

# Cross Roads Church



Annual  
Report

20  
25



# MEETING INFORMATION

## WHEN

- Sunday, February 2, 2025
- Meeting begins after 2nd Worship Gathering
- No snow date due to live stream option
- Registration on Connection Cards
- Options: Auditorium, Live Stream  
[@crbiclive.com](https://crbiclive.com)
- No chat for live stream, but option to call in questions will be provided
- Child care provided

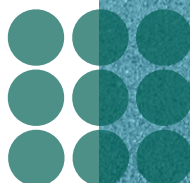
## DETAILS

- All persons are invited to attend!
- Who is eligible to vote? All members who are 16 years of age and older.
- Additional nominations for each elected office may be placed from the floor. It is requested that nominees give their consent to be nominated before their name is presented.
- Food served at cafe and kitchen counter
- Eat & meet in auditorium (limited seating available)



# Agenda2025

1. Welcome & Prayer
2. Staff Reports - Part 1
3. Informational Items
  1. Building Plans Update
  2. PEAK Recap
4. Financial Reports Review
  - a. 2024 Review with Q & A
  - b. 2025 Budget with Q & A
  - c. Receive Financial Reports
5. Staff Reports - Part 2
6. Action Items
  - a. Affirmations/Elections
  - b. Receive Affirmations
7. Staff Video Reports - Part 3
  - a. Including Statistical Report
8. Informational Reports
9. Prayer of Gratitude



# Financial Reports



**2024 Financial Report**  
**2025 Budget Package**  
**2024 Benevolence Report**

# Cross Roads Brethren in Christ Church

## Financial Report

### 2024

01/14/2025  
Page 1

#### Income:

	<u>Received</u>	<u>Percent of Budget</u>
<b>Giving - Local Budget</b>		
Sunday AM Offerings	409,083.12	
Online Offerings	357,680.80	
Designated to Budget Lines	37,185.93	
Facility Use Income	3,412.50	
Investment Income	8,831.74	
Land Rent Income	1,100.00	
Other Income	1,378.07	
<b>Total Giving (Local Budget)</b>	<b>818,672.16</b>	90%
<b>Designated Giving</b>		
Care Team Benevolence	8,723.24	
Global Compassion (WHF)	8,175.00	
Mount Joy Helping Services	1,493.00	
BIC World Missions	1,940.00	
Compassion International (year-end)	11,216.00	
Estate/Memorial Funds	200.00	
Capital Fund	9,298.00	
Other	6,189.36	
<b>Total Designated Gifts</b>	<b>47,234.60</b>	
<b><u>Total Income (Giving + Designated)</u></b>	<b><u>865,906.76</u></b>	

#### Expenses

	<u>2024 Budget</u>	<u>Disbursed</u>	<u>% of Budget</u>
<b>Budgeted Expenses</b>			
Salaries, Wages, & Benefits	526,338.00	490,493.91	93%
Building Operation/Maintenance	97,230.00	105,945.30	109%
General Administration	28,500.00	27,103.32	95%
Children's Ministries	26,000.00	18,915.40	73%
Youth Ministries	17,500.00	17,207.58	98%
Adult and Church-Wide Ministries	54,350.00	47,926.48	88%
Care Ministries	4,700.00	4,398.48	94%
Worship Ministries	22,500.00	19,503.78	87%
Common Ministry & Charities	85,562.00	77,062.00	90%
Capital Improvements	46,000.00	407.00	1%
<b>Total Budgeted Expenses</b>	<b>908,680.00</b>	<b>808,963.25</b>	<b>89%</b>
Designated Gifts		47,234.60	
<b><u>Total Expenses</u></b>		<b><u>856,197.85</u></b>	
<b>2024 Surplus / (Deficit)</b>		<b><u>9,708.91</u></b>	



**Cross Roads Brethren in Christ Church**  
**Financial Report**  
**2024**

01/14/2025  
Page 2

**Balance Sheet**

**ASSETS:**

**Checking Accounts**

Northwest Checking	72,867.31
Stripe - Funds in Transfer	4,480.80

**Savings Accounts**

BIC Foundation - TAP Account	108,432.62
Northwest - 9 Mo. Certificate (Maturity 01/25)	79,976.46
Northwest - 6 Mo. Certificate (Maturity 03/25)	31,745.97
Northwest - Money Market (closed in 2024)	-

<b><u>TOTAL ASSETS:</u></b>	<b><u>297,503.16</u></b>
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**LIABILITIES:**

Credit Cards / Store Accounts	7,094.34
Designated Funds: Payable	12,634.00
Temporary Liabilities	(1,729.00)

**EQUITY**

Reserved Funds	244,794.91
Retained Earnings	34,708.91

<b><u>TOTAL LIABILITIES AND EQUITY:</u></b>	<b><u>297,503.16</u></b>
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**Reserved Funds:**

	<b><u>Beginning Balance</u></b>	<b><u>Received</u></b>	<b><u>Disbursed</u></b>	<b><u>Ending Balance</u></b>
Care Team Benevolence	7,945.32	8,723.24	13,473.66	3,194.90
Moving Team	958.12	-	-	958.12
Café Renovations	56.29	2,000.00	56.29	2,000.00
Trucker Care / Outreach Ministry	30,900.00	-	5,000.00	25,900.00
Everence: Playground Grant	-	3,236.00	1,251.00	1,985.00
Great Room Renovations	7,990.00	-	-	7,990.00
Dreams and Visions	48,955.54	-	48,955.54	-
Estate / Memorial Funds	-	200.00	200.00	-
Emergency Reserve Funds	105,563.13	-	-	105,563.13
Capital Fund	38,750.22	58,453.54	-	97,203.76
<b><u>Total Reserved Funds</u></b>	<b><u>241,118.62</u></b>	<b><u>72,612.78</u></b>	<b><u>68,936.49</u></b>	<b><u>244,794.91</u></b>

