukee.org/commission-on-transitional-ministries.html).

Minister signature _____ Date _____

Clerk of Session signature _____ Date _____

Authorized CPM signature _____ Date _____

STEWARDSHIP

Committee Members: Denise Fried (Chair)

The mechanics of pledge encouragement in the October Stewardship Season were employed as usual in 2025. Information opportunities were held, newsletter articles were provided in "The Joyful Noise" and letters requesting your financial support were sent to homes, but the Sunday morning messaging in October did take on a slightly different approach.

For the past few seasons, speakers have usually talked about what the church meant to them individually and their family. This approach is always warm, usually recognizable to many of us, and often, very touching. This year under the auspices of the hymn, *I Love to Tell the Story*, the members who spoke during worship were asked to tell stories about their involvement at WPC in a church-as-family context. Kristen Crump shared stories of the eye-opening joy and education of working with members and community support organizations with the Mission Committee. Mike Harvey and Steve Trower spoke of the creativity and fellowship of addressing the goals of the Buildings and Grounds Committee. Speaking of education, Mary Pluta talked about her passion for leading Christian Education. Thank you Kristen, Mike, Steve and Mary for sharing insight into the joys and challenges that you and so many others experience at WPC.

Thanks to all of you for your response to the Stewardship Season.

Respectfully submitted,

Denise Fried

WORSHIP

The Worship Committee gathers together monthly to discuss ideas, reflect on current practice and assist in taking care of the worship responsibilities. As a committee, we strive to make worship meaningful for all. The Worship Committee welcomes anyone wishing to attend and participate in opportunities to reflect on and grow in understanding of worship. Through conversations and reflection, we strive to continue to examine what we do in worship, making intentional choices for Wauwatosa Presbyterian.

Wauwatosa Presbyterian Church continues to worship through several special services, bringing in special music, guest preachers, and highlighting aspects of the Christian year.

A few 2025 highlights:

March 5: Ash Wednesday

April 13: Palm Sunday: Eco Palms in service

April 17: Maundy Thursday service

April 18: Good Friday multi church shared service: hosted by Underwood Memorial Baptist

April 20: Easter Sunday: Easter brunch, 10:00 Service of Resurrection

June 8: Pentecost

September 7: Rally Day

October 5: World Communion service

November 2: Service of Remembrance

December: celebrating Advent with several special services including Longest Night and Gospel Magnificat culminating with two lovely Christmas Eve services (4:00 glowsticks/8:00 candles)

WPC is grateful to have Rev. Dr. Brett Swanson serving as Pastor at Tosa Pres carrying the load to lead us spiritually as a solo pastor. We would also like to recognize and thank Carol Wickersham, Debbie Pagels, Morgan Edwards, Deb Bergeson-Graham and Mark Fraley for leading us in worship as guest preachers during 2025. Worship Committee would also recognize and thank Jim Halverson for his coordination of the Technical Team who run the projections, sound and the livestream each week! Members of the team include Brian Lukehart, Mark VanderKinter, Zariah VanderKinter, Michael Flanders, Stephen Hudson-Mairet, Grant Geyer, Brian Hakes, Larry Hanlon, Bridget Lovell, Austin Melrose, Steve Trower, Kathryn Wagner. We are in need of adding some team members, so please consider helping WPC by stepping into the AV team rotations schedule. Talk to Jim Halverson or Heidi Hudson-Mairet if you are interested!

WPC appreciates the work of the worship committee: Brett Swanson, Heidi Sjostrom, Ann Trower, Sharon Polakowski and Heidi Hudson-Mairet who meet monthly, as well as the thoughtful work done by Jen Knapp (Deacon moderator) and Bev Schwabe/ Peggy Paar/Heidi Hudson-Mairet (members of Fine Arts sub-committee). We enjoyed a Liturgist Luncheon this fall, sharing tips and supports over the fellowship of a shared meal. We are excited to have moved to on-line scheduling for members wishing to serve in roles of communion support and liturgist- links are located on the TosaPres website under 'worship' Feel free to visit the schedule and sign up for a time that works for you – all are welcome.

Thank you to the multitude of WPC members who continue to step up and bring their time, talents and warm smiles to enhance the worship services through serving as liturgist, musicians, greeters, deacons, and whole hearted participation in worship! We are blessed to have so many involved! New worship committee members (as well as Fine Arts sub committee, AV Tech) are always welcome. Please feel free to join in or ask for additional information on ways you can be involved in the worship committee.

Respectfully submitted,

Heidi Hudson-Mairet, Worship Committee Chair

FINANCE

With deep gratitude, we give thanks for your faithful and generous support of WPC's ministry. Through your gifts, God is at work among us—sustaining meaningful mission partnerships, caring for our facilities as places of welcome and worship, and supporting a gifted staff who serve with dedication and grace. We are richly blessed with a compassionate and engaged congregation, vibrant worship, and a music ministry that lifts our hearts toward God. At the same time, we recognize that Christ is still calling us outward, inviting us to deepen our witness and extend God's love more fully into our community.

We are especially grateful to celebrate an important milestone in our shared life: the full repayment of our loan to the Presbyterian Investment and Loan Program. Because of your generosity and faithful stewardship, WPC is now debt-free. This frees resources that had been used for principal and interest, allowing us to devote more of our offerings to ministry, mission, and the future God is unfolding before us.

Financially, 2024 ended on a hopeful note, with a positive balance. In 2025, however, we faced greater challenges. While we had projected a deficit of \$62,070, we ended the year with a much smaller shortfall of \$8,403. This was mainly due to prudent stewardship by Session and staff, including not filling the associate pastor position and using only part of the funds set aside for a visiting pastor. We share these numbers not simply as figures on a page, but as a testimony to God's faithfulness and your careful, prayerful support. Together, guided by the Holy Spirit and rooted in our Reformed tradition of faithful stewardship, we continue to seek how best to use what we have been given to glorify God and serve our neighbors.

2025 Projected Budget Deficit	(\$62,070)
Pledges and other offerings	533,310
Investment and Other Income	24,075
Transfers from Firm Foundation and Scholarship	6,823
Expenses	572,611
2025 Actual Deficit	(8,403)

As of the close of 2025, WPC's financial resources were invested in accordance with our Investment Policy, reflecting a thoughtful and prayerful commitment to faithful stewardship. In keeping with that policy, we have continued to move toward a more balanced and diversified portfolio—one designed to protect the gifts entrusted to us while also positioning us to support the church's mission both now and in the years ahead.

Cash	\$373,458.95	43.72%
Equities	111,364.52	13.04%
Fixed Income and Preferred	359,895.27	42.13%
Alternatives	9,511.44	1.11%
Total	\$854,230.18	100.00%

During 2025, the finance committee:

- Updated and revised the investment policy, which is available on our website.
- We initiated changes to our accounting practices to accurately reflect actual liabilities (such as monies owed through special offerings) rather than restricted funds.
- Because of WPC's improved financial health, we invested a portion of our funds in instruments that offer a higher return.
- Worked with the Buildings and Grounds committee to create a capital budget.
- With the Stewardship committee, we authored and approved a Gift Policy in preparation for a Planned Giving Program.
- We continued to publish financial information each month in our church newsletter.

In the coming year, the finance company plans to do the following:

- Review the investment policy
- Continue refining our accounting practices to reflect liabilities versus restricted funds accurately. This effort will enable us to reduce the number of restricted funds and provide a clearer picture of the church's finances.
- Work diligently to create a sustainable budget for the coming years.
- Work with the Stewardship Committee to begin a planned giving program.
- Meet jointly with other committees to share a complete picture of the church's finances.
- Conduct a financial review as required by the Book of Order.

Respectfully submitted,

WPC Finance Committee

Tom Bergeson-Graham, Denise Fried, Dean Muller, Jeff Smith, Mark Weisser

Scott Bentley (Treasurer)

Brian Hakes, Vince Racioppo (Co-Chairs)

Wauwatosa Presbyterian Church
Session Report - December 31, 2025
Balance Sheet

	Balance December 31, 2024	Balance December 31, 2025
ASSETS		
Cash - Checking	\$ 76,827	\$ 47,621
Total Cash	\$ 76,827	\$ 47,621
Investments - Cash	\$ 1,603	\$ 5,659
Investments - Stocks	0	5,181
Allowance for unrealized gains/losses	0	0
Investments - Money Market	1,459	367,800
Investments - CD's	1,118,752	30,647
Investments - ETF's/CEF's	0	92,543
Investments - Mutual Funds	0	352,401
Total Investments	\$ 1,121,814	\$ 854,230
Amounts receivable	\$ 0	\$ 0
Pledges receivable	2,460	825
Total Other Assets	\$ 2,460	\$ 825
TOTAL ASSETS	\$ 1,201,101	\$ 902,676
LIABILITIES AND FUND BALANCES		
Accounts payable	\$ 0	\$ 0
Denominational and Special Offerings		
One Great Hour of Sharing	0	50
Christmas Joy	0	1,050
World Communion Sunday	0	0
CCNS/Investment clearing account	(11,524)	(11,418)
PILP Loan - Paid off as of 5/7/25	316,450	0
Prepaid pledges	9,800	31,979
Total Liabilities	\$ 314,726	\$ 21,661
Operating Fund Balance	\$ 709,058	\$ 428,313
Restricted Fund Balances	177,317	452,702
	\$ 886,374	\$ 881,015
TOTAL LIABILITIES AND FUND BALANCES	\$ 1,201,101	\$ 902,676