# Cross Roads Brethren in Christ Church

## Financial Report - Expense Detail

01/14/2025  
Page 3

<u>Account Description</u>	<u>2024 Budget</u>	<u>Total Expense</u>	<u>Amount Over Budget</u>
<b>Salaries and Wages</b>			
Ministry Staff Salaries	328,650.00	309,512.86	
Part-Time Staff and Interns	3,000.00	500.01	
Clerical Staff Wages	27,744.00	24,865.02	
<b>Benefits</b>			
Insurance - Health, Workers Comp.	86,035.00	85,642.62	
Pensions and TSA's	33,165.00	30,373.78	
Professional Expense	9,075.00	7,731.91	
Travel Expense	2,950.00	1,933.71	
Continuing Education	8,225.00	4,315.84	
Payroll Taxes	27,494.00	25,618.16	
<b>Total Salaries, Wages &amp; Benefits</b>	<b>526,338.00</b>	<b>490,493.91</b>	
<b>Building Operation/Maintenance</b>			
Operation/Maintenance			
Office Maintenance	750.00	167.99	
Church Maintenance	9,530.00	26,218.38	16,688.38
Snow Removal	7,000.00	5,566.75	
Lawn Care	14,000.00	11,408.00	
Custodial Services & Supplies	27,725.00	28,873.40	1,148.40
Office Utilities			
Electric	2,540.00	1,996.97	
Water, Sewer, Trash	650.00	648.00	
Gas	720.00	650.08	
Church Utilities			
Electric	12,225.00	10,090.61	
Water, Sewer, Trash	1,250.00	1,244.85	
Gas	6,400.00	4,176.08	
Phone and Internet	3,300.00	3,012.19	
Property Insurance	11,140.00	11,892.00	752.00
<b>Total Building Operation/Maint.</b>	<b>97,230.00</b>	<b>105,945.30</b>	
<b>General Administration</b>			
General Operating Expense	15,000.00	15,962.05	962.05
Computer Expense	4,500.00	5,425.35	925.35
Recruitment/Transition	1,500.00	690.60	
Banking Fees	5,000.00	3,481.11	
Regional and General Conference	2,500.00	1,544.21	
<b>Total General Administration</b>	<b>28,500.00</b>	<b>27,103.32</b>	
<b>Children's Ministries</b>			
Discipleship (Sun AM Ministry)	12,500.00	9,862.67	
Outreach	11,500.00	8,044.16	
Leadership Development	2,000.00	1,008.57	
<b>Total Children's Ministries</b>	<b>26,000.00</b>	<b>18,915.40</b>	

**Cross Roads Brethren in Christ Church**  
**Financial Report - Expense Detail**

01/14/2025  
Page 4

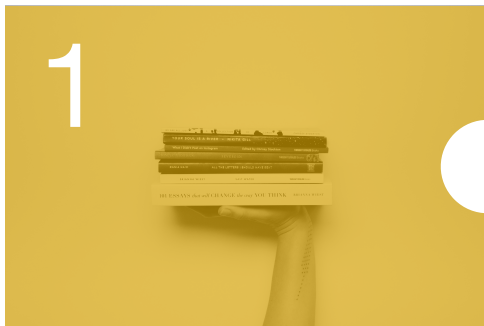
<u>Account Description</u>	<u>2024 Budget</u>	<u>Total Expense</u>	<u>Amount Over Budget</u>
<b>Youth Ministries</b>			
Discipleship	7,500.00	7,623.29	123.29
Outreach	7,500.00	7,962.66	462.66
Leadership Development	2,500.00	1,621.63	
<b>Total Youth Ministries</b>	<b>17,500.00</b>	<b>17,207.58</b>	
<b>Adult and Church-Wide Ministries</b>			
Discipleship	13,250.00	6,120.84	
Outreach	18,100.00	18,430.18	330.18
Trucker Care	18,000.00	18,000.00	
Leadership Development	5,000.00	5,375.46	375.46
<b>Total Adult Ministries</b>	<b>54,350.00</b>	<b>47,926.48</b>	
<b>Care Ministries</b>			
Care Ministry	1,500.00	1,509.57	9.57
Food Services	2,000.00	1,689.60	
Library	1,200.00	1,199.31	
<b>Total Care Ministries</b>	<b>4,700.00</b>	<b>4,398.48</b>	
<b>Worship Ministries</b>			
Music and Worship	6,600.00	5,876.20	
Audio/Visual	6,400.00	5,348.58	
Flowers & Christmas Greens	-	283.76	283.76
Welcome Team	6,000.00	5,272.56	
Honoraria	3,500.00	2,722.68	
<b>Total Worship Ministries</b>	<b>22,500.00</b>	<b>19,503.78</b>	
<b><u>Total Local Programs</u></b>	<b><u>777,118.00</u></b>	<b><u>731,494.25</u></b>	
<b>Common Ministry and Charities</b>			
Common Ministry	75,762.00	75,762.00	
Self Supporting Missionaries	2,000.00	1,000.00	
Care Team Benevolence	7,500.00	-	
Mount Joy Fire Department	300.00	300.00	
<b>Total Common Ministry &amp; Charities</b>	<b>85,562.00</b>	<b>77,062.00</b>	
<b>Capital Improvements - budgeted</b>			
Capital Fund Replenishment	24,000.00	-	
Refurbish Church Logo	2,000.00	-	
Café Update and Renovation	20,000.00	407.00	
<b>Total Capital Improvements</b>	<b>46,000.00</b>	<b>407.00</b>	
<b><u>Total Operating Budget</u></b>	<b><u>908,680.00</u></b>	<b><u>808,963.25</u></b>	





# BUDGET COVER PAGE

Thanks for taking the time to read and review the Cross Roads 2025 Budget. Your support and feedback is greatly appreciated. The Church Board has done extensive reviews of this budget. We thank all ministry teams and team leaders who have submitted well thought/prayed-through budget requests.



## NARRATIVE BUDGET

For people who don't like navigating detailed line-item budgets



## LINE ITEM BUDGET

All the specific details. This is the budget that is reviewed each month by the church board.





# COMMON BUDGET QUESTIONS

## Why the increases & decreases to Salary/Wages/Benefits line items?

In addition to normal adjustments (COLA & changes in Insurance Premiums) we have several staff changes since last year's budget. That results in changes to hours, expenses, benefits, etc.)



## Why the significant increase in Building Operations & Maintenance?

2024 brought both an unexpected sink-hole and continued increase in basic maintenance costs. This line item has been increased to better reflect current needs and associated expenses. You'll find other Building Operation/Maintenance line items that have been adjusted (increases & decreases) to better reflect actual expenses.



## Why the one significant increase and one significant decrease under General Administration line items?

Some items like our "Planning Center Software Suite" have significant increases for 2025, as these tools are used in new ways to improve communication and planning with the congregation. Other items, like online banking fees, have decreased, as more of the congregation becomes comfortable with using bank accounts instead of credit cards for online giving. 2025 is also an "off" year for General Assembly (denominational meeting).



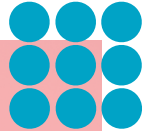
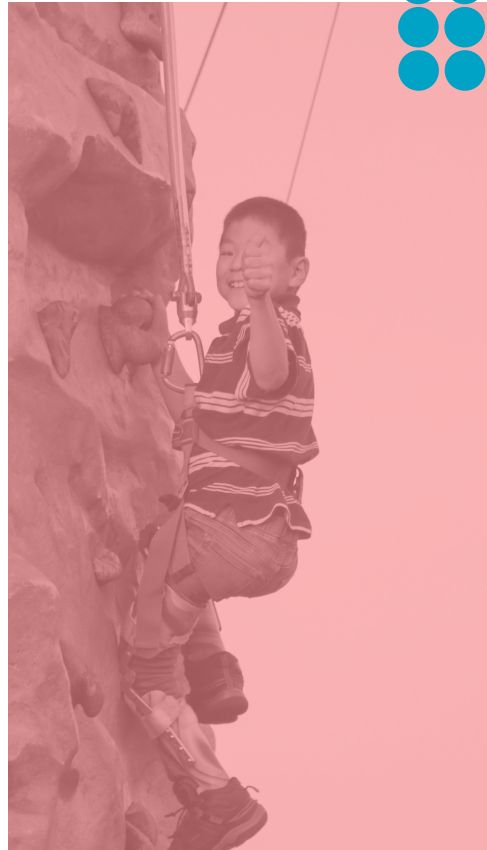
## Why are there several increases in Worship Ministries line items?

Our oldest video camera is now over 10 years old and needs replaced. Honoraria has been increased for the possibility of additional guest speakers during Pastor Doug's sabbatical.

## A note from the church board on the 2025 budget

We are incredibly grateful for God's provision and the generosity of our church family. It was great to see total annual giving increase by \$60,000 over 2023. This reverses a 3-year trend of decreased annual offerings.

While we ended the year with a surplus; board reached the conclusion that the wisest course of action this year was to work towards having the 2025 budget increase be less than the rate of inflation. An overall increase of 1.9% allows us to meet every ministries' requested budget and also stay within denominational guidelines for staff compensation.







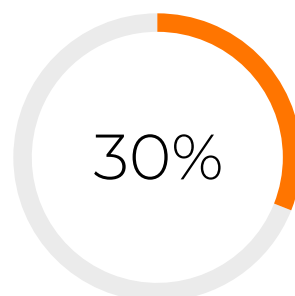
# NARRATIVE BUDGET

The leadership of Cross Roads Church has constructed a challenging financial plan that aligns with and pursues our God-honoring vision - “connecting and growing together in Jesus.” This vision is accomplished through our process of Worship, Serve, and Connect. We invite you to join us in this journey.

## WORSHIP

Our desire is to help people express their love for God by worshipping him in their everyday life. This budget section is designed to allow our diligent worship teams to provide friendly and welcoming environments where we see lives change through encountering and worshipping God. We will strive for excellence with sound and video presentation, and our website.

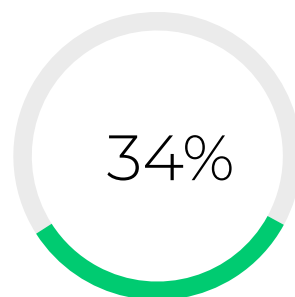
% of budget



**\$281,378**

## SERVE

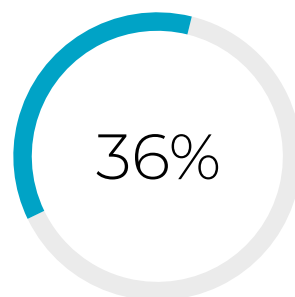
Our desire is for people to move from being observers to servers of God. This budget section is designed for us to challenge, equip, and activate people to use their God-given talents both inside and outside the walls of Cross Roads. This section has our outreach programs that provide practical opportunities to share God’s love including: BIC Common Ministry, local benevolence, support for missionaries.



**\$312,330**

## CONNECT

Spiritual growth does not happen in a vacuum, but rather as we interact with others in smaller informal settings that create an environment where transparency and growth can occur. We pursue this understanding of how true disciples are developed in our Children, Youth and Adult Ministries.



**\$333,099**

## 2025 Budget

<b>Budget Summary</b>	<b>2023 Actual</b>	<b>2024 Budget</b>	<b>2025 Budget</b>	<b>% Change</b>
Salaries, Wages, & Benefits	502,741	526,838	539,261.00	2.4%
Building Operation / Maintenance	79,584	97,230	98,400.00	1.2%
General Administration	25,629	28,500	27,000.00	-5.3%
Children's Ministries	19,925	26,000	26,000.00	0.0%
Youth Ministries	16,156	17,500	18,250.00	4.3%
Adult Ministries	70,402	54,350	54,350.00	0.0%
Care Ministries	2,242	4,700	4,700.00	0.0%
Worship Ministries	16,490	22,500	27,500.00	22.2%
Common Ministries & Other Charities	70,899	85,562	87,346.00	2.1%
Capital Improvements	10,585	46,000	44,000.00	-4.3%
<b>Total Operating Budget</b>	<b>814,652</b>	<b>909,180</b>	<b>926,807.00</b>	
<b>Increase Over Prior Year (budgeted)</b>	<b>5.5%</b>	<b>-0.3%</b>	<b>1.9%</b>	

<b>Ref. No.</b>	<b>Acct No.</b>	<b>Description</b>	<b>2023 Actual</b>	<b>2024 Budget</b>	<b>2025 Budget</b>	<b>% Change</b>
1		<b>Salaries, Wages and Benefits</b>				
2		Ministry Staff Salaries	323,626	328,650	331,683.00	0.9%
3		Part-Time Staff and Interns	3,000	3,000	3,000.00	0.0%
4		Clerical Staff Wages	21,743	27,744	28,438.00	2.5%
5		Insurance - Health, Workers Comp.	79,787	86,035	95,702.00	11.2%
6		Pensions and TSA's	32,813	33,165	29,679.00	-10.5%
7		Professional Expense	8,008	9,075	11,415.00	25.8%
8		Travel Expense	3,016	2,950	3,200.00	8.5%
9		Continuing Education	4,098	8,725	8,365.00	-4.1%
10		Payroll Taxes	26,650	27,494	27,779.00	1.0%
11		<b>Total Salaries, Wages, and Benefits</b>	<b>502,741</b>	<b>526,838</b>	<b>539,261.00</b>	<b>2.4%</b>
12		<b>Building Operation / Maintenance</b>				
13		Operation and Maintenance				
14		Office Maintenance	256	750	750.00	0.0%
15		Church Maintenance	5,311	9,530	11,000.00	15.4%
16		Snow Removal	1,010	7,000	7,000.00	0.0%
17		Lawn Care	10,122	14,000	13,000.00	-7.1%
18		Custodial Services & Supplies	25,354	27,725	30,000.00	8.2%
19		Office Utilities	3,222	3,910	3,500.00	-10.5%
20		Church Utilities	17,754	19,875	18,500.00	-6.9%
21		Phone and Internet	5,672	3,300	3,300.00	0.0%
22		Property Insurance	10,883	11,140	11,350.00	1.9%
23		<b>Total Building Operation / Maintenance</b>	<b>79,584</b>	<b>97,230</b>	<b>98,400.00</b>	<b>1.2%</b>
24		<b>General Admininstration</b>				
25		General Operating Expense	13,624	15,000	15,000.00	0.0%
26		Computer Expense	4,888	4,500	6,000.00	33.3%
27		Recruitment/Transition	1,328	1,500	1,500.00	0.0%
28		Banking Fees	5,289	5,000	4,000.00	-20.0%
29		Regional and General Conference	500	2,500	500.00	-80.0%
30		<b>Total General Administration</b>	<b>25,629</b>	<b>28,500</b>	<b>27,000.00</b>	<b>-5.3%</b>