Income and Expenses as of December 31, 2025

	YTD Actual	YTD Estimated Income	YTD Actual Minus Estimated	
Income*				
Current Pledges and Loose Offerings	\$533,444	\$559,996	(\$26,552)	**
Per Capita	6,231	6,000	231	*
Income from Investments	13,730	18,667	(4,937)	**
Other (1)	3,430	890	2,540	*
Total Income	\$556,835	\$585,553	(\$28,718)	**
	YTD Actual	YTD Estimated Expenses	YTD Actual minus Estimated	
Expenses**				
Salaries and Personnel (2)	\$345,433	\$413,070	(\$67,636)	***
Office Expenses	20,363	23,142	(2,779)	***
Other Personnel and Office Related Expenses (3)	725	1,150	(425)	***
Buildings and Grounds	110,653	116,131	(5,478)	***
Mission	60,412	61,000	(588)	***
Programming (CE, Adult Enrich, Worship, Membership, Fellowship, Stewardship, Scholarship)	31,201	39,130	(7,929)	***
Loan Interest	3,823	4,374	(551)	***
Reconciliation Discrepancies	0		0	
Total Expense	\$572,611	\$657,997	(\$85,386)	***

*A positive number in the actual minus estimated column for income items mean we have received more income than estimated

**A negative number in the actual minus estimated column for income items mean we have received less income than estimated

***Negative numbers in the actual minus estimated column for expenses mean we have spent less than we estimated

****A positive number in the actual minus estimated column for expenses mean we have spent more than we estimated

(1) Other includes church use fees and bank cash back rewards

(2) Includes Salaries, Pastor and Employee Allowances, Payroll Expenses, and Workers Comp

(3) Includes Personnel Committee and Banking Fees

Wauwatosa Presbyterian Church
For the twelve months ended 12/31/2025
Actual 2025 Income and Expense with 2026 Budget
Unrestricted Fund

	2025 Budget	2025 Actual	2026 Budget
OPERATING INCOME:			
Current Pledges/Offerings	\$ 559,496	\$ 533,310	\$ 518,900
Initial Offerings	6,000	6,231	5,500
Loose Offerings	500	134	300
Children's Offerings	0	0	0
Operating Investment Income	18,667	13,730	11,400
Church Use Donations	500	3,430	2,000
BMO Cash Back Rewards	390	550	500
Total Operating Income	\$ 585,553	\$ 557,385	\$ 538,600
Other Income			
Transfer from Firm Foundation	8,250	\$ 3,823	\$ -
Transfer from WPC Scholarship	6,000	3,000	5,000
Transfer from WPC Restricted Account for Assoc Pastor	18,195	0	0
Transfer from Contingency/Endowment	43,875	8,403	79,261
Total Income	\$ 661,873	\$ 572,611	\$ 622,861
OPERATING EXPENSE:			
Salaries	\$ 269,033	\$ 225,233	\$ 256,124
Personnel and Office Expense:			
Pastor Allowances and Expenses	\$ 102,696	\$ 99,748	\$ 107,311
Assoc Pastor Allowances and Expenses	17,023	0	0
Employee Allowances and Expense	4,929	2,575	5,103
Payroll Expenses	14,889	14,237	15,438
Office Expenses	23,142	20,363	23,305
Personnel Committee Expenses	550	264	567
Banking Fees	600	461	618
Workers' Comp Expense	4,500	3,641	4,635
Total Personnel & Office Expense	\$ 168,329	\$ 141,289	\$ 156,977
Buildings and Grounds			
Utilities	\$ 40,950	\$ 47,069	\$ 43,750
Property & Liability Insurance	18,281	18,336	20,170
Repair & Maintenance	54,300	42,262	44,400
Janitorial Supplies	2,600	2,986	2,000
Total Building & Grounds	\$ 116,131	\$ 110,653	\$ 110,320
Mission			
General Mission (GA, Synod, Presbytery)	\$ 25,000	\$ 25,000	\$ 28,000
Discretionary Mission Gifts	35,000	35,000	35,000
Committee Expenses	1,000	412	1,000
Total Mission expense	\$ 61,000	\$ 60,412	\$ 64,000
Christian Education	\$ 1,650	\$ 684	\$ 1,650
Adult Enrichment	2,000	0	0
Worship	9,750	10,217	10,750
Membership *	15,480	14,686	13,790
Fellowship	4,050	2,614	4,050
Stewardship Expense	200	0	200
PILP Loan Interest Expense	8,250	3,823	0
WPC Scholarship Expense	6,000	3,000	5,000
	\$ 47,380	\$ 35,025	\$ 35,440
Total Operating Expense	\$ 661,873	\$ 572,611	\$ 622,861
Net Operating Surplus/(Deficit)	\$ -	\$ -	\$ -
Necessary 2026 Capital Expenditures Outside of Budget			\$ 215,000
Net (Deficit) w/ 2026 Capital Expenditures			\$ (215,000)

* Per Capita Expense is included in Membership starting in 2024

Transfer from Contingency/Endowment represents the deficit for the year