## 2025 Budget

Ref. No.	Acct No. Description	2023 Actual	2024 Budget	2025 Budget	% Change
31	<b>Children's Ministries</b>				
32	Discipleship	9,516	12,500	12,500.00	0.0%
33	Outreach	9,730	11,500	11,500.00	0.0%
34	Leadership Development	678	2,000	2,000.00	0.0%
35	<b>Total Children's Ministries</b>	<b>19,925</b>	<b>26,000</b>	<b>26,000.00</b>	<b>0.0%</b>
36	<b>Youth Ministries</b>				
37	Discipleship	5,914	7,500	7,750.00	3.3%
38	Outreach	8,247	7,500	8,000.00	6.7%
39	Leadership Development	1,995	2,500	2,500.00	0.0%
40	<b>Total Youth Ministries</b>	<b>16,156</b>	<b>17,500</b>	<b>18,250.00</b>	<b>4.3%</b>
41	<b>Adult Ministries</b>				
42	Discipleship	14,182	13,250	13,250.00	0.0%
43	Outreach	25,305	18,100	18,100.00	0.0%
44	Trucker Care	25,800	18,000	18,000.00	0.0%
45	Leadership Development	5,115	5,000	5,000.00	0.0%
46	<b>Total Adult Ministries</b>	<b>70,402</b>	<b>54,350</b>	<b>54,350.00</b>	<b>0.0%</b>
47	<b>Care Ministries</b>				
48	Care Ministry	1,001	1,500	1,500.00	0.0%
49	Food Services	793	2,000	2,000.00	0.0%
50	Library	449	1,200	1,200.00	0.0%
51	<b>Total Care Ministries</b>	<b>2,242</b>	<b>4,700</b>	<b>4,700.00</b>	<b>0.0%</b>
52	<b>Worship Ministries</b>				
53	Music and Worship	5,444	6,600	6,900.00	4.5%
54	Audio/Visual	4,688	6,400	9,100.00	42.2%
55	Flowers and Christmas Greens	913		1,000.00	
56	Welcome Team and Café	5,325	6,000	6,000.00	0.0%
57	Honoraria	120	3,500	4,500.00	28.6%
58	<b>Total Worship Ministries</b>	<b>16,490</b>	<b>22,500</b>	<b>27,500.00</b>	<b>22.2%</b>
59	<b>Total Local Programs</b>	<b>733,168</b>	<b>777,618</b>	<b>795,461.00</b>	<b>2.3%</b>
60	<b>Common Ministries &amp; Other Charities</b>				
61	Common Ministry	68,599	75,762	77,546.00	2.4%
62	Self-Supporting Missionaries	2,000	2,000	2,000.00	0.0%
63	Care Team Benevolence	-	7,500	7,500.00	0.0%
64	Mount Joy Fire Department	300	300	300.00	0.0%
65	<b>Total CM and Other Charities</b>	<b>70,899</b>	<b>85,562</b>	<b>87,346.00</b>	<b>2.1%</b>
66	<b>Capital Improvements - Budgeted</b>				
67	Capital Fund Replenishment			24,000.00	
68	Complete Update/Renovations of Café			20,000.00	
69	<b>Total Capital Improvements</b>	<b>10,585</b>	<b>46,000</b>	<b>44,000.00</b>	<b>-4.3%</b>
70	<b>Total Operating Budget</b>	<b>814,652</b>	<b>909,180</b>	<b>926,807.00</b>	<b>1.9%</b>
78	<b>Local Program Expenses (% of Budget)</b>	<b>90.0%</b>	<b>85.5%</b>	<b>85.8%</b>	
79	<b>Total CM and Charities (% of Budget)</b>	<b>8.7%</b>	<b>9.4%</b>	<b>9.4%</b>	
80	<b>Capital Improvements (% of Budget)</b>	<b>1.3%</b>	<b>5.1%</b>	<b>4.7%</b>	
81	<b>Total Operating Budget (% Increase Over Prior Year)</b>	<b>5.5%</b>	<b>-0.3%</b>	<b>1.9%</b>	



# Benevolence Report

→ “An act of kindness” ←

## MISSION STATEMENT:

To prayerfully seek to meet the needs of the church family and community during times of duress.

The Cross Roads BIC church family provides contributions that are used to help those in need. In addition to direct contributions, the church board allocates funds each year in the annual budget that can be used by the Benevolence team - if needed.

### 2024 Benevolence funds available:

- Carry over funds from 2023: \$10,968
- 2024 Donations from Cross Roads BIC family: \$ 8,724
- General Budget allocated funds to Benevolence: \$7,500 (if needed - not used in 2024)

### 2024 assistance provided:

- Community Needs: \$1,063
- Congregational Needs: \$4,667
- Car Care: \$2,429
- Professional Counseling: \$660
- Gas & Grocery Cards: \$1,025
- Funeral Meals: \$772
- **Total:** **\$10,566**



### Types of help given in 2024:

- Rent
- Utilities
- Funeral Expenses (meals in church)
- Counseling Services (approved by staff)
- Car Repair
- Gas & Grocery Cards – to local grocery stores (used by Benevolence leadership team, at their discretion, to give to individuals with immediate needs for food / gas / etc.)

The Benevolence team is guided by office staff (Pastors & employee staff) toward those in need in the Cross Roads BIC family or the community at large.

Benevolence team members: Jacob Kanagy, Anthony Heisey, Jerry Belfiglio

## 2025 Personnel & Positions Cross Roads Church

APPOINTMENTS AND AFFIRMATIONS	Term Ends	Follow Up
-------------------------------	-----------	-----------

### Financial Team

- |  |            |  |
|--|------------|--|
| • Treasurer (2-year term)                | 12/31/2026 |  |
| ○ Bernie Hernley                         |            |  |
| • Assistant Treasurer (2-year term)      | 12/31/2025 |  |
| ○ Charles Starr                          |            |  |
| • Financial Secretary (2-year term)      | 12/31/2026 |  |
| ○ Kendric Bert                           |            |  |
| • Assistant Financial Sec. (2-year term) | 12/31/2026 |  |
| ○ Jerry Belfiglio                        |            |  |

### Church Board (3-year term with limit of three consecutive terms)

#### AM = Annual Meeting

- |                              |         | <b>1st term began</b> |
|------------------------------|---------|-----------------------|
| • Leann Pavelik              | AM 2026 | February 2022         |
| • Heather Whitesel           | AM 2028 | February 2025         |
| • Travis Keene               | AM 2027 | February 2018         |
| • Doug Shirk                 | AM 2026 | February 2020         |
| • Winston Wolgemuth          | AM 2026 | February 2020         |
| • Rodney Myers               | AM 2027 | February 2021         |
| • Bernie Hernley (Treasurer) |         |                       |
| • Doug Bender                |         |                       |
| • Ryan Dunlevy               |         |                       |

### Church Trustee (3-year term)

- |                              |            |  |
|------------------------------|------------|--|
| • Gary Heinly (Head Trustee) | 12/31/2025 |  |
| • Neil Zimmerman             | 12/31/2025 |  |
| • Dan Whitsel                | 12/31/2026 |  |
| • Jonathan Frain, Sr.        | 12/31/2026 |  |
| • Josh Spender               | 12/31/2027 |  |
| • Susan Winey                | 12/31/2027 |  |

Updated: 1/13/2025



**DOUG BENDER**

*Lead Pastor*

### **Cross Roads Family,**

With 2024 in the rear-view mirror, we take time to give thanks for how God has used, blessed, and guided our church this past year. We are all in this together and we are all part of God's story. Simply put, you are the church. Thanks for playing a valuable role in opening your life to all that God wants to do "in you and through you" as you unleash his goodness on the world around you.

Because of the many ways that you partner with God in the work that he is doing, we celebrate stories of life change and being a part of growing God's Kingdom. Thank you for being the church as we strive to represent Jesus accurately to our community. The ways you've given, served, invited, and connected is inspiring. And I'm grateful beyond words for your partnership in ministry.

We know that the church is God's "Plan A" to reach our neighbors, our community, and our world. It's not because we do everything right, it's because we serve a God who delights in using broken vessels to do amazing things. I believe that being a part of an outward-facing, mission-focused church is one of the very best investments anybody could make.

Annual meeting is not to simply look back, but to look forward to all that God has in store for us. Is it possible that even though we are a church that is over 210+ years old, that God is just getting started with us? What's next for us? What will God do if we continue to put his will ahead of our own? What would it look like for us to take new steps of faith in following Jesus?

This past year we took a deep dive into better understanding both the strengths and weaknesses of our church through PEAK (church wide assessment & professional coaching). 2025 will begin the journey of putting our initial PEAK MAPS (ministry action plans) into play. This year (mid-May to mid-August) will also mark my first sabbatical in 32 years of pastoral ministry. I am nervously excited to experience this space to be refreshed and renewed.

Thanks for being the being the church where you live, work, and play!

### **Pastor Doug**

P.S. Every year I encourage you to take a step back and remind yourself that:

- God is able to do far more than we would ever dare to ask or even dream of infinitely beyond our highest prayers, desires, thoughts, or hopes! ~ Ephesians 3:20 (LB, paraphrase)



# Jeff Rieckabaugh

*Worship Pastor*

## 2024 Highlights

- Worship Celebrations: Gathering the people of God to worship, and to seek His face
  - Each Sunday we use the talents given to us to offer praises, magnifying the Lord as a community.
  - Special times of worship like Maundy Thursday, Easter, Family Worship Sundays, Advent and the Christmas Eve were a highlight as the church came together to worship.
- Team Growth: We continue to be blessed with new talented people joining the tech and worship teams. However we are still looking for additional talent – especially vocalists and tech team.
- New stage backdrop designed and installed. Modified or “Christmas’fied” for the Advent season.

### Sabbatical:

- This extended ministry break was truly a refreshing and meaningful time for me. The extra time was spent with family and on many adventures enjoying God’s amazing creation.
- I especially enjoyed visiting other churches and experiencing new environments to worship in.
- By the end I was ready to come back and felt a renewed call to serve the local church.
- Thanks for the gift of a sabbatical break and thanks to all who helped serve in my absence.

## 2025 Plans and Prayers:

Each new year brings with it anticipatory questions of “What is God going to do next?” “What is He asking our church to do?” I am humbled to serve in leadership and to offer what I can to grow disciples and further the Kingdom of Heaven.

### 2025 Initiatives:

- New lighting control system in the main auditorium. We hope to integrate the lights with our computer system. If possible new house lighting fixtures would be added for better control
- To expand our ministry teams and develop our musicians and A/V techs to share more leadership roles.

I invite you to join me in praying for some of my hopes and dreams for the next year of ministry.

- That God would grow us both deep and wide – giving Cross Roads greater influence in our community and greater hunger to know and serve the Lord.
- That more people would know the joys of serving in ministry alongside one another
- That Cross Roads would continue to innovate and adapt our methods to reach more people for Jesus.
- More people would get baptized, and take next steps in their faith.



**Ryan Dunlevy**

*Community Life Pastor*

## 2024 Highlights

- Welcome Team leaders read the book “Unreasonable Hospitality” which generated a healthy list of ideas that we are working on rolling out.
- Welcome Team also began the initiative to work on security and emergency policies and procedures. Steps included meeting with a police chief, dialoguing with other churches creating a list of priorities to begin implementing in 2025
- Welcome Team has made strides toward cafe and lobby renovation
- Community groups ministry had a successful fall launch with The Digital Fast series for groups and Sunday mornings.
- Our groups ministry saw a 17% increase in the number of people in groups for the 2024-2025 year.
- Women’s ministry held two successful rounds of Bible study pods
- Women’s ministry began a monthly dinner
- Men’s ministry continued successful monthly wing nights
- 2024 saw over 50 people attend Cross Roads for the first time. Of the guests who’ve made themselves known to us, approximately 30% have become partial or regular attenders.

## Looking forward to 2025

### Welcome Team

- Planning significant cafe renovations in the first quarter of the year
- Beginning a phased implementation of security and emergency procedures
- Will experiment with ideas for the team to create better excellence through increase, consistency, attention to detail and wow.

### Groups

- Group task team will work on generating and testing new ideas through “test kitchen” groups
- Working on an early year mini groups push to encourage those not yet in groups to join
- Working on a fall series ideas that would dovetail with areas PEAK identified as needs

### Other

- Hoping to launch a new and improved guest follow up system that will increase our engagement and follow up with newer people
- Women’s ministry will be hosting a retreat in March and 2 rounds of Bible study pods in 2025
- I will be working on specific plans for training and equipping volunteer ministry leaders including potential conferences, trainings, and book studies



**Phillip Allen**

*Youth Pastor*

We recently held an off-campus event for our students—the kind where we encouraged them to bring friends. And they did! But the challenge didn't end there. We then encouraged our students to invite those friends to youth group the following week. I was talking with one group of students and said, "You should invite your friend back next week." After speaking with their friend, they told me that she wasn't really interested in church and wasn't even sure he believed in God. I responded, "Well, what better place to figure that out than at church?" Guess who showed up the next week? Their friend! And guess who has been attending every week since? Their friend! Guess who signed up for the upcoming retreat? Their friend!

This is why what we do is so important. Our mission is to “make disciples that make disciples” as we Worship, Serve, & Connect together. We do this by creating ministry environments where students are encouraged and equipped to pursue intimacy with God, community with Christ followers, and influence with others.

### Looking Back at 2024

- We provided leadership and participated in a multi-church BIC retreat for students in grades 9-12.
- A group of students (grades 6-12) went on a mission trip to Newark, NY.
- Our partnership with LCA remains strong, with their continued use of our space and weekly stage setup contributions.
- Several new leaders joined our team, but further leadership growth is desired.
- Ten core students graduated, while 11 new 6th-grade students were welcomed.
- By September 2024, 6th graders comprised half of our 23 active middle school students.

### Looking Forward to 2025

- Expansion of the leadership team, particularly for 6th-8th grade students, is a key focus.
- Eight core students are expected to graduate this year.
- Two mission trips are planned for this year, including one at the request of our high school students to aid in hurricane cleanup.
- Program restructuring is being explored to enhance accessibility for a broader range of students.

### Livestream

We often hear stories from people whose first experience with our church was online, through our livestream or on-demand content. This underscores the crucial role this team plays in our ministry.

As we enter 2025, we need to begin planning for equipment replacement. This year, we hope to replace one of our three main cameras, which is over 10 years old. We also need to continue growing our team, as we still have a need for more directors and camera operators.

### By the Numbers

- Total Time Watched 712 hours
- Most Watched Message - “Course Correction” on 1/7/24
- Most Watched series - “Pray Like It Matters”
- 266 total unique viewers (including a few international watchers from as far away as India and as close as Canada)





**Faith Oberholtzer**

*Children's Director*

Wow! Who would have thought that I would be writing this today! Certainly not me. But our dear Lord and Savior had other thoughts. When I was approached to serve as your Interim children's Director in July, I was blown away by how God directed three of you to encourage me to consider a job I had yet to be offered. That I could not ignore. I processed this with the Lord, Kevin and my family and dearest friends and am writing this to you today as a result. Little did I know that I would enjoy it and that God had prepared me for this role. I give all the glory to him and praise His name. I want to thank the Children's Ministry leadership team and volunteer team for being gifted people to work with. In addition I want to thank you as the CrossRoads Church body, as well as Kevin and my family, for your support and encouragement.

### Highlights from 2024

- YOU. Many of you have stepped into CRKids for the first time. I am totally in awe of our God who led many of you to step into relationship with our kids. There is a buzz of excitement in CRKids because of you. God is good.
- Family Experience Sunday October 6 in which we practiced how to have some good family faith actions. One of my passions is teaching families how to encourage and disciple their children. This was such an amazing experience.
- We instituted a monthly Bible memory incentive. Nothing beats children being excited to memorize the Light to their paths (Psalm 119:11).
- Met with the Children's Ministry Team (CMT) to plan, pray and flesh out all things Children's ministry related. Let me take a moment to give a HUGE shout out to Heather Lewis, Travis/Julie Keene, Dan/Mackenzie Bosse and Madison DeWald. They are amazing.
- Walk through Nativity. This event blew me away. My goal was again to have families working together examining their part of the Christmas Story. Each family is unique and creative in their own way. I am so proud of each and every one of them. The excitement that the children had to confidently share God's good news was a HUGE highlight.
- 45 Degrees is a ministry targeted for 4th and 5th graders on the 2nd and 4th Tuesday evenings. Heather Lewis took leadership of this and is absolutely amazing. They are studying the heroes of the faith from Hebrews 11. I am grateful for the team of leaders who lean into these children.

## Upcoming for 2025

- In the fall of 2024, the CMT and I decided to move away from the Orange curriculum into The Gospel Project. This curriculum is a 3 year chronological study (Genesis- Revelation) of the Bible that is Christ Centered - every lesson points to Jesus; Heart-Changing - It is designed to encourage true transformation that comes only from the gospel; Age Appropriate - each week every child in CRKids will learn from the same section of Scripture; and Missionally Minded - every lesson calls participants to respond by sharing and living out the gospel. Thank you for your patience as we transition.
- Leader Training is planned for January 26 with a meal for volunteers. We will learn storytelling techniques, tips on classroom management, etc.
- Our Easter Activity will have a different look. Stay tuned for details.
- Camp Courageous, June 23-26, 2025, will have a different look with a camping theme. It will be 6:30-8:30 p.m. Our theme is Live it Out, learning to love like Jesus using the “one another’s” in Scripture. The memory verse is John 13:34. Plan now to volunteer and attend. It will be an incredible adventure.

Dreams: I am not sure what or how this would look, but I want to start to visit our CR kids families. Also I would love to start a mentoring program with families. Again not sure what this will look like, but I am trusting that God, who walks and talks with me, will show me.

Finally, I am so excited to be a part of this amazing program partnering not only with you, the Cross Roads Church, but also the families which I serve as we together point the way to Jesus, the author and finisher of our faith. “Therefore, since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles. And let us run with perseverance the race marked out for us, fixing our eyes on Jesus, the pioneer and perfecter of faith. For the joy set before him he endured the cross, scorning its shame, and sat down at the right hand of the throne of God.” (Hebrews 12:1-2)

From my heart,

Faithe



# Madison DeWald

## Early Childhood Director

I am so blessed to have completed another year serving in this role! I am also incredibly thankful for Faithe, Children's Ministry leadership team, and volunteer team for being amazing people to work with and am thankful for their constant support throughout this journey.

### Sunday Mornings

- We continued to see consistent attendance in preschool classrooms throughout 2024, especially with our 10:30am service. A slight decrease in attendance and a shortage of volunteers has led to combining preschool classes for the 10:30am service.
- We have also seen a slight decrease in the number of volunteers in Early Childhood Ministry. Although I do continue to see an increase in teen and preteen volunteers and hope this upward trend continues for 2025.
- In November, we launched a new curriculum called The Gospel Project, which is an age-appropriate chronological study of the Bible. Each story is a connection with our relationship with God and how he sent Jesus to save us.
- I've also had the pleasure of welcoming and transitioning Faithe Oberholtzer as our new Children's Ministry Director. She has become a wonderful addition to Children's Ministry. I enjoy seeing her passion in the role and the ideas she comes up with each week.

### As we move into 2025

- I am planning to support Faithe in creating a more consistent ministry team and any other goals she has for the future of CR KIDS.
- We will create a meaningful worship experience every Sunday morning.
- Will continue to find new ways to make Sunday mornings a great experience for nursery and preschool attenders at Cross Roads.
- Recruit more volunteers in both our preschool and nursery setting.
- I will also be working on transitioning myself out of the Early Childhood Director role and transition a new person into the role (whoever they may be)

### Outreach/Kid's Connection

- We started our Kid's Connection for early childhood families within the community on Wednesday mornings on September 11th. Except for breaks for holidays, we meet on Wednesday mornings from 10am to 11am either at the playground or in the gym (locations depends on the weather).
- We spend most of the morning in fellowship and getting to know new members of the community and continuing meaningful relationships with members of the community we've already met.
- The main purpose of Kid's connection is meant to provide members of the community with an outlet into Cross Roads whether or not they can attend on Sunday mornings (although it would be amazing if they do decide to attend).
- Around 10:45am, we begin our Bible Story time with families. Bible stories so far have gone in order of the Bible with a few exceptions (i.e., Christmas Story).
- We also continue to see an increase in attendance in Kids Connection and hope this trend continues for 2025.

I am so excited to see all God has in store for CR KIDS/Early Childhood Ministry and pray that I finish my time on staff strong!

## 2024 Annual Report

### Cross Roads Brethren in Christ Church

### Cemetery Association

February 02,2025

The Cross Roads Cemetery was chartered in 1874 but has actually been in existence for over 200 years and preceded the building of the first meetinghouse by over 80 years.

For the year 2024 there were 5 burials, 3 traditional burials and 2 cremations.

Traditional burials were Roger Brandt ,Michael Ferruzza and Althea Engle Philips. Cremations were Martha Myers and Diane Edwards.

Care of the cemetery is overseen by the Cross Roads Cemetery Association, The current members are as follows:

Jay Heisey (President)

Tom Kilheffer( Vice President)

Merle Sharp (Secretary)

Charles Starr (Treasurer)

Kevin Oberholtzer (Director)

The Association is responsible for the perpetual care of the cemetery, lot purchases, arranging for grave openings and closings, responding to information requests, etc.

The Cemetery has traditional and cremation lots available for purchase by the congregation as well as the community. For information on pricing please contact:

Merle Sharp 717-209-0179

Merle Sharp, Secretary

## CROSS ROADS CEMETERY ASSOCIATION

### 2024 FINANCIAL REPORT

#### Checking Account

Beginning Balance 01/01/24			10,867.62
Receipts for 2024:	Burials (5)	3,600.00	
	Lot sales	8,480.00	
	Memorial location fees	170.00	
	Offering donation	-	
	BICF interest	3,222.25	15,472.25
Expenses:	Grave opening and closing	1,055.00	
	Rock removal		
	Lawn care	3,036.00	
	Misc -file, supplies	193.79	(4,284.79)
Transfer to BIC Foundation demand certificate			(10,000.00)
Ending Balance 12/31/24			12,055.08

#### Brethren in Christ Foundation

Certificates		83,854.14
Total Funds		95,909.22

Charles Starr, Treasurer

# Church Trustee Report for 2024

The Church Trustees are responsible for maintaining the church facilities and grounds at Cross Roads. These activities were performed through the generous gift of service by the trustees, sextons, and many others, mostly all performed “behind the scenes”. We are grateful for the assistance from so many.

The facility is used quite frequently beyond the list of publicized activities and their preparations. This includes small group meetings, family events and celebrations, NA meetings, and hosting the Lancaster County Academy 4 days a week.

This year we had some unexpected expenses.

- We repaired 2 sinkholes which developed in the stormwater basin, one in March costing \$4.5K and one in September costing \$11.5K.
- And a roof leak repair over the youth room at \$1.5K.

Some future expenses to anticipate:

- The nursery wing roof (in Jan 2023 the estimate was perhaps another 5 years of life) and skylights (3 of 4 have minor leaks) will soon need replacement. Then in Jan 2024 we were able to patch a leak in the rubber ourselves. This should be addressed in 2026 or 2027.
- The logo (cross, dove, bowl, towel and lights) on the front of the church also needs refurbishment. This project is borderline between small and large. The trustees have been tempted to do it ourselves, but the details, time and coordination feel large, and we believe now we need to hire it out at a TBD expense.

Many other smaller projects and repairs were performed throughout the year by members of this team, either individually or as a group.

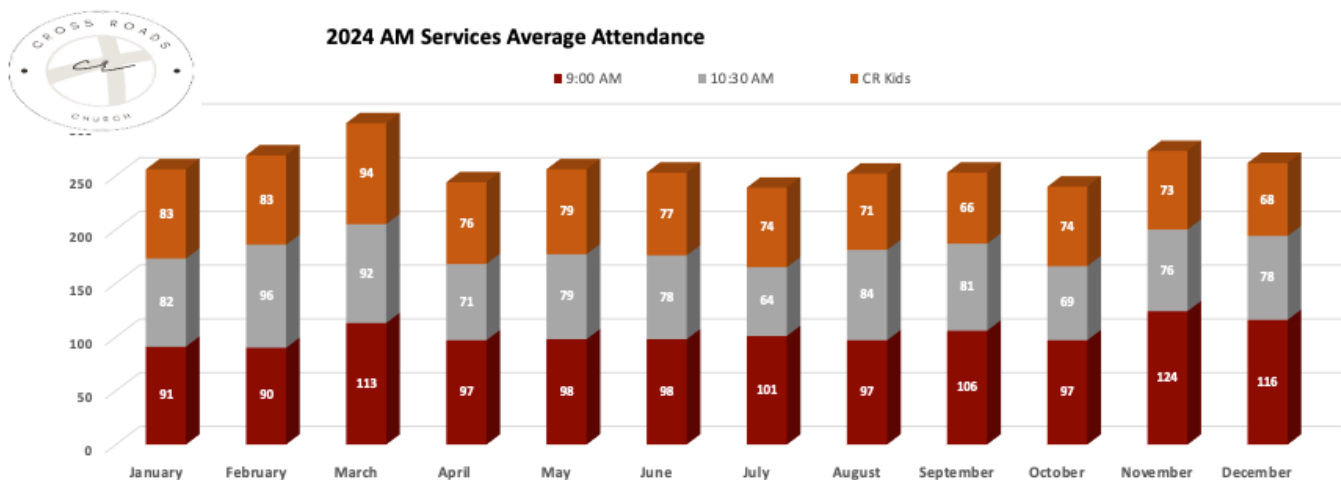
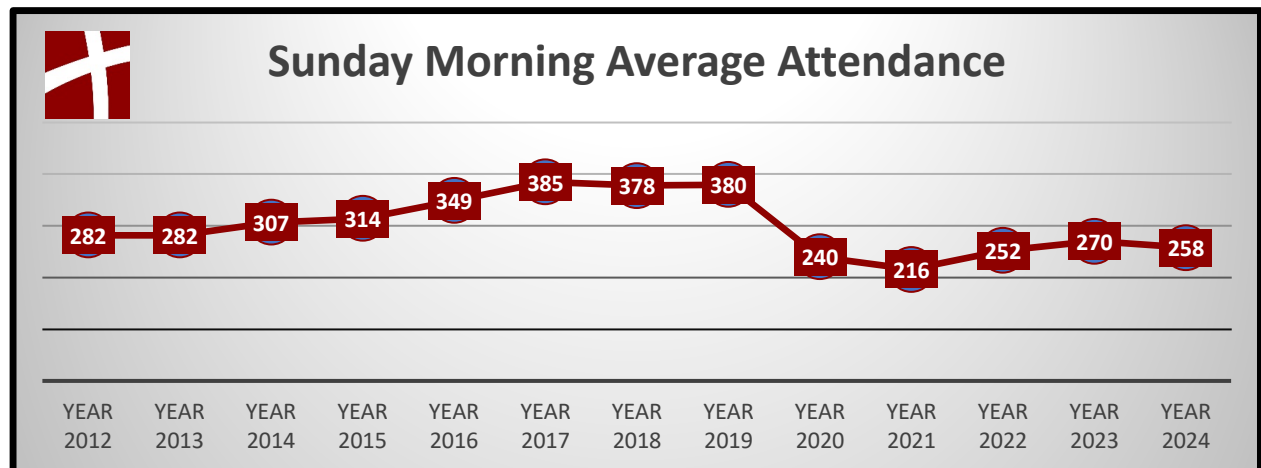
We are grateful to the church sextons (Ken Heisey, Ted Mummau, Mike Lewis and Gary Heinly) who regularly and diligently open and secure our facilities.

We want to welcome Josh Spender and Susan Winey to the trustee team and thank Michael Spangler for his service. The remaining members are Gary Heinly, Neil Zimmerman, Dan Whitsel, and John Frain. If anyone is interested in joining this team, please speak to any of the current trustees for more information.

Please keep the Trustees advised if you notice items needing repair.

Submitted on behalf of the Church Trustees,  
Gary Heinly (Chair)

## 2024 STATISTICS

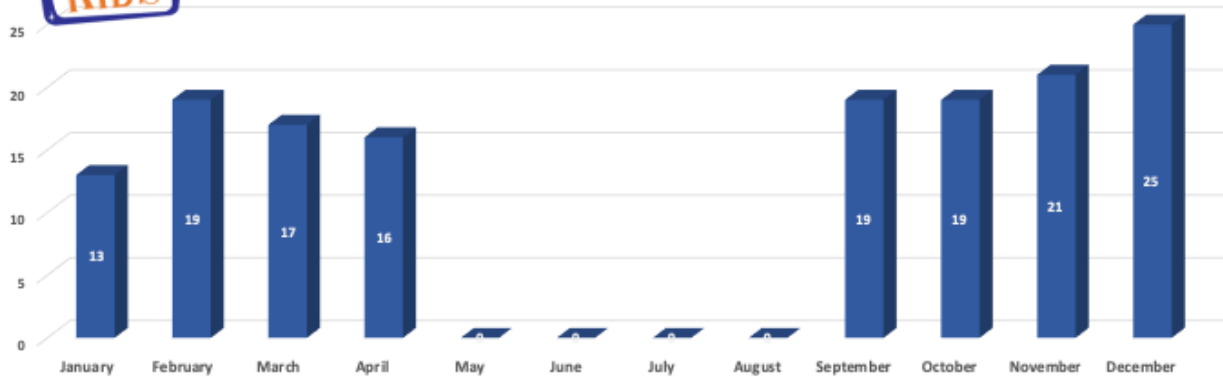




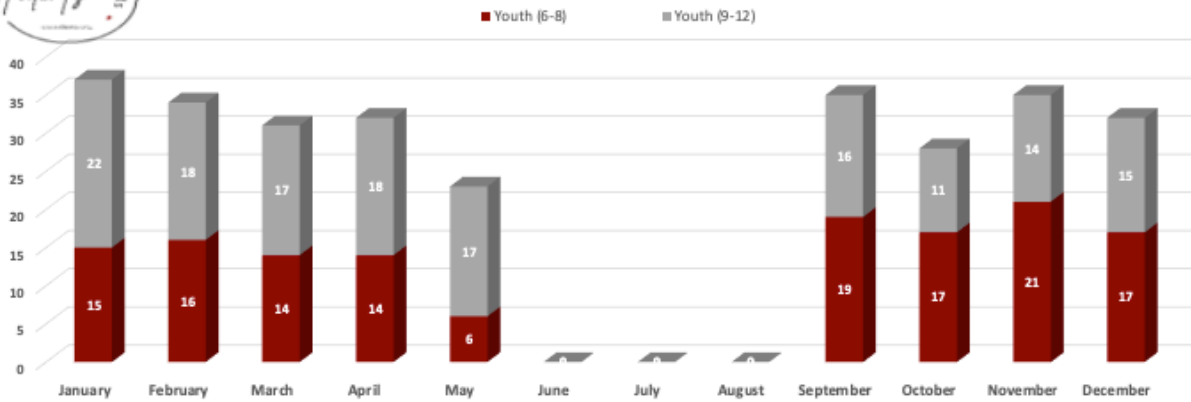
## 2024 STATISTICS



2024 45-Degrees Weeknight Monthly Average Attendance



2024 Youth Weeknight Monthly Average Attendance



2024 Special Events

Event Name	Month	Attendance
Annual Meeting	February	130
Easter Jam	March	85
Jump Start Retreat	March	20
45 Degrees Spring Retreat	March	14
Maundy Thursday	March	95
Camp Courageous	June	216
Ice Cream Social	August	110
Family Experience	October	66
Harvest Celebration	November	850-950
45 Degrees Barn Party	November	24
Christmas Eve Services	December	253
Christmas Nativity Walk-Thru	December	155
Christmas Community Meal	December	515